



February 1, 2019

Honorable Mike Causey  
Commissioner of Insurance  
North Carolina Department of Insurance  
Raleigh, North Carolina

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

Dear Commissioner Causey:

Enclosed herewith for filing on behalf of the member companies of the North Carolina Rate Bureau, with respect to vehicles subject to the jurisdiction of the Rate Bureau, are (1) revised premium rates for bodily injury and property damage liability, medical payments, uninsured and underinsured motorists, and physical damage insurance for non-fleet private passenger automobiles; (2) revised premium rates for liability insurance for motorcycles; (3) revised deductible relativity factors; (4) revised class plan factors; and (5) miscellaneous rule and coverage changes.

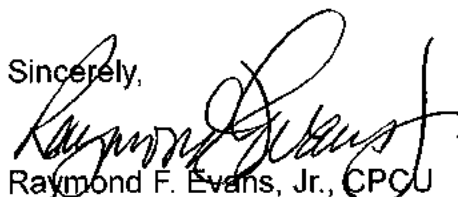
The enclosed memoranda and exhibits set forth and explain the calculations which indicate the need for (1) an overall statewide rate change of +7.6% for non-fleet private passenger automobile insurance, which is comprised of a statewide average liability insurance rate level increase of 22.8% and a statewide average physical damage insurance rate level decrease of 9.1%, and (2) an overall statewide rate change of +2.8% for motorcycles.

The foregoing changes were calculated based on rates currently in force and reflect consideration, duly given, to data for the experience period set forth herein. Ratios in the filing relating to expense experience were developed from special calls issued by the Rate Bureau. In preparing this filing, due consideration has been given to the factors specified in G.S. 58-36-10(2). Information and statistical data required pursuant to G.S.-58-36-15 and 11 NCAC 10.1104 are shown and referenced in Section H. Additionally, the pre filed testimony of (a) Raymond F. Evans, Jr., General Manager - North Carolina Rate Bureau; (b) Jared Smollik, Insurance Services Office, Inc.; (c) Paul Anderson, Milliman; (d) Dr. James Vander Weide, Financial Strategy Associates; and (e) Dr. George Zanjani are submitted herewith.

The revised rates are to be implemented effective October 1, 2019, in accordance with the following Rule of Application:

These changes are applicable to all policies becoming effective on or after October 1, 2019. No policy effective prior to October 1, 2019 shall be endorsed or cancelled and rewritten to take advantage of or to avoid the application of these changes except at the request of the insured and at the customary short rate charges as of the date of such request, but in no event prior to October 1, 2019.

Sincerely,

A handwritten signature in black ink, appearing to read "Raymond F. Evans, Jr.", written over a printed name.

Raymond F. Evans, Jr., CPCU

General Manager

RFE:ko  
Enclosures

SECTION A  
SUMMARY OF REVISION

NORTH CAROLINA  
SUMMARY OF RATE LEVEL CHANGES

	EARNED PREMIUMS* AT PRESENT <u>MANUAL RATES</u>	INDICATED RATE LEVEL <u>CHANGE</u>
Auto Liability:		
Bodily Injury	\$1,630,875	14.5% (A)
Property Damage	\$1,426,527	33.6% (A)
Medical Payments	\$172,776	14.5%
Uninsured Motorists	\$142,082	32.6% (B)
Underinsured Motorists	\$178,324	13.5% (B)
 Auto Liability Total	 \$3,550,584	 22.8%
Auto Physical Damage:		
Comprehensive	\$881,179	-4.0%
Collision	\$2,349,147	-11.0%
 Auto Physical Damage Total	 \$3,230,326	 -9.1%
 Auto GRAND TOTAL	 \$6,780,910	 7.6%
 MOTORCYCLE LIABILITY	 \$44,918	 2.8% (C)

\* In thousands.

(A) THE INDICATED RATE LEVEL CHANGES FOR BODILY INJURY AND PROPERTY DAMAGE REFLECT THE COMBINED INDICATIONS FOR BASIC AND HIGHER LIMITS. FOR BODILY INJURY, THE BASIC LIMITS INDICATED CHANGE IS +17.4% AND THE INDICATED CHANGE ON HIGHER LIMITS IS -2.5%, RESULTING IN A TOTAL LIMITS INDICATED CHANGE OF 14.5%. FOR PROPERTY DAMAGE, THE BASIC LIMITS INDICATED CHANGE IS +33.5% AND THE INDICATED CHANGE ON HIGHER LIMITS IS +0.1%, RESULTING IN A TOTAL LIMITS INDICATED CHANGE OF 33.6%.

(B) THREE YEAR AVERAGE WEIGHTED ON EARNED CAR YEARS.

(C) THREE YEAR AVERAGE WEIGHTED ON EARNED PREMIUM AT PRESENT MANUAL RATES.



NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
TERRITORY RATE LEVEL CHANGES BY COVERAGE

<u>Terr. Code</u>	<u>30/60 B.I.</u>	<u>\$25,000 P.D.</u>	<u>30/60/25 Combined</u>	<u>\$500 Med Pay</u>	<u>Full Cov Comp</u>	<u>\$100 Ded. Coll</u>
110	7.5%	28.8%	19.1%	5.5%	0.4%	-11.9%
120	15.6%	35.5%	25.2%	12.8%	-8.8%	-11.7%
130	16.3%	32.1%	23.7%	7.6%	-6.3%	-12.6%
140	15.2%	37.4%	24.7%	15.3%	-9.3%	-11.9%
150	15.6%	33.7%	25.0%	14.9%	-0.6%	-8.7%
170	19.3%	34.4%	27.5%	19.6%	-3.4%	-12.5%
180	7.8%	21.0%	15.0%	23.8%	-7.3%	-17.3%
190	11.2%	31.6%	22.4%	12.6%	-8.2%	-10.1%
200	9.2%	30.4%	19.6%	9.5%	-7.8%	-13.8%
210	14.4%	36.6%	24.8%	4.2%	-4.9%	-10.2%
220	7.7%	35.1%	18.6%	9.9%	-7.1%	-13.6%
230	14.8%	34.3%	22.1%	12.7%	-6.6%	-11.5%
240	11.2%	38.8%	22.0%	13.7%	-1.9%	-3.5%
250	14.4%	23.2%	18.9%	23.6%	-7.8%	-17.6%
260	15.2%	32.9%	24.1%	15.2%	-3.7%	-12.1%
270	21.9%	33.0%	28.5%	19.8%	-3.4%	-10.7%
280	12.4%	31.5%	22.2%	14.2%	-6.1%	-11.8%
290	10.9%	35.4%	23.4%	3.6%	-8.1%	-12.5%
300	12.1%	33.1%	24.4%	16.4%	-3.8%	-11.7%
310	23.0%	34.2%	29.7%	6.3%	-10.1%	-12.8%
320	15.1%	36.0%	26.0%	10.6%	-7.6%	-11.1%
340	13.0%	35.2%	24.1%	9.3%	-9.2%	-9.2%
350	14.6%	35.1%	25.7%	15.5%	1.4%	-9.2%
360	18.1%	38.4%	28.3%	17.0%	-1.2%	-8.1%
370	16.4%	34.9%	25.9%	22.0%	-2.3%	-10.7%
380	23.3%	36.9%	30.2%	15.0%	-5.3%	-7.3%
390	15.4%	30.2%	23.9%	19.8%	0.9%	-8.2%
420	10.4%	30.9%	19.9%	17.8%	4.6%	-6.9%
440	20.7%	35.2%	28.3%	16.3%	1.5%	-6.6%
450	19.2%	39.6%	28.9%	17.8%	1.5%	-5.8%
460	13.3%	35.4%	25.1%	14.1%	-0.9%	-8.7%
470	12.9%	36.7%	24.1%	18.5%	0.2%	-10.3%
480	14.2%	34.3%	25.0%	11.9%	-1.7%	-14.6%
490	12.9%	36.2%	25.9%	11.6%	4.5%	-12.1%
S/W	14.5%	33.6%	24.4%	14.5%	-4.0%	-11.0%

SECTION B  
MATERIAL TO BE IMPLEMENTED

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

FILED BASE RATES - LIABILITY

<u>Terr Code</u>	<u>\$30,000/60,000 Bodily Injury</u>	<u>\$25,000 Property Damage</u>	<u>\$500 Medical Payments</u>
110	\$168	\$241	\$21
120	211	227	27
130	238	236	29
140	310	278	46
150	237	298	32
170	190	254	25
180	224	303	32
190	218	313	28
200	248	287	36
210	214	227	28
220	290	242	33
230	339	240	36
240	307	245	34
250	291	333	43
260	239	277	31
270	189	304	25
280	277	345	42
290	256	326	33
300	174	294	22
310	158	254	18
320	184	235	21
340	261	315	37
350	186	261	23
360	219	258	28
370	256	314	34
380	283	321	31
390	219	334	25
420	398	407	69
440	270	332	37
450	319	339	34
460	211	286	25
470	242	263	26
480	162	224	19
490	154	236	20

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

<u>Terr Code</u>	<u>FULL COVERAGE COMPREHENSIVE</u>	<u>\$100 DEDUCTIBLE COLLISION</u>
110	\$124	\$479
120	223	552
130	173	535
140	138	613
150	131	541
170	103	472
180	107	597
190	71	495
200	109	513
210	98	420
220	203	568
230	138	566
240	155	577
250	104	640
260	121	536
270	79	499
280	90	594
290	108	629
300	75	474
310	89	452
320	134	495
340	95	594
350	88	474
360	98	509
370	93	545
380	120	604
390	74	533
420	106	729
440	87	593
450	91	625
460	87	536
470	128	526
480	128	503
490	86	495

(A) MODEL YEAR 2020 SYMBOL 11

## NORTH CAROLINA

### PRIVATE PASSENGER AUTOMOBILE INSURANCE

#### DETERMINATION OF RATES TO BE CHARGED INDIVIDUAL INSURED

##### Liability and Medical Payments Rates

Page B-1 shows the filed liability and medical payments base rates by territory. These pages set forth the filed manual rates for the classification carrying unity differential. The revised rates for the remaining classifications are determined by applying the appropriate classification rate differentials to the base rates by territory. This filing includes a proposed revision to classification rate differentials.

##### Physical Damage Rates

Page B-2 shows the filed base rates by territory for Model Year 2020, Symbol 11, for the base deductibles (Full Coverage Comprehensive and \$100 Deductible Collision) and the classification carrying unity differential. These are the filed manual rates from which all other rates for these coverages may be obtained. The Model Year 2020, Symbol 11 base rate for any other deductible is obtained by applying the appropriate deductible relativity factor to the Model Year 2020, Symbol 11 base rate. The factors on pages B-4 and B-5 are applied to the Model Year 2020, Symbol 11 base rate by coverage (after application of the appropriate deductible relativity) to produce the respective model year and symbol base premiums. This filing includes a proposed revision to the deductible relativities.

The revised rates for the remaining classifications are determined by applying the appropriate classification rate differentials to the base rates by territory. This filing includes a proposed revision to classification rate differentials.





14. MISCELLANEOUS COVERAGES

A. Uninsured Motorists Coverage ONLY

1.
  - a. Rates

The per policy rates for Uninsured Motorists Coverage are as follows:

	B.I. UM Coverage	
	Single Vehicle* Policy	Multi-Vehicle* Policy
\$ 30/60	\$ [ <del>13</del> ] <u>18</u>	\$ [ <del>32</del> ] <u>44</u>
50/100	[ <del>14</del> ] <u>19</u>	[ <del>35</del> ] <u>47</u>
100/200	[ <del>16</del> ] <u>22</u>	[ <del>40</del> ] <u>54</u>
100/300	[ <del>17</del> ] <u>24</u>	[ <del>42</del> ] <u>59</u>
300/300	[ <del>20</del> ] <u>28</u>	[ <del>49</del> ] <u>69</u>
250/500	[ <del>21</del> ] <u>29</u>	[ <del>52</del> ] <u>72</u>
500/500	[ <del>22</del> ] <u>30</u>	[ <del>54</del> ] <u>74</u>
500/1,000	[ <del>24</del> ] <u>33</u>	[ <del>59</del> ] <u>82</u>
1,000/1,000	[ <del>25</del> ] <u>35</u>	[ <del>62</del> ] <u>86</u>

	P.D. UM Coverage	
	Single Vehicle* Policy	Multi-Vehicle* Policy
\$ 25,000	\$ 2	\$ 5
50,000	3	7
100,000	4	10
250,000	6	15
500,000	8	20
750,000	10	25
1,000,000	11	27

For limits other than those shown, charge the premium for the next higher limit.

- \* For the purposes of this rule, the term vehicle includes a private passenger auto, motorcycle, golfmobile, or other miscellaneous type vehicle.

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



14. MISCELLANEOUS COVERAGES(Cont'd)

B. Combined Uninsured/Underinsured Motorists Coverage

1.

2. Rates

The per policy rates for Combined Uninsured/Underinsured Motorists Coverage are as follows:

	B.I. UM/UIM Coverage	
	Single Vehicle* Policy	Multi-Vehicle* Policy
\$ 50/100	\$ [24] <u>30</u>	\$ [60] <u>74</u>
100/200	[43] <u>53</u>	[107] <u>131</u>
100/300	[53] <u>65</u>	[131] <u>160</u>
300/300	[73] <u>89</u>	[180] <u>220</u>
250/500	[86] <u>103</u>	[213] <u>255</u>
500/500	[120] <u>142</u>	[296] <u>351</u>
500/1,000	[135] <u>160</u>	[333] <u>396</u>
1,000/1,000	[152] <u>180</u>	[376] <u>444</u>

	P.D. UM/UIM Coverage	
	Single Vehicle* Policy	Multi-Vehicle* Policy
\$ 25,000	\$ 2	\$ 5
50,000	3	7
100,000	4	10
250,000	6	15
500,000	8	20
750,000	10	25
1,000,000	11	27

For limits other than those shown, charge the premium for the next higher limit.

\* For the purposes of this rule, the term vehicle includes a private passenger auto, motorcycle, golfmobile, or other miscellaneous type vehicle.

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

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

14. MISCELLANEOUS COVERAGES (Cont'd)

C. Deductible Insurance

1. Deductible Liability Insurance is not available for vehicles classified and rated in accordance with the rules of this manual.
2. Collision Deductibles For Which No Premiums Are Shown
  - \$25 Deduct. (071) - Charge 150% of the \$50 Deduct. Collision Premium
  - \$50 Deduct. (072) - Charge 102% of the \$100 Deduct. Collision Premium
  - \$200 Deduct. (073) - Charge 97% of the \$100 Deduct. Collision Premium
  - \$250 Deduct. (076) - Charge [95]96% of the \$100 Deduct. Collision Premium
  - \$500 Deduct. (077) - Charge [88]91% of the \$100 Deduct. Collision Premium
  - \$1,000 Deduct. (078) - Charge [77]81% of the \$100 Deduct. Collision Premium
3. Comprehensive Deductibles For Which No Premiums Are Shown
  - \$50 Deduct. (003) - Charge [95]96% of the Full Coverage Comprehensive Premium
  - \$100 Deduct. (010) - Charge [90]93% of the Full Coverage Comprehensive Premium
  - \$250 Deduct. (055) - Charge [79]84% of the Full Coverage Comprehensive Premium
  - \$500 Deduct. (726) - Charge [65]70% of the Full Coverage Comprehensive Premium
  - \$1,000 Deduct. (727) - Charge [52]58% of the Full Coverage Comprehensive Premium
4. Theft - \$50 Deductible - Charge 75% of the Full Coverage Theft rate.

19. MISCELLANEOUS TYPES (Cont'd)

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

Liability Coverages Only.

With respect to voluntary risks and "clean risks" ceded to the North Carolina Reinsurance Facility, determine the appropriate premium by applying the following factors to the applicable voluntary private passenger bodily injury, property damage, and medical payments rates. For Uninsured Motorists Coverage and Combined Uninsured/Underinsured Motorists Coverage, charge the applicable private passenger premium shown in Rule 14.

Engine Size Cubic Centimeters (cc)	Bodily Injury and Property Damage	Medical Payments*
0-499	[13%] <u>11%</u>	[30%] <u>27%</u>
500-1249	[21%] <u>17%</u>	[30%] <u>27%</u>
1250-1499	[30%] <u>25%</u>	[30%] <u>27%</u>
1500-up	[39%] <u>32%</u>	[30%] <u>27%</u>

\*Note: Medical Payments coverage for these vehicles is not eligible for cession to the North Carolina Reinsurance Facility.

(Remainder of rule is unchanged.)

Matter underlined is new; matter in brackets [ ] is deleted.

PERSONAL AUTO MANUAL

NORTH CAROLINA

PRIMARY CLASSIFICATION RATING FACTORS

Coverage	Pleasure Use	Drive to or From Work		Business Use	<u>TNC Activity*</u>	Farm Use
	(1A)	Less Than 10 Miles (1B)	10 or More Miles (1C)	(3)	TNC	(1AF)
BI, PD and Med. Pay.	1.00	1.05	1.05	1.05	1.20	[.80].75
Collision	1.00	[1.10] <u>1.15</u>	[1.10] <u>1.15</u>	[1.10] <u>1.15</u>	(a)	[.80].75
Comprehensive, Fire, Theft and C.A.C.	1.00	[1.20] <u>1.25</u>	[1.20] <u>1.25</u>	[1.20] <u>1.25</u>	(a)	[.80].75

Add the following rating factors to the Primary Rating Factor

No Inexperienced Operator			
Single or Multi-Car Risk	BI, PD and Med. Pay	Collision	Comprehensive, Fire, Theft and CAC
Single Car	Factor 0.00	Factor 0.00	Factor 0.00
Multi-Car	Factor -0.35	Factor [-0.30] <u>-0.35</u>	Factor -0.10

\* Applies only to those vehicles on policies ceded to the North Carolina Reinsurance Facility affording coverage for TNC activity under Endorsement PP 55 45.

(a) For rating a policy that affords this coverage, please refer to the individual company writing the coverage.

Matter underlined is new; matter in brackets [ ] is deleted.

<b>INEXPERIENCED OPERATOR</b>				
<b>Single or Multi-Car Risks</b>		<b>BI, PD and Med. Pay.</b>	<b>Collision</b>	<b>Comprehensive Fire, Theft &amp; CAC</b>
<b>Single Car</b>	<b>Principal Operator Licensed For:</b>			
	Less Than One Year	Factor <del>[+2.85]</del> <u>+2.60</u>	Factor <del>[+2.55]</del> <u>+2.30</u>	Factor <del>[+0.15]</del> <u>+0.20</u>
	Less Than Two Years	Factor <del>[+1.65]</del> <u>+1.60</u>	Factor <del>[+1.65]</del> <u>+1.50</u>	Factor <del>[+0.15]</del> <u>+0.20</u>
	Less Than Three Years	Factor <del>[+1.30]</del> <u>+1.25</u>	Factor <del>[+1.40]</del> <u>+1.35</u>	Factor <del>[+0.15]</del> <u>+0.20</u>
	<b>Occasional Operator Licensed For:</b>			
	Less Than One Year	Factor <del>+1.75</del>	Factor <del>[+1.65]</del> <u>+1.40</u>	Factor <del>+0.10</del>
	Less Than Two Years	Factor <del>+0.85</del>	Factor <del>[+0.90]</del> <u>+0.80</u>	Factor <del>0.00</del>
Less Than Three Years	Factor <del>[+0.55]</del> <u>+0.65</u>	Factor <del>[+0.70]</del> <u>+0.60</u>	Factor <del>0.00</del>	
<b>Multi-Car</b>	<b>Principal Operator Licensed For:</b>			
	Less Than One Year	Factor <del>[+2.50]</del> <u>+2.25</u>	Factor <del>[+2.25]</del> <u>+1.95</u>	Factor <del>[+0.05]</del> <u>+0.10</u>
	Less Than Two Years	Factor <del>[+1.30]</del> <u>+1.25</u>	Factor <del>[+1.35]</del> <u>+1.15</u>	Factor <del>[+0.05]</del> <u>+0.10</u>
	Less Than Three Years	Factor <del>[+0.95]</del> <u>+0.90</u>	Factor <del>[+1.10]</del> <u>+1.00</u>	Factor <del>[+0.05]</del> <u>+0.10</u>
	<b>Occasional Operator Licensed For:</b>			
	Less Than One Year	Factor <del>+1.40</del>	Factor <del>[+1.35]</del> <u>+1.05</u>	Factor <del>0.00</del>
	Less Than Two Years	Factor <del>+0.50</del>	Factor <del>[+0.60]</del> <u>+0.45</u>	Factor <del>-0.10</del>
Less Than Three Years	Factor <del>[+0.20]</del> <u>+0.30</u>	Factor <del>[+0.40]</del> <u>+0.25</u>	Factor <del>-0.10</del>	

Matter underlined is new; matter in brackets [ ] is deleted.

PERSONAL AUTO MANUAL  
NORTH CAROLINA  
PRIMARY CLASSIFICATION RATING FACTORS  
(CONT'D)

**SAFE DRIVER INSURANCE PLAN FACTORS AND CODES**

Use the following rating factors to determine the Driving Record Surcharge Premium as explained in the Safe Driver Insurance Plan Rule.

Use the statistical code indicated for the Driving Record Sub-Classification.

Number of Driving Record Points	Driving Record Sub-Classification	Statistical Code	SDIP Rating Factor
0	0	00	0.00
1	1	01	[0.30] <u>0.40</u>
2	2	02	[0.45] <u>0.55</u>
3	3	03	[0.60] <u>0.70</u>
4	4	04	[0.80] <u>0.90</u>
5	5	05	1.10
6	6	06	[1.35] <u>1.40</u>
7	7	07	[1.65] <u>1.70</u>
8	8	08	[1.95] <u>2.00</u>
9	9	09	[2.25] <u>2.30</u>
10	10	10	2.60
11	11	11	3.00
12 or more	12	12	3.40
<b>Vehicles Not Eligible for SDIP – Add the following rating factor to the otherwise applicable Combined Rating Factor. Use the statistical code shown below.</b>			
Not Eligible	NE	95	+0.10

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14. MISCELLANEOUS COVERAGES (Cont'd)

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E. Extended Transportation Expenses Coverage

2. Rating

The rates for this coverage are not subject to classification rating or modification by any rating plan.

Coverage	Annual Rate Per Auto
\$15/\$450 Extended Transportation Expenses Coverage (Cov. Code 704)	<del>[\$10]</del> <u>\$17</u>
\$30/\$900 Increased Limits Transportation Expenses Coverage (Cov. Code 706)	<del>[\$20]</del> <u>\$34</u>
\$50/\$1,500 Additional Increased Limits Transportation Expenses Coverage (Cov. Code 768)	<del>[\$32]</del> <u>\$60</u>
\$75/\$2,250 Additional Increased Limits Transportation Expenses Coverage	<u>\$87</u>
\$100/\$3,000 Additional Increased Limits Transportation Expenses Coverage	<u>\$113</u>

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14. MISCELLANEOUS COVERAGES (Cont'd)

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F. Towing and Labor Costs Coverage

The available limit and rates are:

Limit Per Disablement	Rate – Per Car, Per Year
\$ 25	[ <del>\$2</del> ] <u>\$4</u>
50	[4] <u>8</u>
100	[6] <u>11</u>
None (subject to coverage provisions)	[13] <u>24</u>



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14. MISCELLANEOUS COVERAGES (Cont'd)

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**H. Auto Death Indemnity Or Benefits, Specific Disability Benefits And Total Disability Benefits Rates**

1. Automobile Death Indemnity or Benefit, Specific Disability Benefits and Total Disability Benefits are available to any person under a policy affording auto bodily injury liability insurance with respect to an auto classified or rated as a private passenger auto.

2. Annual rates per person insured:

a. Coverage A – Auto Death Indemnity or Benefit  
(Class Code 904000)

Principal Sum	Annual Rate
\$ 5,000	\$ 2
10,000	4

b. Coverages A and B – Auto Death Indemnity or Benefit and Specific Disability Benefits  
Dismemberment and Loss of Sight and Fractures and Dislocations. (Class Code 907000)

Principal Sum	Annual Rate
\$ 5,000	\$ 3
10,000	5

c. Coverage C – Total Disability Benefits – (Class Code 903000)

Weekly Indemnity	Annual Rate
\$ 25	\$ 3
35	3
50	6

d. Coverage ~~DC~~ – Total Disability Benefits – Maximum 200 weeks.  
(Class Code 905000)

Weekly Indemnity	Annual Rate
\$ 25	\$ 2
35	3
50	5

3. For the addition of one or more of the coverages to outstanding policies, charges per month, or fraction thereof, of 10% of the applicable annual rates shall be made. These charges shall be subject to a minimum total charge of \$2 per policy or endorsement, and to a maximum total charge of the total of the annual rates for the coverages afforded.

**17. EXTENDED NON-OWNED LIABILITY COVERAGE (PERSONAL AUTO POLICY ONLY)**

**A. Liability Coverage**

If Liability Coverage is extended under the Extended Non-owned Coverage For Named Individual Endorsement, Medical Payments Coverage may also be similarly extended. Medical Payments shall be provided at the same limits as the Medical Payments limit of policy to which this endorsement is attached.

Liability/Medical Payments Coverage may be extended to an individual described below:

- 1A.** The insured named in the policy, including the spouse if a resident of the same household, or a resident relative who is furnished an auto for regular use but is NOT employed by a garage:
- ~~a.~~ When no Primary Liability insurance is in effect on the auto, charge 50% of the liability premium which would apply if the furnished auto were being specifically insured as an owned auto by the individual.
  - ~~b.~~ When there is Primary Liability insurance in effect on the auto or if the auto is used in the business of the United States Government, charge the premiums per person shown in the table below:
- 1.** If primary Liability/Medical Payments Insurance is in effect or if the auto is used in the business of the United States Government, charge the following percentage of the Base Rate(s) for the applicable coverage(s).

<b>Primary Liability/Medical Payments Insurance In Effect</b>	
<b>Person(s) Named</b>	<b>Percentage Charge</b>
Named Individual And Spouse	18%
Named Individual And Resident Relatives (Including Named Individual's Spouse)	20%

- 2.** If there is no primary Liability/Medical Payments Insurance in effect, charge the following percentage of the applicable premium(s) that would apply as if the insured owned the auto being covered.

<b>No Primary Liability/Medical Payments Insurance In Effect</b>	
<b>Person(s) Named</b>	<b>Percentage Charge</b>
Named Individual And Spouse	90%
Named Individual And Resident Relatives (Including Named Individual's Spouse)	100%

<b>Person Named</b>	<b>Bodily Injury \$30/60</b>	<b>Property Damage \$25,000</b>
Insured Named and Spouse	\$3	\$1
Relative	6	2

- 2B.** The insured named in the policy, including the spouse if a resident of the same household, or a resident relative who is furnished an auto for regular use and is employed by a garage:
- a1.** When garage has no Liability/Medical Payments Insurance charge 170% of Base Rate for Liability/Medical Payments Coverage.
  - b2.** When garage has Liability/Medical Payments Insurance, refer to Company.
- 3.** In all other situations, charge the premiums per person shown in the table below:

<b>Person Named</b>	<b>Bodily Injury \$30/60</b>	<b>Property Damage \$25,000</b>
Insured Named and Spouse	\$3	\$1
Relative	6	2

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**17. EXTENDED NON-OWNED LIABILITY COVERAGE (PERSONAL AUTO POLICY ONLY)(Cont'd)**

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**B. Medical Payments**

~~Medical Payments coverage is available only if Bodily Injury and Property Damage coverages are extended. Medical Payments shall be provided at the same limits as the Medical Payments limit of policy to which attached. Premiums per person are displayed below.~~

<del>Medical Payments Limits of Policy to Which Attached</del>	<del>Auto Furnished for Regular Use</del>	<del>Auto Not Furnished For Regular Use</del>
<del>\$ 500</del>	<del>\$4</del>	<del>\$2</del>

~~Use the factors in Rule 18.D. to determine premiums for Medical Payments limits above \$500.~~

SECTION C  
SUPPORTING EXPERIENCE

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE  
LIABILITY COVERAGES

STATEWIDE RATE REVIEW  
ACCIDENT YEAR ENDED 12/31/2017

All Liability Business

All Carriers

	30/60 <u>Bodily Injury</u>	\$25,000 <u>Property Dam.</u>	Total Limits <u>Med. Pay.</u>
(1) Reported Incurred Losses and Allocated Loss Adjustment Expense (a)	694,738,880	897,314,453	95,544,739
(2) Loss Development Factor (b)	1.090	1.041	1.075
(3) Developed Losses and ALAE (1)x(2)	757,265,379	934,104,346	102,710,594
(4) Unallocated Loss Adjustment Expense Factor (See page D-29)	0.116	0.103	0.116
(5) Unallocated Loss Adjustment Expense (3)x(4)	87,842,784	96,212,748	11,914,429
(6) General and Other Acquisition Expenses (c)	160,701,212	155,471,183	20,105,601
(7) Earned Exposures (a)	7,625,381	7,625,381	5,220,028
(8) Incurred Claims (a)	94,783	264,633	52,875
(9) Claim Development Factor (d)	1.000	1.019	1.061
(10) Developed Claims (9)x(10)	94,783	269,661	56,100
(11) Average Annual Change in Losses and ALAE (See page D-9)	2.9%	4.4%	1.0%
(12) Average Annual Change in Expenses (See page D-8)	2.5%	2.5%	2.5%
(13) Years of Trend - Losses and ALAE (e)	3.04	3.04	3.04
(14) Years of Trend - ULAE (f)	3.04	3.04	3.04
(15) Years of Trend - G & OA Expenses (g)	2.75	2.75	2.75
(16) Projected Losses and ALAE (e)	826,176,528	1,064,878,954	105,894,622
(17) Projected ULAE (f)	94,694,521	103,717,342	12,843,754
(18) Projected Losses and LAE per exposure $(((16)+(17))/(7))$	120.76	153.25	22.75
(19) Projected G & OA Expenses (g)	171,950,297	166,354,166	21,512,993
(20) Projected Fixed Expenses per exposure $[(19)/(7)]$	22.55	21.82	4.12
(21) Projected Loss, LAE and Expenses Per Exposure $[(18)+(20)]$	143.31	175.07	26.87
(22) Percentage Dividends (See page D-35)	0.30%	0.30%	0.30%
(23) Permissible Loss, LAE and G & OA Expense Ratio (See page D-23)	0.784	0.784	0.784
(24) Net Premium Required per exposure $[(21)/((23)-(22))]$	183.50	224.16	34.40
(25) Percentage Net Deviations (h)	9.03%	9.03%	9.03%
(26) Anticipated Deviations Per Exposure $(((24)/(1.0-(25)))-(24))$	18.21	22.25	3.41
(27) Adjustment Factor for Increase in MVR and Salvage Title Fees and Sales Tax on Labor Costs (i)	1.0000	1.0000	1.0000
(28) Premium Required per exposure $(((24)+(26))x(27))$	201.71	246.41	37.81
(29) Distributional Adjustment Factor (j)	0.884	0.886	1.349
(30) Required 30/60/25 Base Class Premium $[(28)/(29)]$	228.18	278.12	28.03
(31) Selected Higher Limits Change (See Section G)	-2.5%	0.1%	0.0%
(32) Required 30/60/25 Base Class Premium $[(30)x(1.0+(31))]$	222.48	278.40	28.03
(33) Effective Total Limits Change (See pages C-13, C-14, C-15)	14.5%	33.6%	14.5%

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
LIABILITY COVERAGES

STATEWIDE RATE REVIEW  
ACCIDENT YEAR ENDED 12/31/2017

- (a) Based on the statistical plan data reported by member companies.
- (b) Loss development factors are based on three-year averages through 63 months of development for Bodily Injury, Property Damage and Medical Payments. See pages D-17, D-18, and D-19.
- (c) The general expenses and other acquisition expenses have been calculated to be 6.3% and 9.3%, respectively, of the combined Voluntary and Ceded collected earned premium, and 5.4% and 7.9%, respectively, of the Voluntary and Ceded manual earned premium. These expenses are then allocated between the Voluntary and Ceded business based on the Voluntary and Ceded premium distribution. See pages D-29, D-32, and D-33.
- (d) Claim development factors are to 63 months for Bodily Injury, Property Damage, and Medical Payments. See pages D-20, D-21, and D-22.
- (e) Projected losses and allocated loss adjustment expenses =  
$$\frac{(13)}{[(3) \times (1 + (11))]}$$
, where (13) = the number of years of projection from the average date of accident to 7/16/2020.
- (f) Projected unallocated loss adjustment expenses =  
$$\frac{(14)}{[(5) \times (1 + (12))]}$$
, where (14) = the number of years of projection from 7/1/2017 to 7/16/2020.
- (g) Projected general and other acquisition expenses =  
$$\frac{(15)}{[(6) \times (1 + (12))]}$$
, where (15) = the number of years of projection from 7/1/2017 to 4/1/2020.
- (h) Net Deviations reflect upward and downward adjustments to manual premium. The 9.03% provision represents the 6-year average value. See pre-filed testimony of J. Smollik and P. Anderson and Exhibit RB-3.
- (i) Estimated effect of the increase in fees for motor vehicle reports and salvage titles and implementation of sales tax on labor costs effective 3/1/2016.
- (j) Distributional adjustment factor = Average Rate / Base Rate. See pages C-19 - C-21.

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE  
LIABILITY COVERAGES

STATEWIDE RATE REVIEW  
ACCIDENT YEAR ENDED 12/31/2016

All Liability Business

All Carriers

	30/60 <u>Bodily Injury</u>	\$25,000 <u>Property Dam.</u>	Total Limits <u>Med. Pay.</u>
(1) Reported Incurred Losses and Allocated Loss Adjustment Expense (a)	759,264,328	901,707,382	102,436,158
(2) Loss Development Factor (b)	1.024	1.005	1.026
(3) Developed Losses and ALAE (1)x(2)	777,486,672	906,215,919	105,099,498
(4) Unallocated Loss Adjustment Expense Factor (See page D-29)	0.136	0.111	0.136
(5) Unallocated Loss Adjustment Expense (3)x(4)	105,738,187	100,589,967	14,293,532
(6) General and Other Acquisition Expenses (c)	169,761,973	158,719,860	21,622,203
(7) Earned Exposures (a)	7,513,718	7,513,718	5,204,919
(8) Incurred Claims (a)	103,375	281,834	59,047
(9) Claim Development Factor (d)	1.004	1.003	1.015
(10) Developed Claims (9)x(10)	103,789	282,680	59,933
(11) Average Annual Change in Losses and ALAE (See page D-9)	0.5%	3.4%	-0.5%
(12) Average Annual Change in Expenses (See page D-8)	2.5%	2.5%	2.5%
(13) Years of Trend - Losses and ALAE (e)	4.04	4.04	4.04
(14) Years of Trend - ULAE (f)	4.04	4.04	4.04
(15) Years of Trend - G & OA Expenses (g)	3.75	3.75	3.75
(16) Projected Losses and ALAE (e)	793,036,405	1,037,617,227	102,997,508
(17) Projected ULAE (f)	116,840,697	111,151,914	15,794,353
(18) Projected Losses and LAE per exposure $[\frac{(16)+(17)}{(7)}]$	121.10	152.89	22.82
(19) Projected G & OA Expenses (g)	186,228,884	174,115,686	23,719,557
(20) Projected Fixed Expenses per exposure $[\frac{(19)}{(7)}]$	24.79	23.17	4.56
(21) Projected Loss, LAE and Expenses Per Exposure $[\frac{(18)+(20)}{(7)}]$	145.89	176.06	27.38
(22) Percentage Dividends (See page D-35)	0.30%	0.30%	0.30%
(23) Permissible Loss, LAE and G & OA Expense Ratio (See page D-23)	0.787	0.787	0.787
(24) Net Premium Required per exposure $[\frac{(21)}{(23)-(22)}]$	186.08	224.57	34.92
(25) Percentage Net Deviations (h)	9.03%	9.03%	9.03%
(26) Anticipated Deviations Per Exposure $[\frac{(24)}{(1.0-(25))}-(24)]$	18.47	22.29	3.47
(27) Adjustment Factor for Increase in MVR and Salvage Title Fees and Sales Tax on Labor Costs (i)	1.0006	1.0040	1.0006
(28) Premium Required per exposure $[\frac{(24)+(26)}{(27)}]$	204.67	247.85	38.41

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
LIABILITY COVERAGES

STATEWIDE RATE REVIEW  
ACCIDENT YEAR ENDED 12/31/2016

- (a) Based on the statistical plan data reported by member companies.
- (b) Loss development factors are based on three-year averages through 63 months of development for Bodily Injury, Property Damage and Medical Payments. See pages D-17, D-18, and D-19.
- (c) The general expenses and other acquisition expenses have been calculated to be 7.0% and 9.7%, respectively, of the combined Voluntary and Ceded collected earned premium, and 5.9% and 8.3%, respectively, of the Voluntary and Ceded manual earned premium. These expenses are then allocated between the Voluntary and Ceded business based on the Voluntary and Ceded premium distribution. See pages D-29, D-32, and D-33.
- (d) Claim development factors are to 63 months for Bodily Injury, Property Damage, and Medical Payments. See pages D-20, D-21, and D-22.
- (e) Projected losses and allocated loss adjustment expenses =  
$$\frac{(13)}{[(3) \times (1 + (11))]}$$
, where (13) = the number of years of projection from the average date of accident to 7/16/2020.
- (f) Projected unallocated loss adjustment expenses =  
$$\frac{(14)}{[(5) \times (1 + (12))]}$$
, where (14) = the number of years of projection from 7/1/2016 to 7/16/2020.
- (g) Projected general and other acquisition expenses =  
$$\frac{(15)}{[(6) \times (1 + (12))]}$$
, where (15) = the number of years of projection from 7/1/2016 to 4/1/2020.
- (h) Net Deviations reflect upward and downward adjustments to manual premium. The 9.03% provision represents the 6-year average value. See pre-filed testimony of J. Smollik and P. Anderson and Exhibit RB-3.
- (i) Estimated effect of the increase in fees for motor vehicle reports and salvage titles and implementation of sales tax on labor costs effective 3/1/2016.



NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE  
LIABILITY COVERAGES

STATEWIDE RATE REVIEW  
ACCIDENT YEAR ENDED 12/31/2015

All Liability Business

All Carriers

	30/60 <u>Bodily Injury</u>	\$25,000 <u>Property Dam.</u>	Total Limits <u>Med. Pay.</u>
(1) Reported Incurred Losses and Allocated Loss Adjustment Expense (a)	722,976,225	822,049,171	98,219,184
(2) Loss Development Factor (b)	1.006	1.001	1.006
(3) Developed Losses and ALAE (1)x(2)	727,314,082	822,871,220	98,808,499
(4) Unallocated Loss Adjustment Expense Factor (See page D-29)	0.134	0.111	0.134
(5) Unallocated Loss Adjustment Expense (3)x(4)	97,460,087	91,338,705	13,240,339
(6) General and Other Acquisition Expenses (c)	168,417,067	152,098,801	21,684,464
(7) Earned Exposures (a)	7,363,758	7,363,758	5,155,893
(8) Incurred Claims (a)	103,075	274,672	56,675
(9) Claim Development Factor (d)	1.001	1.001	1.003
(10) Developed Claims (9)x(10)	103,178	274,947	56,845
(11) Average Annual Change in Losses and ALAE (See page D-9)	1.4%	4.7%	1.0%
(12) Average Annual Change in Expenses (See page D-8)	2.5%	2.5%	2.5%
(13) Years of Trend - Losses and ALAE (e)	5.04	5.04	5.04
(14) Years of Trend - ULAE (f)	5.04	5.04	5.04
(15) Years of Trend - G & OA Expenses (g)	4.75	4.75	4.75
(16) Projected Losses and ALAE (e)	780,408,010	1,036,817,737	103,847,732
(17) Projected ULAE (f)	110,422,279	103,486,753	15,001,304
(18) Projected Losses and LAE per exposure $[(16)+(17)]/(7)$	120.97	154.85	23.05
(19) Projected G & OA Expenses (g)	189,300,783	170,959,052	24,373,338
(20) Projected Fixed Expenses per exposure $[(19)/(7)]$	25.71	23.22	4.73
(21) Projected Loss, LAE and Expenses Per Exposure $[(18)+(20)]$	146.68	178.07	27.78
(22) Percentage Dividends (See page D-35)	0.30%	0.30%	0.30%
(23) Permissible Loss, LAE and G & OA Expense Ratio (See page D-23)	0.782	0.782	0.782
(24) Net Premium Required per exposure $[(21)/((23)-(22))]$	188.29	228.59	35.66
(25) Percentage Net Deviations (h)	9.03%	9.03%	9.03%
(26) Anticipated Deviations Per Exposure $[(24)/(1.0-(25))-(24)]$	18.69	22.69	3.54
(27) Adjustment Factor for Increase in MVR and Salvage Title Fees and Sales Tax on Labor Costs (i)	1.0036	1.0238	1.0036
(28) Premium Required per exposure $[(24)+(26)]x(27)$	207.73	257.26	39.34

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
LIABILITY COVERAGES

STATEWIDE RATE REVIEW  
ACCIDENT YEAR ENDED 12/31/2015

- (a) Based on the statistical plan data reported by member companies.
- (b) Loss development factors are based on three-year averages through 63 months of development for Bodily Injury, Property Damage and Medical Payments. See pages D-17, D-18, and D-19.
- (c) The general expenses and other acquisition expenses have been calculated to be 7.1% and 9.8%, respectively, of the combined Voluntary and Ceded collected earned premium, and 6.0% and 8.2%, respectively, of the Voluntary and Ceded manual earned premium. These expenses are then allocated between the Voluntary and Ceded business based on the Voluntary and Ceded premium distribution. See pages D-29, D-32, and D-33.
- (d) Claim development factors are to 63 months for Bodily Injury, Property Damage, and Medical Payments. See pages D-20, D-21, and D-22.
- (e) Projected losses and allocated loss adjustment expenses =  
$$\frac{(13)}{[(3) \times (1 + (11))]}$$
, where (13) = the number of years of projection from the average date of accident to 7/16/2020.
- (f) Projected unallocated loss adjustment expenses =  
$$\frac{(14)}{[(5) \times (1 + (12))]}$$
, where (14) = the number of years of projection from 7/1/2015 to 7/16/2020.
- (g) Projected general and other acquisition expenses =  
$$\frac{(15)}{[(6) \times (1 + (12))]}$$
, where (15) = the number of years of projection from 7/1/2015 to 4/1/2020.
- (h) Net Deviations reflect upward and downward adjustments to manual premium. The 9.03% provision represents the 6-year average value. See pre-filed testimony of J. Smollik and P. Anderson and Exhibit RB-3.
- (i) Estimated effect of the increase in fees for motor vehicle reports and salvage titles and implementation of sales tax on labor costs effective 3/1/2016.

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE  
PHYSICAL DAMAGE COVERAGES

STATEWIDE RATE REVIEW  
CALENDAR YEAR ENDED 12/31/2017

All Physical Damage Business

	<u>Comprehensive (a)</u>	<u>Collision (b)</u>
(1) Reported Paid Losses Adjusted for Wind & Water (c)	400,725,146	923,604,935
(2) Paid to Incurred Factor (See page D-42)	1.002	1.002
(3) Incurred Losses (1)x(2)	401,526,596	925,452,145
(4) Loss Adjustment Expense Factor (See page D-26)	0.129	0.129
(5) Loss Adjustment Expense (3)x(4)	51,796,931	119,383,327
(6) Earned Exposures (c)	5,667,286	5,251,830
(7) Paid Claims (c)(d)	303,122	276,008
(8) General and Other Acquisition Expenses (e)	84,098,212	227,902,079
(9) Average Annual Change in Losses (See page D-9)	1.0%	3.0%
(10) Average Annual Change in Expenses (See page D-8)	2.5%	2.5%
(11) Years of Trend - Losses (f)	3.04	3.04
(12) Years of Trend - LAE (g)	3.04	3.04
(13) Years of Trend - G & OA Expenses (h)	2.75	2.75
(14) Projected Losses (f)	413,973,920	1,012,444,647
(15) Projected LAE (g)	55,837,092	128,695,227
(16) Projected Losses and LAE per exposure $[(14)+(15)]/(6)$	82.90	217.28
(17) Projected G & OA Expenses (h)	89,985,087	243,855,225
(18) Projected Fixed Expenses per exposure $[(17)/(6)]$	15.88	46.43
(19) Projected Loss, LAE and Fixed Expenses per exposure $[(16)+(18)]$	98.78	263.71
(20) Percentage Dividends (See page D-35)	0.30%	0.30%
(21) Permissible Loss, LAE and G & OA Expense Ratio (See page D-23)	0.766	0.766
(22) Net Premium Required per exposure $[(19)/((21)-(20))]$	129.46	345.62
(23) Percentage Net Deviations (i)	13.19%	13.19%
(24) Anticipated Deviations Per Exposure $[(22)/(1.0-(23))-(22)]$	19.67	52.51
(25) Adjustment Factor for Increase in MVR and Salvage Title Fees and Sales Tax on Labor Costs (j)	1.0000	1.0000
(26) Premium Required per exposure $(((22)+(24))x(25))$	149.13	398.13
(27) Model Year Trend Factor (See page D-43)	1.065	1.123
(28) Symbol Trend Factor (k) (See pages D-44)	1.079	1.033
(29) Distributional Adjustment Factor (l) (See pages C-22,23)	1.163	0.712
(30) Required Base Class Premium - Model Year 2018, Symbol 11 $[(26)/((27)x(28)x(29))]$	111.59	482.02
(31) Factor for Change in Model Year Base	1.05	1.11
(32) Required Base Class Premium - Model Year 2020, Symbol 11 $[(30)x(31)]$	\$117.17	\$535.04
(33) Effective Change (See pages C-16, C-17)	-4.0%	-11.0%

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
PHYSICAL DAMAGE COVERAGES

STATEWIDE RATE REVIEW  
CALENDAR YEAR ENDED 12/31/2017

- (a) Comprehensive Coverage includes Full Coverage Comprehensive, \$50 Deductible, \$100 Deductible, \$250 Deductible, \$500 Deductible, and \$1000 Deductible Comprehensive.
- (b) Collision Coverage includes \$50 Deductible, \$100 Deductible, \$200 Deductible, \$250 Deductible, \$500 Deductible, and \$1000 Deductible Collision.
- (c) Based on the statistical plan data reported by member companies. Comprehensive losses and claims have been adjusted to normalize wind and water losses. See pages D-15 and D-16 for the adjustment of wind and water losses.

(d) Claims by Deductible:

<u>Comprehensive</u>		<u>Collision</u>	
Full Coverage	109,764	\$50 Deductible	4,439
\$50 Deductible	12,283	\$100 Deductible	13,613
\$100 Deductible	75,278	\$200 Deductible	2,209
\$250 Deductible	37,592	\$250 Deductible	77,260
\$500 Deductible	61,443	\$500 Deductible	162,061
\$1000 Deductible	6,762	\$1000 Deductible	16,426

- (e) General expenses and other acquisition expenses have been calculated to be 4.9% and 8.8%, respectively, of the Standard premium on a collected level, and 5.6% and 8.0%, respectively, of the Consent to Rate premium on a collected level. See pages D-30, D-31, and D-34.
- (f) Projected losses =  $[(3) \times (1+(9)^{(11)})]$  where (11) = number of years of projection from 7/1/2017 to 7/16/2020.
- (g) Projected loss adjustment expenses =  $[(5) \times (1+(10)^{(12)})]$  where (12) = number of years of projection from 7/1/2017 to 7/16/2020.
- (h) Projected general and other acquisition expenses =  $[(8) \times (1+(10)^{(13)})]$  where (13) = number of years of projection from 7/1/2017 to 4/1/2020.
- (i) Net Deviations reflect upward and downward adjustments to manual premium. The 13.19% provision represents the 6-year average value. See pre-filed testimony of J. Smollik and P. Anderson and Exhibit RB-3.
- (j) Estimated effect of the increase in fees for motor vehicle reports and salvage titles and implementation of sales tax on labor costs effective 3/1/2016.
- (k) Symbol trend factors from 7/1/2017 to the prospective average date of earning of 7/16/2020 are 1.079 for Comprehensive and 1.033 for Collision. See page D-44. On an annualized basis these are:
- |                              |        |                          |
|------------------------------|--------|--------------------------|
|                              | 1/3.04 |                          |
| Comprehensive: $[(1.079)] =$ |        | 1.025 or 2.5% per annum  |
|                              | 1/3.04 |                          |
| Collision: $[(1.033)] =$     |        | 1.011 or 1.1% per annum. |
- (l) Distributional adjustment factor = Average Rate / Base Deductible Base Class Rate. See pages C-22,23.

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE  
PHYSICAL DAMAGE COVERAGES

STATEWIDE RATE REVIEW  
CALENDAR YEAR ENDED 12/31/2016

All Physical Damage Business

	<u>Comprehensive (a)</u>	<u>Collision (b)</u>
(1) Reported Paid Losses Adjusted for Wind & Water (c)	388,031,789	916,461,387
(2) Paid to Incurred Factor (See page D-42)	1.020	1.020
(3) Incurred Losses (1)x(2)	395,792,425	934,790,615
(4) Loss Adjustment Expense Factor (See page D-27)	0.125	0.125
(5) Loss Adjustment Expense (3)x(4)	49,474,053	116,848,827
(6) Earned Exposures (c)	5,585,249	5,169,699
(7) Paid Claims (c)(d)	307,377	273,109
(8) General and Other Acquisition Expenses (e)	80,620,468	208,687,320
(9) Average Annual Change in Losses (See page D-9)	-0.6%	1.5%
(10) Average Annual Change in Expenses (See page D-8)	2.5%	2.5%
(11) Years of Trend - Losses (f)	4.04	4.04
(12) Years of Trend - LAE (g)	4.04	4.04
(13) Years of Trend - G & OA Expenses (h)	3.75	3.75
(14) Projected Losses (f)	386,293,407	992,747,633
(15) Projected LAE (g)	54,668,829	129,117,954
(16) Projected Losses and LAE per exposure $[(14)+(15)]/(6)$	78.95	217.01
(17) Projected G & OA Expenses (h)	88,440,653	228,929,990
(18) Projected Fixed Expenses per exposure $[(17)/(6)]$	15.83	44.28
(19) Projected Loss, LAE and Fixed Expenses per exposure $[(16)+(18)]$	94.78	261.29
(20) Percentage Dividends (See page D-35)	0.30%	0.30%
(21) Permissible Loss, LAE and G & OA Expense Ratio (See page D-24)	0.766	0.766
(22) Net Premium Required per exposure $[(19)/((21)-(20))]$	124.22	342.45
(23) Percentage Net Deviations (i)	13.19%	13.19%
(24) Anticipated Deviations Per Exposure $[(22)/(1.0-(23))-(22)]$	18.87	52.03
(25) Adjustment Factor for Increase in MVR and Salvage Title Fees and Sales Tax on Labor Costs (j)	1.0040	1.0040
(26) Premium Required per exposure $[(22)+(24)]x(25)$	143.66	396.06

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
PHYSICAL DAMAGE COVERAGES

STATEWIDE RATE REVIEW  
CALENDAR YEAR ENDED 12/31/2016

- (a) Comprehensive Coverage includes Full Coverage Comprehensive, \$50 Deductible, \$100 Deductible, \$250 Deductible, \$500 Deductible, and \$1000 Deductible Comprehensive.
- (b) Collision Coverage includes \$50 Deductible, \$100 Deductible, \$200 Deductible, \$250 Deductible, \$500 Deductible, and \$1000 Deductible Collision.
- (c) Based on the statistical plan data reported by member companies. Comprehensive losses and claims have been adjusted to normalize wind and water losses. See pages D-15 and D-16 for the adjustment of wind and water losses.

(d) Claims by Deductible:

<u>Comprehensive</u>		<u>Collision</u>	
Full Coverage	108,546	\$50 Deductible	4,293
\$50 Deductible	12,493	\$100 Deductible	14,045
\$100 Deductible	78,286	\$200 Deductible	2,260
\$250 Deductible	40,570	\$250 Deductible	81,885
\$500 Deductible	61,325	\$500 Deductible	156,754
\$1000 Deductible	6,157	\$1000 Deductible	13,872

- (e) General expenses and other acquisition expenses have been calculated to be 5.2% and 9.2%, respectively, of the Standard premium on a collected level, and 6.4% and 9.0%, respectively, of the Consent to Rate premium on a collected level. See pages D-30, D-31, and D-34.

(11)

- (f) Projected losses =  $[(3) \times (1+(9))^{(11)}]$  where (11) = number of years of projection from 7/1/2016 to 7/16/2020.

(12)

- (g) Projected loss adjustment expenses =  $[(5) \times (1+(10))^{(12)}]$  where (12) = number of years of projection from 7/1/2016 to 7/16/2020.

(13)

- (h) Projected general and other acquisition expenses =  $[(8) \times (1+(10))^{(13)}]$  where (13) = number of years of projection from 7/1/2016 to 4/1/2020.

- (i) Net Deviations reflect upward and downward adjustments to manual premium. The 13.19% provision represents the 6-year average value. See pre-filed testimony of J. Smollik and P. Anderson and Exhibit RB-3.

- (j) Estimated effect of the increase in fees for motor vehicle reports and salvage titles and implementation of sales tax on labor costs effective 3/1/2016.

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE  
PHYSICAL DAMAGE COVERAGES

STATEWIDE RATE REVIEW  
CALENDAR YEAR ENDED 12/31/2015

All Physical Damage Business

	<u>Comprehensive (a)</u>	<u>Collision (b)</u>
(1) Reported Paid Losses Adjusted for Wind & Water (c)	357,361,666	808,808,600
(2) Paid to Incurred Factor (See page D-42)	1.007	1.007
(3) Incurred Losses (1)x(2)	359,863,198	814,470,260
(4) Loss Adjustment Expense Factor (See page D-28)	0.136	0.136
(5) Loss Adjustment Expense (3)x(4)	48,941,395	110,767,955
(6) Earned Exposures (c)	5,431,948	5,018,077
(7) Paid Claims (c)(d)	307,746	254,271
(8) General and Other Acquisition Expenses (e)	79,842,205	204,712,870
(9) Average Annual Change in Losses (See page D-9)	0.3%	3.3%
(10) Average Annual Change in Expenses (See page D-8)	2.5%	2.5%
(11) Years of Trend - Losses (f)	5.04	5.04
(12) Years of Trend - LAE (g)	5.04	5.04
(13) Years of Trend - G & OA Expenses (h)	4.75	4.75
(14) Projected Losses (f)	365,261,146	959,445,966
(15) Projected LAE (g)	55,450,601	125,500,093
(16) Projected Losses and LAE per exposure $[(14)+(15)]/(6)$	77.45	216.21
(17) Projected G & OA Expenses (h)	89,742,638	230,097,266
(18) Projected Fixed Expenses per exposure $[(17)/(6)]$	16.52	45.85
(19) Projected Loss, LAE and Fixed Expenses per exposure $[(16)+(18)]$	93.97	262.06
(20) Percentage Dividends (See page D-35)	0.30%	0.30%
(21) Permissible Loss, LAE and G & OA Expense Ratio (See page D-25)	0.763	0.763
(22) Net Premium Required per exposure $[(19)/((21)-(20))]$	123.64	344.82
(23) Percentage Net Deviations (i)	13.19%	13.19%
(24) Anticipated Deviations Per Exposure $[(22)/(1.0-(23))-(22)]$	18.79	52.39
(25) Adjustment Factor for Increase in MVR and Salvage Title Fees and Sales Tax on Labor Costs (j)	1.0238	1.0238
(26) Premium Required per exposure $[(22)+(24)]x(25)$	145.82	406.66

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
PHYSICAL DAMAGE COVERAGES

STATEWIDE RATE REVIEW  
CALENDAR YEAR ENDED 12/31/2015

- (a) Comprehensive Coverage includes Full Coverage Comprehensive, \$50 Deductible, \$100 Deductible, \$250 Deductible, \$500 Deductible, and \$1000 Deductible Comprehensive.
- (b) Collision Coverage includes \$50 Deductible, \$100 Deductible, \$200 Deductible, \$250 Deductible, \$500 Deductible, and \$1000 Deductible Collision.
- (c) Based on the statistical plan data reported by member companies. Comprehensive losses and claims have been adjusted to normalize wind and water losses. See pages D-15 and D-16 for the adjustment of wind and water losses.

(d) Claims by Deductible:

<u>Comprehensive</u>		<u>Collision</u>	
Full Coverage	111,741	\$50 Deductible	3,875
\$50 Deductible	12,885	\$100 Deductible	14,220
\$100 Deductible	80,648	\$200 Deductible	2,218
\$250 Deductible	40,284	\$250 Deductible	81,122
\$500 Deductible	57,021	\$500 Deductible	141,145
\$1000 Deductible	5,167	\$1000 Deductible	11,691

- (e) General expenses and other acquisition expenses have been calculated to be 6.0% and 9.3%, respectively, of the Standard premium on a collected level, and 6.6% and 9.1%, respectively, of the Consent to Rate premium on a collected level. See pages D-30, D-31, and D-34.

(11)

- (f) Projected losses =  $[(3) \times (1+(9))^{(11)}]$  where (11) = number of years of projection from 7/1/2015 to 7/16/2020.

(12)

- (g) Projected loss adjustment expenses =  $[(5) \times (1+(10))^{(12)}]$  where (12) = number of years of projection from 7/1/2015 to 7/16/2020.

(13)

- (h) Projected general and other acquisition expenses =  $[(8) \times (1+(10))^{(13)}]$  where (13) = number of years of projection from 7/1/2015 to 4/1/2020.

- (i) Net Deviations reflect upward and downward adjustments to manual premium. The 13.19% provision represents the 6-year average value. See pre-filed testimony of J. Smollik and P. Anderson and Exhibit RB-3.

- (j) Estimated effect of the increase in fees for motor vehicle reports and salvage titles and implementation of sales tax on labor costs effective 3/1/2016.



NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
BODILY INJURY LIABILITY  
CALCULATION OF FILED BASE RATES BY TERRITORY

TERR	(1) EARNED CAR YEARS YR. ENDED 12/31/2017	(2) 30/60 LOSS COST 3 YRS ENDED 12/31/2017	(3) DISTRIB. ADJUST. FACTOR	(4) BASE CLASS LOSS COST (2)/(3)	(5) CRED	(6) FORM. BASE CLASS LOSS COST	(7) INDEX (6) TO STATE	(8) 30/60 BASE CLASS RATE PRES.	(9) FILED	(10) % CHG.
110	96,941	72.88	0.892	81.70	0.9	82.71	0.728	157	168	7.5%
120	346,346	90.88	0.847	107.30	1.0	107.30	0.944	183	211	15.6%
130	406,762	105.51	0.858	122.97	1.0	122.97	1.082	205	238	16.3%
140	23,999	147.48	0.874	168.74	0.6	164.43	1.447	270	310	15.2%
150	99,154	110.56	0.903	122.44	1.0	122.44	1.077	206	237	15.6%
170	174,784	84.94	0.889	95.55	1.0	95.55	0.841	160	190	19.3%
180	100,962	109.56	0.948	115.57	1.0	115.57	1.017	209	224	7.8%
190	176,746	101.30	0.909	111.44	1.0	111.44	0.981	197	218	11.2%
200	73,749	112.96	0.882	128.07	0.9	128.60	1.132	228	248	9.2%
210	19,575	90.82	0.833	109.03	0.3	109.71	0.965	188	214	14.4%
220	56,885	126.94	0.840	151.12	0.8	152.37	1.341	269	290	7.7%
230	82,539	152.95	0.846	180.79	1.0	180.79	1.591	296	339	14.8%
240	76,488	138.65	0.853	162.54	1.0	162.54	1.430	277	307	11.2%
250	242,085	138.96	0.902	154.06	1.0	154.06	1.356	256	291	14.4%
260	539,894	108.44	0.878	123.51	1.0	123.51	1.087	208	239	15.2%
270	198,870	86.23	0.908	94.97	1.0	94.97	0.836	156	189	21.9%
280	161,814	136.55	0.936	145.89	1.0	145.89	1.284	248	277	12.4%
290	92,178	120.81	0.903	133.79	1.0	133.79	1.177	232	256	10.9%
300	375,663	80.41	0.931	86.37	1.0	86.37	0.760	156	174	12.1%
310	75,380	71.04	0.922	77.05	0.8	76.73	0.675	129	158	23.0%
320	846,565	77.53	0.846	91.64	1.0	91.64	0.806	160	184	15.1%
340	167,772	125.14	0.917	136.47	1.0	136.47	1.201	232	261	13.0%
350	456,552	82.42	0.888	92.82	1.0	92.82	0.817	163	186	14.6%
360	165,538	97.74	0.870	112.34	1.0	112.34	0.988	186	219	18.1%
370	376,589	118.37	0.885	133.75	1.0	133.75	1.177	221	256	16.4%
380	82,381	128.70	0.866	148.61	1.0	148.61	1.308	230	283	23.3%
390	240,137	103.16	0.917	112.50	1.0	112.50	0.990	191	219	15.4%
420	196,890	201.93	0.933	216.43	1.0	216.43	1.904	363	398	10.4%
440	145,125	125.80	0.887	141.83	1.0	141.83	1.248	225	270	20.7%
450	69,739	151.58	0.892	169.93	1.0	169.93	1.495	269	319	19.2%
460	595,822	93.95	0.875	107.37	1.0	107.37	0.945	187	211	13.3%
470	143,776	107.51	0.858	125.30	1.0	125.30	1.103	215	242	12.9%
480	200,589	66.45	0.844	78.73	1.0	78.73	0.693	142	162	14.2%
490	517,013	65.62	0.877	74.82	1.0	74.82	0.658	137	154	12.9%
SW	7,625,302	100.47	0.884	113.64		113.65				14.5%

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
PROPERTY DAMAGE LIABILITY  
CALCULATION OF FILED BASE RATES BY TERRITORY

TERR	(1) EARNED CAR YEARS YR. ENDED 12/31/2017	(2) \$25,000 LOSS COST 3 YRS ENDED 12/31/2017	(3) DISTRIB. ADJUST. FACTOR	(4) BASE CLASS LOSS COST (2)/(3)	(5) CRED	(6) FORM. BASE CLASS LOSS COST	(7) INDEX (6) TO STATE	(8) \$25,000 BASE CLASS RATE PRES.	(9) FILED	(10) % CHG.
110	96,941	102.45	0.892	114.85	1.0	114.85	0.859	188	241	28.8%
120	346,346	90.50	0.847	106.85	1.0	106.85	0.800	168	227	35.5%
130	406,762	95.55	0.858	111.36	1.0	111.36	0.833	179	236	32.1%
140	23,999	117.49	0.874	134.43	0.9	134.00	1.003	203	278	37.4%
150	99,154	130.73	0.903	144.77	1.0	144.77	1.083	224	298	33.7%
170	174,784	107.81	0.889	121.27	1.0	121.27	0.907	190	254	34.4%
180	100,962	140.05	0.948	147.73	1.0	147.73	1.105	252	303	21.0%
190	176,746	139.00	0.909	152.92	1.0	152.92	1.144	239	313	31.6%
200	73,749	122.60	0.882	139.00	1.0	139.00	1.040	221	287	30.4%
210	19,575	89.53	0.833	107.48	0.7	107.35	0.803	167	227	36.6%
220	56,885	96.05	0.840	114.35	1.0	114.35	0.856	179	242	35.1%
230	82,539	96.30	0.846	113.83	1.0	113.83	0.852	179	240	34.3%
240	76,488	99.45	0.853	116.59	1.0	116.59	0.872	177	245	38.8%
250	242,085	147.69	0.902	163.74	1.0	163.74	1.225	272	333	23.2%
260	539,894	117.02	0.878	133.28	1.0	133.28	0.997	209	277	32.9%
270	198,870	134.72	0.908	148.37	1.0	148.37	1.110	230	304	33.0%
280	161,814	158.70	0.936	169.55	1.0	169.55	1.269	264	345	31.5%
290	92,178	144.02	0.903	159.49	1.0	159.49	1.193	242	326	35.4%
300	375,663	133.05	0.931	142.91	1.0	142.91	1.069	222	294	33.1%
310	75,380	111.62	0.922	121.06	1.0	121.06	0.906	190	254	34.2%
320	846,565	93.67	0.846	110.72	1.0	110.72	0.828	173	235	36.0%
340	167,772	140.70	0.917	153.44	1.0	153.44	1.148	234	315	35.2%
350	456,552	111.21	0.888	125.24	1.0	125.24	0.937	194	261	35.1%
360	165,538	107.23	0.870	123.25	1.0	123.25	0.922	187	258	38.4%
370	376,589	135.43	0.885	153.03	1.0	153.03	1.145	234	314	34.9%
380	82,381	135.35	0.866	156.29	1.0	156.29	1.169	235	321	36.9%
390	240,137	150.56	0.917	164.19	1.0	164.19	1.229	258	334	30.2%
420	196,890	189.41	0.933	203.01	1.0	203.01	1.519	313	407	30.9%
440	145,125	144.74	0.887	163.18	1.0	163.18	1.221	247	332	35.2%
450	69,739	148.32	0.892	166.28	1.0	166.28	1.244	244	339	39.6%
460	595,822	120.84	0.875	138.10	1.0	138.10	1.033	212	286	35.4%
470	143,776	108.30	0.858	126.22	1.0	126.22	0.944	193	263	36.7%
480	200,589	88.86	0.844	105.28	1.0	105.28	0.788	167	224	34.3%
490	517,013	98.26	0.877	112.04	1.0	112.04	0.838	174	236	36.2%
SW	7,625,302	118.41	0.886	133.65		133.64				33.6%

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
MEDICAL PAYMENTS  
CALCULATION OF FILED BASE RATES BY TERRITORY

T E R R I T O R Y	(1) EARNED CAR YEARS YR. ENDED 12/31/2017	(2) LOSS COST 3 YRS ENDED 12/31/2017	(3) DISTRIB. ADJUST. FACTOR	(4) BASE CLASS LOSS COST (2)/(3)	(5) CRED	(6) FORM. BASE CLASS LOSS COST	(7) INDEX (6) TO STATE	(8) \$500 BASE CLASS RATE PRES.	(9) FILED	(10) % CHG.
110	70,247	14.21	0.626	22.70	0.7	23.70	0.739	20	21	5.5%
120	273,535	17.99	0.594	30.29	1.0	30.29	0.945	24	27	12.8%
130	313,315	20.19	0.600	33.65	1.0	33.65	1.050	27	29	7.6%
140	16,940	34.89	0.609	57.29	0.6	55.23	1.723	40	46	15.3%
150	69,577	23.64	0.633	37.35	1.0	37.35	1.165	28	32	14.9%
170	120,864	17.17	0.620	27.69	1.0	27.69	0.864	21	25	19.6%
180	49,877	24.82	0.629	39.46	0.7	37.79	1.179	26	32	23.8%
190	115,392	20.04	0.628	31.91	1.0	31.91	0.996	25	28	12.6%
200	47,507	25.54	0.608	42.01	0.8	42.21	1.317	33	36	9.5%
210	15,009	12.67	0.584	21.70	0.2	32.47	1.013	27	28	4.2%
220	44,143	22.84	0.588	38.84	0.7	38.91	1.214	30	33	9.9%
230	60,658	25.27	0.589	42.90	1.0	42.90	1.339	32	36	12.7%
240	58,845	24.13	0.599	40.28	0.9	40.16	1.253	30	34	13.7%
250	127,693	31.91	0.622	51.30	1.0	51.30	1.601	35	43	23.6%
260	370,974	21.61	0.611	35.37	1.0	35.37	1.104	27	31	15.2%
270	141,331	17.78	0.633	28.09	1.0	28.09	0.876	21	25	19.8%
280	104,130	32.27	0.642	50.26	1.0	50.26	1.568	37	42	14.2%
290	57,315	24.25	0.623	38.92	0.9	39.20	1.223	32	33	3.6%
300	250,330	16.14	0.645	25.02	1.0	25.02	0.781	19	22	16.4%
310	51,443	10.38	0.635	16.35	0.5	19.25	0.601	17	18	6.3%
320	602,236	13.23	0.589	22.46	1.0	22.46	0.701	19	21	10.6%
340	101,004	27.63	0.626	44.14	1.0	44.14	1.377	34	37	9.3%
350	312,665	15.75	0.618	25.49	1.0	25.49	0.795	20	23	15.5%
360	114,252	19.64	0.603	32.57	1.0	32.57	1.016	24	28	17.0%
370	265,281	24.44	0.614	39.80	1.0	39.80	1.242	28	34	22.0%
380	61,801	22.01	0.604	36.44	0.9	36.31	1.133	27	31	15.0%
390	161,888	17.87	0.643	27.79	1.0	27.79	0.867	21	25	19.8%
420	104,167	54.12	0.639	84.69	1.0	84.69	2.642	59	69	17.8%
440	88,229	27.18	0.613	44.34	1.0	44.34	1.383	32	37	16.3%
450	41,164	24.65	0.609	40.48	0.7	39.67	1.238	29	34	17.8%
460	425,267	17.20	0.609	28.24	1.0	28.24	0.881	22	25	14.1%
470	106,711	17.67	0.596	29.65	1.0	29.65	0.925	22	26	18.5%
480	135,875	12.06	0.590	20.44	0.9	20.61	0.643	17	19	11.9%
490	340,284	13.46	0.612	21.99	1.0	21.99	0.686	18	20	11.6%
SW	5,219,949	19.64	0.614	32.00		32.05				14.5%

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
FULL COVERAGE COMPREHENSIVE  
CALCULATION OF FILED BASE RATES BY TERRITORY

TERR	(1) EARNED CAR YEARS YR. ENDED 12/31/2017	(2) LOSS COST 3 YRS ENDED 12/31/2017	(3) DISTRIB. ADJUST. FACTOR	(4) BASE CLASS LOSS COST (2)/(3)	(5) CRED	(6) FORM. BASE CLASS LOSS COST	(7) INDEX (6) TO STATE	(8) 2020 BASE CLASS RATE PRES.	(9) SYMBOL 11 BASE CLASS RATE FILED	(10) % CHG.
110	68,521	76.35	1.129	67.63	1.0	67.63	1.136	131	124	0.4%
120	240,612	137.53	1.086	126.64	1.0	126.64	2.127	258	223	-8.8%
130	277,370	104.98	1.088	96.49	1.0	96.49	1.621	195	173	-6.3%
140	16,639	85.07	1.126	75.55	0.9	75.83	1.274	161	138	-9.3%
150	75,573	83.38	1.155	72.19	1.0	72.19	1.212	140	131	-0.6%
170	129,514	60.52	1.100	55.02	1.0	55.02	0.924	113	103	-3.4%
180	78,045	63.80	1.108	57.58	1.0	57.58	0.967	123	107	-7.3%
190	141,358	43.14	1.202	35.89	1.0	35.89	0.603	82	71	-8.2%
200	54,183	65.48	1.122	58.36	1.0	58.36	0.980	125	109	-7.8%
210	15,902	59.35	1.162	51.08	0.7	51.57	0.866	108	98	-4.9%
220	37,090	118.57	1.035	114.56	1.0	114.56	1.924	230	203	-7.1%
230	52,521	82.65	1.091	75.76	1.0	75.76	1.272	156	138	-6.6%
240	52,162	93.58	1.088	86.01	1.0	86.01	1.445	167	155	-1.9%
250	186,824	66.50	1.195	55.65	1.0	55.65	0.935	120	104	-7.8%
260	396,141	75.87	1.150	65.97	1.0	65.97	1.108	133	121	-3.7%
270	172,385	54.14	1.324	40.89	1.0	40.89	0.687	87	79	-3.4%
280	120,757	57.65	1.222	47.18	1.0	47.18	0.792	102	90	-6.1%
290	63,247	68.01	1.168	58.23	1.0	58.23	0.978	125	108	-8.1%
300	310,710	48.46	1.258	38.52	1.0	38.52	0.647	83	75	-3.8%
310	61,071	58.31	1.253	46.54	1.0	46.54	0.782	105	89	-10.1%
320	603,815	82.76	1.125	73.56	1.0	73.56	1.235	153	134	-7.6%
340	116,648	59.75	1.184	50.46	1.0	50.46	0.847	111	95	-9.2%
350	357,935	57.00	1.245	45.78	1.0	45.78	0.769	92	88	1.4%
360	116,934	60.26	1.157	52.08	1.0	52.08	0.875	105	98	-1.2%
370	288,565	58.61	1.200	48.84	1.0	48.84	0.820	101	93	-2.3%
380	57,538	72.38	1.109	65.27	1.0	65.27	1.096	134	120	-5.3%
390	212,485	52.60	1.394	37.73	1.0	37.73	0.634	78	74	0.9%
420	140,693	68.49	1.203	56.93	1.0	56.93	0.956	108	106	4.6%
440	114,697	56.21	1.236	45.48	1.0	45.48	0.764	91	87	1.5%
450	48,985	54.20	1.130	47.96	1.0	47.96	0.806	95	91	1.5%
460	450,394	55.32	1.219	45.38	1.0	45.38	0.762	93	87	-0.9%
470	98,186	77.39	1.106	69.97	1.0	69.97	1.175	135	128	0.2%
480	138,074	79.51	1.145	69.44	1.0	69.44	1.166	137	128	-1.7%
490	371,540	52.52	1.180	44.51	1.0	44.51	0.748	87	86	4.5%
SW	5,667,114	69.22	1.163	59.53		59.54				-4.0%

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
\$100 DEDUCTIBLE COLLISION  
CALCULATION OF FILED BASE RATES BY TERRITORY

TERR	(1) EARNED CAR YEARS YR. ENDED 12/31/2017	(2) LOSS COST 3 YRS ENDED 12/31/2017	(3) DISTRIB. ADJUST. FACTOR	(4) BASE CLASS LOSS COST (2)/(3)	(5) CRED	(6) FORM. BASE CLASS LOSS COST	(7) INDEX (6) TO STATE	(8) 2020 BASE CLASS RATE PRES.	(9) SYMBOL 11 BASE CLASS RATE FILED	(10) % CHG.
110	65,148	151.46	0.701	216.06	1.0	216.06	0.888	547	479	-11.9%
120	216,351	162.74	0.648	251.14	1.0	251.14	1.033	623	552	-11.7%
130	256,096	160.09	0.659	242.93	1.0	242.93	0.999	611	535	-12.6%
140	15,605	195.78	0.686	285.39	1.0	285.39	1.174	700	613	-11.9%
150	72,261	180.18	0.723	249.21	1.0	249.21	1.025	599	541	-8.7%
170	123,471	150.93	0.710	212.58	1.0	212.58	0.874	543	472	-12.5%
180	74,670	219.47	0.785	279.58	1.0	279.58	1.150	733	597	-17.3%
190	135,004	164.46	0.732	224.67	1.0	224.67	0.924	555	495	-10.1%
200	51,406	163.86	0.702	233.42	1.0	233.42	0.960	599	513	-13.8%
210	15,055	125.16	0.695	180.09	0.7	182.38	0.750	464	420	-10.2%
220	33,589	164.66	0.637	258.49	1.0	258.49	1.063	654	568	-13.6%
230	49,424	175.38	0.677	259.05	1.0	259.05	1.065	639	566	-11.5%
240	47,927	178.61	0.674	265.00	1.0	265.00	1.090	599	577	-3.5%
250	178,915	235.51	0.781	301.55	1.0	301.55	1.240	786	640	-17.6%
260	370,737	171.80	0.702	244.73	1.0	244.73	1.006	612	536	-12.1%
270	165,412	174.92	0.770	227.17	1.0	227.17	0.934	564	499	-10.7%
280	115,626	212.90	0.764	278.66	1.0	278.66	1.146	685	594	-11.8%
290	59,506	218.76	0.738	296.42	1.0	296.42	1.219	730	629	-12.5%
300	298,367	167.09	0.779	214.49	1.0	214.49	0.882	543	474	-11.7%
310	58,045	153.04	0.756	202.43	1.0	202.43	0.832	522	452	-12.8%
320	522,574	143.93	0.649	221.77	1.0	221.77	0.912	555	495	-11.1%
340	108,070	198.12	0.715	277.09	1.0	277.09	1.139	662	594	-9.2%
350	330,111	151.65	0.712	212.99	1.0	212.99	0.876	525	474	-9.2%
360	104,728	154.44	0.670	230.51	1.0	230.51	0.948	556	509	-8.1%
370	267,536	180.05	0.720	250.07	1.0	250.07	1.028	614	545	-10.7%
380	53,102	186.95	0.671	278.61	1.0	278.61	1.146	652	604	-7.3%
390	205,411	199.42	0.814	244.99	1.0	244.99	1.007	587	533	-8.2%
420	134,537	277.39	0.789	351.57	1.0	351.57	1.446	801	729	-6.9%
440	108,948	207.06	0.748	276.82	1.0	276.82	1.138	642	593	-6.6%
450	45,257	206.21	0.704	292.91	1.0	292.91	1.204	670	625	-5.8%
460	412,747	172.95	0.708	244.28	1.0	244.28	1.005	589	536	-8.7%
470	87,468	155.17	0.650	238.72	1.0	238.72	0.982	587	526	-10.3%
480	121,812	143.89	0.637	225.89	1.0	225.89	0.929	587	503	-14.6%
490	346,743	151.76	0.679	223.51	1.0	223.51	0.919	566	495	-12.1%
SW	5,251,659	173.24	0.712	243.17		243.18				-11.0%

NORTH CAROLINA PRIVATE PASSENGER AUTOMOBILE INSURANCE  
NOTES TO CALCULATION OF FILED BASE RATES BY TERRITORY

Liability data shown in column (1) and column (2) is total market data. Comprehensive data are for Full Coverage, \$50, \$100, \$250, \$500 and \$1,000 deductibles. Collision data are for \$50, \$100, \$200, \$250, \$500 and \$1,000 deductibles. Physical Damage data is total market data.

Column

- (1) Earned exposures for the year ended 12/31/2017.
- (2) Pure premium (losses divided by exposures) for the three years ended 12/31/2017. Liability data are developed to ultimate. Comprehensive data are adjusted by territory by replacing the actual wind and water losses incurred in the latest three years with a long-term territory wind and water provision.
- (3) Distributional adjustment factor = Present average rate for year ended 12/31/2017 divided by the current base class base rate. See pages C-19-23.
- (4) Base Class Loss Cost = Col.(2) / Col.(3)
- (5) Credibility is determined by each territory's three year number of claims using the credibility tables shown on page D-40. Comprehensive claims have been adjusted to reflect normalized wind and water claims.
- (6) Formula base class loss cost = [Col.(4) x Col.(5)] + [Statewide Col.(4)x{1-Col.(5)} x HAF] where HAF is the historical adjustment factor and is equal to the ratio of the current base class base rate to the statewide average base class base rate. See pages C-19-23.
- (7) Index to state = Col.(6) / Statewide Col.(6)
- (8) Present base rates currently in effect as of the date of this filing. For physical damage, the rates shown are for the model year specified.
- (9) The filed base rate is calculated by the following formula: {[RBCP x VR x Col.(7)] + FE } x offset

RBCP = Required base class premium, as shown on pages C-1, C-7.

VR = variable ratio FE = flattened expense amount

The variable ratio and flattened expense amount account for the flattening of 100% of general and other acquisition expenses by territory and are calculated below:

	BI	PD	Med Pay	Comp	Coll
(1) Projected general and other acquisition expenses per exposure (from page C-1, line (20) and page C-7, line (18))	22.55	21.82	4.12	15.88	46.43
(2) Required average premium per exposure (from page C-1, line (28) and page C-7, line (26))	201.71	246.41	37.81	149.13	398.13
(3) Fixed ratio = (1) / (2)	0.112	0.089	0.109	0.106	0.117
(4) Variable ratio 1 - (3)	0.888	0.911	0.891	0.894	0.883
(5) Required Base Class Premium (from page C-1, line (32) and page C-7, line (32))	222.48	278.40	28.03	117.17	535.04
(6) Flattened expenses (5) x (3)	24.92	24.78	3.06	12.42	62.60

- (10) The percent change is calculated by the following formula: [(9)/(8)/offset]-1.00. The statewide change is determined by weighing the territory changes on each territory's base premium.

The offsets required so that filed changes will have no rate level effect are as follows:

Offsets for the change in model year base from 2018 to 2020 are 1.011 for Comprehensive and 1.011 for Collision. Offsets for the change in deductible relativities are 0.961 for Comprehensive and 0.973 for Collision. Offsets for all coverages for the changes in classification factors are calculated by-territory and are contained on page J-11.

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
BODILY INJURY LIABILITY

CALCULATION OF TERRITORY DISTRIBUTIONAL ADJUSTMENT FACTORS  
AND HISTORICAL ADJUSTMENT FACTORS

T E R R I T O R Y	(1) (1) EARNED CAR YEARS YR. ENDED 12/31/2017	(2) 30/60 PRES. AVG. PREM(A)	(3) 30/60 BASE CLASS RATE	(4) (2)/(3) DISTRIB. ADJUST. FACTOR	(5) (3)/SW(3) HISTORICAL ADJUST. FACTOR
110	96,941	140.09	157	0.892	0.808
120	346,346	154.98	183	0.847	0.942
130	406,762	175.80	205	0.858	1.055
140	23,999	236.02	270	0.874	1.390
150	99,154	186.05	206	0.903	1.060
170	174,784	142.31	160	0.889	0.824
180	100,962	198.16	209	0.948	1.076
190	176,746	179.05	197	0.909	1.014
200	73,749	201.08	228	0.882	1.174
210	19,575	156.56	188	0.833	0.968
220	56,885	225.85	269	0.840	1.385
230	82,539	250.43	296	0.846	1.523
240	76,488	236.28	277	0.853	1.426
250	242,085	230.91	256	0.902	1.318
260	539,894	182.67	208	0.878	1.071
270	198,870	141.62	156	0.908	0.803
280	161,814	232.01	248	0.936	1.276
290	92,178	209.46	232	0.903	1.194
300	375,663	145.31	156	0.931	0.803
310	75,380	119.00	129	0.922	0.664
320	846,565	135.36	160	0.846	0.824
340	167,772	212.76	232	0.917	1.194
350	456,552	144.72	163	0.888	0.839
360	165,538	161.90	186	0.870	0.957
370	376,589	195.69	221	0.885	1.137
380	82,381	199.29	230	0.866	1.184
390	240,137	175.24	191	0.917	0.983
420	196,890	338.78	363	0.933	1.868
440	145,125	199.64	225	0.887	1.158
450	69,739	239.86	269	0.892	1.385
460	595,822	163.58	187	0.875	0.962
470	143,776	184.50	215	0.858	1.107
480	200,589	119.85	142	0.844	0.731
490	517,013	120.21	137	0.877	0.705
SW	7,625,302	171.79	194.29	0.884	

(A) Total Market Data at Rate Bureau rates.

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
PROPERTY DAMAGE LIABILITY

CALCULATION OF TERRITORY DISTRIBUTIONAL ADJUSTMENT FACTORS  
AND HISTORICAL ADJUSTMENT FACTORS

	(1)	(2)	(3)	(4)	(5)
T E R R I T O R Y	(1) EARNED CAR YEARS YR. ENDED 12/31/2017	\$25000 PRES. AVG. PREM(A)	\$25000 BASE CLASS RATE	(2)/(3) DISTRIB. ADJUST. FACTOR	(3)/SW(3) HISTORICAL ADJUST. FACTOR
110	96,941	167.75	188	0.892	0.902
120	346,346	142.28	168	0.847	0.806
130	406,762	153.51	179	0.858	0.859
140	23,999	177.45	203	0.874	0.974
150	99,154	202.30	224	0.903	1.075
170	174,784	168.99	190	0.889	0.912
180	100,962	238.93	252	0.948	1.209
190	176,746	217.23	239	0.909	1.147
200	73,749	194.91	221	0.882	1.060
210	19,575	139.07	167	0.833	0.801
220	56,885	150.28	179	0.840	0.859
230	82,539	151.44	179	0.846	0.859
240	76,488	150.98	177	0.853	0.849
250	242,085	245.35	272	0.902	1.305
260	539,894	183.55	209	0.878	1.003
270	198,870	208.79	230	0.908	1.104
280	161,814	246.98	264	0.936	1.267
290	92,178	218.49	242	0.903	1.161
300	375,663	206.79	222	0.931	1.065
310	75,380	175.27	190	0.922	0.912
320	846,565	146.36	173	0.846	0.830
340	167,772	214.59	234	0.917	1.123
350	456,552	172.24	194	0.888	0.931
360	165,538	162.77	187	0.870	0.897
370	376,589	207.20	234	0.885	1.123
380	82,381	203.62	235	0.866	1.128
390	240,137	236.71	258	0.917	1.238
420	196,890	292.11	313	0.933	1.502
440	145,125	219.16	247	0.887	1.185
450	69,739	217.57	244	0.892	1.171
460	595,822	185.45	212	0.875	1.017
470	143,776	165.62	193	0.858	0.926
480	200,589	140.95	167	0.844	0.801
490	517,013	152.68	174	0.877	0.835
SW	7,625,302	184.68	208.40	0.886	

(A) Total Market Data at Rate Bureau rates.



NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
MEDICAL PAYMENTS

CALCULATION OF TERRITORY DISTRIBUTIONAL ADJUSTMENT FACTORS  
AND HISTORICAL ADJUSTMENT FACTORS

T E R R	(1) EARNED CAR YEARS YR. ENDED 12/31/2017	(2) \$500 PRES. AVG. PREM(A)	(3) \$500 BASE CLASS RATE	(4) (2)/(3) DISTRIB. ADJUST. FACTOR	(5) (3)/SW(3) HISTORICAL ADJUST. FACTOR
110	70,247	12.52	20	0.626	0.814
120	273,535	14.25	24	0.594	0.977
130	313,315	16.21	27	0.600	1.099
140	16,940	24.35	40	0.609	1.629
150	69,577	17.72	28	0.633	1.140
170	120,864	13.02	21	0.620	0.855
180	49,877	16.35	26	0.629	1.059
190	115,392	15.71	25	0.628	1.018
200	47,507	20.08	33	0.608	1.344
210	15,009	15.78	27	0.584	1.099
220	44,143	17.63	30	0.588	1.221
230	60,658	18.84	32	0.589	1.303
240	58,845	17.97	30	0.599	1.221
250	127,693	21.78	35	0.622	1.425
260	370,974	16.49	27	0.611	1.099
270	141,331	13.30	21	0.633	0.855
280	104,130	23.77	37	0.642	1.507
290	57,315	19.92	32	0.623	1.303
300	250,330	12.25	19	0.645	0.774
310	51,443	10.80	17	0.635	0.692
320	602,236	11.20	19	0.589	0.774
340	101,004	21.29	34	0.626	1.384
350	312,665	12.36	20	0.618	0.814
360	114,252	14.47	24	0.603	0.977
370	265,281	17.18	28	0.614	1.140
380	61,801	16.30	27	0.604	1.099
390	161,888	13.50	21	0.643	0.855
420	104,167	37.70	59	0.639	2.402
440	88,229	19.63	32	0.613	1.303
450	41,164	17.65	29	0.609	1.181
460	425,267	13.39	22	0.609	0.896
470	106,711	13.11	22	0.596	0.896
480	135,875	10.03	17	0.590	0.692
490	340,284	11.01	18	0.612	0.733
SW	5,219,949	15.07	24.56	0.614	
Avg. ILF		2.197			
Total		33.11		1.349	

(A) Total Market Data at Rate Bureau rates.

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
FULL COVERAGE COMPREHENSIVE

CALCULATION OF TERRITORY DISTRIBUTIONAL ADJUSTMENT FACTORS  
AND HISTORICAL ADJUSTMENT FACTORS

T E R R I T O R Y	(1) EARNED CAR YEARS YR. ENDED 12/31/2017	(2) PRES. AVG. PREM	(3) Full Coverage BASE CLASS* RATE	(4) (2)/(3) DISTRIB. ADJUST. FACTOR	(5) (3)/SW(3) HISTORICAL ADJUST. FACTOR
110	68,521	141.08	125	1.129	1.075
120	240,612	267.21	246	1.086	2.115
130	277,370	202.45	186	1.088	1.599
140	16,639	172.27	153	1.126	1.315
150	75,573	153.59	133	1.155	1.143
170	129,514	118.85	108	1.100	0.929
180	78,045	129.59	117	1.108	1.006
190	141,358	93.77	78	1.202	0.671
200	54,183	133.56	119	1.122	1.023
210	15,902	119.65	103	1.162	0.886
220	37,090	226.66	219	1.035	1.883
230	52,521	162.58	149	1.091	1.281
240	52,162	172.93	159	1.088	1.367
250	186,824	136.20	114	1.195	0.980
260	396,141	146.01	127	1.150	1.092
270	172,385	109.92	83	1.324	0.714
280	120,757	118.55	97	1.222	0.834
290	63,247	139.01	119	1.168	1.023
300	310,710	99.41	79	1.258	0.679
310	61,071	125.31	100	1.253	0.860
320	603,815	164.30	146	1.125	1.255
340	116,648	125.53	106	1.184	0.911
350	357,935	109.57	88	1.245	0.757
360	116,934	115.73	100	1.157	0.860
370	288,565	115.17	96	1.200	0.825
380	57,538	142.01	128	1.109	1.101
390	212,485	103.13	74	1.394	0.636
420	140,693	123.90	103	1.203	0.886
440	114,697	107.50	87	1.236	0.748
450	48,985	101.66	90	1.130	0.774
460	450,394	108.48	89	1.219	0.765
470	98,186	142.67	129	1.106	1.109
480	138,074	148.88	130	1.145	1.118
490	371,540	97.90	83	1.180	0.714
SW	5,667,114	135.31	116.31	1.163	

\* Model year 2018, symbol = 11.

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
\$100 DEDUCTIBLE COLLISION

CALCULATION OF TERRITORY DISTRIBUTIONAL ADJUSTMENT FACTORS  
AND HISTORICAL ADJUSTMENT FACTORS

T E R R I T O R Y	(1) EARNED CAR YEARS YR. ENDED CAR YEARS	(2) PRES. AVG. PREM	(3) \$100 Ded. BASE CLASS* RATE	(4) (2)/(3) DISTRIB. ADJUST. FACTOR	(5) (3)/SW(3) HISTORICAL ADJUST. FACTOR
110	65,148	345.41	493	0.701	0.911
120	216,351	363.46	561	0.648	1.036
130	256,096	362.66	550	0.659	1.016
140	15,605	432.86	631	0.686	1.165
150	72,261	390.31	540	0.723	0.997
170	123,471	347.41	489	0.710	0.903
180	74,670	517.94	660	0.785	1.219
190	135,004	366.04	500	0.732	0.923
200	51,406	378.97	540	0.702	0.997
210	15,055	290.33	418	0.695	0.772
220	33,589	375.41	589	0.637	1.088
230	49,424	390.16	576	0.677	1.064
240	47,927	363.96	540	0.674	0.997
250	178,915	553.07	708	0.781	1.308
260	370,737	387.07	551	0.702	1.018
270	165,412	391.21	508	0.770	0.938
280	115,626	471.11	617	0.764	1.140
290	59,506	485.68	658	0.738	1.215
300	298,367	380.75	489	0.779	0.903
310	58,045	355.26	470	0.756	0.868
320	522,574	324.34	500	0.649	0.923
340	108,070	426.27	596	0.715	1.101
350	330,111	336.77	473	0.712	0.874
360	104,728	335.48	501	0.670	0.925
370	267,536	398.28	553	0.720	1.021
380	53,102	394.10	587	0.671	1.084
390	205,411	430.53	529	0.814	0.977
420	134,537	569.70	722	0.789	1.333
440	108,948	432.30	578	0.748	1.068
450	45,257	425.02	604	0.704	1.116
460	412,747	375.75	531	0.708	0.981
470	87,468	344.08	529	0.650	0.977
480	121,812	337.08	529	0.637	0.977
490	346,743	346.19	510	0.679	0.942
SW	5,251,659	385.58	541.44	0.712	

\* Model year 2018, symbol = 11.

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

CALCULATION OF OFFSETS FOR THE CHANGE IN BASE MODEL YEAR

Notes for the determination of the Offsets for the Shift to a 2020 Base Model Year.

The offsets used are necessary so that no overall rate level change will result from the change in model year base from 2018 to 2020.

Column (1): Model Year

Column (2): Symbol

Column (3): Written Premium for all deductibles combined for year ended 12/31/2017.

Column (4): Relativity at the current base model year (2018), prior to the two year shift. Model years 1989 and prior are based on a previous 21 symbol table. Model years 1990 - 2010 are based on a 27 symbol table with a symbol 8 base. Model years 2011 and subsequent are based on a 75 symbol table with a symbol 11 base.

Column (5) [Comp]:  $\text{Column (4)} / 1.05$  where 1.05 is the current change in model year relativity representing a two year change in model year base for Comprehensive. Column (5) [Coll]:  $\text{Column (4)} / 1.11$  where 1.11 is the current change in model year relativity representing a two year change in model year base for Collision.

Column (6): Relativity at the revised base model year (2020), representing a two year base shift.

Column (7):  $\text{Column (6)} / \text{Column (5)}$

Column (8):  $\text{Column (7)} \times \text{Column (3)}$

The offset is derived by dividing the total of column (3) by the total of column (8).

See following pages for the calculation of the offsets. The calculations for Comprehensive are contained on pages C-25-38 and the calculations for Collision are contained on pages C-39-52.

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Model Year	Written Premiums (C'17)		Current Rel on '18 base	Current Rel on '20 base	Revised Rel on '20 base	Comprehensive	
	Symbol	All Deductible Total				Ratio	Ratio x Writ Prem
1989	1	7,561	0.09	0.0857	0.09	1.0500	7,939
1989	2	2,807	0.11	0.1048	0.11	1.0500	2,947
1989	3	3,125	0.15	0.1429	0.15	1.0500	3,281
1989	4	6,241	0.18	0.1714	0.18	1.0500	6,553
1989	5	13,049	0.21	0.2000	0.21	1.0500	13,701
1989	6	10,823	0.28	0.2667	0.28	1.0500	11,364
1989	7	62,973	0.34	0.3238	0.34	1.0500	66,122
1989	8	104,831	0.40	0.3810	0.40	1.0500	110,073
1989	10	182,274	0.51	0.4857	0.51	1.0500	191,388
1989	11	150,975	0.62	0.5905	0.62	1.0500	158,524
1989	12	100,453	0.72	0.6857	0.72	1.0500	105,476
1989	13	71,481	0.85	0.8095	0.85	1.0500	75,055
1989	14	61,029	1.00	0.9524	1.00	1.0500	64,080
1989	15	39,866	1.21	1.1524	1.21	1.0500	41,859
1989	16	36,240	1.47	1.4000	1.47	1.0500	38,052
1989	17	45,792	1.76	1.6762	1.76	1.0500	48,082
1989	18	43,352	2.10	2.0000	2.10	1.0500	45,520
1989	19	33,241	2.51	2.3905	2.51	1.0500	34,903
1989	20	21,574	2.98	2.8381	2.98	1.0500	22,653
1989	21	100,198	4.12	3.9238	4.12	1.0500	105,208

Model Years 1990-2005 combined

2005	1	34,528	0.25	0.2381	0.25	1.0500	36,254
2005	2	63,231	0.34	0.3238	0.34	1.0500	66,393
2005	3	100,023	0.39	0.3714	0.39	1.0500	105,024
2005	4	209,808	0.43	0.4095	0.43	1.0500	220,298
2005	5	575,503	0.49	0.4667	0.49	1.0500	604,278
2005	6	971,992	0.55	0.5238	0.55	1.0500	1,020,592
2005	7	1,885,049	0.60	0.5714	0.60	1.0500	1,979,301
2005	8	4,606,314	0.65	0.6190	0.65	1.0500	4,836,630
2005	10	5,623,297	0.70	0.6667	0.70	1.0500	5,904,462
2005	11	8,681,733	0.76	0.7238	0.76	1.0500	9,115,820
2005	12	12,259,777	0.83	0.7905	0.83	1.0500	12,872,766
2005	13	12,287,966	0.89	0.8476	0.89	1.0500	12,902,364
2005	14	14,616,765	0.96	0.9143	0.96	1.0500	15,347,603
2005	15	11,877,516	1.06	1.0095	1.06	1.0500	12,471,392
2005	16	9,444,252	1.16	1.1048	1.16	1.0500	9,916,465
2005	17	7,813,346	1.29	1.2286	1.29	1.0500	8,204,013
2005	18	5,693,305	1.40	1.3333	1.40	1.0500	5,977,970
2005	19	3,620,265	1.53	1.4571	1.53	1.0500	3,801,278
2005	20	3,173,654	1.70	1.6190	1.70	1.0500	3,332,337
2005	21	2,583,902	1.89	1.8000	1.89	1.0500	2,713,097
2005	22	2,274,642	2.13	2.0286	2.13	1.0500	2,388,374
2005	23	1,656,773	2.39	2.2762	2.39	1.0500	1,739,612
2005	24	1,556,729	2.76	2.6286	2.76	1.0500	1,634,565
2005	25	843,238	3.40	3.2381	3.40	1.0500	885,400
2005	26	871,197	4.17	3.9714	4.17	1.0500	914,757
2005	27	935,148	4.86	4.6286	4.86	1.0500	981,905

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Model	Written Premiums (C'17)	All Deductible	Current	Current	Revised	Comprehensive	
Year	Symbol	Total	Rel on '18 base	Rel on '20 base	Rel on '20 base	Ratio	Ratio x Writ Prem
2006	1	859	0.25	0.2381	0.25	1.0500	902
2006	2	205	0.34	0.3238	0.34	1.0500	215
2006	3	56	0.39	0.3714	0.39	1.0500	59
2006	4	587	0.43	0.4095	0.43	1.0500	616
2006	5	9,422	0.49	0.4667	0.49	1.0500	9,893
2006	6	54,916	0.55	0.5238	0.55	1.0500	57,662
2006	7	69,234	0.60	0.5714	0.60	1.0500	72,696
2006	8	608,669	0.65	0.6190	0.65	1.0500	639,102
2006	10	637,088	0.70	0.6667	0.70	1.0500	668,942
2006	11	1,742,884	0.76	0.7238	0.76	1.0500	1,830,028
2006	12	1,736,399	0.83	0.7905	0.83	1.0500	1,823,219
2006	13	2,099,499	0.89	0.8476	0.89	1.0500	2,204,474
2006	14	2,320,416	0.96	0.9143	0.96	1.0500	2,436,437
2006	15	2,945,107	1.06	1.0095	1.06	1.0500	3,092,362
2006	16	2,271,986	1.16	1.1048	1.16	1.0500	2,385,585
2006	17	2,551,724	1.29	1.2286	1.29	1.0500	2,679,310
2006	18	1,906,411	1.40	1.3333	1.40	1.0500	2,001,732
2006	19	1,361,402	1.53	1.4571	1.53	1.0500	1,429,472
2006	20	1,413,587	1.70	1.6190	1.70	1.0500	1,484,266
2006	21	884,161	1.89	1.8000	1.89	1.0500	928,369
2006	22	434,351	2.13	2.0286	2.13	1.0500	456,069
2006	23	208,047	2.39	2.2762	2.39	1.0500	218,449
2006	24	373,046	2.76	2.6286	2.76	1.0500	391,698
2006	25	261,545	3.40	3.2381	3.40	1.0500	274,622
2006	26	111,022	4.17	3.9714	4.17	1.0500	116,573
2006	27	264,783	4.86	4.6286	4.86	1.0500	278,022
2007	1	389	0.27	0.2571	0.25	0.9722	378
2007	2	5,441	0.38	0.3619	0.34	0.9395	5,112
2007	3	65	0.43	0.4095	0.39	0.9523	62
2007	4	4,040	0.47	0.4476	0.43	0.9606	3,881
2007	5	8,548	0.53	0.5048	0.49	0.9708	8,298
2007	6	44,313	0.60	0.5714	0.55	0.9625	42,651
2007	7	278,039	0.65	0.6190	0.60	0.9692	269,484
2007	8	528,383	0.71	0.6762	0.65	0.9613	507,917
2007	10	1,470,933	0.77	0.7333	0.70	0.9545	1,404,072
2007	11	1,419,984	0.83	0.7905	0.76	0.9614	1,365,238
2007	12	2,410,537	0.91	0.8667	0.83	0.9577	2,308,553
2007	13	2,802,600	0.97	0.9238	0.89	0.9634	2,700,031
2007	14	3,121,730	1.05	1.0000	0.96	0.9600	2,996,861
2007	15	3,087,017	1.16	1.1048	1.06	0.9595	2,961,940
2007	16	3,100,264	1.27	1.2095	1.16	0.9591	2,973,324
2007	17	1,378,168	1.41	1.3429	1.29	0.9606	1,323,921
2007	18	1,746,500	1.53	1.4571	1.40	0.9608	1,678,010
2007	19	1,160,637	1.68	1.6000	1.53	0.9563	1,109,859
2007	20	959,324	1.85	1.7619	1.70	0.9649	925,618
2007	21	749,038	2.06	1.9619	1.89	0.9633	721,585
2007	22	360,119	2.33	2.2190	2.13	0.9599	345,668

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Model Year	Written Premiums (C'17)		Current Rel on '18 base	Current Rel on '20 base	Revised Rel on '20 base	Comprehensive	
	Symbol	All Deductible Total				Ratio	Ratio x Writ Prem
2007	23	714,238	2.61	2.4857	2.39	0.9615	686,736
2007	24	566,673	3.02	2.8762	2.76	0.9596	543,781
2007	25	251,618	3.71	3.5333	3.40	0.9623	242,123
2007	26	45,980	4.56	4.3429	4.17	0.9602	44,150
2007	27	601,168	5.31	5.0571	4.86	0.9610	577,733
2008	1	715	0.28	0.2667	0.25	0.9375	670
2008	2	489	0.39	0.3714	0.34	0.9154	448
2008	3	81	0.44	0.4190	0.39	0.9307	75
2008	4	598	0.49	0.4667	0.43	0.9214	551
2008	5	56,938	0.56	0.5333	0.49	0.9188	52,312
2008	6	113,646	0.62	0.5905	0.55	0.9315	105,856
2008	7	392,398	0.68	0.6476	0.60	0.9265	363,545
2008	8	470,727	0.74	0.7048	0.65	0.9223	434,150
2008	10	929,081	0.80	0.7619	0.70	0.9188	853,593
2008	11	1,213,485	0.87	0.8286	0.76	0.9172	1,113,059
2008	12	2,534,829	0.95	0.9048	0.83	0.9174	2,325,372
2008	13	2,149,487	1.01	0.9619	0.89	0.9252	1,988,808
2008	14	2,972,165	1.10	1.0476	0.96	0.9164	2,723,584
2008	15	3,059,935	1.21	1.1524	1.06	0.9198	2,814,634
2008	16	3,214,426	1.32	1.2571	1.16	0.9227	2,966,039
2008	17	1,704,949	1.47	1.4000	1.29	0.9214	1,570,989
2008	18	1,258,817	1.60	1.5238	1.40	0.9188	1,156,538
2008	19	1,488,795	1.75	1.6667	1.53	0.9180	1,366,714
2008	20	1,087,167	1.93	1.8381	1.70	0.9249	1,005,489
2008	21	800,900	2.15	2.0476	1.89	0.9230	739,249
2008	22	1,018,136	2.43	2.3143	2.13	0.9204	937,062
2008	23	923,087	2.72	2.5905	2.39	0.9226	851,650
2008	24	409,846	3.15	3.0000	2.76	0.9200	377,058
2008	25	318,083	3.87	3.6857	3.40	0.9225	293,425
2008	26	100,845	4.75	4.5238	4.17	0.9218	92,958
2008	27	463,560	5.54	5.2762	4.86	0.9211	426,994
2009	1	321	0.30	0.2857	0.27	0.9450	303
2009	2	221	0.41	0.3905	0.38	0.9732	215
2009	3	39	0.47	0.4476	0.43	0.9606	37
2009	4	389	0.51	0.4857	0.47	0.9676	376
2009	5	20,857	0.59	0.5619	0.53	0.9432	19,673
2009	6	43,257	0.66	0.6286	0.60	0.9545	41,291
2009	7	43,096	0.72	0.6857	0.65	0.9479	40,851
2009	8	265,654	0.78	0.7429	0.71	0.9558	253,904
2009	10	455,960	0.84	0.8000	0.77	0.9625	438,862
2009	11	631,605	0.91	0.8667	0.83	0.9577	604,883
2009	12	1,521,432	1.00	0.9524	0.91	0.9555	1,453,728
2009	13	1,577,144	1.07	1.0190	0.97	0.9519	1,501,235
2009	14	2,113,179	1.15	1.0952	1.05	0.9587	2,025,896
2009	15	3,128,624	1.27	1.2095	1.16	0.9591	3,000,523
2009	16	2,597,066	1.40	1.3333	1.27	0.9525	2,473,705
2009	17	1,014,121	1.54	1.4667	1.41	0.9614	974,939

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Model	Written Premiums (C'17)	All Deductible	Current	Current	Revised	Comprehensive	
Year	Symbol	Total	Rel on '18 base	Rel on '20 base	Rel on '20 base	Ratio	Ratio x Writ Prem
2009	18	753,286	1.68	1.6000	1.53	0.9563	720,330
2009	19	1,065,147	1.84	1.7524	1.68	0.9587	1,021,152
2009	20	1,022,379	2.04	1.9429	1.85	0.9522	973,515
2009	21	815,825	2.26	2.1524	2.06	0.9571	780,810
2009	22	463,676	2.56	2.4381	2.33	0.9557	443,118
2009	23	426,604	2.86	2.7238	2.61	0.9582	408,779
2009	24	292,014	3.32	3.1619	3.02	0.9551	278,909
2009	25	199,411	4.08	3.8857	3.71	0.9548	190,394
2009	26	71,989	5.01	4.7714	4.56	0.9557	68,799
2009	27	318,040	5.83	5.5524	5.31	0.9563	304,156
2010	1	648	0.31	0.2952	0.28	0.9484	615
2010	2	144	0.43	0.4095	0.39	0.9523	137
2010	3	179	0.49	0.4667	0.44	0.9429	169
2010	4	926	0.54	0.5143	0.49	0.9528	882
2010	5	35,390	0.62	0.5905	0.56	0.9484	33,563
2010	6	7,819	0.69	0.6571	0.62	0.9435	7,377
2010	7	137,994	0.75	0.7143	0.68	0.9520	131,370
2010	8	271,075	0.82	0.7810	0.74	0.9476	256,860
2010	10	525,167	0.89	0.8476	0.80	0.9438	495,663
2010	11	1,048,598	0.96	0.9143	0.87	0.9516	997,807
2010	12	1,595,636	1.05	1.0000	0.95	0.9500	1,515,854
2010	13	2,641,446	1.12	1.0667	1.01	0.9469	2,501,119
2010	14	3,221,358	1.21	1.1524	1.10	0.9545	3,074,933
2010	15	4,462,209	1.34	1.2762	1.21	0.9481	4,230,774
2010	16	3,189,753	1.47	1.4000	1.32	0.9429	3,007,481
2010	17	1,187,837	1.62	1.5429	1.47	0.9528	1,131,745
2010	18	1,055,954	1.77	1.6857	1.60	0.9492	1,002,261
2010	19	1,617,657	1.94	1.8476	1.75	0.9472	1,532,188
2010	20	1,261,864	2.14	2.0381	1.93	0.9470	1,194,938
2010	21	696,884	2.38	2.2667	2.15	0.9485	661,015
2010	22	1,045,215	2.69	2.5619	2.43	0.9485	991,400
2010	23	552,721	3.01	2.8667	2.72	0.9488	524,442
2010	24	270,802	3.49	3.3238	3.15	0.9477	256,641
2010	25	293,873	4.29	4.0857	3.87	0.9472	278,357
2010	26	83,048	5.26	5.0095	4.75	0.9482	78,746
2010	27	371,428	6.13	5.8381	5.54	0.9489	352,463
2011	1	20,368	0.27	0.2571	0.24	0.9333	19,010
2011	2	25,295	0.33	0.3143	0.30	0.9545	24,145
2011	3	5,626	0.40	0.3810	0.37	0.9713	5,464
2011	4	13,410	0.50	0.4762	0.45	0.9450	12,672
2011	5	40,425	0.57	0.5429	0.51	0.9395	37,978
2011	6	33,982	0.63	0.6000	0.57	0.9500	32,283
2011	7	61,315	0.70	0.6667	0.63	0.9450	57,943
2011	8	50,379	0.75	0.7143	0.68	0.9520	47,961
2011	10	99,593	0.81	0.7714	0.73	0.9463	94,244
2011	11	163,465	0.86	0.8190	0.78	0.9523	155,672
2011	12	335,489	0.91	0.8667	0.83	0.9577	321,295



(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Model	Written Premiums (C'17)	All Deductible	Current	Current	Revised	Comprehensive	
Year	Symbol	Total	Rel on '18 base	Rel on '20 base	Rel on '20 base	Ratio	Ratio x Writ Prem
2011	13	212,205	0.95	0.9048	0.87	0.9616	204,052
2011	14	434,627	1.00	0.9524	0.90	0.9450	410,723
2011	15	851,880	1.05	1.0000	0.95	0.9500	809,286
2011	16	663,520	1.09	1.0381	0.99	0.9537	632,779
2011	17	863,731	1.14	1.0857	1.04	0.9579	827,363
2011	18	1,309,261	1.20	1.1429	1.08	0.9450	1,237,252
2011	19	1,418,028	1.24	1.1810	1.12	0.9484	1,344,839
2011	20	2,228,596	1.28	1.2190	1.16	0.9516	2,120,648
2011	21	1,942,529	1.32	1.2571	1.20	0.9545	1,854,232
2011	22	1,589,989	1.37	1.3048	1.24	0.9504	1,511,070
2011	23	1,480,678	1.41	1.3429	1.28	0.9532	1,411,370
2011	24	861,957	1.45	1.3810	1.32	0.9559	823,912
2011	25	1,794,329	1.50	1.4286	1.36	0.9520	1,708,201
2011	26	823,128	1.53	1.4571	1.39	0.9539	785,200
2011	27	1,750,053	1.57	1.4952	1.43	0.9564	1,673,697
2011	28	1,025,035	1.62	1.5429	1.47	0.9528	976,631
2011	29	856,175	1.65	1.5714	1.50	0.9545	817,258
2011	30	647,090	1.69	1.6095	1.54	0.9568	619,139
2011	31	594,278	1.74	1.6571	1.58	0.9534	566,613
2011	32	315,003	1.77	1.6857	1.61	0.9551	300,855
2011	33	359,072	1.81	1.7238	1.64	0.9514	341,614
2011	34	444,353	1.85	1.7619	1.68	0.9535	423,697
2011	35	417,499	1.88	1.7905	1.71	0.9551	398,734
2011	36	579,100	1.94	1.8476	1.76	0.9526	551,638
2011	37	321,867	2.00	1.9048	1.81	0.9503	305,854
2011	38	289,074	2.06	1.9619	1.86	0.9481	274,059
2011	39	157,824	2.11	2.0095	1.91	0.9505	150,008
2011	40	113,780	2.17	2.0667	1.97	0.9532	108,458
2011	41	375,821	2.22	2.1143	2.01	0.9507	357,284
2011	42	120,518	2.28	2.1714	2.07	0.9533	114,889
2011	43	468,246	2.33	2.2190	2.11	0.9509	445,236
2011	44	287,823	2.39	2.2762	2.17	0.9533	274,395
2011	45	172,748	2.44	2.3238	2.22	0.9553	165,031
2011	46	204,824	2.50	2.3810	2.27	0.9534	195,279
2011	47	98,893	2.57	2.4476	2.33	0.9519	94,141
2011	48	120,901	2.64	2.5143	2.39	0.9506	114,925
2011	49	168,703	2.71	2.5810	2.46	0.9531	160,797
2011	50	329,649	2.77	2.6381	2.51	0.9514	313,643
2011	51	338,885	2.84	2.7048	2.57	0.9502	322,000
2011	52	115,147	2.91	2.7714	2.64	0.9526	109,686
2011	53	91,351	2.97	2.8286	2.69	0.9510	86,876
2011	54	168,424	3.07	2.9238	2.78	0.9508	160,140
2011	55	610,888	3.20	3.0476	2.90	0.9516	581,298
2011	56	326,576	3.34	3.1810	3.03	0.9525	311,078
2011	57	352,077	3.47	3.3048	3.15	0.9532	335,589
2011	58	214,498	3.69	3.5143	3.35	0.9533	204,471
2011	59	212,393	3.97	3.7810	3.60	0.9521	202,228
2011	60	102,266	4.27	4.0667	3.87	0.9516	97,320
2011	61	226,105	4.57	4.3524	4.14	0.9512	215,072

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Model Year	Written Premiums (C'17)		Current Rel on '18 base	Current Rel on '20 base	Revised Rel on '20 base	Comprehensive	
	Symbol	All Deductible Total				Ratio	Ratio x Writ Prem
2011	62	30,609	4.88	4.6476	4.42	0.9510	29,110
2011	63	82,310	5.19	4.9429	4.71	0.9529	78,432
2011	64	56,581	5.51	5.2476	5.00	0.9528	53,911
2011	65	31,927	5.82	5.5429	5.28	0.9526	30,413
2011	66	43,704	6.30	6.0000	5.71	0.9517	41,592
2011	67	75,689	6.93	6.6000	6.29	0.9530	72,134
2011	68	9,367	7.56	7.2000	6.86	0.9528	8,925
2011	69	78,636	8.19	7.8000	7.43	0.9526	74,906
2011	70	50,662	8.82	8.4000	8.00	0.9524	48,250
2012	1	20,430	0.28	0.2667	0.25	0.9375	19,153
2012	2	5,067	0.34	0.3238	0.31	0.9574	4,851
2012	3	8,947	0.42	0.4000	0.39	0.9750	8,723
2012	4	16,797	0.52	0.4952	0.48	0.9692	16,280
2012	5	15,667	0.59	0.5619	0.54	0.9610	15,056
2012	6	22,573	0.65	0.6190	0.60	0.9692	21,878
2012	7	21,354	0.72	0.6857	0.66	0.9625	20,553
2012	8	86,262	0.77	0.7333	0.71	0.9682	83,517
2012	10	171,399	0.84	0.8000	0.77	0.9625	164,972
2012	11	134,087	0.89	0.8476	0.82	0.9674	129,718
2012	12	340,202	0.94	0.8952	0.87	0.9718	330,611
2012	13	339,668	0.99	0.9429	0.91	0.9652	327,831
2012	14	241,632	1.03	0.9810	0.95	0.9684	234,008
2012	15	572,789	1.09	1.0381	1.00	0.9633	551,769
2012	16	896,069	1.13	1.0762	1.04	0.9664	865,936
2012	17	1,195,306	1.18	1.1238	1.09	0.9699	1,159,346
2012	18	1,366,633	1.24	1.1810	1.14	0.9653	1,319,242
2012	19	1,363,556	1.28	1.2190	1.18	0.9680	1,319,880
2012	20	2,081,432	1.33	1.2667	1.22	0.9632	2,004,748
2012	21	2,497,514	1.37	1.3048	1.26	0.9657	2,411,833
2012	22	2,171,372	1.42	1.3524	1.30	0.9613	2,087,270
2012	23	2,568,331	1.46	1.3905	1.34	0.9637	2,475,097
2012	24	1,654,673	1.50	1.4286	1.39	0.9730	1,609,997
2012	25	890,741	1.55	1.4762	1.43	0.9687	862,869
2012	26	1,338,422	1.58	1.5048	1.46	0.9703	1,298,608
2012	27	1,175,895	1.63	1.5524	1.50	0.9663	1,136,218
2012	28	1,571,530	1.67	1.5905	1.54	0.9683	1,521,655
2012	29	1,108,358	1.71	1.6286	1.57	0.9640	1,068,496
2012	30	1,151,886	1.75	1.6667	1.62	0.9720	1,119,633
2012	31	638,999	1.80	1.7143	1.66	0.9683	618,764
2012	32	816,576	1.83	1.7429	1.69	0.9697	791,811
2012	33	639,952	1.87	1.7810	1.72	0.9658	618,050
2012	34	544,212	1.91	1.8190	1.76	0.9675	526,546
2012	35	399,958	1.95	1.8571	1.80	0.9692	387,652
2012	36	487,371	2.00	1.9048	1.85	0.9713	473,359
2012	37	380,639	2.06	1.9619	1.90	0.9684	368,629
2012	38	639,248	2.13	2.0286	1.96	0.9662	617,640
2012	39	364,235	2.18	2.0762	2.01	0.9681	352,623
2012	40	503,205	2.24	2.1333	2.07	0.9703	488,266

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Model	Written Premiums (C'17)	All Deductible	Current	Current	Revised	Comprehensive	
Year	Symbol	Total	Rel on '18 base	Rel on '20 base	Rel on '20 base	Ratio	Ratio x Writ Prem
2012	41	152,359	2.30	2.1905	2.12	0.9678	147,457
2012	42	234,505	2.36	2.2476	2.17	0.9655	226,407
2012	43	177,422	2.41	2.2952	2.22	0.9672	171,606
2012	44	194,486	2.47	2.3524	2.28	0.9692	188,502
2012	45	266,420	2.53	2.4095	2.33	0.9670	257,627
2012	46	68,761	2.59	2.4667	2.39	0.9689	66,624
2012	47	85,051	2.66	2.5333	2.45	0.9671	82,253
2012	48	111,765	2.73	2.6000	2.52	0.9692	108,326
2012	49	199,351	2.80	2.6667	2.58	0.9675	192,872
2012	50	116,884	2.87	2.7333	2.64	0.9659	112,893
2012	51	87,251	2.94	2.8000	2.71	0.9679	84,447
2012	52	163,227	3.01	2.8667	2.77	0.9663	157,723
2012	53	73,451	3.07	2.9238	2.83	0.9679	71,094
2012	54	357,659	3.18	3.0286	2.93	0.9675	346,018
2012	55	254,848	3.31	3.1524	3.05	0.9675	246,571
2012	56	879,229	3.45	3.2857	3.18	0.9678	850,941
2012	57	317,230	3.60	3.4286	3.31	0.9654	306,259
2012	58	327,577	3.82	3.6381	3.52	0.9675	316,944
2012	59	130,261	4.11	3.9143	3.79	0.9682	126,125
2012	60	382,056	4.41	4.2000	4.07	0.9690	370,230
2012	61	132,268	4.73	4.5048	4.35	0.9656	127,724
2012	62	200,921	5.05	4.8095	4.65	0.9668	194,257
2012	63	63,532	5.38	5.1238	4.95	0.9661	61,377
2012	64	27,215	5.70	5.4286	5.26	0.9689	26,370
2012	65	55,333	6.03	5.7429	5.55	0.9664	53,475
2012	66	142,415	6.51	6.2000	6.00	0.9677	137,821
2012	67	60,381	7.17	6.8286	6.61	0.9680	58,448
2012	68	21,188	7.82	7.4476	7.21	0.9681	20,512
2012	69	180,259	8.47	8.0667	7.81	0.9682	174,523
2012	70	94,872	9.13	8.6952	8.41	0.9672	91,760
2013	1	18,551	0.29	0.2762	0.27	0.9776	18,135
2013	2	5,869	0.35	0.3333	0.33	0.9900	5,810
2013	3	5,691	0.44	0.4190	0.40	0.9545	5,432
2013	4	3,371	0.54	0.5143	0.50	0.9722	3,277
2013	5	9,832	0.61	0.5810	0.57	0.9811	9,647
2013	6	14,753	0.68	0.6476	0.63	0.9728	14,352
2013	7	52,333	0.75	0.7143	0.70	0.9800	51,286
2013	8	34,149	0.81	0.7714	0.75	0.9722	33,200
2013	10	97,277	0.87	0.8286	0.81	0.9776	95,097
2013	11	87,164	0.93	0.8857	0.86	0.9710	84,633
2013	12	251,550	0.99	0.9429	0.91	0.9652	242,784
2013	13	141,054	1.03	0.9810	0.95	0.9684	136,603
2013	14	256,425	1.08	1.0286	1.00	0.9722	249,302
2013	15	497,395	1.13	1.0762	1.05	0.9757	485,290
2013	16	695,679	1.18	1.1238	1.09	0.9699	674,750
2013	17	1,142,469	1.24	1.1810	1.14	0.9653	1,102,851
2013	18	1,784,106	1.29	1.2286	1.20	0.9767	1,742,615
2013	19	1,749,844	1.34	1.2762	1.24	0.9716	1,700,222

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Model	Written Premiums (C'17)	All Deductible	Current	Current	Revised	Comprehensive	
Year	Symbol	Total	Rel on '18 base	Rel on '20 base	Rel on '20 base	Ratio	Ratio x Writ Prem
2013	20	1,401,314	1.39	1.3238	1.28	0.9669	1,354,940
2013	21	2,487,638	1.43	1.3619	1.32	0.9692	2,411,095
2013	22	1,814,179	1.48	1.4095	1.37	0.9720	1,763,308
2013	23	2,944,166	1.53	1.4571	1.41	0.9676	2,848,914
2013	24	2,295,062	1.57	1.4952	1.45	0.9697	2,225,625
2013	25	2,312,562	1.62	1.5429	1.50	0.9722	2,248,324
2013	26	1,361,590	1.66	1.5810	1.53	0.9678	1,317,707
2013	27	2,044,643	1.70	1.6190	1.57	0.9697	1,982,702
2013	28	1,855,920	1.75	1.6667	1.62	0.9720	1,803,954
2013	29	1,174,669	1.79	1.7048	1.65	0.9679	1,136,935
2013	30	2,878,376	1.83	1.7429	1.69	0.9697	2,791,081
2013	31	962,898	1.88	1.7905	1.74	0.9718	935,752
2013	32	1,032,391	1.92	1.8286	1.77	0.9680	999,322
2013	33	732,189	1.95	1.8571	1.81	0.9746	713,603
2013	34	877,593	2.00	1.9048	1.85	0.9713	852,362
2013	35	526,633	2.04	1.9429	1.88	0.9676	509,595
2013	36	491,868	2.09	1.9905	1.94	0.9746	479,395
2013	37	449,876	2.16	2.0571	2.00	0.9722	437,379
2013	38	660,938	2.22	2.1143	2.06	0.9743	643,968
2013	39	367,680	2.28	2.1714	2.11	0.9717	357,279
2013	40	281,047	2.34	2.2286	2.17	0.9737	273,661
2013	41	443,990	2.40	2.2857	2.22	0.9713	431,225
2013	42	584,684	2.46	2.3429	2.28	0.9732	568,997
2013	43	653,149	2.52	2.4000	2.33	0.9708	634,099
2013	44	207,213	2.59	2.4667	2.39	0.9689	200,773
2013	45	193,081	2.64	2.5143	2.44	0.9705	187,376
2013	46	79,358	2.71	2.5810	2.50	0.9686	76,869
2013	47	151,085	2.78	2.6476	2.57	0.9707	146,656
2013	48	1,012,575	2.86	2.7238	2.64	0.9692	981,419
2013	49	405,536	2.93	2.7905	2.71	0.9712	393,841
2013	50	295,491	2.99	2.8476	2.77	0.9727	287,437
2013	51	607,719	3.07	2.9238	2.84	0.9713	590,299
2013	52	232,016	3.14	2.9905	2.91	0.9731	225,772
2013	53	204,198	3.21	3.0571	2.97	0.9715	198,377
2013	54	507,371	3.32	3.1619	3.07	0.9709	492,624
2013	55	193,659	3.46	3.2952	3.20	0.9711	188,062
2013	56	217,732	3.61	3.4381	3.34	0.9715	211,520
2013	57	245,358	3.76	3.5810	3.47	0.9690	237,756
2013	58	236,681	3.99	3.8000	3.69	0.9711	229,830
2013	59	264,800	4.30	4.0952	3.97	0.9694	256,702
2013	60	152,974	4.61	4.3905	4.27	0.9726	148,776
2013	61	146,997	4.94	4.7048	4.57	0.9714	142,786
2013	62	100,753	5.27	5.0190	4.88	0.9723	97,962
2013	63	185,858	5.62	5.3524	5.19	0.9697	180,219
2013	64	77,892	5.96	5.6762	5.51	0.9707	75,611
2013	65	73,379	6.30	6.0000	5.82	0.9700	71,178
2013	66	86,470	6.81	6.4857	6.30	0.9714	83,994
2013	67	50,802	7.50	7.1429	6.93	0.9702	49,288
2013	68	93,949	8.17	7.7810	7.56	0.9716	91,281

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Model	Written Premiums (C'17)	All Deductible	Current	Current	Revised	Comprehensive	
Year	Symbol	Total	Rel on '18 base	Rel on '20 base	Rel on '20 base	Ratio	Ratio x Writ Prem
2013	69	169,418	8.85	8.4286	8.19	0.9717	164,623
2013	70	81,846	9.54	9.0857	8.82	0.9708	79,452
2014	1	16,999	0.30	0.2857	0.28	0.9800	16,659
2014	2	7,100	0.37	0.3524	0.34	0.9649	6,851
2014	3	2,034	0.46	0.4381	0.42	0.9587	1,950
2014	4	28,572	0.56	0.5333	0.52	0.9750	27,858
2014	5	5,636	0.64	0.6095	0.59	0.9680	5,455
2014	6	17,999	0.71	0.6762	0.65	0.9613	17,302
2014	7	65,618	0.79	0.7524	0.72	0.9570	62,794
2014	8	91,912	0.84	0.8000	0.77	0.9625	88,465
2014	10	82,464	0.91	0.8667	0.84	0.9692	79,927
2014	11	138,561	0.97	0.9238	0.89	0.9634	133,490
2014	12	113,809	1.03	0.9810	0.94	0.9583	109,058
2014	13	397,143	1.08	1.0286	0.99	0.9625	382,250
2014	14	159,012	1.13	1.0762	1.03	0.9571	152,187
2014	15	812,356	1.18	1.1238	1.09	0.9699	787,916
2014	16	650,023	1.23	1.1714	1.13	0.9646	627,034
2014	17	733,908	1.29	1.2286	1.18	0.9605	704,893
2014	18	1,225,765	1.35	1.2857	1.24	0.9644	1,182,182
2014	19	1,439,787	1.40	1.3333	1.28	0.9600	1,382,196
2014	20	1,255,439	1.45	1.3810	1.33	0.9631	1,209,118
2014	21	2,246,499	1.49	1.4190	1.37	0.9654	2,168,852
2014	22	1,804,995	1.54	1.4667	1.42	0.9682	1,747,563
2014	23	2,751,852	1.59	1.5143	1.46	0.9642	2,653,201
2014	24	2,171,848	1.64	1.5619	1.50	0.9604	2,085,769
2014	25	2,077,689	1.69	1.6095	1.55	0.9630	2,000,851
2014	26	3,053,791	1.73	1.6476	1.58	0.9590	2,928,462
2014	27	1,716,079	1.78	1.6952	1.63	0.9615	1,650,039
2014	28	1,376,803	1.82	1.7333	1.67	0.9635	1,326,497
2014	29	1,600,303	1.86	1.7714	1.71	0.9653	1,544,809
2014	30	2,646,040	1.91	1.8190	1.75	0.9620	2,545,601
2014	31	1,639,690	1.96	1.8667	1.80	0.9643	1,581,130
2014	32	1,062,468	2.00	1.9048	1.83	0.9608	1,020,766
2014	33	813,503	2.04	1.9429	1.87	0.9625	782,997
2014	34	968,347	2.09	1.9905	1.91	0.9596	929,196
2014	35	626,424	2.12	2.0190	1.95	0.9658	605,001
2014	36	552,885	2.18	2.0762	2.00	0.9633	532,596
2014	37	488,876	2.25	2.1429	2.06	0.9613	469,973
2014	38	563,066	2.32	2.2095	2.13	0.9640	542,800
2014	39	494,783	2.38	2.2667	2.18	0.9618	475,865
2014	40	407,120	2.44	2.3238	2.24	0.9639	392,437
2014	41	379,417	2.50	2.3810	2.30	0.9660	366,517
2014	42	465,400	2.57	2.4476	2.36	0.9642	448,740
2014	43	503,436	2.63	2.5048	2.41	0.9622	484,390
2014	44	819,424	2.70	2.5714	2.47	0.9606	787,102
2014	45	409,695	2.75	2.6190	2.53	0.9660	395,765
2014	46	249,000	2.82	2.6857	2.59	0.9644	240,126
2014	47	275,329	2.90	2.7619	2.66	0.9631	265,170

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Model	Written Premiums (C'17)	All Deductible	Current	Current	Revised	Comprehensive	
Year	Symbol	Total	Rel on '18 base	Rel on '20 base	Rel on '20 base	Ratio	Ratio x Writ Prem
2014	48	603,886	2.98	2.8381	2.73	0.9619	580,886
2014	49	766,594	3.06	2.9143	2.80	0.9608	736,531
2014	50	511,988	3.12	2.9714	2.87	0.9659	494,511
2014	51	264,264	3.20	3.0476	2.94	0.9647	254,932
2014	52	244,112	3.28	3.1238	3.01	0.9636	235,218
2014	53	241,634	3.35	3.1905	3.07	0.9622	232,510
2014	54	127,274	3.46	3.2952	3.18	0.9650	122,823
2014	55	262,046	3.61	3.4381	3.31	0.9627	252,283
2014	56	449,444	3.76	3.5810	3.45	0.9634	433,008
2014	57	245,102	3.92	3.7333	3.60	0.9643	236,348
2014	58	137,152	4.16	3.9619	3.82	0.9642	132,240
2014	59	301,313	4.48	4.2667	4.11	0.9633	290,249
2014	60	131,877	4.81	4.5810	4.41	0.9627	126,956
2014	61	110,841	5.15	4.9048	4.73	0.9644	106,892
2014	62	133,562	5.50	5.2381	5.05	0.9641	128,766
2014	63	112,276	5.86	5.5810	5.38	0.9640	108,233
2014	64	123,950	6.22	5.9238	5.70	0.9622	119,267
2014	65	67,318	6.57	6.2571	6.03	0.9637	64,874
2014	66	78,961	7.10	6.7619	6.51	0.9627	76,019
2014	67	77,373	7.82	7.4476	7.17	0.9627	74,489
2014	68	34,252	8.53	8.1238	7.82	0.9626	32,971
2014	69	79,667	9.23	8.7905	8.47	0.9635	76,763
2014	70	112,320	9.95	9.4762	9.13	0.9635	108,217
2015	1	29,831	0.31	0.2952	0.29	0.9823	29,302
2015	2	206	0.38	0.3619	0.35	0.9671	199
2015	3	4,233	0.47	0.4476	0.44	0.9830	4,161
2015	4	1,570	0.58	0.5524	0.54	0.9776	1,535
2015	5	7,570	0.66	0.6286	0.61	0.9705	7,346
2015	6	12,008	0.73	0.6952	0.68	0.9781	11,745
2015	7	16,792	0.81	0.7714	0.75	0.9722	16,326
2015	8	72,034	0.87	0.8286	0.81	0.9776	70,419
2015	10	125,817	0.94	0.8952	0.87	0.9718	122,270
2015	11	55,387	1.00	0.9524	0.93	0.9765	54,085
2015	12	113,881	1.06	1.0095	0.99	0.9807	111,679
2015	13	284,796	1.11	1.0571	1.03	0.9743	277,484
2015	14	121,331	1.16	1.1048	1.08	0.9776	118,612
2015	15	222,764	1.22	1.1619	1.13	0.9725	216,647
2015	16	1,047,899	1.27	1.2095	1.18	0.9756	1,022,320
2015	17	572,029	1.33	1.2667	1.24	0.9789	559,986
2015	18	1,082,346	1.39	1.3238	1.29	0.9745	1,054,703
2015	19	1,195,486	1.44	1.3714	1.34	0.9771	1,168,089
2015	20	1,469,599	1.49	1.4190	1.39	0.9795	1,439,517
2015	21	2,280,143	1.54	1.4667	1.43	0.9750	2,223,139
2015	22	1,980,737	1.59	1.5143	1.48	0.9774	1,935,890
2015	23	1,613,790	1.64	1.5619	1.53	0.9796	1,580,825
2015	24	4,141,050	1.69	1.6095	1.57	0.9754	4,039,361
2015	25	1,352,037	1.74	1.6571	1.62	0.9776	1,321,733
2015	26	1,556,824	1.78	1.6952	1.66	0.9792	1,524,463

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Model Year	Written Premiums (C'17)		Current Rel on '18 base	Current Rel on '20 base	Revised Rel on '20 base	Comprehensive	
	Symbol	All Deductible Total				Ratio	Ratio x Writ Prem
2015	27	2,728,176	1.83	1.7429	1.70	0.9754	2,661,090
2015	28	945,821	1.88	1.7905	1.75	0.9774	924,439
2015	29	1,431,616	1.92	1.8286	1.79	0.9789	1,401,418
2015	30	1,494,856	1.97	1.8762	1.83	0.9754	1,458,054
2015	31	2,325,200	2.02	1.9238	1.88	0.9772	2,272,250
2015	32	3,555,526	2.06	1.9619	1.92	0.9786	3,479,583
2015	33	754,139	2.10	2.0000	1.95	0.9750	735,286
2015	34	1,558,524	2.15	2.0476	2.00	0.9767	1,522,279
2015	35	955,220	2.19	2.0857	2.04	0.9781	934,284
2015	36	1,094,276	2.25	2.1429	2.09	0.9753	1,067,284
2015	37	1,715,577	2.32	2.2095	2.16	0.9776	1,677,124
2015	38	1,255,470	2.39	2.2762	2.22	0.9753	1,224,477
2015	39	561,286	2.45	2.3333	2.28	0.9771	548,457
2015	40	701,835	2.52	2.4000	2.34	0.9750	684,289
2015	41	561,855	2.58	2.4571	2.40	0.9767	548,789
2015	42	562,792	2.65	2.5238	2.46	0.9747	548,563
2015	43	544,716	2.71	2.5810	2.52	0.9764	531,852
2015	44	274,284	2.78	2.6476	2.59	0.9782	268,315
2015	45	459,702	2.84	2.7048	2.64	0.9761	448,695
2015	46	265,837	2.91	2.7714	2.71	0.9778	259,945
2015	47	639,908	2.99	2.8476	2.78	0.9763	624,713
2015	48	326,239	3.07	2.9238	2.86	0.9782	319,119
2015	49	303,269	3.15	3.0000	2.93	0.9767	296,193
2015	50	346,812	3.22	3.0667	2.99	0.9750	338,142
2015	51	433,469	3.30	3.1429	3.07	0.9768	423,420
2015	52	127,975	3.38	3.2190	3.14	0.9754	124,832
2015	53	386,317	3.45	3.2857	3.21	0.9770	377,415
2015	54	301,819	3.57	3.4000	3.32	0.9765	294,717
2015	55	175,468	3.72	3.5429	3.46	0.9766	171,364
2015	56	370,647	3.88	3.6952	3.61	0.9769	362,097
2015	57	315,068	4.04	3.8476	3.76	0.9772	307,893
2015	58	278,074	4.29	4.0857	3.99	0.9766	271,560
2015	59	217,583	4.62	4.4000	4.30	0.9773	212,638
2015	60	224,922	4.96	4.7238	4.61	0.9759	219,503
2015	61	157,033	5.31	5.0571	4.94	0.9768	153,396
2015	62	135,131	5.67	5.4000	5.27	0.9759	131,878
2015	63	116,600	6.04	5.7524	5.62	0.9770	113,917
2015	64	91,938	6.41	6.1048	5.96	0.9763	89,758
2015	65	86,108	6.77	6.4476	6.30	0.9771	84,137
2015	66	89,540	7.32	6.9714	6.81	0.9768	87,467
2015	67	52,291	8.06	7.6762	7.50	0.9770	51,091
2015	68	54,875	8.79	8.3714	8.17	0.9759	53,555
2015	69	55,683	9.52	9.0667	8.85	0.9761	54,352
2015	70	58,635	10.26	9.7714	9.54	0.9763	57,246
2016	1	8,585	0.32	0.3048	0.30	0.9844	8,451
2016	2	16,041	0.39	0.3714	0.37	0.9962	15,979
2016	3	2,903	0.48	0.4571	0.46	1.0063	2,921
2016	4	1,148	0.60	0.5714	0.56	0.9800	1,125

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Model	Written Premiums (C'17)	All Deductible	Current	Current	Revised	Comprehensive	
Year	Symbol	Total	Rel on '18 base	Rel on '20 base	Rel on '20 base	Ratio	Ratio x Writ Prem
2016	5	2,097	0.68	0.6476	0.64	0.9882	2,072
2016	6	11,532	0.75	0.7143	0.71	0.9940	11,463
2016	7	9,775	0.83	0.7905	0.79	0.9994	9,769
2016	8	17,607	0.90	0.8571	0.84	0.9800	17,255
2016	10	75,183	0.97	0.9238	0.91	0.9851	74,059
2016	11	124,444	1.03	0.9810	0.97	0.9888	123,055
2016	12	286,326	1.09	1.0381	1.03	0.9922	284,093
2016	13	119,368	1.14	1.0857	1.08	0.9947	118,740
2016	14	241,314	1.19	1.1333	1.13	0.9971	240,604
2016	15	236,433	1.26	1.2000	1.18	0.9833	232,492
2016	16	597,970	1.31	1.2476	1.23	0.9859	589,525
2016	17	457,049	1.37	1.3048	1.29	0.9887	451,878
2016	18	610,708	1.43	1.3619	1.35	0.9913	605,370
2016	19	1,273,638	1.48	1.4095	1.40	0.9932	1,265,032
2016	20	1,056,436	1.53	1.4571	1.45	0.9951	1,051,257
2016	21	1,714,086	1.59	1.5143	1.49	0.9840	1,686,596
2016	22	1,869,437	1.64	1.5619	1.54	0.9860	1,843,219
2016	23	1,720,338	1.69	1.6095	1.59	0.9879	1,699,470
2016	24	4,559,883	1.74	1.6571	1.64	0.9897	4,512,712
2016	25	1,563,442	1.79	1.7048	1.69	0.9913	1,549,904
2016	26	1,452,501	1.83	1.7429	1.73	0.9926	1,441,786
2016	27	2,122,365	1.88	1.7905	1.78	0.9941	2,109,947
2016	28	1,183,603	1.94	1.8476	1.82	0.9851	1,165,910
2016	29	1,778,338	1.98	1.8857	1.86	0.9864	1,754,088
2016	30	1,775,998	2.03	1.9333	1.91	0.9879	1,754,564
2016	31	2,084,887	2.08	1.9810	1.96	0.9894	2,062,835
2016	32	1,988,183	2.12	2.0190	2.00	0.9906	1,969,427
2016	33	1,150,935	2.16	2.0571	2.04	0.9917	1,141,344
2016	34	1,252,570	2.21	2.1048	2.09	0.9930	1,243,785
2016	35	1,223,140	2.26	2.1524	2.12	0.9850	1,204,739
2016	36	1,053,027	2.32	2.2095	2.18	0.9866	1,038,956
2016	37	719,171	2.39	2.2762	2.25	0.9885	710,896
2016	38	669,321	2.46	2.3429	2.32	0.9902	662,791
2016	39	1,361,629	2.52	2.4000	2.38	0.9917	1,350,282
2016	40	1,062,284	2.60	2.4762	2.44	0.9854	1,046,758
2016	41	559,140	2.66	2.5333	2.50	0.9868	551,783
2016	42	703,970	2.73	2.6000	2.57	0.9885	695,847
2016	43	623,778	2.79	2.6571	2.63	0.9898	617,406
2016	44	367,208	2.86	2.7238	2.70	0.9913	363,998
2016	45	196,717	2.93	2.7905	2.75	0.9855	193,864
2016	46	600,417	3.00	2.8571	2.82	0.9870	592,612
2016	47	315,586	3.08	2.9333	2.90	0.9886	312,000
2016	48	421,259	3.16	3.0095	2.98	0.9902	417,126
2016	49	318,200	3.24	3.0857	3.06	0.9917	315,548
2016	50	551,001	3.32	3.1619	3.12	0.9867	543,699
2016	51	223,435	3.40	3.2381	3.20	0.9882	220,806
2016	52	313,762	3.48	3.3143	3.28	0.9897	310,516
2016	53	153,924	3.55	3.3810	3.35	0.9908	152,515
2016	54	511,325	3.68	3.5048	3.46	0.9872	504,794



(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Model	Written Premiums (C'17)	All Deductible	Current	Current	Revised	Comprehensive	
Year	Symbol	Total	Rel on '18 base	Rel on '20 base	Rel on '20 base	Ratio	Ratio x Writ Prem
2016	55	329,719	3.83	3.6476	3.61	0.9897	326,319
2016	56	847,888	4.00	3.8095	3.76	0.9870	836,865
2016	57	224,185	4.16	3.9619	3.92	0.9894	221,814
2016	58	251,784	4.42	4.2095	4.16	0.9882	248,822
2016	59	245,520	4.76	4.5333	4.48	0.9882	242,632
2016	60	241,641	5.11	4.8667	4.81	0.9884	238,827
2016	61	169,930	5.47	5.2095	5.15	0.9886	167,988
2016	62	160,771	5.84	5.5619	5.50	0.9889	158,982
2016	63	220,996	6.22	5.9238	5.86	0.9892	218,615
2016	64	139,488	6.60	6.2857	6.22	0.9895	138,030
2016	65	117,997	6.97	6.6381	6.57	0.9897	116,787
2016	66	78,951	7.54	7.1810	7.10	0.9887	78,061
2016	67	69,725	8.30	7.9048	7.82	0.9893	68,977
2016	68	31,697	9.05	8.6190	8.53	0.9897	31,370
2016	69	39,717	9.81	9.3429	9.23	0.9879	39,237
2016	70	11,988	10.57	10.0667	9.95	0.9884	11,849
2017	1	17,911	0.33	0.3143	0.31	0.9864	17,667
2017	2	3,388	0.40	0.3810	0.38	0.9975	3,380
2017	3	4,425	0.49	0.4667	0.47	1.0071	4,457
2017	4	381	0.61	0.5810	0.58	0.9984	380
2017	5	1,956	0.69	0.6571	0.66	1.0043	1,965
2017	6	1,179	0.77	0.7333	0.73	0.9955	1,174
2017	7	3,402	0.85	0.8095	0.81	1.0006	3,404
2017	8	9,086	0.91	0.8667	0.87	1.0038	9,121
2017	10	8,953	0.99	0.9429	0.94	0.9970	8,926
2017	11	59,445	1.05	1.0000	1.00	1.0000	59,445
2017	12	123,412	1.11	1.0571	1.06	1.0027	123,746
2017	13	61,965	1.17	1.1143	1.11	0.9962	61,727
2017	14	44,248	1.22	1.1619	1.16	0.9984	44,175
2017	15	79,671	1.28	1.2190	1.22	1.0008	79,733
2017	16	358,809	1.33	1.2667	1.27	1.0026	359,753
2017	17	187,378	1.40	1.3333	1.33	0.9975	186,910
2017	18	444,285	1.46	1.3905	1.39	0.9997	444,133
2017	19	797,966	1.51	1.4381	1.44	1.0013	799,023
2017	20	466,042	1.56	1.4857	1.49	1.0029	467,386
2017	21	903,265	1.62	1.5429	1.54	0.9981	901,592
2017	22	986,836	1.67	1.5905	1.59	0.9997	986,541
2017	23	1,232,492	1.72	1.6381	1.64	1.0012	1,233,925
2017	24	1,800,527	1.77	1.6857	1.69	1.0025	1,805,105
2017	25	2,359,005	1.83	1.7429	1.74	0.9984	2,355,138
2017	26	1,743,487	1.87	1.7810	1.78	0.9995	1,742,555
2017	27	1,366,749	1.92	1.8286	1.83	1.0008	1,367,817
2017	28	1,479,301	1.97	1.8762	1.88	1.0020	1,482,305
2017	29	1,142,118	2.02	1.9238	1.92	0.9980	1,139,856
2017	30	1,394,707	2.07	1.9714	1.97	0.9993	1,393,696
2017	31	1,940,981	2.12	2.0190	2.02	1.0005	1,941,897
2017	32	965,091	2.16	2.0571	2.06	1.0014	966,431
2017	33	1,165,387	2.21	2.1048	2.10	0.9977	1,162,750

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Model	Written Premiums (C'17)	All Deductible	Current	Current	Revised	Comprehensive	
Year	Symbol	Total	Rel on '18 base	Rel on '20 base	Rel on '20 base	Ratio	Ratio x Writ Prem
2017	34	748,078	2.26	2.1524	2.15	0.9989	747,250
2017	35	1,148,922	2.30	2.1905	2.19	0.9998	1,148,672
2017	36	676,213	2.36	2.2476	2.25	1.0011	676,929
2017	37	780,704	2.44	2.3238	2.32	0.9984	779,424
2017	38	775,047	2.51	2.3905	2.39	0.9998	774,893
2017	39	471,761	2.57	2.4476	2.45	1.0010	472,220
2017	40	1,125,943	2.65	2.5238	2.52	0.9985	1,124,243
2017	41	682,757	2.71	2.5810	2.58	0.9996	682,505
2017	42	617,640	2.78	2.6476	2.65	1.0009	618,195
2017	43	656,644	2.85	2.7143	2.71	0.9984	655,607
2017	44	714,115	2.92	2.7810	2.78	0.9997	713,870
2017	45	248,866	2.98	2.8381	2.84	1.0007	249,033
2017	46	354,173	3.06	2.9143	2.91	0.9985	353,652
2017	47	403,811	3.14	2.9905	2.99	0.9998	403,747
2017	48	528,285	3.22	3.0667	3.07	1.0011	528,859
2017	49	176,904	3.31	3.1524	3.15	0.9992	176,770
2017	50	449,095	3.38	3.2190	3.22	1.0003	449,228
2017	51	182,256	3.47	3.3048	3.30	0.9986	181,993
2017	52	201,916	3.55	3.3810	3.38	0.9997	201,859
2017	53	254,324	3.62	3.4476	3.45	1.0007	254,500
2017	54	188,115	3.75	3.5714	3.57	0.9996	188,040
2017	55	372,019	3.91	3.7238	3.72	0.9990	371,638
2017	56	784,698	4.07	3.8762	3.88	1.0010	785,469
2017	57	231,530	4.24	4.0381	4.04	1.0005	231,639
2017	58	199,127	4.50	4.2857	4.29	1.0010	199,326
2017	59	242,803	4.85	4.6190	4.62	1.0002	242,853
2017	60	296,839	5.21	4.9619	4.96	0.9996	296,725
2017	61	124,740	5.58	5.3143	5.31	0.9992	124,639
2017	62	136,476	5.95	5.6667	5.67	1.0006	136,556
2017	63	126,583	6.34	6.0381	6.04	1.0003	126,623
2017	64	119,629	6.73	6.4095	6.41	1.0001	119,638
2017	65	55,134	7.11	6.7714	6.77	0.9998	55,122
2017	66	53,190	7.69	7.3238	7.32	0.9995	53,162
2017	67	43,817	8.46	8.0571	8.06	1.0004	43,833
2017	68	33,277	9.23	8.7905	8.79	0.9999	33,275
2017	69	20,237	10.00	9.5238	9.52	0.9996	20,229
2017	70	26,791	10.77	10.2571	10.26	1.0003	26,798
		523,039,405	offset (3)/(8) =		1.011		517,469,124

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Model	Written Premiums (C'17)	All Deductible	Current	Current	Revised		Collision
Year	Symbol	Total	Rel on '18 base	Rel on '20 base	Rel on '20 base	Ratio	Ratio x Writ Prem
1989	1	14,035	0.13	0.1171	0.13	1.1100	15,579
1989	2	6,284	0.16	0.1441	0.16	1.1100	6,975
1989	3	7,104	0.20	0.1802	0.20	1.1100	7,885
1989	4	11,560	0.22	0.1982	0.22	1.1100	12,832
1989	5	25,148	0.26	0.2342	0.26	1.1100	27,914
1989	6	16,299	0.28	0.2523	0.28	1.1100	18,092
1989	7	83,609	0.31	0.2793	0.31	1.1100	92,806
1989	8	136,238	0.37	0.3333	0.37	1.1100	151,224
1989	10	220,421	0.43	0.3874	0.43	1.1100	244,667
1989	11	183,830	0.47	0.4234	0.47	1.1100	204,051
1989	12	117,347	0.52	0.4685	0.52	1.1100	130,255
1989	13	88,173	0.56	0.5045	0.56	1.1100	97,872
1989	14	73,103	0.62	0.5586	0.62	1.1100	81,144
1989	15	49,212	0.67	0.6036	0.67	1.1100	54,625
1989	16	49,640	0.74	0.6667	0.74	1.1100	55,100
1989	17	51,269	0.78	0.7027	0.78	1.1100	56,909
1989	18	50,663	0.85	0.7658	0.85	1.1100	56,236
1989	19	36,262	0.90	0.8108	0.90	1.1100	40,251
1989	20	23,155	0.96	0.8649	0.96	1.1100	25,702
1989	21	104,808	1.09	0.9820	1.09	1.1100	116,337

Model Years 1990-2005 combined

2005	1	65,489	0.27	0.2432	0.27	1.1100	72,693
2005	2	93,226	0.31	0.2793	0.31	1.1100	103,481
2005	3	153,300	0.36	0.3243	0.36	1.1100	170,163
2005	4	301,326	0.39	0.3514	0.39	1.1100	334,472
2005	5	873,436	0.41	0.3694	0.41	1.1100	969,514
2005	6	1,588,409	0.43	0.3874	0.43	1.1100	1,763,134
2005	7	3,347,455	0.45	0.4054	0.45	1.1100	3,715,675
2005	8	8,948,133	0.47	0.4234	0.47	1.1100	9,932,428
2005	10	11,218,648	0.50	0.4505	0.50	1.1100	12,452,699
2005	11	17,497,503	0.53	0.4775	0.53	1.1100	19,422,228
2005	12	24,180,224	0.54	0.4865	0.54	1.1100	26,840,049
2005	13	24,266,884	0.56	0.5045	0.56	1.1100	26,936,241
2005	14	28,717,720	0.60	0.5405	0.60	1.1100	31,876,669
2005	15	22,169,716	0.63	0.5676	0.63	1.1100	24,608,385
2005	16	16,841,959	0.65	0.5856	0.65	1.1100	18,694,574
2005	17	13,704,949	0.68	0.6126	0.68	1.1100	15,212,493
2005	18	9,472,076	0.71	0.6396	0.71	1.1100	10,514,004
2005	19	6,128,886	0.75	0.6757	0.75	1.1100	6,803,063
2005	20	5,085,112	0.77	0.6937	0.77	1.1100	5,644,474
2005	21	3,713,447	0.80	0.7207	0.80	1.1100	4,121,926
2005	22	3,277,431	0.85	0.7658	0.85	1.1100	3,637,948
2005	23	2,205,355	1.72	1.5495	1.72	1.1100	2,447,944
2005	24	2,010,591	2.00	1.8018	2.00	1.1100	2,231,756
2005	25	933,984	2.46	2.2162	2.46	1.1100	1,036,722
2005	26	864,696	3.02	2.7207	3.02	1.1100	959,813
2005	27	922,189	3.52	3.1712	3.52	1.1100	1,023,630

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Model	Written Premiums (C'17)	All Deductible	Current	Current	Revised		Collision
Year	Symbol	Total	Rel on '18 base	Rel on '20 base	Rel on '20 base	Ratio	Ratio x Writ Prem
2006	1	2,952	0.27	0.2432	0.27	1.1100	3,277
2006	2	316	0.31	0.2793	0.31	1.1100	351
2006	3	142	0.36	0.3243	0.36	1.1100	158
2006	4	1,384	0.39	0.3514	0.39	1.1100	1,536
2006	5	26,296	0.41	0.3694	0.41	1.1100	29,189
2006	6	146,313	0.43	0.3874	0.43	1.1100	162,407
2006	7	190,859	0.45	0.4054	0.45	1.1100	211,853
2006	8	1,562,088	0.47	0.4234	0.47	1.1100	1,733,918
2006	10	1,621,993	0.50	0.4505	0.50	1.1100	1,800,412
2006	11	4,480,097	0.53	0.4775	0.53	1.1100	4,972,908
2006	12	4,197,905	0.54	0.4865	0.54	1.1100	4,659,675
2006	13	4,870,911	0.56	0.5045	0.56	1.1100	5,406,711
2006	14	5,410,454	0.60	0.5405	0.60	1.1100	6,005,604
2006	15	6,596,743	0.63	0.5676	0.63	1.1100	7,322,385
2006	16	4,771,366	0.65	0.5856	0.65	1.1100	5,296,216
2006	17	5,096,803	0.68	0.6126	0.68	1.1100	5,657,451
2006	18	3,690,732	0.71	0.6396	0.71	1.1100	4,096,713
2006	19	2,596,061	0.75	0.6757	0.75	1.1100	2,881,628
2006	20	2,503,169	0.77	0.6937	0.77	1.1100	2,778,518
2006	21	1,509,668	0.80	0.7207	0.80	1.1100	1,675,731
2006	22	756,291	0.85	0.7658	0.85	1.1100	839,483
2006	23	336,249	1.72	1.5495	1.72	1.1100	373,236
2006	24	523,035	2.00	1.8018	2.00	1.1100	580,569
2006	25	329,346	2.46	2.2162	2.46	1.1100	365,574
2006	26	125,569	3.02	2.7207	3.02	1.1100	139,382
2006	27	297,280	3.52	3.1712	3.52	1.1100	329,981
2007	1	1,083	0.33	0.2973	0.27	0.9082	984
2007	2	3,011	0.37	0.3333	0.31	0.9300	2,800
2007	3	46	0.43	0.3874	0.36	0.9293	43
2007	4	9,667	0.47	0.4234	0.39	0.9211	8,904
2007	5	21,463	0.50	0.4505	0.41	0.9102	19,536
2007	6	124,420	0.52	0.4685	0.43	0.9179	114,203
2007	7	755,383	0.55	0.4955	0.45	0.9082	686,025
2007	8	1,403,692	0.57	0.5135	0.47	0.9153	1,284,748
2007	10	3,994,555	0.61	0.5495	0.50	0.9098	3,634,390
2007	11	3,748,397	0.64	0.5766	0.53	0.9192	3,445,597
2007	12	5,991,391	0.66	0.5946	0.54	0.9082	5,441,272
2007	13	6,746,382	0.68	0.6126	0.56	0.9141	6,166,987
2007	14	7,400,842	0.72	0.6486	0.60	0.9250	6,845,779
2007	15	7,134,044	0.76	0.6847	0.63	0.9201	6,564,259
2007	16	6,710,076	0.79	0.7117	0.65	0.9133	6,128,253
2007	17	2,877,044	0.82	0.7387	0.68	0.9205	2,648,284
2007	18	3,505,619	0.87	0.7838	0.71	0.9059	3,175,607
2007	19	2,301,547	0.91	0.8198	0.75	0.9148	2,105,536
2007	20	1,818,155	0.93	0.8378	0.77	0.9190	1,670,943
2007	21	1,372,094	0.97	0.8739	0.80	0.9155	1,256,103
2007	22	633,890	1.03	0.9279	0.85	0.9160	580,656
2007	23	1,041,554	2.09	1.8829	1.72	0.9135	951,452
2007	24	785,085	2.42	2.1802	2.00	0.9174	720,202

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Model	Written Premiums (C'17)	All Deductible	Current	Current	Revised		Collision
Year	Symbol	Total	Rel on '18 base	Rel on '20 base	Rel on '20 base	Ratio	Ratio x Writ Prem
2007	25	308,277	2.98	2.6847	2.46	0.9163	282,477
2007	26	54,038	3.66	3.2973	3.02	0.9159	49,493
2007	27	657,041	4.26	3.8378	3.52	0.9172	602,627
2008	1	1,588	0.35	0.3153	0.27	0.8563	1,360
2008	2	662	0.40	0.3604	0.31	0.8603	569
2008	3	249	0.46	0.4144	0.36	0.8687	216
2008	4	1,749	0.50	0.4505	0.39	0.8658	1,514
2008	5	200,267	0.54	0.4865	0.41	0.8428	168,781
2008	6	346,546	0.56	0.5045	0.43	0.8523	295,369
2008	7	1,181,544	0.59	0.5315	0.45	0.8466	1,000,307
2008	8	1,392,044	0.61	0.5495	0.47	0.8552	1,190,540
2008	10	2,682,756	0.65	0.5856	0.50	0.8538	2,290,661
2008	11	3,465,457	0.68	0.6126	0.53	0.8651	2,998,130
2008	12	6,777,087	0.70	0.6306	0.54	0.8563	5,803,123
2008	13	5,744,742	0.73	0.6577	0.56	0.8515	4,891,687
2008	14	7,637,780	0.77	0.6937	0.60	0.8649	6,606,184
2008	15	7,657,004	0.82	0.7387	0.63	0.8528	6,529,930
2008	16	7,492,256	0.85	0.7658	0.65	0.8488	6,359,603
2008	17	3,807,611	0.88	0.7928	0.68	0.8577	3,265,892
2008	18	2,801,794	0.93	0.8378	0.71	0.8474	2,374,294
2008	19	3,256,704	0.97	0.8739	0.75	0.8582	2,795,058
2008	20	2,211,115	1.00	0.9009	0.77	0.8547	1,889,840
2008	21	1,565,494	1.04	0.9369	0.80	0.8538	1,336,691
2008	22	1,777,111	1.10	0.9910	0.85	0.8577	1,524,277
2008	23	1,560,405	2.24	2.0180	1.72	0.8523	1,329,967
2008	24	623,894	2.59	2.3333	2.00	0.8571	534,766
2008	25	424,321	3.19	2.8739	2.46	0.8560	363,213
2008	26	125,779	3.92	3.5315	3.02	0.8552	107,560
2008	27	538,535	4.56	4.1081	3.52	0.8568	461,439
2009	1	2,299	0.38	0.3423	0.33	0.9639	2,216
2009	2	544	0.43	0.3874	0.37	0.9551	520
2009	3	157	0.50	0.4505	0.43	0.9546	150
2009	4	632	0.54	0.4865	0.47	0.9661	611
2009	5	77,440	0.58	0.5225	0.50	0.9569	74,102
2009	6	150,165	0.61	0.5495	0.52	0.9462	142,091
2009	7	131,790	0.63	0.5676	0.55	0.9690	127,711
2009	8	808,382	0.66	0.5946	0.57	0.9586	774,944
2009	10	1,368,484	0.71	0.6396	0.61	0.9537	1,305,071
2009	11	1,853,319	0.74	0.6667	0.64	0.9600	1,779,186
2009	12	4,197,032	0.76	0.6847	0.66	0.9639	4,045,718
2009	13	4,330,004	0.79	0.7117	0.68	0.9554	4,137,072
2009	14	5,738,584	0.84	0.7568	0.72	0.9514	5,459,853
2009	15	8,106,756	0.88	0.7928	0.76	0.9586	7,771,431
2009	16	6,406,668	0.92	0.8288	0.79	0.9532	6,106,530
2009	17	2,349,297	0.95	0.8559	0.82	0.9581	2,250,874
2009	18	1,664,988	1.00	0.9009	0.87	0.9657	1,607,879
2009	19	2,379,549	1.05	0.9459	0.91	0.9620	2,289,126
2009	20	2,210,865	1.08	0.9730	0.93	0.9558	2,113,218

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Model	Written Premiums (C'17)	All Deductible	Current	Current	Revised		Collision
Year	Symbol	Total	Rel on '18 base	Rel on '20 base	Rel on '20 base	Ratio	Ratio x Writ Prem
2009	21	1,592,899	1.13	1.0180	0.97	0.9528	1,517,765
2009	22	874,013	1.19	1.0721	1.03	0.9608	839,713
2009	23	747,211	2.42	2.1802	2.09	0.9586	716,304
2009	24	484,426	2.81	2.5315	2.42	0.9559	463,084
2009	25	275,648	3.45	3.1081	2.98	0.9588	264,287
2009	26	89,069	4.24	3.8198	3.66	0.9582	85,342
2009	27	372,986	4.94	4.4505	4.26	0.9572	357,025
2010	1	2,265	0.41	0.3694	0.35	0.9476	2,146
2010	2	501	0.46	0.4144	0.40	0.9652	484
2010	3	543	0.53	0.4775	0.46	0.9634	523
2010	4	3,629	0.57	0.5135	0.50	0.9737	3,534
2010	5	135,938	0.62	0.5586	0.54	0.9668	131,421
2010	6	25,820	0.64	0.5766	0.56	0.9713	25,078
2010	7	448,602	0.67	0.6036	0.59	0.9775	438,492
2010	8	874,687	0.70	0.6306	0.61	0.9673	846,072
2010	10	1,670,443	0.75	0.6757	0.65	0.9620	1,606,966
2010	11	3,154,449	0.78	0.7027	0.68	0.9677	3,052,536
2010	12	4,549,444	0.81	0.7297	0.70	0.9593	4,364,096
2010	13	7,449,275	0.84	0.7568	0.73	0.9646	7,185,890
2010	14	8,935,787	0.89	0.8018	0.77	0.9603	8,581,368
2010	15	12,295,090	0.94	0.8468	0.82	0.9683	11,905,309
2010	16	8,435,494	0.97	0.8739	0.85	0.9727	8,205,040
2010	17	2,900,098	1.01	0.9099	0.88	0.9671	2,804,768
2010	18	2,495,702	1.06	0.9550	0.93	0.9739	2,430,484
2010	19	3,773,076	1.11	1.0000	0.97	0.9700	3,659,884
2010	20	2,789,913	1.15	1.0360	1.00	0.9652	2,692,873
2010	21	1,472,359	1.20	1.0811	1.04	0.9620	1,416,409
2010	22	2,045,073	1.26	1.1351	1.10	0.9690	1,981,773
2010	23	1,084,382	2.57	2.3153	2.24	0.9675	1,049,108
2010	24	460,063	2.98	2.6847	2.59	0.9647	443,837
2010	25	419,714	3.66	3.2973	3.19	0.9675	406,056
2010	26	106,639	4.49	4.0450	3.92	0.9691	103,342
2010	27	453,318	5.24	4.7207	4.56	0.9660	437,884
2011	1	143,235	0.33	0.2973	0.29	0.9755	139,719
2011	2	99,457	0.41	0.3694	0.36	0.9746	96,934
2011	3	90,170	0.50	0.4505	0.44	0.9768	88,078
2011	4	335,741	0.58	0.5225	0.51	0.9760	327,695
2011	5	339,654	0.62	0.5586	0.54	0.9668	328,369
2011	6	670,251	0.64	0.5766	0.56	0.9713	650,981
2011	7	829,291	0.66	0.5946	0.58	0.9755	808,936
2011	8	615,223	0.69	0.6216	0.61	0.9813	603,721
2011	10	1,135,418	0.72	0.6486	0.63	0.9713	1,102,775
2011	11	1,770,936	0.75	0.6757	0.66	0.9768	1,729,850
2011	12	1,656,394	0.77	0.6937	0.68	0.9803	1,623,696
2011	13	1,660,229	0.80	0.7207	0.70	0.9713	1,612,497
2011	14	1,439,238	0.81	0.7297	0.71	0.9730	1,400,325
2011	15	2,393,900	0.83	0.7477	0.73	0.9763	2,337,081
2011	16	1,864,800	0.85	0.7658	0.75	0.9794	1,826,407

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Model	Written Premiums (C'17)	All Deductible	Current	Current	Revised		Collision
Year	Symbol	Total	Rel on '18 base	Rel on '20 base	Rel on '20 base	Ratio	Ratio x Writ Prem
2011	17	2,977,862	0.87	0.7838	0.77	0.9824	2,925,493
2011	18	1,656,739	0.89	0.8018	0.79	0.9853	1,632,353
2011	19	2,018,083	0.92	0.8288	0.81	0.9773	1,972,237
2011	20	2,843,029	0.93	0.8378	0.82	0.9787	2,782,500
2011	21	1,857,743	0.95	0.8559	0.84	0.9815	1,823,326
2011	22	4,522,770	0.98	0.8829	0.86	0.9741	4,405,547
2011	23	6,804,824	1.00	0.9009	0.88	0.9768	6,646,952
2011	24	1,943,695	1.01	0.9099	0.89	0.9781	1,901,165
2011	25	2,049,896	1.04	0.9369	0.91	0.9713	1,990,961
2011	26	2,717,424	1.05	0.9459	0.92	0.9726	2,642,889
2011	27	2,342,862	1.07	0.9640	0.94	0.9751	2,284,619
2011	28	4,177,508	1.09	0.9820	0.96	0.9776	4,083,993
2011	29	2,832,957	1.10	0.9910	0.97	0.9788	2,772,950
2011	30	2,087,050	1.13	1.0180	0.99	0.9725	2,029,610
2011	31	1,464,041	1.14	1.0270	1.00	0.9737	1,425,514
2011	32	1,353,582	1.16	1.0450	1.02	0.9760	1,321,143
2011	33	980,657	1.18	1.0631	1.04	0.9783	959,382
2011	34	1,023,601	1.19	1.0721	1.05	0.9794	1,002,527
2011	35	1,544,108	1.21	1.0901	1.06	0.9724	1,501,486
2011	36	1,863,565	1.23	1.1081	1.08	0.9746	1,816,294
2011	37	524,380	1.25	1.1261	1.10	0.9768	512,214
2011	38	628,560	1.28	1.1532	1.12	0.9713	610,489
2011	39	691,725	1.29	1.1622	1.14	0.9809	678,534
2011	40	515,065	1.31	1.1802	1.16	0.9829	506,258
2011	41	701,284	1.33	1.1982	1.17	0.9765	684,780
2011	42	556,135	1.35	1.2162	1.19	0.9784	544,147
2011	43	347,688	1.37	1.2342	1.20	0.9723	338,044
2011	44	1,164,569	1.38	1.2432	1.21	0.9733	1,133,429
2011	45	525,554	1.40	1.2613	1.23	0.9752	512,528
2011	46	604,277	1.42	1.2793	1.25	0.9771	590,447
2011	47	1,147,222	1.44	1.2973	1.27	0.9790	1,123,083
2011	48	1,107,141	1.46	1.3153	1.28	0.9732	1,077,415
2011	49	441,096	1.48	1.3333	1.30	0.9750	430,069
2011	50	482,451	1.50	1.3514	1.32	0.9768	471,258
2011	51	601,263	1.52	1.3694	1.34	0.9786	588,367
2011	52	178,140	1.54	1.3874	1.35	0.9731	173,339
2011	53	387,992	1.56	1.4054	1.37	0.9748	378,218
2011	54	228,328	1.59	1.4324	1.40	0.9774	223,158
2011	55	223,728	1.63	1.4685	1.43	0.9738	217,867
2011	56	447,462	1.67	1.5045	1.47	0.9771	437,200
2011	57	784,461	1.72	1.5495	1.51	0.9745	764,439
2011	58	246,608	1.79	1.6126	1.58	0.9798	241,621
2011	59	291,558	1.88	1.6937	1.66	0.9801	285,758
2011	60	252,659	1.97	1.7748	1.74	0.9804	247,708
2011	61	239,348	2.09	1.8829	1.83	0.9719	232,626
2011	62	207,865	2.22	2.0000	1.95	0.9750	202,668
2011	63	170,920	2.35	2.1171	2.07	0.9777	167,116
2011	64	166,913	2.48	2.2342	2.18	0.9757	162,861
2011	65	153,402	2.61	2.3514	2.30	0.9782	150,052
2011	66	80,731	2.81	2.5315	2.47	0.9757	78,769

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Model	Written Premiums (C'17)	All Deductible	Current	Current	Revised		Collision
Year	Symbol	Total	Rel on '18 base	Rel on '20 base	Rel on '20 base	Ratio	Ratio x Writ Prem
2011	67	33,870	3.07	2.7658	2.70	0.9762	33,065
2011	68	19,160	3.33	3.0000	2.93	0.9767	18,713
2011	69	27,475	3.59	3.2342	3.16	0.9770	26,844
2011	70	9,254	3.85	3.4685	3.39	0.9774	9,045
2012	1	158,878	0.36	0.3243	0.31	0.9558	151,861
2012	2	141,869	0.45	0.4054	0.39	0.9620	136,478
2012	3	101,972	0.54	0.4865	0.47	0.9661	98,516
2012	4	112,794	0.62	0.5586	0.54	0.9668	109,046
2012	5	246,147	0.66	0.5946	0.57	0.9586	235,965
2012	6	302,655	0.69	0.6216	0.60	0.9652	292,128
2012	7	454,743	0.71	0.6396	0.62	0.9693	440,780
2012	8	819,192	0.75	0.6757	0.64	0.9472	775,939
2012	10	1,348,843	0.78	0.7027	0.67	0.9535	1,286,070
2012	11	634,515	0.81	0.7297	0.70	0.9593	608,664
2012	12	2,269,381	0.83	0.7477	0.72	0.9629	2,185,168
2012	13	1,971,079	0.86	0.7748	0.74	0.9551	1,882,610
2012	14	1,670,726	0.87	0.7838	0.76	0.9697	1,620,028
2012	15	2,093,700	0.90	0.8108	0.78	0.9620	2,014,139
2012	16	2,145,808	0.92	0.8288	0.79	0.9532	2,045,282
2012	17	3,365,413	0.94	0.8468	0.81	0.9565	3,218,982
2012	18	2,564,360	0.96	0.8649	0.83	0.9597	2,460,984
2012	19	1,495,107	0.99	0.8919	0.85	0.9530	1,424,882
2012	20	2,439,457	1.00	0.9009	0.87	0.9657	2,355,784
2012	21	2,636,809	1.03	0.9279	0.89	0.9591	2,529,033
2012	22	1,854,389	1.05	0.9459	0.91	0.9620	1,783,922
2012	23	2,867,706	1.08	0.9730	0.93	0.9558	2,741,049
2012	24	7,143,261	1.09	0.9820	0.95	0.9674	6,910,614
2012	25	3,929,051	1.12	1.0090	0.97	0.9613	3,777,151
2012	26	2,141,090	1.13	1.0180	0.98	0.9627	2,061,131
2012	27	4,252,675	1.15	1.0360	0.99	0.9556	4,063,708
2012	28	1,931,696	1.17	1.0541	1.02	0.9677	1,869,287
2012	29	7,738,480	1.19	1.0721	1.03	0.9608	7,434,793
2012	30	3,309,695	1.22	1.0991	1.05	0.9553	3,161,844
2012	31	3,915,372	1.23	1.1081	1.06	0.9566	3,745,388
2012	32	3,745,249	1.25	1.1261	1.08	0.9590	3,591,844
2012	33	2,937,961	1.27	1.1441	1.10	0.9614	2,824,607
2012	34	2,598,364	1.29	1.1622	1.11	0.9551	2,481,740
2012	35	1,154,525	1.30	1.1712	1.13	0.9648	1,113,939
2012	36	2,774,848	1.33	1.1982	1.15	0.9598	2,663,228
2012	37	1,886,350	1.35	1.2162	1.17	0.9620	1,814,669
2012	38	594,647	1.38	1.2432	1.19	0.9572	569,181
2012	39	837,369	1.39	1.2523	1.20	0.9583	802,428
2012	40	845,523	1.42	1.2793	1.23	0.9615	812,953
2012	41	1,361,537	1.43	1.2883	1.24	0.9625	1,310,503
2012	42	1,152,317	1.46	1.3153	1.26	0.9579	1,103,857
2012	43	429,851	1.47	1.3243	1.27	0.9590	412,218
2012	44	690,693	1.49	1.3423	1.29	0.9610	663,761
2012	45	1,068,756	1.51	1.3604	1.30	0.9556	1,021,334
2012	46	381,299	1.53	1.3784	1.32	0.9576	365,150



(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Model	Written Premiums (C'17)	All Deductible	Current	Current	Revised		Collision
Year	Symbol	Total	Rel on '18 base	Rel on '20 base	Rel on '20 base	Ratio	Ratio x Writ Prem
2012	47	435,057	1.56	1.4054	1.34	0.9535	414,810
2012	48	857,063	1.57	1.4144	1.36	0.9615	824,091
2012	49	541,190	1.60	1.4414	1.38	0.9574	518,122
2012	50	1,255,368	1.62	1.4595	1.40	0.9593	1,204,223
2012	51	482,787	1.64	1.4775	1.42	0.9611	464,005
2012	52	444,130	1.66	1.4955	1.44	0.9629	427,649
2012	53	154,570	1.68	1.5135	1.46	0.9646	149,105
2012	54	959,463	1.72	1.5495	1.48	0.9551	916,399
2012	55	108,047	1.76	1.5856	1.52	0.9586	103,578
2012	56	581,732	1.81	1.6306	1.56	0.9567	556,534
2012	57	296,945	1.85	1.6667	1.60	0.9600	285,067
2012	58	403,074	1.94	1.7477	1.67	0.9555	385,143
2012	59	349,958	2.03	1.8288	1.76	0.9624	336,787
2012	60	170,598	2.13	1.9189	1.84	0.9589	163,582
2012	61	246,288	2.25	2.0270	1.95	0.9620	236,929
2012	62	158,716	2.40	2.1622	2.07	0.9574	151,951
2012	63	302,203	2.54	2.2883	2.19	0.9570	289,223
2012	64	146,418	2.68	2.4144	2.32	0.9609	140,692
2012	65	283,414	2.82	2.5405	2.44	0.9604	272,198
2012	66	180,747	3.03	2.7297	2.62	0.9598	173,481
2012	67	28,512	3.31	2.9820	2.86	0.9591	27,346
2012	68	37,101	3.60	3.2432	3.11	0.9589	35,577
2012	69	30,281	3.88	3.4955	3.35	0.9584	29,021
2012	70	20,437	4.16	3.7477	3.59	0.9579	19,577
2013	1	162,853	0.38	0.3423	0.33	0.9639	156,982
2013	2	146,318	0.48	0.4324	0.41	0.9481	138,728
2013	3	77,259	0.58	0.5225	0.50	0.9569	73,929
2013	4	51,309	0.67	0.6036	0.58	0.9609	49,303
2013	5	268,524	0.71	0.6396	0.62	0.9693	260,279
2013	6	385,987	0.74	0.6667	0.64	0.9600	370,548
2013	7	587,538	0.77	0.6937	0.66	0.9514	559,000
2013	8	810,367	0.80	0.7207	0.69	0.9574	775,825
2013	10	1,177,968	0.84	0.7568	0.72	0.9514	1,120,752
2013	11	2,277,039	0.87	0.7838	0.75	0.9569	2,178,891
2013	12	846,877	0.90	0.8108	0.77	0.9497	804,251
2013	13	1,704,266	0.92	0.8288	0.80	0.9652	1,644,987
2013	14	2,092,138	0.94	0.8468	0.81	0.9565	2,001,108
2013	15	2,403,054	0.97	0.8739	0.83	0.9498	2,282,406
2013	16	2,989,044	0.98	0.8829	0.85	0.9628	2,877,717
2013	17	2,315,442	1.01	0.9099	0.87	0.9561	2,213,884
2013	18	4,204,028	1.04	0.9369	0.89	0.9499	3,993,422
2013	19	2,353,893	1.06	0.9550	0.92	0.9634	2,267,732
2013	20	3,093,228	1.08	0.9730	0.93	0.9558	2,956,610
2013	21	2,662,460	1.10	0.9910	0.95	0.9586	2,552,331
2013	22	3,531,498	1.13	1.0180	0.98	0.9627	3,399,614
2013	23	1,649,480	1.16	1.0450	1.00	0.9569	1,578,382
2013	24	4,593,891	1.17	1.0541	1.01	0.9582	4,401,890
2013	25	5,177,363	1.20	1.0811	1.04	0.9620	4,980,623
2013	26	7,779,332	1.22	1.0991	1.05	0.9553	7,431,813

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Model	Written Premiums (C'17)	All Deductible	Current	Current	Revised		Collision
Year	Symbol	Total	Rel on '18 base	Rel on '20 base	Rel on '20 base	Ratio	Ratio x Writ Prem
2013	27	2,249,316	1.24	1.1171	1.07	0.9578	2,154,446
2013	28	3,811,417	1.26	1.1351	1.09	0.9602	3,659,868
2013	29	7,341,159	1.28	1.1532	1.10	0.9539	7,002,777
2013	30	4,063,532	1.31	1.1802	1.13	0.9575	3,890,754
2013	31	8,198,143	1.32	1.1892	1.14	0.9586	7,859,038
2013	32	5,815,219	1.34	1.2072	1.16	0.9609	5,587,818
2013	33	3,623,168	1.37	1.2342	1.18	0.9561	3,463,960
2013	34	2,319,111	1.38	1.2432	1.19	0.9572	2,219,793
2013	35	3,607,787	1.40	1.2613	1.21	0.9594	3,461,156
2013	36	2,048,641	1.43	1.2883	1.23	0.9548	1,955,951
2013	37	1,335,923	1.45	1.3063	1.25	0.9569	1,278,340
2013	38	1,426,832	1.48	1.3333	1.28	0.9600	1,369,759
2013	39	582,215	1.50	1.3514	1.29	0.9546	555,782
2013	40	1,784,411	1.52	1.3694	1.31	0.9566	1,707,047
2013	41	1,253,567	1.54	1.3874	1.33	0.9586	1,201,715
2013	42	407,985	1.57	1.4144	1.35	0.9545	389,405
2013	43	1,208,821	1.58	1.4234	1.37	0.9625	1,163,452
2013	44	666,268	1.60	1.4414	1.38	0.9574	637,868
2013	45	410,764	1.62	1.4595	1.40	0.9593	394,029
2013	46	823,368	1.64	1.4775	1.42	0.9611	791,337
2013	47	670,727	1.67	1.5045	1.44	0.9571	641,970
2013	48	643,847	1.69	1.5225	1.46	0.9589	617,407
2013	49	1,421,449	1.71	1.5405	1.48	0.9607	1,365,589
2013	50	1,347,086	1.74	1.5676	1.50	0.9569	1,289,022
2013	51	1,715,524	1.77	1.5946	1.52	0.9532	1,635,272
2013	52	419,950	1.78	1.6036	1.54	0.9603	403,294
2013	53	563,931	1.81	1.6306	1.56	0.9567	539,504
2013	54	849,721	1.84	1.6577	1.59	0.9592	815,039
2013	55	437,463	1.89	1.7027	1.63	0.9573	418,784
2013	56	920,263	1.94	1.7477	1.67	0.9555	879,326
2013	57	858,375	1.99	1.7928	1.72	0.9594	823,522
2013	58	868,857	2.08	1.8739	1.79	0.9552	829,967
2013	59	227,860	2.18	1.9640	1.88	0.9572	218,118
2013	60	582,182	2.29	2.0631	1.97	0.9549	555,920
2013	61	599,651	2.42	2.1802	2.09	0.9586	574,847
2013	62	171,845	2.58	2.3243	2.22	0.9551	164,132
2013	63	350,774	2.72	2.4505	2.35	0.9590	336,395
2013	64	235,384	2.88	2.5946	2.48	0.9558	224,988
2013	65	300,455	3.03	2.7297	2.61	0.9561	287,277
2013	66	298,216	3.25	2.9279	2.81	0.9597	286,205
2013	67	236,242	3.56	3.2072	3.07	0.9572	226,135
2013	68	80,308	3.86	3.4775	3.33	0.9576	76,902
2013	69	75,684	4.17	3.7568	3.59	0.9556	72,325
2013	70	31,973	4.46	4.0180	3.85	0.9582	30,636
2014	1	198,629	0.41	0.3694	0.36	0.9746	193,591
2014	2	150,274	0.51	0.4595	0.45	0.9794	147,180
2014	3	43,162	0.62	0.5586	0.54	0.9668	41,728
2014	4	513,647	0.72	0.6486	0.62	0.9558	490,961
2014	5	16,430	0.76	0.6847	0.66	0.9639	15,838

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Model	Written Premiums (C'17)	All Deductible	Current	Current	Revised		Collision
Year	Symbol	Total	Rel on '18 base	Rel on '20 base	Rel on '20 base	Ratio	Ratio x Writ Prem
2014	6	417,820	0.79	0.7117	0.69	0.9695	405,074
2014	7	286,495	0.82	0.7387	0.71	0.9611	275,350
2014	8	889,861	0.86	0.7748	0.75	0.9680	861,406
2014	10	832,628	0.89	0.8018	0.78	0.9728	809,988
2014	11	1,796,608	0.93	0.8378	0.81	0.9668	1,736,914
2014	12	1,686,978	0.96	0.8649	0.83	0.9597	1,618,972
2014	13	2,480,447	0.99	0.8919	0.86	0.9642	2,391,752
2014	14	1,820,306	1.00	0.9009	0.87	0.9657	1,757,870
2014	15	4,181,631	1.03	0.9279	0.90	0.9699	4,055,776
2014	16	1,888,887	1.05	0.9459	0.92	0.9726	1,837,078
2014	17	3,599,982	1.08	0.9730	0.94	0.9661	3,477,983
2014	18	3,028,201	1.11	1.0000	0.96	0.9600	2,907,073
2014	19	2,411,570	1.13	1.0180	0.99	0.9725	2,345,198
2014	20	3,589,247	1.15	1.0360	1.00	0.9652	3,464,404
2014	21	3,811,706	1.18	1.0631	1.03	0.9689	3,693,155
2014	22	1,995,577	1.21	1.0901	1.05	0.9632	1,922,186
2014	23	4,005,579	1.24	1.1171	1.08	0.9668	3,872,490
2014	24	3,590,202	1.26	1.1351	1.09	0.9602	3,447,449
2014	25	3,417,964	1.28	1.1532	1.12	0.9713	3,319,698
2014	26	3,897,089	1.30	1.1712	1.13	0.9648	3,760,091
2014	27	4,431,869	1.32	1.1892	1.15	0.9670	4,285,819
2014	28	4,555,266	1.35	1.2162	1.17	0.9620	4,382,166
2014	29	4,057,895	1.37	1.2342	1.19	0.9642	3,912,462
2014	30	5,474,203	1.40	1.2613	1.22	0.9673	5,295,118
2014	31	7,439,066	1.41	1.2703	1.23	0.9683	7,203,232
2014	32	6,413,449	1.43	1.2883	1.25	0.9703	6,222,840
2014	33	5,625,351	1.46	1.3153	1.27	0.9655	5,431,546
2014	34	2,843,952	1.48	1.3333	1.29	0.9675	2,751,524
2014	35	2,640,293	1.50	1.3514	1.30	0.9620	2,539,962
2014	36	1,878,875	1.53	1.3784	1.33	0.9649	1,812,930
2014	37	1,307,732	1.55	1.3964	1.35	0.9668	1,264,282
2014	38	4,258,625	1.58	1.4234	1.38	0.9695	4,128,710
2014	39	1,107,225	1.60	1.4414	1.39	0.9643	1,067,711
2014	40	679,598	1.63	1.4685	1.42	0.9670	657,167
2014	41	1,054,823	1.65	1.4865	1.43	0.9620	1,014,740
2014	42	1,850,527	1.67	1.5045	1.46	0.9704	1,795,787
2014	43	694,426	1.69	1.5225	1.47	0.9655	670,470
2014	44	571,288	1.71	1.5405	1.49	0.9672	552,546
2014	45	537,055	1.73	1.5586	1.51	0.9688	520,322
2014	46	1,111,831	1.76	1.5856	1.53	0.9649	1,072,854
2014	47	473,912	1.79	1.6126	1.56	0.9674	458,450
2014	48	694,018	1.80	1.6216	1.57	0.9682	671,925
2014	49	1,726,857	1.83	1.6486	1.60	0.9705	1,675,901
2014	50	1,320,922	1.86	1.6757	1.62	0.9668	1,277,033
2014	51	1,530,172	1.89	1.7027	1.64	0.9632	1,473,823
2014	52	665,872	1.91	1.7207	1.66	0.9647	642,375
2014	53	990,725	1.93	1.7387	1.68	0.9662	957,256
2014	54	728,014	1.97	1.7748	1.72	0.9691	705,545
2014	55	1,135,686	2.02	1.8198	1.76	0.9671	1,098,355
2014	56	989,198	2.07	1.8649	1.81	0.9706	960,096

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Model	Written Premiums (C'17)	All Deductible	Current	Current	Revised		Collision
Year	Symbol	Total	Rel on '18 base	Rel on '20 base	Rel on '20 base	Ratio	Ratio x Writ Prem
2014	57	1,098,123	2.13	1.9189	1.85	0.9641	1,058,683
2014	58	314,646	2.22	2.0000	1.94	0.9700	305,207
2014	59	469,456	2.33	2.0991	2.03	0.9671	454,002
2014	60	554,656	2.45	2.2072	2.13	0.9650	535,254
2014	61	539,277	2.59	2.3333	2.25	0.9643	520,017
2014	62	148,833	2.75	2.4775	2.40	0.9687	144,179
2014	63	253,920	2.91	2.6216	2.54	0.9689	246,014
2014	64	186,922	3.08	2.7748	2.68	0.9658	180,538
2014	65	253,239	3.24	2.9189	2.82	0.9661	244,657
2014	66	298,871	3.48	3.1351	3.03	0.9665	288,849
2014	67	151,276	3.80	3.4234	3.31	0.9669	146,264
2014	68	98,411	4.13	3.7207	3.60	0.9676	95,218
2014	69	134,436	4.45	4.0090	3.88	0.9678	130,110
2014	70	42,388	4.77	4.2973	4.16	0.9681	41,034
2015	1	362,367	0.44	0.3964	0.38	0.9586	347,378
2015	2	18,111	0.55	0.4955	0.48	0.9687	17,545
2015	3	70,713	0.67	0.6036	0.58	0.9609	67,948
2015	4	126,841	0.77	0.6937	0.67	0.9658	122,509
2015	5	150,497	0.82	0.7387	0.71	0.9611	144,642
2015	6	200,726	0.85	0.7658	0.74	0.9664	193,972
2015	7	374,964	0.88	0.7928	0.77	0.9713	364,184
2015	8	792,951	0.92	0.8288	0.80	0.9652	765,370
2015	10	960,969	0.96	0.8649	0.84	0.9713	933,341
2015	11	1,345,917	1.00	0.9009	0.87	0.9657	1,299,752
2015	12	1,640,925	1.03	0.9279	0.90	0.9699	1,591,538
2015	13	1,537,007	1.06	0.9550	0.92	0.9634	1,480,747
2015	14	2,102,256	1.08	0.9730	0.94	0.9661	2,031,013
2015	15	2,425,276	1.11	1.0000	0.97	0.9700	2,352,518
2015	16	3,910,319	1.13	1.0180	0.98	0.9627	3,764,288
2015	17	3,715,968	1.16	1.0450	1.01	0.9665	3,591,355
2015	18	2,568,925	1.19	1.0721	1.04	0.9701	2,492,073
2015	19	4,887,385	1.22	1.0991	1.06	0.9644	4,713,522
2015	20	3,049,565	1.24	1.1171	1.08	0.9668	2,948,241
2015	21	5,441,391	1.27	1.1441	1.10	0.9614	5,231,448
2015	22	3,341,706	1.30	1.1712	1.13	0.9648	3,224,232
2015	23	2,564,588	1.33	1.1982	1.16	0.9681	2,482,830
2015	24	3,727,286	1.35	1.2162	1.17	0.9620	3,585,649
2015	25	4,182,361	1.38	1.2432	1.20	0.9652	4,036,888
2015	26	4,105,383	1.40	1.2613	1.22	0.9673	3,971,078
2015	27	6,964,871	1.42	1.2793	1.24	0.9693	6,751,020
2015	28	2,997,607	1.45	1.3063	1.26	0.9646	2,891,347
2015	29	4,313,936	1.47	1.3243	1.28	0.9665	4,169,551
2015	30	2,414,221	1.50	1.3514	1.31	0.9694	2,340,346
2015	31	3,712,046	1.52	1.3694	1.32	0.9639	3,578,217
2015	32	9,544,008	1.54	1.3874	1.34	0.9658	9,218,024
2015	33	3,192,218	1.57	1.4144	1.37	0.9686	3,091,978
2015	34	8,135,728	1.59	1.4324	1.38	0.9634	7,837,930
2015	35	3,533,135	1.61	1.4505	1.40	0.9652	3,410,243
2015	36	4,280,069	1.64	1.4775	1.43	0.9679	4,142,533

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Model	Written Premiums (C'17)	All Deductible	Current	Current	Revised		Collision
Year	Symbol	Total	Rel on '18 base	Rel on '20 base	Rel on '20 base	Ratio	Ratio x Writ Prem
2015	37	2,649,423	1.67	1.5045	1.45	0.9638	2,553,441
2015	38	4,297,312	1.70	1.5315	1.48	0.9664	4,152,720
2015	39	1,702,341	1.72	1.5495	1.50	0.9680	1,647,906
2015	40	3,804,918	1.75	1.5766	1.52	0.9641	3,668,376
2015	41	1,495,877	1.77	1.5946	1.54	0.9658	1,444,662
2015	42	1,020,067	1.80	1.6216	1.57	0.9682	987,595
2015	43	850,435	1.82	1.6396	1.58	0.9636	819,502
2015	44	1,109,892	1.84	1.6577	1.60	0.9652	1,071,287
2015	45	831,852	1.86	1.6757	1.62	0.9668	804,213
2015	46	840,764	1.89	1.7027	1.64	0.9632	809,803
2015	47	487,817	1.92	1.7297	1.67	0.9655	470,972
2015	48	1,578,541	1.94	1.7477	1.69	0.9670	1,526,384
2015	49	666,865	1.97	1.7748	1.71	0.9635	642,526
2015	50	584,655	2.00	1.8018	1.74	0.9657	564,601
2015	51	1,307,853	2.03	1.8288	1.77	0.9678	1,265,783
2015	52	881,505	2.05	1.8468	1.78	0.9638	849,599
2015	53	1,113,641	2.08	1.8739	1.81	0.9659	1,075,681
2015	54	625,635	2.12	1.9099	1.84	0.9634	602,734
2015	55	1,032,653	2.17	1.9550	1.89	0.9668	998,342
2015	56	676,843	2.23	2.0090	1.94	0.9657	653,594
2015	57	905,346	2.29	2.0631	1.99	0.9646	873,283
2015	58	847,983	2.39	2.1532	2.08	0.9660	819,173
2015	59	644,710	2.51	2.2613	2.18	0.9641	621,542
2015	60	671,784	2.63	2.3694	2.29	0.9665	649,281
2015	61	351,993	2.78	2.5045	2.42	0.9663	340,116
2015	62	352,651	2.96	2.6667	2.58	0.9675	341,190
2015	63	287,478	3.13	2.8198	2.72	0.9646	277,301
2015	64	387,678	3.31	2.9820	2.88	0.9658	374,420
2015	65	370,668	3.48	3.1351	3.03	0.9665	358,238
2015	66	185,819	3.74	3.3694	3.25	0.9646	179,236
2015	67	141,051	4.09	3.6847	3.56	0.9662	136,278
2015	68	157,520	4.44	4.0000	3.86	0.9650	152,007
2015	69	82,548	4.79	4.3153	4.17	0.9663	79,768
2015	70	120,148	5.13	4.6216	4.46	0.9650	115,946
2016	1	15,164	0.47	0.4234	0.41	0.9683	14,683
2016	2	416,595	0.59	0.5315	0.51	0.9595	399,719
2016	3	109,262	0.72	0.6486	0.62	0.9558	104,436
2016	4	98,631	0.82	0.7387	0.72	0.9746	96,129
2016	5	185,377	0.88	0.7928	0.76	0.9586	177,709
2016	6	447,645	0.91	0.8198	0.79	0.9636	431,363
2016	7	498,494	0.94	0.8468	0.82	0.9683	482,691
2016	8	672,705	0.98	0.8829	0.86	0.9741	655,270
2016	10	917,445	1.03	0.9279	0.89	0.9591	879,946
2016	11	1,090,698	1.07	0.9640	0.93	0.9648	1,052,269
2016	12	2,621,256	1.10	0.9910	0.96	0.9687	2,539,282
2016	13	1,386,560	1.13	1.0180	0.99	0.9725	1,348,399
2016	14	1,810,476	1.16	1.0450	1.00	0.9569	1,732,438
2016	15	2,794,238	1.19	1.0721	1.03	0.9608	2,684,582
2016	16	2,861,524	1.21	1.0901	1.05	0.9632	2,756,286

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Model	Written Premiums (C'17)	All Deductible	Current	Current	Revised		Collision
Year	Symbol	Total	Rel on	Rel on	Rel on	Ratio	Ratio x
			'18 base	'20 base	'20 base		Writ Prem
2016	17	3,748,700	1.24	1.1171	1.08	0.9668	3,624,146
2016	18	5,325,323	1.27	1.1441	1.11	0.9702	5,166,402
2016	19	3,835,626	1.31	1.1802	1.13	0.9575	3,672,539
2016	20	2,361,659	1.33	1.1982	1.15	0.9598	2,266,660
2016	21	4,926,997	1.36	1.2252	1.18	0.9631	4,745,133
2016	22	5,525,976	1.39	1.2523	1.21	0.9663	5,339,524
2016	23	3,446,954	1.42	1.2793	1.24	0.9693	3,341,118
2016	24	3,441,474	1.44	1.2973	1.26	0.9713	3,342,532
2016	25	2,888,239	1.48	1.3333	1.28	0.9600	2,772,709
2016	26	3,298,883	1.50	1.3514	1.30	0.9620	3,173,525
2016	27	6,269,152	1.52	1.3694	1.32	0.9639	6,043,133
2016	28	3,485,250	1.55	1.3964	1.35	0.9668	3,369,450
2016	29	2,731,542	1.57	1.4144	1.37	0.9686	2,645,768
2016	30	4,574,744	1.61	1.4505	1.40	0.9652	4,415,622
2016	31	4,799,985	1.63	1.4685	1.41	0.9602	4,608,869
2016	32	5,640,082	1.65	1.4865	1.43	0.9620	5,425,759
2016	33	4,967,800	1.68	1.5135	1.46	0.9646	4,792,153
2016	34	3,642,289	1.70	1.5315	1.48	0.9664	3,519,737
2016	35	2,615,827	1.72	1.5495	1.50	0.9680	2,532,181
2016	36	3,749,376	1.75	1.5766	1.53	0.9705	3,638,609
2016	37	6,130,497	1.79	1.6126	1.55	0.9612	5,892,469
2016	38	1,328,149	1.82	1.6396	1.58	0.9636	1,279,839
2016	39	3,468,602	1.84	1.6577	1.60	0.9652	3,347,955
2016	40	2,946,121	1.87	1.6847	1.63	0.9675	2,850,490
2016	41	781,274	1.89	1.7027	1.65	0.9690	757,092
2016	42	1,585,368	1.93	1.7387	1.67	0.9605	1,522,693
2016	43	953,731	1.95	1.7568	1.69	0.9620	917,489
2016	44	789,249	1.97	1.7748	1.71	0.9635	760,443
2016	45	336,682	1.99	1.7928	1.73	0.9650	324,890
2016	46	820,505	2.02	1.8198	1.76	0.9671	793,534
2016	47	867,573	2.05	1.8468	1.79	0.9692	840,869
2016	48	915,533	2.08	1.8739	1.80	0.9606	879,440
2016	49	583,165	2.11	1.9009	1.83	0.9627	561,414
2016	50	2,074,218	2.14	1.9279	1.86	0.9648	2,001,136
2016	51	761,778	2.17	1.9550	1.89	0.9668	736,467
2016	52	456,560	2.19	1.9730	1.91	0.9681	441,988
2016	53	576,110	2.23	2.0090	1.93	0.9607	553,453
2016	54	964,334	2.27	2.0450	1.97	0.9633	928,947
2016	55	1,088,264	2.32	2.0901	2.02	0.9665	1,051,770
2016	56	569,581	2.39	2.1532	2.07	0.9614	547,584
2016	57	1,029,541	2.45	2.2072	2.13	0.9650	993,528
2016	58	917,922	2.56	2.3063	2.22	0.9626	883,572
2016	59	405,648	2.69	2.4234	2.33	0.9614	390,010
2016	60	1,132,895	2.81	2.5315	2.45	0.9678	1,096,409
2016	61	456,730	2.97	2.6757	2.59	0.9680	442,105
2016	62	286,093	3.17	2.8559	2.75	0.9629	275,489
2016	63	398,337	3.35	3.0180	2.91	0.9642	384,080
2016	64	191,356	3.54	3.1892	3.08	0.9658	184,804
2016	65	339,981	3.72	3.3514	3.24	0.9668	328,685
2016	66	332,152	4.00	3.6036	3.48	0.9657	320,759

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Model	Written Premiums (C'17)	All Deductible	Current	Current	Revised		Collision
Year	Symbol	Total	Rel on '18 base	Rel on '20 base	Rel on '20 base	Ratio	Ratio x Writ Prem
2016	67	139,224	4.38	3.9459	3.80	0.9630	134,075
2016	68	209,236	4.75	4.2793	4.13	0.9651	201,937
2016	69	80,363	5.13	4.6216	4.45	0.9629	77,379
2016	70	66,366	5.49	4.9459	4.77	0.9644	64,005
2017	1	38,630	0.49	0.4414	0.44	0.9967	38,504
2017	2	243,246	0.61	0.5495	0.55	1.0008	243,445
2017	3	149,762	0.74	0.6667	0.67	1.0050	150,511
2017	4	55,696	0.85	0.7658	0.77	1.0055	56,004
2017	5	58,447	0.91	0.8198	0.82	1.0002	58,460
2017	6	31,216	0.94	0.8468	0.85	1.0037	31,332
2017	7	195,217	0.98	0.8829	0.88	0.9967	194,580
2017	8	197,500	1.02	0.9189	0.92	1.0012	197,732
2017	10	274,890	1.07	0.9640	0.96	0.9959	273,760
2017	11	510,254	1.11	1.0000	1.00	1.0000	510,254
2017	12	1,079,709	1.14	1.0270	1.03	1.0029	1,082,834
2017	13	2,045,279	1.18	1.0631	1.06	0.9971	2,039,386
2017	14	878,103	1.20	1.0811	1.08	0.9990	877,225
2017	15	1,616,313	1.23	1.1081	1.11	1.0017	1,619,073
2017	16	1,927,104	1.25	1.1261	1.13	1.0034	1,933,733
2017	17	1,732,855	1.29	1.1622	1.16	0.9981	1,729,631
2017	18	3,120,612	1.32	1.1892	1.19	1.0007	3,122,740
2017	19	2,954,527	1.35	1.2162	1.22	1.0031	2,963,719
2017	20	2,371,584	1.38	1.2432	1.24	0.9974	2,365,397
2017	21	3,685,138	1.41	1.2703	1.27	0.9998	3,684,354
2017	22	2,676,160	1.44	1.2973	1.30	1.0021	2,681,735
2017	23	5,163,130	1.48	1.3333	1.33	0.9975	5,150,222
2017	24	2,560,638	1.50	1.3514	1.35	0.9990	2,558,077
2017	25	2,066,958	1.53	1.3784	1.38	1.0012	2,069,390
2017	26	2,743,835	1.55	1.3964	1.40	1.0026	2,750,916
2017	27	5,350,881	1.58	1.4234	1.42	0.9976	5,338,012
2017	28	3,240,706	1.61	1.4505	1.45	0.9997	3,239,700
2017	29	3,300,677	1.63	1.4685	1.47	1.0010	3,304,119
2017	30	3,778,104	1.67	1.5045	1.50	0.9970	3,766,792
2017	31	2,985,483	1.69	1.5225	1.52	0.9983	2,980,537
2017	32	4,442,558	1.71	1.5405	1.54	0.9996	4,440,999
2017	33	4,260,196	1.74	1.5676	1.57	1.0016	4,266,807
2017	34	2,213,913	1.76	1.5856	1.59	1.0028	2,220,077
2017	35	2,238,833	1.79	1.6126	1.61	0.9984	2,235,206
2017	36	2,418,403	1.82	1.6396	1.64	1.0002	2,418,935
2017	37	1,587,350	1.85	1.6667	1.67	1.0020	1,590,525
2017	38	2,040,376	1.89	1.7027	1.70	0.9984	2,037,137
2017	39	2,704,174	1.91	1.7207	1.72	0.9996	2,703,041
2017	40	1,105,721	1.94	1.7477	1.75	1.0013	1,107,146
2017	41	4,374,698	1.96	1.7658	1.77	1.0024	4,385,188
2017	42	1,114,435	2.00	1.8018	1.80	0.9990	1,113,321
2017	43	919,119	2.02	1.8198	1.82	1.0001	919,210
2017	44	1,077,213	2.04	1.8378	1.84	1.0012	1,078,480
2017	45	1,048,418	2.06	1.8559	1.86	1.0022	1,050,759
2017	46	1,125,239	2.10	1.8919	1.89	0.9990	1,124,114

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Model	Written Premiums (C'17)	All Deductible	Current	Current	Revised		Collision
Year	Symbol	Total	Rel on '18 base	Rel on '20 base	Rel on '20 base	Ratio	Ratio x Writ Prem
2017	47	525,116	2.13	1.9189	1.92	1.0006	525,412
2017	48	736,967	2.15	1.9369	1.94	1.0016	738,132
2017	49	792,152	2.19	1.9730	1.97	0.9985	790,958
2017	50	1,463,162	2.22	2.0000	2.00	1.0000	1,463,162
2017	51	805,723	2.25	2.0270	2.03	1.0015	806,905
2017	52	498,814	2.28	2.0541	2.05	0.9980	497,829
2017	53	466,557	2.31	2.0811	2.08	0.9995	466,315
2017	54	695,255	2.35	2.1171	2.12	1.0014	696,202
2017	55	938,091	2.41	2.1712	2.17	0.9995	937,585
2017	56	888,450	2.48	2.2342	2.23	0.9981	886,766
2017	57	734,284	2.54	2.2883	2.29	1.0007	734,833
2017	58	347,811	2.65	2.3874	2.39	1.0011	348,192
2017	59	422,308	2.79	2.5135	2.51	0.9986	421,718
2017	60	678,576	2.92	2.6306	2.63	0.9998	678,413
2017	61	408,230	3.09	2.7838	2.78	0.9986	407,675
2017	62	259,539	3.29	2.9640	2.96	0.9987	259,192
2017	63	280,793	3.47	3.1261	3.13	1.0012	281,141
2017	64	135,354	3.67	3.3063	3.31	1.0011	135,505
2017	65	194,776	3.86	3.4775	3.48	1.0007	194,917
2017	66	236,701	4.15	3.7387	3.74	1.0003	236,781
2017	67	145,725	4.54	4.0901	4.09	1.0000	145,722
2017	68	132,500	4.93	4.4414	4.44	0.9997	132,457
2017	69	66,728	5.32	4.7928	4.79	0.9994	66,689
2017	70	28,805	5.69	5.1261	5.13	1.0008	28,827
		1,284,367,569	offset (3)/(8) =		1.011		1,270,535,501



SECTION D  
EXPLANATORY MATERIAL

## NORTH CAROLINA

### PRIVATE PASSENGER AUTOMOBILE INSURANCE

#### Explanatory Memorandum

This memorandum supplements the filing letter and supporting exhibits setting forth a revision of private passenger automobile insurance rates in the State of North Carolina. It is the purpose of this memorandum to describe the source data used and to set forth in detail the insurance ratemaking procedures reflected in the filing. Certain pages in the filing and accompanying material contain a notation "all carriers" or other similar wording. This indicates that the data are combined ISO, ISS and NISS data. Data for certain companies are not included, as noted on page H-7.

#### Premium, Loss, and Expense Experience

This revision is based upon the combined premium, loss, and expense experience, as applicable, of all licensed companies writing private passenger automobile insurance in this State, except as noted in Section H. In order to have this experience available in all detail necessary for rate review and ratemaking in accordance with accepted standards, all such companies are required to file each year their total private passenger automobile insurance experience with the official statistical agents recorded pursuant to the officially approved statistical plans and reported by the companies in accordance with instructions issued by the statistical agents under the Official Calls for Experience.

The Commissioner appointed the following statistical agents to act on his behalf for the collection of private passenger automobile insurance experience in North Carolina, Insurance Services Office (ISO), Independent Statistical Service (ISS), and National Independent Statistical Service (NISS).

Experience utilized in the filing was collected under the Automobile Statistical Plan and the 2017 Official Statistical Programs of ISO, the Automobile Statistical Plan - All Coverages and the 2017 Statistical Programs of ISS, and the Automobile Statistical Plan - All Coverages - Part IV, North Carolina and the 2017 Statistical Programs of NISS. In substance, the statistical plans of all statistical agents are alike in North Carolina, and provide for the recording and reporting of the experience in the detail required for ratemaking and in such form that the experience of all companies can be combined.

The filing of experience is accompanied by an affidavit executed by an officer of the statistical agent responsible for and acquainted with the statistical procedures employed for the production of this end product. Further, the licensing of an organization and its appointment as a statistical agent in the various states is predicated upon demonstration by the organization of its ability to perform this function. Moreover, the performance of the statistical agents is reviewed periodically through examination by personnel of state insurance departments under the convention examinations of the National Association of Insurance Commissioners. From time to time such organizations are called upon by Insurance Department examiners to verify, and do verify the data consolidated by them as statistical agents.

The insurance companies likewise are subject to a variety of checks and controls. Effective controls are maintained within the company over the activities of company employees connected with the company's statistics. Companies are required by statute to submit directly to the Insurance Department statistical and accounting information to be found in the Annual Statement and the Insurance Expense Exhibit. These documents are scrutinized by experienced Insurance Department personnel throughout the country. The insurance companies are also subject to examination by the Insurance Department, which examinations extend into the statistical records of the companies.

### Statewide Rate Exhibits

#### 1. Experience

##### A. Private Passenger Automobile Liability

Private passenger automobile liability experience was compiled on a calendar/accident year basis for the years ended December 31, 2017, 2016 and 2015. For any twelve-month period, the accident year experience brings together the losses resulting from accidents occurring during that period with the premiums and number of cars "earned" during the same period.

##### B. Private Passenger Automobile Physical Damage

Private passenger automobile experience for physical damage coverages was compiled on a calendar year basis for the years ended December 31, 2017, 2016 and 2015, and includes experience for all losses paid in the respective twelve-month periods.

Based on credibility considerations, the overall filed rates for Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision are based on the loss and expense experience of the year ended December 31, 2017. However, the experience of the earlier two years was also considered and evaluated. Indicated rates for all three years were reviewed to make sure that there were no anomalies or abnormalities associated with the latest year. Because of the smaller volume of experience for Uninsured Motorists and Underinsured Motorists coverage, three years of experience were utilized in the determination of the overall indicated rates, with each year of experience given weight proportional to its earned car years.

##### C. Motorcycles

For liability, motorcycle experience was compiled on a calendar/accident year basis for the years ended December 31, 2017, 2016 and 2015. For any twelve-month period, the accident year experience brings together the losses resulting from accidents occurring during that period with the premiums and number of cars "earned" during the same period.

Because of the small volume of motorcycle experience, each year of the experience period is given weight proportional to its earned premium in the calculation of an indicated change.

## 2. Losses

### A. Private Passenger Automobile Liability

Losses compiled for any accident year include paid losses as well as loss reserves. The amounts that will ultimately be required as payments of claims on open cases are carefully determined by the claim departments of the companies, and experience has shown that these determinations are highly accurate in the aggregate. Since, however, there are differences between the total incurred losses so determined and the amounts ultimately paid, the ratemaking procedure provides for a "development" of the incurred losses to a basis which, for all practical purposes, can be considered as the ultimate basis. This development is accomplished as follows: Each year the experience is compiled for the latest three years, all valued as of three months after the close of the latest accident year period. Thus, the experience is reported for the latest year as of 15 months, the preceding year as of 27 months and the next preceding year as of 39 months, all measured from the beginning of each accident year respectively. From reports of prior years, similarly aged experience was obtained so that there are available 3 successive reports for each year except the current and the preceding year. For the latter, 2 successive reports are available.

Further aged data are obtained on each year's incurred losses in the aggregate as of 51 months and as of 63 months. As of 63 months, nearly all incurred losses are paid. From a comparison of the incurred losses for each year at its successive valuation dates, it is determined what the rate of development has been in the past. An average of these developments gives an indication of the future development of the incurred losses for those years which have not yet sufficiently matured. This development is reflected in the incurred losses for the less matured years by the application of loss development factors. These loss development factors are shown on pages C-1, C-3, and C-5.

The derivation of the factors is presented on pages D-17, D-18 and D-19. By applying these factors, the reported incurred losses have been changed to the amounts at which it is believed they will ultimately be settled.

### B. Private Passenger Automobile Physical Damage

Physical Damage losses are reported on a paid basis. These losses are then adjusted to an incurred basis based on Statutory Page 14 annual statement data. These adjustment factors are shown on pages C-7, C-9, and C-11. In order to insure stability in Comprehensive rate levels while maintaining adequacy in the event of large, unexpected wind and water losses, a wind and water adjustment procedure is utilized. This procedure adjusts reported losses by removing the wind and water losses that actually occurred during the experience year and replaces these losses with an amount commensurate with an expected wind and water loss provision based on North Carolina's long term history of wind and water losses. The resulting losses are not subject to the type of yearly variation inherent in actual wind and water losses. Hence, severe shifts in rate level (both upward and downward), which might result from reflecting variable wind and water losses only in the year in which they occur, will be avoided. The derivation of the wind and water adjustment is shown on pages D-15 and D-16.

3. Loss Adjustment Expense

A. Private Passenger Automobile Liability

The liability unallocated loss adjustment expenses are determined as a percentage of the North Carolina incurred losses and allocated loss adjustment expenses based on a North Carolina expense call. The expense call data and the percentages derived from them are shown on page D-29.

B. Private Passenger Automobile Physical Damage

The physical damage loss adjustment expenses are determined as a percentage of the North Carolina incurred losses based on a North Carolina expense call. The expense call data and the percentages determined from them are shown on pages D-30 and D-31.

4. General Expenses and Other Acquisition Expenses

The general expenses and other acquisition expenses are determined as a percentage of North Carolina earned premiums based on a North Carolina expense call. The expense call data and the percentages determined from them are shown on pages D-29-D-31.

5. Prospective Annual Change in Losses

A. Private Passenger Automobile Liability

The prospective annual changes in liability losses are determined by coverage for the Bodily Injury, Property Damage and Medical Payments coverages. The average annual changes in losses are based upon the available North Carolina average claim cost and claim frequency data, both from collected statistical plan experience and ISO-PCI(ISS) Fast Track data. The claim cost data are used as a measure of the inflationary trend in the cost of claims. The claim frequency data are used as a measure of the expected trend in claim occurrence. Exponential and linear curves of best fit are developed from the claim cost and claim frequency data. The prospective average annual changes in losses used in the determination of the needed rate level change are also based upon consideration of changes in the number of miles driven, the changing cost of gasoline, and the impact of recent legislation. The expected average annual changes in losses have been selected based upon analysis and review of these data.

B. Private Passenger Automobile Physical Damage

The prospective annual changes in physical damage losses are determined by coverage for Comprehensive and Collision. The average annual change in Comprehensive losses is based on trend experience excluding wind and water and "all other" losses. The average annual change in Collision losses is based on available North Carolina Collision data, both from collected statistical plan experience and ISO-PCI(ISS) Fast Track data. The claim cost data are used as a measure of the inflationary trend in the cost of claims. The claim frequency data are used as a measure of the expected trend in claim occurrence. Exponential and linear curves of best fit are developed from the claim cost and claim frequency data. The prospective annual change in Collision losses is also based upon consideration of changes in the number of miles driven, the changing cost of gasoline, and the impact of recent legislation. The expected average annual changes in losses have been selected based upon analysis and review of these data.

C. Annual Changes in Loss for Earlier Years

Since the average annual change in losses determined for each coverage is the appropriate rate of change to apply to losses to project them from average date of accident in the most recent year to the average date of accident for the prospective period, it is necessary to recognize known changes from earlier years to the most recent year. These changes are reflected by means of a current cost factor which reflects the changes in pure premiums for the years ended 12/31/2015 and 12/31/2016 to the year ended 12/31/2017 pure premiums. For the purposes of display and calculation of the indicated change by coverage, these actual changes are compounded with the prospective annual change in losses by means of equivalent annual percentage changes. These calculations are shown on pages D-9 and D-10.

6. Prospective Annual Change in Expenses

The average annual change in expenses is based on consideration of the All Items Consumer Price Index, the All Items - Less Energy Consumer Price Index and the Compensation Cost Index – Insurance Carriers, Agent Brokers, and Service, as shown on pages D-11 through D-14. The expected average annual change in expenses is then selected based on analysis and review of these data.

7. Trend Period

The number of years of projection for losses and loss adjustment expenses is the number of years from the average date of accident in the experience period to the average date of coverage under the filed rates. The average date of accident for accident year ended December 31, 2017 is July 1, 2017.

The changes proposed in this filing are applicable to all new and renewal policies written on or after October 1, 2019. The losses and loss adjustment expenses are projected to July 16, 2020. For 6 month policies, the average date of loss is 9 months after the effective date, since losses will occur under these policies throughout the 18 month period commencing with the anticipated effective date. Similarly, for 12 month policies, the average date of loss is 12 months after the anticipated effective date, since losses will occur under these policies throughout the 24 month period commencing with the assumed effective date for annual policies. The average dates of loss during these periods anticipated are weighted based on the distribution of 6 and 12 month policies.

The most recent distribution of policies by term is:

6 month policies	82%
12 month policies	18%

Other acquisition expenses and general expenses are projected six months beyond the anticipated effective date (April 1, 2020) to reflect expense incurred in writing policies throughout the 12 month period commencing with the anticipated effective date.

8. Expected Loss and Loss Adjustment Ratios

These quantities represent the portion of the present premium income available for losses, loss adjustment expenses, general expenses and other acquisition expenses. They are determined from special calls for North Carolina expense experience and reflect the 2017, 2016 and 2015 results as reported by all companies licensed in North Carolina during those years. The breakdowns of the expected loss and loss adjustment ratios are set forth on Pages D-23 to D-28, E-11 and F-4.

9. Premium Trend

Private Passenger Automobile Physical Damage

The required average premiums per exposure for the physical damage coverages are adjusted to reflect the distribution of exposures by model year and the corresponding model year rating relativities in effect during the prospective rating period.

The physical damage required average premiums per exposure are also adjusted for "symbol drift" which accounts for the anticipated increase in premium revenue due to the increasing prices of new cars. Symbol trend factors are derived using the average symbol factors for the most recent experience year and projections of the average symbol relativity during the prospective period in which the proposed rates are to be in effect, as shown on Page D-44 and described in Section H. The trend period is the midpoint of the latest experience year to the average date of earning under the filed rates.

## Territory Rate Exhibits

### 1. Base Class Loss Cost

For each coverage, a base class loss cost by territory is derived by dividing the latest three year average pure premium by the latest year distributional adjustment factor. The distributional adjustment factor is determined for each territory by dividing the latest year average rate by the base class rate (see pages C-19-C-23). The average rates reflect the most recent distribution of risks by class in each territory. The pure premium or loss cost (losses / exposures) is based on three years of experience for purposes of stability.

### 2. Credibility

The base class loss cost for each territory is assigned a credibility value on the basis of the number of claims underlying the three year pure premium. The complement of the credibility assigned to the territory base class loss cost is assigned to the statewide base class loss cost. The credibility table utilized is shown on page D-40.

### 3. Formula Base Class Loss Cost

The formula base class loss cost by territory is calculated by multiplying the territory base class loss cost by its credibility value and adding this amount to the statewide base class loss cost multiplied by the compliment of the territory credibility and the historical adjustment factor. The historical adjustment factor is calculated as the ratio of the current territory base class rate to the current statewide average base class rate. See pages C-19-C-23.

### 4. Index to State

Territory indices to state are calculated by dividing each territory's credibility-weighted formula base class loss cost with the statewide formula base class loss cost.

### 5. Filed Base Rate

Filed base rates by territory were developed so as to achieve the statewide required base class premium. In addition, the rate change has been distributed in such a way that 100% of the general and other acquisition expenses have been flattened by territory. Offsets are applied to the Liability coverages to reflect the changes in classification differentials. Offsets are applied to the Physical Damage coverages to reflect the change in base model year from 2018 to 2020, the changes in deductible relativities, and the changes in classification differentials. The calculation of the flattened general and other acquisition expenses and application of any offsets are described on pages C-18, C-24-C-52, I-6 and J-11.



NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
SUMMARY OF SELECTED FACTORS

<u>Loss Trends</u>	<u>Cost</u>	<u>Frequency</u>	<u>Total</u>
Bodily Injury (B/L)	5.0%	-2.0%	2.9%
Bodily Injury (T/L)	5.0%		
Property Damage	6.0%	-1.5%	4.4%
Medical Payments	1.5%	-0.5%	1.0%
Uninsured Motorists (BI)	2.5%	1.0%	3.5%
Uninsured Motorists (PD)	2.0%	4.0%	6.1%
Underinsured Motorists (BI)	-2.0%	3.0%	0.9%
Comprehensive	2.5%	-1.5%	1.0%
Collision	2.5%	0.5%	3.0%
<u>Expense Trend</u>			2.5%

<u>Other Selections:</u>	<u>Liability</u>	<u>Phy Dam</u>
Underwriting Profit	11.0%	12.5%
Contingencies	0.0%	0.0%
Dividends	0.3%	0.3%
Loss Development	BI/PD/MP UM/UIM	3 yr avg 5 yr avg

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

Development of Annualized Trend  
for 2015 and 2016

	(1) Calendar Year	(2) Claim Cost Change (a)	(3) Claim Frequency Change (b)	(4) Current Cost Factor (c)	(5) 2017 Trend Factor	(6) Annualized Trend (d)
Bodily Injury	2015	1.110	0.886	0.983	1.029	1.014
	2016	1.040	0.899	0.935	1.029	1.005
	2017	1.000	1.000	1.000	1.029	1.029
Property Damage	2015	1.163	0.949	1.104	1.044	1.047
	2016	1.067	0.941	1.004	1.044	1.034
	2017	1.000	1.000	1.000	1.044	1.044
Medical Payments	2015	1.049	0.973	1.021	1.010	1.010
	2016	1.023	0.930	0.951	1.010	0.995
	2017	1.000	1.000	1.000	1.010	1.010
Comprehensive	2015	1.117	0.882	0.985	1.010	1.003
	2016	1.057	0.894	0.945	1.010	0.994
	2017	1.000	1.000	1.000	1.010	1.010
Collision	2015	1.052	1.021	1.074	1.030	1.033
	2016	0.982	0.989	0.971	1.030	1.015
	2017	1.000	1.000	1.000	1.030	1.030

(a) 2015 Claim Cost Change = (2017 Claim Cost) / (2015 Claim Cost).  
2016 Claim Cost Change = (2017 Claim Cost) / (2016 Claim Cost).

(b) 2015 Claim Frequency Change = (2017 Claim Frequency) / (2015 Claim Frequency). 2016 Claim Frequency Change = (2017 Claim Frequency) / (2016 Claim Frequency).

(c) Current Cost Factor = Column (2) \* Column (3)

(d) Annualized Trend for 2015 and 2016  

$$= [(COL(5))^m \times (COL(4))^{(1/n)}]$$

where m is the number of years of projection of the 2017 trend factor from 7/1/2017 to 7/16/2020 3.04, Col (4) represents the Current Cost Factor to 7/1/2017, and n represents the number of years of projection for a given prior year, 4.04 for 2016 and 5.04 for 2015.

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

Development of Annualized Trend  
for 2015 and 2016

Coverage	(1) Year Ended	(2) Paid Claim Cost (a)	(3) Claim Frequency (b)
Bodily Injury	2015	\$ 6,782	1.40
	2016	7,233	1.38
	2017	7,525	1.24
Property Damage	2015	\$ 2,828	3.73
	2016	3,082	3.76
	2017	3,288	3.54
Medical Payments	2015	\$ 1,637	1.10
	2016	1,679	1.15
	2017	1,718	1.07
Comprehensive	2015	\$ 563	3.05
	2016	595	3.01
	2017	629	2.69
Collision	2015	\$ 3,241	5.13
	2016	3,472	5.30
	2017	3,409	5.24

(a) Paid Claim Cost for all liability coverages is All Carrier trend data, as shown on pages H-485 and H-487. Paid Claim Cost for Comprehensive is ISO only Full Coverage, \$50, \$100, \$250, \$500 and \$1,000 Deductible combined data, adjusted for catastrophe, as shown on page H-500. Paid Claim Cost for Collision is based on \$50, \$100, \$200, \$250, \$500 and \$1,000 Deductible combined, All Carrier data, as shown on page H-518.

(b) Incurred Claim Frequency for all liability coverages is based on All Carrier developed statistical plan data. Paid Claim Frequency for Comprehensive is ISO only Full Coverage, \$50, \$100, \$250, \$500 and \$1,000 Deductible combined data, adjusted for catastrophe, as shown on page H-507. Paid Claim Frequency for Collision is based on \$50, \$100, \$200 \$250, \$500 and \$1,000 Deductible combined All Carrier data, as shown on page H-525.

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-14	237.4	239.6	
Nov-14	236.2	239.5	122.6
Dec-14	234.8	239.2	
Jan-15	233.7	239.7	
Feb-15	234.7	240.4	123.7
Mar-15	236.1	241.1	
Apr-15	236.6	241.8	
May-15	237.8	242.0	124.7
Jun-15	238.6	242.3	
Jul-15	238.7	242.4	
Aug-15	238.3	242.7	125.0
Sep-15	237.9	243.5	
Oct-15	237.8	244.1	
Nov-15	237.3	244.0	126.1
Dec-15	236.5	243.7	
Jan-16	236.9	244.5	
Feb-16	237.1	245.5	126.9
Mar-16	238.1	245.9	
Apr-16	239.3	246.5	
May-16	240.2	246.9	128.2
Jun-16	241.0	247.1	
Jul-16	240.6	247.0	
Aug-16	240.8	247.5	129.5
Sep-16	241.4	247.9	
Oct-16	241.7	248.4	
Nov-16	241.4	248.3	129.5
Dec-16	241.4	248.2	
Jan-17	242.8	249.1	
Feb-17	243.6	250.1	130.8
Mar-17	243.8	250.3	
Apr-17	244.5	250.7	
May-17	244.7	250.9	132.8
Jun-17	245.0	251.0	
Jul-17	244.8	251.0	
Aug-17	245.5	251.5	132.5
Sep-17	246.8	252.0	
Oct-17	246.7	252.6	
Nov-17	246.7	252.4	132.6
Dec-17	246.5	252.5	
Jan-18	247.9	253.6	
Feb-18	249.0	254.6	134.1
Mar-18	249.6	255.3	
Apr-18	250.5	255.8	
May-18	251.6	256.1	136.3
Jun-18	252.0	256.3	
Jul-18	252.0	256.5	
Aug-18	252.1	256.7	135.9
Sep-18	252.4	257.1	

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
DETERMINATION OF TREND FOR EXPENSES

	<u>All Items (A)</u>	<u>All Items - Less Energy (B)</u>	<u>CCI (C)</u>	<u>Combined (D)</u>
(1) Annual Change in indices based on exponential curve of best fit for the latest 48 points (or 16 quarters)	1.85%	1.86%	2.85%	2.35%
(2) Annual Change in indices based on exponential curve of best fit for the latest 36 points (or 12 quarters)	2.28%	1.84%	2.81%	2.44%
(3) Annual Change in indices based on exponential curve of best fit for the latest 24 points (or 8 quarters)	2.49%	1.94%	2.77%	2.49%
(4) Annual Change in indices based on exponential curve of best fit for the latest 12 points (or 4 quarters)	3.06%	2.24%	3.67%	3.16%

(5) Average Annual Index (E)

Year Ended 3/31/2016	237.63	243.53	125.68
Year Ended 9/30/2016	238.92	245.88	127.68
Year Ended 3/31/2017	241.50	248.11	129.50
Year Ended 9/30/2017	243.83	250.13	131.40
Year Ended 3/31/2018	246.48	252.34	133.00
Year Ended 9/30/2018	249.75	254.96	134.73

(6) Current Cost Factor (Index Value Divided by Average Annual Index)

Year Ended 3/31/2016	1.06	1.06	1.08	1.07
Year Ended 9/30/2016	1.06	1.05	1.06	1.06
Year Ended 3/31/2017	1.05	1.04	1.05	1.05
Year Ended 9/30/2017	1.04	1.03	1.03	1.03
Year Ended 3/31/2018	1.02	1.02	1.02	1.02
Year Ended 9/30/2018	1.01	1.01	1.01	1.01

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

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

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

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

(E) Average year ended index for period shown.

NORTH CAROLINA

EXTERNAL EXPENSE TREND SUMMARY

AVERAGE ANNUAL RATES OF CHANGE  
DATA ENDED SEPTEMBER 2018

ALL ITEMS CONSUMER PRICE INDEX

	STRAIGHT LINE		<u>EXPONENTIAL</u>
	<u>END POINT</u>	<u>MID POINT</u>	
48 points	1.78%	1.84%	1.85%
36 points	2.18%	2.25%	2.28%
24 points	2.40%	2.46%	2.49%
12 points	2.97%	3.01%	3.06%

ALL ITEMS - LESS ENERGY CONSUMER PRICE INDEX

	STRAIGHT LINE		<u>EXPONENTIAL</u>
	<u>END POINT</u>	<u>MID POINT</u>	
48 points	1.78%	1.84%	1.86%
36 points	1.77%	1.83%	1.84%
24 points	1.88%	1.92%	1.94%
12 points	2.19%	2.22%	2.24%

COMPENSATION COST INDEX

	STRAIGHT LINE		<u>EXPONENTIAL</u>
	<u>END POINT</u>	<u>MID POINT</u>	
16 points	2.66%	2.80%	2.85%
12 points	2.67%	2.77%	2.81%
8 points	2.67%	2.73%	2.77%
4 points	3.54%	3.59%	3.67%

NORTH CAROLINA

EXTERNAL EXPENSE TREND SUMMARY  
CORRELATION COEFFICIENTS  
DATA ENDED SEPTEMBER 2018

ALL ITEMS CONSUMER PRICE INDEX

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

ALL ITEMS - LESS ENERGY CONSUMER PRICE INDEX

	STRAIGHT LINE	EXPONENTIAL
48 points	1.00	1.00
36 points	0.99	0.99
24 points	0.99	0.99
12 points	0.97	0.96

COMPENSATION COST INDEX

	STRAIGHT LINE	EXPONENTIAL
16 points	0.99	0.99
12 points	0.98	0.98
8 points	0.95	0.95
4 points	0.91	0.91

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.
12/31/88	5,074,247	25,070,383	19,996,136	0.254	-0.024	\$ (479,907)
12/31/89	11,554,992	32,652,862	21,097,870	0.548	-0.318	(6,709,123)
12/31/90	4,423,094	26,845,160	22,422,066	0.197	0.033	739,928
12/31/91	1,271,154	21,820,454	20,549,300	0.062	0.168	3,452,282
12/31/92	1,928,913	21,696,593	19,767,680	0.098	0.132	2,609,334
12/31/93	18,640,617	67,247,004	48,606,387	0.384	-0.154	(7,485,384)
12/31/94	3,267,309	54,565,559	51,298,250	0.064	0.166	8,515,510
12/31/95	9,648,334	65,189,949	55,541,615	0.174	0.056	3,110,330
12/31/96	49,270,157	121,767,966	72,497,809	0.680	-0.450	(32,624,014)
12/31/97	8,337,582	74,959,385	66,621,803	0.125	0.105	6,995,289
12/31/98	36,582,228	109,433,029	72,850,801	0.502	-0.272	(19,815,418)
12/31/99	82,839,636	254,543,319	171,703,683	0.482	-0.252	(43,269,328)
12/31/00	26,900,286	219,752,475	192,852,189	0.139	0.091	17,549,549
12/31/01	12,205,306	195,182,807	182,977,501	0.067	0.163	29,825,333
12/31/02	19,987,319	207,651,735	187,664,416	0.107	0.123	23,082,723
12/31/03	71,165,906	270,447,922	199,282,016	0.357	-0.127	(25,308,816)
12/31/04	22,627,816	242,377,216	219,749,400	0.103	0.127	27,908,174
12/31/05	15,400,792	234,388,376	218,987,584	0.070	0.160	35,038,013
12/31/06	35,338,646	273,491,755	238,153,109	0.148	0.082	19,528,555
12/31/07	18,082,928	266,769,682	248,686,754	0.073	0.157	39,043,820
12/31/08	40,583,664	308,375,011	267,791,347	0.152	0.078	20,887,725
12/31/09	26,400,184	283,714,317	257,314,133	0.103	0.127	32,678,895
12/31/10	28,265,837	298,598,932	270,333,095	0.105	0.125	33,791,637
12/31/11	203,657,338	480,977,217	277,319,879	0.734	-0.504	(139,769,219)
12/31/12	62,581,368	321,750,613	259,169,245	0.241	-0.011	(2,850,862)
12/31/13	19,758,670	278,450,013	258,691,343	0.076	0.154	39,838,467
12/31/14	37,932,870	302,875,301	264,942,431	0.143	0.087	23,049,991
12/31/15	39,044,951	329,490,008	290,445,057	0.134	0.096	27,882,725
12/31/16	133,521,274	448,936,397	315,415,123	0.423	-0.193	(60,875,119)
12/31/17	51,786,654	377,581,380	325,794,726	0.159	0.071	23,131,426

Average (4) = 0.230

- (a) Losses are for Full Coverage, \$50 Deductible and \$100 Deductible Comprehensive for 1988-1990.  
Losses are for Full Coverage, \$50, \$100 and \$250 Deductible Comprehensive for 1991-1992.  
Losses are for Full Coverage, \$50, \$100, \$250 and \$500 Deductible Comprehensive for 1993-1996.  
Losses are for Full Coverage, \$50, \$100, \$250, \$500 and \$1000 Deductible Comprehensive for 1997-2017.
- (b) Data prior to 1999 is for ISO reporting companies only. Data prior to 2004 excludes Non-Standard Business.



NORTH CAROLINA

DERIVATION OF ADJUSTED COMPREHENSIVE LOSSES FOR STATEWIDE RATE LEVEL

	<u>2015</u>	<u>2016</u>	<u>2017</u>
(1) Total Paid Losses Page D-15, Col. (2)	\$329,490,008	\$448,936,397	\$377,581,380
(2) Non-Wind and Water Losses Page D-15, Col. (3)	290,445,057	315,415,123	325,794,726
(3) Ratio (2)/(1)	0.881	0.703	0.863
(4) Wind and Water Variation Ratio Page D-15, Col. (5)	0.096	-0.193	0.071
(5) Total paid losses	329,494,352	448,944,072	377,589,127
(6) Wind and water loss adjustment (3)x(4)x(5)	27,867,314	(60,912,283)	23,136,019
(7) Total paid losses adjusted for wind and water (5) + (6)	357,361,666	388,031,789	400,725,146

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
2004					601,716,224
2005				599,911,132	601,141,186
2006			614,562,168	620,644,878	620,816,005
2007		615,386,763	626,175,066	629,464,168	630,359,444
2008	572,281,295	606,038,122	616,157,149	617,857,848	617,481,470
2009	636,778,268	666,202,319	675,496,873	677,961,158	678,378,046
2010	639,377,892	670,309,948	674,985,532	677,413,856	677,391,262
2011	654,278,886	671,130,623	676,256,932	679,413,783	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	
2015	696,388,761	744,161,515	764,655,824		
2016	746,254,527	803,385,854			
2017	720,842,437				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2005				1.002
2006			1.010	1.000
2007		1.018	1.005	1.001
2008	1.059	1.017	1.003	0.999
2009	1.046	1.014	1.004	1.001
2010	1.048	1.007	1.004	1.000
2011	1.026	1.008	1.005	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	
2015	1.069	1.028		
2016	1.077			
Five Year Average	1.047	1.014	1.006	1.000
Three Year Average	1.064	1.018	1.007	0.999

Five Year

Three Year

39 to 63 months:	1.006	1.006
27 to 63 months:	1.020	1.024
15 to 63 months:	1.068	1.090

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
2004					561,689,009
2005				574,496,556	574,527,902
2006			597,603,179	598,221,980	597,935,823
2007		602,565,320	603,840,287	604,144,875	604,051,595
2008	587,942,423	602,297,429	603,066,452	603,284,796	603,225,683
2009	600,163,831	609,446,256	610,523,213	610,899,239	611,030,537
2010	613,312,535	625,276,689	626,714,405	627,058,274	626,732,185
2011	620,421,933	633,888,047	635,716,024	636,104,411	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	
2015	825,271,105	856,359,697	859,583,993		
2016	905,529,154	943,611,862			
2017	933,429,513				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2005				1.000
2006			1.001	1.000
2007		1.002	1.001	1.000
2008	1.024	1.001	1.000	1.000
2009	1.015	1.002	1.001	1.000
2010	1.020	1.002	1.001	0.999
2011	1.022	1.003	1.001	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	
2015	1.038	1.004		
2016	1.042			
Five Year Average	1.034	1.004	1.001	1.000
Three Year Average	1.036	1.004	1.001	1.000
		Five Year	Three Year	
39 to 63 months:		1.001	1.001	
27 to 63 months:		1.005	1.005	
15 to 63 months:		1.039	1.041	

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
2004					92,163,988
2005				90,619,975	90,645,560
2006			93,479,636	94,013,888	94,087,739
2007		92,076,899	93,238,755	93,617,508	93,731,836
2008	89,217,082	91,595,353	92,528,555	93,071,581	93,094,942
2009	97,861,611	99,396,195	100,919,154	101,171,878	101,257,049
2010	95,856,365	97,322,444	98,714,615	99,127,621	99,286,154
2011	93,143,438	96,316,801	97,215,011	97,814,666	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	
2015	95,948,353	100,420,856	102,971,324		
2016	102,264,187	106,966,826			
2017	99,064,485				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2005				1.000
2006			1.006	1.001
2007		1.013	1.004	1.001
2008	1.027	1.010	1.006	1.000
2009	1.016	1.015	1.003	1.001
2010	1.015	1.014	1.004	1.002
2011	1.034	1.009	1.006	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	
2015	1.047	1.025		
2016	1.046			
Five Year Average	1.043	1.017	1.005	1.001
Three Year Average	1.048	1.020	1.005	1.001
		Five Year	Three Year	
39 to 63 months:		1.006	1.006	
27 to 63 months:		1.023	1.026	
15 to 63 months:		1.067	1.075	

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
2004					102,458
2005				99,539	99,370
2006			98,850	98,756	98,575
2007		96,975	96,769	96,531	96,427
2008	96,810	95,308	94,987	94,889	94,709
2009	104,108	101,985	101,909	101,763	101,663
2010	103,423	101,382	101,167	101,204	101,074
2011	101,059	98,822	98,815	98,791	98,767
2012	103,514	101,955	102,282	102,323	102,291
2013	102,357	100,878	100,801	101,164	101,039
2014	102,497	101,370	102,058	102,092	
2015	112,037	112,450	112,782		
2016	115,451	114,803			
2017	106,244				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2005				0.998
2006			0.999	0.998
2007		0.998	0.998	0.999
2008	0.984	0.997	0.999	0.998
2009	0.980	0.999	0.999	0.999
2010	0.980	0.998	1.000	0.999
2011	0.978	1.000	1.000	1.000
2012	0.985	1.003	1.000	1.000
2013	0.986	0.999	1.004	0.999
2014	0.989	1.007	1.000	
2015	1.004	1.003		
2016	0.994			
Five Year Average	0.992	1.002	1.001	0.999
Three Year Average	0.996	1.003	1.001	1.000
		Five Year	Three Year	
39 to 63 months:		1.000	1.001	
27 to 63 months:		1.002	1.004	
15 to 63 months:		0.994	1.000	

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
2004					243,683
2005				242,504	242,482
2006			243,069	243,136	243,117
2007		241,632	241,846	241,869	241,865
2008	231,907	235,636	235,819	235,861	235,854
2009	241,069	242,920	243,130	243,171	243,185
2010	247,599	250,117	250,319	250,372	250,314
2011	244,106	245,749	246,014	246,049	246,577
2012	250,561	252,645	253,677	253,891	253,879
2013	248,714	252,721	253,124	253,217	253,223
2014	256,120	258,699	259,204	259,288	
2015	275,692	281,473	281,894		
2016	287,326	291,784			
2017	276,679				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2005				1.000
2006			1.000	1.000
2007		1.001	1.000	1.000
2008	1.016	1.001	1.000	1.000
2009	1.008	1.001	1.000	1.000
2010	1.010	1.001	1.000	1.000
2011	1.007	1.001	1.000	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	
2015	1.021	1.001		
2016	1.016			
Five Year Average	1.014	1.002	1.000	1.000
Three Year Average	1.016	1.002	1.000	1.001
		Five Year	Three Year	
39 to 63 months:		1.000	1.001	
27 to 63 months:		1.002	1.003	
15 to 63 months:		1.016	1.019	

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
2004					59,780
2005				57,793	57,778
2006			57,554	57,675	57,672
2007		54,911	55,297	55,395	55,407
2008	51,924	53,602	53,951	54,057	54,046
2009	56,157	57,291	57,760	57,830	57,831
2010	54,593	55,893	56,290	56,370	56,968
2011	52,665	54,248	54,595	54,702	54,761
2012	52,323	54,022	54,398	54,527	54,538
2013	50,822	52,516	53,018	53,189	53,214
2014	49,541	51,548	52,146	52,309	
2015	51,586	54,207	54,931		
2016	55,321	57,753			
2017	51,796				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2005				1.000
2006			1.002	1.000
2007		1.007	1.002	1.000
2008	1.032	1.007	1.002	1.000
2009	1.020	1.008	1.001	1.000
2010	1.024	1.007	1.001	1.011
2011	1.030	1.006	1.002	1.001
2012	1.032	1.007	1.002	1.000
2013	1.033	1.010	1.003	1.000
2014	1.041	1.012	1.003	
2015	1.051	1.013		
2016	1.044			
Five Year Average	1.040	1.010	1.002	1.002
Three Year Average	1.045	1.012	1.003	1.000
		Five Year	Three Year	
39 to 63 months:		1.004	1.003	
27 to 63 months:		1.014	1.015	
15 to 63 months:		1.055	1.061	

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

DETERMINATION OF PERMISSIBLE LOSS, LAE,  
GENERAL AND OTHER ACQUISITION EXPENSE RATIO

	Liability (i)	Physical Damage (ii)
a) Commission + Brokerage (iii)	8.3%	8.5%
b) Taxes, Licenses and Fees (iv)	2.3	2.4
c) Underwriting Profit (v)	11.0	12.5
d) Contingencies (See pages D-36-D-38)	0.0	0.0
e) Total; Variable expenses, Underwriting Profit, and Contingencies	21.6	23.4
f) Permissible Losses, Loss Adj. Expenses, Gen. Admin. Expenses and Other Acquis. Expenses (vi)	78.4	76.6
g) Total Premium	100.0	100.0

(i) For use with 12/31/2017 Liability data.

(ii) For use with 12/31/2017 Physical Damage data.

(iii) For Liability Commission and Brokerage, the voluntary portion of the ratio is determined using the voluntary/ceded premium distribution and an assumed 10.0% ceded ratio to premiums at collected level. For Physical Damage Commission and Brokerage, the ratio for standard business is used.

(iv) For Physical Damage Taxes, Licenses and Fees, the ratio for standard business is used.

(v) The underwriting profit factor was determined to be necessary in addition to investment income earned or realized by insurers from unearned premium, and loss and loss expense reserve funds generated from business within this state.

(vi) Permissible Loss, LAE, General and Other Acquisition Expense Ratio in (f) equals 100% minus item (e).



NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

DETERMINATION OF PERMISSIBLE LOSS, LAE,  
GENERAL AND OTHER ACQUISITION EXPENSE RATIO

	Liability (i)	Physical Damage (ii)
a) Commission + Brokerage (iii)	8.0%	8.5%
b) Taxes, Licenses and Fees (iv)	2.3	2.4
c) Underwriting Profit (v)	11.0	12.5
d) Contingencies (See pages D-36-D-38)	0.0	0.0
e) Total; Variable expenses, Underwriting Profit, and Contingencies	21.3	23.4
f) Permissible Losses, Loss Adj. Expenses, Gen. Admin. Expenses and Other Acquis. Expenses (vi)	78.7	76.6
g) Total Premium	100.0	100.0

(i) For use with 12/31/2016 Liability data.

(ii) For use with 12/31/2016 Physical Damage data.

(iii) For Liability Commission and Brokerage, the voluntary portion of the ratio is determined using the voluntary/ceded premium distribution and an assumed 10.0% ceded ratio to premiums at collected level. For Physical Damage Commission and Brokerage, the ratio for standard business is used.

(iv) For Physical Damage Taxes, Licenses and Fees, the ratio for standard business is used.

(v) The underwriting profit factor was determined to be necessary in addition to investment income earned or realized by insurers from unearned premium, and loss and loss expense reserve funds generated from business within this state.

(vi) Permissible Loss, LAE, General and Other Acquisition Expense Ratio in (f) equals 100% minus item (e).

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

DETERMINATION OF PERMISSIBLE LOSS, LAE,  
GENERAL AND OTHER ACQUISITION EXPENSE RATIO

	Liability (i)	Physical Damage (ii)
a) Commission + Brokerage (iii)	8.6%	8.9%
b) Taxes, Licenses and Fees (iv)	2.2	2.3
c) Underwriting Profit (v)	11.0	12.5
d) Contingencies (See pages D-36-D-38)	0.0	0.0
e) Total; Variable expenses, Underwriting Profit, and Contingencies	21.8	23.7
f) Permissible Losses, Loss Adj. Expenses, Gen. Admin. Expenses and Other Acquis. Expenses (vi)	78.2	76.3
g) Total Premium	100.0	100.0

(i) For use with 12/31/2015 Liability data.

(ii) For use with 12/31/2015 Physical Damage data.

(iii) For Liability Commission and Brokerage, the voluntary portion of the ratio is determined using the voluntary/ceded premium distribution and an assumed 10.0% ceded ratio to premiums at collected level. For Physical Damage Commission and Brokerage, the ratio for standard business is used.

(iv) For Physical Damage Taxes, Licenses and Fees, the ratio for standard business is used.

(v) The underwriting profit factor was determined to be necessary in addition to investment income earned or realized by insurers from unearned premium, and loss and loss expense reserve funds generated from business within this state.

(vi) Permissible Loss, LAE, General and Other Acquisition Expense Ratio in (f) equals 100% minus item (e).

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

COMPONENTS OF PERMISSIBLE LOSS, LAE,  
GENERAL AND OTHER ACQUISITION EXPENSE RATIO

	Liability (a)	Physical Damage(b)
Permissible Losses, Loss Adj. Expenses, Gen. Admin. Expenses and Other Acquis. Expenses	78.4	76.6
Loss Adjustment Expense (See pages D-29-D-31)		
Bodily Injury & Medical Payments	11.6	-
Property Damage	10.3	-
Physical Damage	-	12.9 (c)
General Administration (See pages D-29-D-31)	6.3	5.2 (c)
Other Acquisition Expenses (See pages D-29-D-31)	9.3	8.5 (c)

(a) For use with 12/31/2017 Liability data.

(b) For use with 12/31/2017 Physical Damage data.

(c) Physical Damage ratios are for standard and non-standard business combined.

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

COMPONENTS OF PERMISSIBLE LOSS, LAE,  
GENERAL AND OTHER ACQUISITION EXPENSE RATIO

	Liability (a)	Physical Damage(b)
Permissible Losses, Loss Adj. Expenses, Gen. Admin. Expenses and Other Acquis. Expenses	78.7	76.6
Loss Adjustment Expense (See pages D-29-D-31)		
Bodily Injury & Medical Payments	13.6	-
Property Damage	11.1	-
Physical Damage	-	12.5 (c)
General Administration (See pages D-29-D-31)	7.0	5.6 (c)
Other Acquisition Expenses (See pages D-29-D-31)	9.7	9.1 (c)

(a) For use with 12/31/2016 Liability data.

(b) For use with 12/31/2016 Physical Damage data.

(c) Physical Damage ratios are for standard and non-standard business combined.

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

COMPONENTS OF PERMISSIBLE LOSS, LAE,  
GENERAL AND OTHER ACQUISITION EXPENSE RATIO

	Liability (a)	Physical Damage(b)
Permissible Losses, Loss Adj. Expenses, Gen. Admin. Expenses and Other Acquis. Expenses	78.2	76.3
Loss Adjustment Expense (See pages D-29-D-31)		
Bodily Injury & Medical Payments	13.4	-
Property Damage	11.1	-
Physical Damage	-	13.6 (c)
General Administration (See pages D-29-D-31)	7.1	6.2 (c)
Other Acquisition Expenses (See pages D-29-D-31)	9.8	9.2 (c)

(a) For use with 12/31/2015 Liability data.

(b) For use with 12/31/2015 Physical Damage data.

(c) Physical Damage ratios are for standard and non-standard business combined.

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
SUMMARY OF LIABILITY EXPENSE EXPERIENCE - VOLUNTARY AND CEDED BUSINESS

	<u>2013</u>	<u>2014</u>	<u>2015</u>	<u>2016</u>	<u>2017</u>
Premium Written (Manual Level)	\$3,122,216,463	\$3,205,777,643	\$3,253,083,048	\$3,365,585,898	\$3,600,803,008
Premiums Earned (Manual Level)	3,090,506,618	3,175,293,012	3,212,672,420	3,312,211,663	3,500,315,215
Premium Written (Collected Level)	2,618,262,987	2,674,847,788	2,735,376,008	2,851,350,771	3,037,776,077
Premiums Earned (Collected Level)	2,608,151,046	2,653,139,661	2,707,520,204	2,813,929,743	2,955,529,011
Commission & Brokerage	238,832,311	240,892,091	245,314,492	245,179,088	266,994,166
Other Acquisition	248,961,554	253,828,414	264,889,775	274,019,010	275,867,134
General Expenses	189,745,844	188,363,924	192,172,669	195,627,255	187,271,113
Taxes, Licenses, and Fees	60,912,727	53,869,662	61,144,007	66,986,304	70,115,623
Bodily Injury Losses Incurred	981,374,641	1,017,941,328	1,098,266,379	1,181,756,874	1,352,777,153
BI Allocated Loss Adjustment	29,600,480	28,640,305	37,414,522	34,519,093	37,817,734
BI Unallocated Loss Adjustment	136,366,982	140,959,510	151,974,070	165,737,996	161,089,173
Property Damage Losses Incurred	715,390,908	792,420,497	892,841,006	966,482,907	1,063,337,165
PD Allocated Loss Adjustment	5,098,119	4,238,210	4,901,366	4,715,057	6,400,023
PD Unallocated Loss Adjustment	82,717,589	84,845,302	99,338,306	107,409,249	109,680,145

COMBINED RATIOS

Commission & Brokerage to Written Premium (a)(b)	.087	.086	.086	.080	.083
Other Acquisition to Earned Premium (b)	.095	.096	.098	.097	.093
General Expenses to Earned Premium (b)	.073	.071	.071	.070	.063
Taxes, Licenses, etc. to Written Premium (b)	.023	.020	.022	.023	.023
	<u>BI</u>	<u>PD</u>	<u>BI</u>	<u>PD</u>	<u>BI</u>
Unallocated Loss Adjustment Expenses to Losses + Allocated	.135	.115	.135	.107	.134
	.111	.136	.111	.116	.103

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>2013</u>	<u>2014</u>	<u>2015</u>	<u>2016</u>	<u>2017</u>
Premium Written (Collected Level)	\$1,309,814,220	\$1,354,055,024	\$1,471,348,372	\$1,617,909,847	\$1,709,913,215
Premium Earned (Collected Level)	1,289,641,936	1,330,045,295	1,434,435,802	1,570,839,084	1,681,845,009
Commission & Brokerage	117,601,436	122,337,323	130,876,343	136,723,684	145,985,339
Other Acquisition	119,325,874	122,246,863	132,839,319	143,733,787	147,192,713
General Expenses	78,362,265	78,535,362	86,262,656	81,215,207	82,299,614
Taxes, Licenses, and Fees	30,102,663	27,577,587	33,897,602	38,056,382	40,356,359
Losses Incurred	754,711,431	820,039,011	874,349,014	1,062,037,861	989,833,513
All Loss Adjustment Expenses	106,750,112	110,233,480	120,667,736	133,822,425	128,379,416

COMBINED RATIOS

Commission & Brokerage to Written Premium (a)	.090	.090	.089	.085	.085
Other Acquisition to Earned Premium (a)	.093	.092	.093	.092	.088
General Expenses to Earned Premium (a)	.061	.059	.060	.052	.049
Taxes, Licenses, etc. to Written Premium (a)	.023	.020	.023	.024	.024
All Loss Adjustment Expenses to Incurred Losses	.141	.134	.138	.126	.130

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>2013</u>	<u>2014</u>	<u>2015</u>	<u>2016</u>	<u>2017</u>
Premium Written (Collected Level)	\$679,938,152	\$760,570,857	\$839,661,196	\$957,983,199	\$1,118,193,520
Premium Earned (Collected Level)	660,556,586	737,188,206	816,208,872	921,295,924	1,079,606,579
Commission & Brokerage	57,343,955	60,048,872	69,775,445	77,732,015	97,914,763
Other Acquisition	55,912,201	65,499,570	74,273,775	82,638,953	86,338,620
General Expenses	44,638,186	47,976,414	54,260,911	58,582,003	60,727,095
Taxes, Licenses, and Fees	15,181,461	14,685,474	18,187,764	27,955,322	26,258,091
Losses Incurred	352,346,005	398,683,415	453,766,514	556,084,763	528,605,495
All Loss Adjustment Expenses	45,507,814	51,146,118	59,449,707	68,544,540	68,200,747

COMBINED RATIOS

Commission & Brokerage to Written Premium (a)	.084	.079	.083	.081	.088
Other Acquisition to Earned Premium (a)	.085	.089	.091	.090	.080
General Expenses to Earned Premium (a)	.068	.065	.066	.064	.056
Taxes, Licenses, etc. to Written Premium (a)	.022	.019	.022	.029	.023
All Loss Adjustment Expenses to Incurred Losses	.129	.128	.131	.123	.129

Notes:

(a) Ratios are to premiums at collected level.

Source: North Carolina Rate Bureau Expense Call



NORTH CAROLINA PRIVATE PASSENGER AUTOMOBILE INSURANCE  
CALCULATION OF GENERAL AND OTHER ACQUISITION EXPENSES  
LIABILITY COVERAGES

VOLUNTARY BUSINESS ONLY

	(1) Earned Premiums at Manual Rates	(2) Current Level To Actual Level Factor	(3) Manual to Collected Factor	(4) Expense Factor	(5) General and Other Acquisition Expenses
Year ending 12/31/2017					
BI	953,663,176	0.9551	0.7888	15.6%	112,081,868
PD	1,033,947,085	0.8428	0.7888	15.6%	107,229,515
MP	143,301,938	0.9143	0.7888	15.6%	16,122,496
Year ending 12/31/2016					
BI	937,841,185	0.9502	0.7933	16.7%	118,058,769
PD	1,016,955,735	0.8246	0.7933	16.7%	111,096,226
MP	143,094,511	0.9091	0.7933	16.7%	17,234,098
Year ending 12/31/2015					
BI	913,442,099	0.9475	0.7853	16.9%	114,863,632
PD	991,158,366	0.8144	0.7853	16.9%	107,128,030
MP	141,338,658	0.9091	0.7853	16.9%	17,052,770

"CLEAN RISK" CEDED BUSINESS ONLY

	(6) Earned Premiums at Vol. Manual Rates	(7) Current Level To Actual Level Factor	(8) Expense Factor	(9) General and Other Acquisition Expenses
Year ending 12/31/2017				
BI	239,571,548	0.9551	13.3%	30,432,366
PD	250,308,632	0.8428	13.3%	28,057,695
MP	21,820,332	0.9143	13.3%	2,653,394
Year ending 12/31/2016				
BI	234,518,202	0.9502	14.2%	31,643,166
PD	243,689,822	0.8246	14.2%	28,534,421
MP	22,044,043	0.9091	14.2%	2,845,714
Year ending 12/31/2015				
BI	229,105,948	0.9475	14.2%	30,825,060
PD	236,495,767	0.8144	14.2%	27,349,506
MP	22,584,362	0.9091	14.2%	2,915,465

NORTH CAROLINA PRIVATE PASSENGER AUTOMOBILE INSURANCE  
CALCULATION OF GENERAL AND OTHER ACQUISITION EXPENSES  
LIABILITY COVERAGES

"OTHER-THAN-CLEAN RISK" CEDED BUSINESS ONLY

	(10) Earned Premiums at Facility Rates	(11) Current Level To Actual Level Factor	(12) Expense Factor	(13) General and Other Acquisition Expenses	(14) Total Liability G&OA Expenses (5) + (9) + (13)
Year ending 12/31/2017					
BI	157,957,947	0.8657	13.3%	18,186,978	160,701,212
PD	193,891,905	0.7827	13.3%	20,183,973	155,471,183
MP	11,598,406	0.8620	13.3%	1,329,711	20,105,601
Year ending 12/31/2016					
BI	162,470,239	0.8695	14.2%	20,060,038	169,761,973
PD	198,862,541	0.6760	14.2%	19,089,213	158,719,860
MP	12,358,523	0.8789	14.2%	1,542,391	21,622,203
Year ending 12/31/2015					
BI	172,458,767	0.9281	14.2%	22,728,375	168,417,067
PD	209,900,909	0.5912	14.2%	17,621,265	152,098,801
MP	13,751,415	0.8789	14.2%	1,716,229	21,684,464

Notes:

- (1),(6),(10) Voluntary and "Clean risk" ceded business at present voluntary manual rates. Other-than-clean risk ceded business at present Facility rates.
- (2),(7),(11) Factor to adjust the earned premium at manual rates to the rate level in effect at the time the premium was written.
- (3) Factor to adjust the earned premium at manual rates to the collected level. See RB-3.
- (4),(8),(12) Sum of the general expense and other acquisition expense percentages shown on page D-29. Voluntary ratio is to collected premiums. Ceded ratio is to manual premiums.
- (5) = (1) x (2) x (3) x (4), (9) = (6) x (7) x (8), (13) = (10) x (11) x (12).

NORTH CAROLINA PRIVATE PASSENGER AUTOMOBILE INSURANCE  
 CALCULATION OF GENERAL AND OTHER ACQUISITION EXPENSES  
 PHYSICAL DAMAGE COVERAGES

STANDARD BUSINESS ONLY

	(1) Earned Premiums at Manual Rates	(2) Current Level To Actual Level Factor	(3) Manual to Collected Factor	(4) Expense Factor	(5) General and Other Acquisition Expenses
Year ending 12/31/2017					
Comp	657,229,917	0.9707	0.7221	13.7%	63,113,210
Coll	1,708,411,255	0.9846	0.7221	13.7%	166,406,454
Year ending 12/31/2016					
Comp	654,933,496	0.8780	0.7239	14.4%	59,942,215
Coll	1,683,301,795	0.8573	0.7239	14.4%	150,430,493
Year ending 12/31/2015					
Comp	644,730,982	0.8324	0.7384	15.3%	60,630,860
Coll	1,636,078,910	0.8119	0.7384	15.3%	150,068,626

NON-STANDARD BUSINESS ONLY

	(6) Earned Premiums at Manual Rates	(7) Current Level To Actual Level Factor	(8) Manual to Collected Factor	(9) Expense Factor	(10) General and Other Acquisition Expenses	(11) Total Physical Damage G&OA Expenses (5) + (10)
Year ending 12/31/2017						
Comp	109,589,094	0.9707	1.4505	13.6%	20,985,002	84,098,212
Coll	316,612,274	0.9846	1.4505	13.6%	61,495,625	227,902,079
Year ending 12/31/2016						
Comp	106,572,880	0.8780	1.4350	15.4%	20,678,253	80,620,468
Coll	307,497,354	0.8573	1.4350	15.4%	58,256,827	208,687,320
Year ending 12/31/2015						
Comp	102,106,655	0.8324	1.4397	15.7%	19,211,345	79,842,205
Coll	297,762,653	0.8119	1.4397	15.7%	54,644,244	204,712,870

Notes:

(1),(6) Standard and Non-Standard business at present manual rates.

(2),(7) Factor to adjust the earned premium at manual rates to the rate level and average model year and symbol in effect at the time the premium was written.

(3),(8) Factor to adjust the earned premium at manual rates to the collected level.

(4),(9) Sum of the general expense and other acquisition expense percentages shown on pages D-30, D-31.

(5) = (1) x (2) x (3) x (4), (10) = (6) x (7) x (8) x (9)

North Carolina Dividends

LIABILITY			
Year	Vol + Ced Manual Earned Prem.	Amount of Dividend	Dividend as % of Vol+Ced Manual Earned Prem.
2012	3,037,577,749	9,203,570	0.30%
2013	3,090,506,618	11,384,048	0.37%
2014	3,175,293,012	10,791,543	0.34%
2015	3,212,672,420	11,038,054	0.34%
2016	3,312,211,663	9,159,705	0.28%
2017	3,500,315,215	10,265,267	0.29%
6 year average:			0.32%
Selected:			0.30%

PHYSICAL DAMAGE

Year	Standard Manual Earned Prem.	Non-Standard Manual Earned Prem.	Amount of Dividend	Dividend as % of Manual Earned Prem.*
2012	1,577,447,143	413,035,493	5,593,805	0.28%
2013	1,669,342,285	452,339,364	7,478,696	0.35%
2014	1,772,566,198	514,204,735	7,836,312	0.34%
2015	1,935,774,421	565,355,305	8,120,288	0.32%
2016	2,155,596,177	643,666,211	8,031,384	0.29%
2017	2,324,310,874	736,769,450	9,532,087	0.31%
6 year average:				0.32%
Selected:				0.30%

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

NORTH CAROLINA  
PRIVATE PASSENGER  
VOLUNTARY/STANDARD BUSINESS  
LIABILITY AND PHYSICAL DAMAGE

YEAR	WRITTEN PREMIUMS	EARNED PREMIUMS	LOSS AND LAE	LOSS AND LAE RATIO	COMMISSION % *	OTHER ACQ. %
2008	2,965,816	2,941,921	2,106,802	0.716	0.101	0.088
2009	3,096,955	3,066,064	2,130,551	0.695	0.097	0.090
2010	3,030,311	3,034,643	2,127,992	0.701	0.096	0.096
2011	3,007,937	3,002,272	2,276,106	0.758	0.090	0.093
2012	3,100,928	3,080,765	2,216,492	0.719	0.090	0.094
2013	3,147,968	3,128,300	2,101,145	0.672	0.088	0.094
2014	3,227,099	3,190,072	2,265,611	0.710	0.088	0.094
2015	3,365,051	3,313,835	2,426,449	0.732	0.087	0.096
2016	3,591,274	3,521,778	2,688,093	0.763	0.082	0.095
2017	3,812,423	3,721,737	2,850,670	0.766	0.084	0.091

YEAR	GEN EXP %	TAXES % *	DIVIDENDS %	EXPENSE RATIO	COMBINED RATIO **	PROFIT (OR LOSS)
2008	0.067	0.022	0.003	0.281	0.997	0.003
2009	0.064	0.022	0.005	0.278	0.973	0.027
2010	0.060	0.023	0.006	0.281	0.982	0.018
2011	0.066	0.024	0.003	0.276	1.034	-0.034
2012	0.067	0.023	0.005	0.279	0.998	0.002
2013	0.068	0.023	0.006	0.279	0.951	0.049
2014	0.066	0.020	0.006	0.274	0.984	0.016
2015	0.066	0.022	0.006	0.277	1.009	-0.009
2016	0.062	0.023	0.005	0.267	1.030	-0.030
2017	0.057	0.023	0.005	0.260	1.026	-0.026

ALL PREMIUM AND LOSS FIGURES ARE IN THOUSANDS. PREMIUM REFUNDS ARE REFLECTED IN THE YEARS MADE.

\* COMMISSIONS AND TAXES ARE RATIOS TO WRITTEN PREMIUMS. FOR LIABILITY COMMISSIONS, THE VOLUNTARY PORTION OF THE RATIO IS DETERMINED USING THE VOLUNTARY/CEDED PREMIUM DISTRIBUTION AND AN ASSUMED 10.0% CEDED RATIO TO WRITTEN PREMIUMS.

\*\* COMBINED RATIO IS THE SUM OF LOSS AND LAE RATIO AND EXPENSE RATIO

NORTH CAROLINA  
PRIVATE PASSENGER  
VOLUNTARY BUSINESS  
LIABILITY

YEAR	WRITTEN PREMIUMS	EARNED PREMIUMS	LOSS AND LAE	LOSS AND LAE RATIO	COMMISSION % *	OTHER ACQ. %
2008	1,834,951	1,829,840	1,277,100	0.698	0.103	0.089
2009	1,955,222	1,926,739	1,309,962	0.680	0.097	0.089
2010	1,892,503	1,899,826	1,295,451	0.682	0.095	0.094
2011	1,853,047	1,855,361	1,269,324	0.684	0.090	0.093
2012	1,856,693	1,855,742	1,369,164	0.738	0.089	0.094
2013	1,838,154	1,838,658	1,239,683	0.674	0.087	0.095
2014	1,873,044	1,860,027	1,335,339	0.718	0.086	0.096
2015	1,893,703	1,879,399	1,431,432	0.762	0.086	0.098
2016	1,973,364	1,950,939	1,492,233	0.765	0.080	0.097
2017	2,102,510	2,039,892	1,732,457	0.849	0.083	0.093

YEAR	GEN EXP %	TAXES % *	DIVIDENDS %	EXPENSE RATIO	COMBINED RATIO **	PROFIT (OR LOSS)
2008	0.071	0.022	0.003	0.288	0.986	0.014
2009	0.070	0.022	0.005	0.283	0.963	0.037
2010	0.064	0.023	0.006	0.282	0.964	0.036
2011	0.071	0.024	0.003	0.281	0.965	0.035
2012	0.071	0.023	0.005	0.282	1.020	-0.020
2013	0.073	0.023	0.006	0.284	0.958	0.042
2014	0.071	0.020	0.006	0.279	0.997	0.003
2015	0.071	0.022	0.006	0.283	1.045	-0.045
2016	0.070	0.023	0.005	0.275	1.040	-0.040
2017	0.063	0.023	0.005	0.267	1.116	-0.116

ALL PREMIUM AND LOSS FIGURES ARE IN THOUSANDS. PREMIUM REFUNDS ARE REFLECTED IN THE YEARS MADE.

\* COMMISSIONS AND TAXES ARE RATIOS TO WRITTEN PREMIUMS. FOR LIABILITY COMMISSIONS, THE VOLUNTARY PORTION OF THE RATIO IS DETERMINED USING THE VOLUNTARY/CEDED PREMIUM DISTRIBUTION AND AN ASSUMED 10.0% CEDED RATIO TO WRITTEN PREMIUMS.

\*\* COMBINED RATIO IS THE SUM OF LOSS AND LAE RATIO AND EXPENSE RATIO

NORTH CAROLINA  
PRIVATE PASSENGER  
STANDARD BUSINESS  
PHYSICAL DAMAGE

YEAR	WRITTEN PREMIUMS	EARNED PREMIUMS	LOSS AND LAE	LOSS AND LAE RATIO	COMMISSION % *	OTHER ACQ. %
2008	1,130,865	1,112,081	829,702	0.746	0.098	0.087
2009	1,141,733	1,139,325	820,589	0.720	0.097	0.092
2010	1,137,808	1,134,817	832,541	0.734	0.097	0.099
2011	1,154,890	1,146,911	1,006,782	0.878	0.091	0.093
2012	1,244,235	1,225,023	847,328	0.692	0.091	0.093
2013	1,309,814	1,289,642	861,462	0.668	0.090	0.093
2014	1,354,055	1,330,045	930,272	0.699	0.090	0.092
2015	1,471,348	1,434,436	995,017	0.694	0.089	0.093
2016	1,617,910	1,570,839	1,195,860	0.761	0.085	0.092
2017	1,709,913	1,681,845	1,118,213	0.665	0.085	0.088

YEAR	GEN EXP %	TAXES % *	DIVIDENDS %	EXPENSE RATIO	COMBINED RATIO **	PROFIT (OR LOSS)
2008	0.060	0.022	0.002	0.269	1.015	-0.015
2009	0.054	0.023	0.005	0.271	0.991	0.009
2010	0.054	0.023	0.006	0.279	1.013	-0.013
2011	0.059	0.023	0.003	0.269	1.147	-0.147
2012	0.060	0.022	0.004	0.270	0.962	0.038
2013	0.061	0.023	0.006	0.273	0.941	0.059
2014	0.059	0.020	0.006	0.267	0.966	0.034
2015	0.060	0.023	0.006	0.271	0.965	0.035
2016	0.052	0.024	0.005	0.258	1.019	-0.019
2017	0.049	0.024	0.006	0.252	0.917	0.083

ALL PREMIUM AND LOSS FIGURES ARE IN THOUSANDS. PREMIUM REFUNDS ARE REFLECTED IN THE YEARS MADE.

\* COMMISSIONS AND TAXES ARE RATIOS TO WRITTEN PREMIUMS

\*\* COMBINED RATIO IS THE SUM OF LOSS AND LAE RATIO AND EXPENSE RATIO

## Credibility Factor Determination

Credibility considerations enter into the private passenger ratemaking formula in three areas:

- 1) statewide rate indications in the determination of accident year weights.
- 2) territory rate indications in the determination of the individual territory's formula base class loss cost.
- 3) trend factor determination in the determination to base the average annual change on North Carolina data or a combination of North Carolina and countrywide data.

The first two areas full credibility standard is based on an application of the credibility formula contained in the paper "On The Credibility of The Pure Premium" by Mayerson, Jones and Bowers (PCAS LV, 1968). The full credibility standards contemplate P and K values of 95% and 5% for statewide and 90% and 5% for territory.

The trend credibility procedure is based on the first model discussed in "An Introduction to Credibility Theory" by L. H. Longley-Cook. The full credibility standard is based on P and K values of 99% and 2 1/2%.

For Uninsured Motorists and Underinsured Motorists, each year of the experience period is given weight proportional to its earned car years in the calculation of an indicated premium per exposure.

For Motorcycles, each year of the experience period is given weight proportional to its earned premium at present manual rates in the calculation of an indicated change.



CREDIBILITY TABLES BASED  
UPON NUMBER OF CLAIMS

The projected loss ratios are weighted in accordance with the following:

<u>Average Number of Claims for the Latest Two Years (A)</u>	<u>Weight to Earlier Year</u>	<u>Weight to Later Year</u>
4000 and over	0%	100%
3600 - 3999	10	90
3200 - 3599	20	80
2800 - 3199	30	70
2400 - 2799	40	60
under 2400	50	50

(A) Applied separately by coverage.

<u>Credibility</u>	<u>Determination of Territory Credibility (B)</u>	<u>Credibility</u>	<u>Determination of Trend Factor Credibility (C)</u>
0	0 - 29	0	0 - 26
.10	30 - 119	.05	27 - 105
.20	120 - 269	.10	106 - 238
.30	270 - 479	.15	239 - 424
.40	480 - 749	.20	425 - 663
.50	750 - 1,079	.25	664 - 955
.60	1,080 - 1,469	.30	956 - 1,300
.70	1,470 - 1,919	.35	1,301 - 1,699
.80	1,920 - 2,429	.40	1,700 - 2,150
.90	2,430 - 2,999	.45	2,151 - 2,655
1.00	3,000 or more	.50	2,656 - 3,212
		.55	3,213 - 3,823
		.60	3,824 - 4,487
		.65	4,488 - 5,204
		.70	5,205 - 5,974
		.75	5,975 - 6,798
		.80	6,799 - 7,674
		.85	7,675 - 8,604
		.90	8,605 - 9,586
		.95	9,587 - 10,622
		1.00	10,623 or more

(B) Territory credibility is based on the number of claims underlying the three year pure premium.

(C) Trend factor credibility is based on the number of claims underlying the latest year's experience appearing in the trend exhibits.

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
AVERAGE NUMBER OF CLAIMS FOR LATEST TWO ACCIDENT YEARS

LIABILITY - VOLUNTARY AND CEDED

Year Ended	Bodily Injury	Property Damage	Medical Payments
12/31/2016	103,789	282,680	59,933
12/31/2017	94,783	269,661	56,100
Average	99,286	276,171	58,017

PHYSICAL DAMAGE - STANDARD AND NON-STANDARD

Year Ended	Comprehensive	Collision
12/31/2016	307,377	273,109
12/31/2017	303,122	276,008
Average	305,250	274,559

VOLUNTARY AND CEDED COMBINED

Year Ended	Uninsured Motorists	Underinsured Motorists
12/31/2016	16,701	2,206
12/31/2017	16,726	2,113
Average	16,714	2,160

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>
2015	1,360,242,003	1,351,439,152	1.007
2016	1,657,402,598	1,625,547,859	1.020
2017	1,556,421,576	1,553,104,763	1.002

(A) Source: Statutory Page 14 Private Passenger Auto Physical Damage (line 21.1)

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
FOR 2018 BASE  
CALCULATION OF MODEL YEAR RELATIVITY  
BEFORE OCTOBER 1, 2018

Automobile Model Year	Comprehensive Exposure Distribution	Comprehensive Model Year Relativity	Collision Exposure Distribution	Collision Model Year Relativity
2018	0.054	1.000	0.053	1.000
2017	0.072	0.970	0.073	0.930
2016	0.076	0.930	0.079	0.870
2015	0.071	0.890	0.076	0.810
2014	0.073	0.860	0.078	0.750
2013	0.063	0.820	0.068	0.700
2012	0.057	0.780	0.061	0.660
2011	0.049	0.740	0.052	0.610
2010	0.038	0.710	0.040	0.570
2009 & PRIOR	0.447	0.650	0.420	0.470
(1) Average		0.770		0.649

AFTER OCTOBER 1, 2018 (INTRODUCTION OF 2019 MODEL)

Automobile Model Year	Comprehensive Exposure Distribution	Comprehensive Model Year Relativity	Collision Exposure Distribution	Collision Model Year Relativity
2019	0.048	1.030	0.048	1.070
2018	0.059	1.000	0.060	1.000
2017	0.069	0.970	0.071	0.930
2016	0.078	0.930	0.080	0.870
2015	0.080	0.890	0.084	0.810
2014	0.073	0.860	0.078	0.750
2013	0.075	0.820	0.080	0.700
2012	0.063	0.780	0.067	0.660
2011	0.053	0.740	0.057	0.610
2010	0.045	0.710	0.047	0.570
2009 & PRIOR	0.357	0.650	0.328	0.470
(2) Average		0.796		0.689

AFTER OCTOBER 1, 2019 (INTRODUCTION OF 2020 MODEL)

Automobile Model Year	Comprehensive Exposure Distribution	Comprehensive Model Year Relativity	Collision Exposure Distribution	Collision Model Year Relativity
2020	0.046	1.050	0.046	1.110
2019	0.059	1.030	0.060	1.070
2018	0.062	1.000	0.064	1.000
2017	0.071	0.970	0.073	0.930
2016	0.080	0.930	0.082	0.870
2015	0.080	0.890	0.084	0.810
2014	0.075	0.860	0.080	0.750
2013	0.073	0.820	0.078	0.700
2012	0.061	0.780	0.065	0.660
2011	0.051	0.740	0.054	0.610
2010	0.042	0.710	0.044	0.570
2009 & PRIOR	0.300	0.650	0.270	0.470
(3) Average		0.820		0.729

(4) Number of months from effective date to 10/1/2019: 0

(5) Average relativity based on an effective date of 10/1/2019:

Comp:  $(0.796 \times 4) + 0.82 \times (12 - 4) / 12 =$

0.820

Coll:  $(0.689 \times 4) + 0.729 \times (12 - 4) / 12 =$

0.729

(6) Model year trend factor:

Comp:  $(5) / 0.77 =$

1.065

Coll:  $(5) / 0.649 =$

1.123

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
CALCULATION OF SYMBOL TREND FACTORS

A. Average Symbol Relativity of Experience Period:

Year ended	Comp	Coll
06/30/2017	2.025	1.472

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

Year ended	Comp	Coll
09/30/2019	2.141	1.509
12/31/2019	2.154	1.513
03/31/2020	2.167	1.516
06/30/2020	2.182	1.520
09/30/2020	2.196	1.525
12/31/2020	2.210	1.529
03/31/2021	2.225	1.533
06/30/2021	2.239	1.537
09/30/2021	2.253	1.541
12/31/2021	2.268	1.545

C. Proposed Projection Date: 7/16/2020

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
06/30/2020	2.182	1.520

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

Year ended	Comp	Coll
09/30/2020	2.196	1.525

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

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

$$\begin{aligned} \text{COMP: } & ( 2.47 / 3 ) \quad 2.182 \quad + \quad ( 0.53 / 3 ) \quad 2.196 \quad = \quad 2.184 \\ \text{COLL: } & ( 2.47 / 3 ) \quad 1.520 \quad + \quad ( 0.53 / 3 ) \quad 1.525 \quad = \quad 1.521 \end{aligned}$$

H. Symbol Trend Factors: (G)/(A) Year-Ended Comp: 2.184 / 2.025 = 1.079  
12/31/2017 Coll: 1.521 / 1.472 = 1.033

I. Annualized Trends: (H)^(1 / 3.04 ) Year-Ended Comp: 2.5%  
12/31/2017 Coll: 1.1%

SECTION E  
UNINSURED MOTORISTS REVIEW

NORTH CAROLINA  
UNINSURED MOTORISTS REVIEW  
PRIVATE PASSENGER CARS  
BASIC LIMITS REVIEW

All Carriers Voluntary and Ceded Combined	Year Ended 12/31/2015	Year Ended 12/31/2016	Year Ended 12/31/2017
(1) Incurred Losses and ALAE (30/60 UMBI) (a)	39,506,077	45,413,550	45,019,677
(2) Incurred Losses and ALAE (\$25,000 UMPD) (a)	12,977,362	15,478,458	16,382,665
(3) Loss Development Factor (30/60 UMBI) (b)	0.996	1.008	1.048
(4) Loss Development Factor (\$25,000 UMPD) (b)	0.981	0.962	0.922
(5) ULAE Factor (BI) (See page D-29)	13.4%	13.6%	11.6%
(6) ULAE Factor (PD) (See page D-29)	11.1%	11.1%	10.3%
(7) Developed Losses and LAE (30/60 UMBI) [(1)x(3)x[1+(5)]]	44,620,692	52,002,511	52,653,574
(8) Developed Losses and LAE (\$25,000 UMPD) [(2)x(4)x[1+(6)]]	14,143,910	16,543,097	16,660,613
(9) Avg Annual Change in Losses and LAE (UMBI) (See page D-8)	3.5%	3.5%	3.5%
(10) Avg Annual Change in Losses and LAE (UMPD) (See page D-8)	6.1%	6.1%	6.1%
(11) Years of Trend - Losses (c)	5.04	4.04	3.04
(12) Projected Losses and LAE (30/60 UMBI)(c)	53,054,003	59,750,885	58,445,467
(13) Projected Losses and LAE (\$25,000 UMPD)(c)	19,065,991	21,009,733	19,942,754
(14) Earned Exposures (a)	6,635,283	6,756,384	6,816,581
(15) Developed Incurred Claims (UMBI) (a)	5,746	6,457	6,257
(16) Developed Incurred Claims (UMPD) (a)	8,793	10,244	10,469
(17) Total Incurred Claims [(15)+(16)]	14,539	16,701	16,726
(18) Projected B/L Loss and LAE per exposure (30/60 UMBI)[(12)/(14)]	8.00	8.84	8.57
(19) Projected B/L Loss and LAE per exposure (\$25,000 UMPD)[(13)/(14)]	2.87	3.11	2.93
(20) Percentage Dividends (See page D-35)	0.30%	0.30%	0.30%
(21) Permissible Loss and LAE Ratio (See page E-11)	0.628	0.628	0.628
(22) Net Premium Required per exposure (30/60 UMBI)[(18)/((21)-(20))]	12.80	14.14	13.71
(23) Net Premium Required per exposure (\$25,000 UMPD)[(19)/((21)-(20))]	4.59	4.98	4.69
(24) Percentage Net Deviations (e)	9.03%	9.03%	9.03%
(25) Anticipated Deviations per Exposure (30/60 UMBI) [(22)/(1.0-(24))]-((22))]	1.27	1.40	1.36
(26) Anticipated Deviations per Exposure (\$25,000 UMPD) [(23)/(1.0-(24))]-((23))]	0.46	0.49	0.47
(27) Adjustment Factor for Increase in MVR and Salvage Title Fees (UMBI)(d)	1.0036	1.0006	1.0000
(28) Adjustment Factor for Increase in MVR and Salvage Title Fees and Sales Tax on Labor Costs (UMPD)(d)	1.0238	1.0040	1.0000
(29) Required B/L Premium per exposure (30/60 UMBI)[((22)+(25))x(27)]	14.12	15.55	15.07
(30) Required B/L Premium per exposure (30/60 UMPD)[((23)+(26))x(28)]	5.17	5.49	5.16
(31) Required B/L Premium per exposure [(29) + (30)]	19.29	21.04	20.23
(32) Average (Weighted on exposures in line (14))		20.19	

(a) Based on the statistical plan data reported by member companies.

(b) Loss development factors are based on five-year averages, through 63 months of development for Uninsured Motorists Bodily Injury and Uninsured Motorists Property Damage. See pages E-3 and E-4.

(c) Projected losses and allocated loss adjustment expenses = UMBI:  $[(7) \times (1 + (9))^{(11)}]$  and UMPD:  $[(8) \times (1 + (10))^{(11)}]$  where (11) = the number of years of projection from the average date of accident to 7/16/2020.

(d) Estimated effect of the increase in fees for motor vehicle reports and salvage titles and implementation of sales tax on labor costs effective 3/1/2016.

(e) Net Deviations reflect upward and downward adjustments to manual premium. The 9.03% provision represents the 6-year average value. See pre-filed testimony of J. Smollik and P. Anderson and Exhibit RB-3.

NORTH CAROLINA  
UNINSURED MOTORISTS REVIEW  
PRIVATE PASSENGER CARS  
TOTAL LIMITS REVIEW

All Carriers Voluntary and Ceded Combined	Year Ended 12/31/2015	Year Ended 12/31/2016	Year Ended 12/31/2017
(1) Incurred Losses and ALAE (T/L UMBI) (a)	52,123,897	57,850,336	56,635,918
(2) Incurred Losses and ALAE (T/L UMPD) (a)	13,168,269	15,554,517	16,521,800
(3) Loss Development Factor (T/L UMBI) (b)	1.000	1.020	1.113
(4) Loss Development Factor (T/L UMPD) (b)	0.987	0.969	0.933
(5) ULAE Factor (BI) (See page D-29)	13.4%	13.6%	11.6%
(6) ULAE Factor (PD) (See page D-29)	11.1%	11.1%	10.3%
(7) Developed Losses and LAE (T/L UMBI) [(1)x(3)x[1+(5)]]	59,108,499	67,032,341	70,347,927
(8) Developed Losses and LAE (T/L UMPD) [(2)x(4)x[1+(6)]]	14,439,758	16,745,355	17,002,568
(9) Avg Annual Change in Losses and LAE (UMBI) (See page D-8)	3.5%	3.5%	3.5%
(10) Avg Annual Change in Losses and LAE (UMPD) (See page D-8)	6.1%	6.1%	6.1%
(11) Years of Trend - Losses (c)	5.04	4.04	3.04
(12) Projected Losses and LAE (T/L UMBI)(c)	70,280,005	77,020,160	78,086,199
(13) Projected Losses and LAE (T/L UMPD)(c)	19,464,794	21,266,601	20,352,074
(14) Earned Exposures (a)	6,635,283	6,756,384	6,816,581
(15) Developed Incurred Claims (UMBI) (a)	5,746	6,457	6,257
(16) Developed Incurred Claims (UMPD) (a)	8,793	10,244	10,469
(17) Total Incurred Claims [(15)+(16)]	14,539	16,701	16,726
(18) Projected T/L Loss and LAE per exposure (T/L UMBI)[(12)/(14)]	10.59	11.40	11.46
(19) Projected T/L Loss and LAE per exposure (T/L UMPD)[(13)/(14)]	2.93	3.15	2.99
(20) Percentage Dividends (See page D-35)	0.30%	0.30%	0.30%
(21) Permissible Loss and LAE Ratio (See page E-11)	0.628	0.628	0.628
(22) Net Premium Required per exposure (T/L UMBI)[(18)/((21)-(20))]	16.94	18.24	18.34
(23) Net Premium Required per exposure (T/L UMPD)[(19)/((21)-(20))]	4.69	5.04	4.78
(24) Percentage Net Deviations (e)	9.03%	9.03%	9.03%
(25) Anticipated Deviations per Exposure (T/L UMBI) [(22)/(1.0-(24))]-((22))]	1.68	1.81	1.82
(26) Anticipated Deviations per Exposure (T/L UMPD) [(23)/(1.0-(24))]-((23))]	0.47	0.50	0.47
(27) Adjustment Factor for Increase in MVR and Salvage Title Fees (UMBI)(d)	1.0036	1.0006	1.0000
(28) Adjustment Factor for Increase in MVR and Salvage Title Fees and Sales Tax on Labor Costs (UMPD)(d)	1.0238	1.0040	1.0000
(29) Required T/L Premium per exposure (T/L UMBI)[(22)+(25)]x(27)	18.69	20.06	20.16
(30) Required T/L Premium per exposure (T/L UMPD)[(23)+(26)]x(28)	5.28	5.56	5.25
(31) Required T/L Premium per exposure [(29) + (30)]	23.97	25.62	25.41
(32) Average (Weighted on exposures in line (14))		25.01	
(33) Effective Total Limits Change (See Page E-12)		32.6%	

(a) Based on the statistical plan data reported by member companies.

(b) Loss development factors are based on five-year averages, through 63 months of development for Uninsured Motorists Bodily where (11) = the number of years of projection from the average date of accident to 7/16/2020.

(c) Projected losses and allocated loss adjustment expenses = UMBI:  $[(7) \times (1 + (9))^{(11)}]$  and UMPD:  $[(8) \times (1 + (10))^{(11)}]$  where (11) = the number of years of projection from the average date of accident to 7/16/2020.

(d) Estimated effect of the increase in fees for motor vehicle reports and salvage titles and implementation of sales tax on labor costs effective 3/1/2016.

(e) Net Deviations reflect upward and downward adjustments to manual premium. The 9.03% provision represents the 6-year average value. See pre-filed testimony of J. Smollik and P. Anderson and Exhibit RB-3.



NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Uninsured Motorists Bodily Injury Basic Limits(a) Incurred Losses as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2006			41,331,165	42,341,333	41,876,741
2007		40,518,511	42,036,340	42,357,497	42,329,394
2008	31,123,709	34,679,457	35,314,601	35,156,235	35,012,875
2009	34,948,577	37,369,920	37,963,896	38,083,171	37,977,566
2010	33,128,529	34,513,310	35,048,748	34,996,530	34,900,303
2011	33,335,832	34,525,752	34,640,963	34,554,529	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	
2015	35,450,475	38,170,333	38,376,371		
2016	42,059,845	43,766,184			
2017	47,442,452				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2006			1.024	0.989
2007		1.037	1.008	0.999
2008	1.114	1.018	0.996	0.996
2009	1.069	1.016	1.003	0.997
2010	1.042	1.016	0.999	0.997
2011	1.036	1.003	0.998	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	
2015	1.077	1.005		
2016	1.041			
Five Year Average	1.040	1.012	1.001	0.995
Three Year Average	1.042	1.010	1.003	0.994
		Five Year	Three Year	
39 to 63 months:		0.996	0.997	
27 to 63 months:		1.008	1.007	
15 to 63 months:		1.048	1.049	

(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

Uninsured Motorists Property Damage Basic Limits(a) Incurred Losses as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2006			10,645,817	10,538,603	10,459,168
2007		9,990,117	9,876,322	9,820,704	9,758,377
2008	10,058,060	9,615,746	9,532,457	9,530,747	9,473,651
2009	8,953,293	8,726,638	8,590,737	8,463,128	8,385,448
2010	8,797,980	8,384,004	8,111,207	7,990,523	7,930,584
2011	9,193,468	8,689,126	8,535,821	8,497,548	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	
2015	12,557,032	12,111,090	11,826,946		
2016	14,713,589	14,112,082			
2017	17,081,106				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2006			0.990	0.992
2007		0.989	0.994	0.994
2008	0.956	0.991	1.000	0.994
2009	0.975	0.984	0.985	0.991
2010	0.953	0.967	0.985	0.992
2011	0.945	0.982	0.996	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	
2015	0.964	0.977		
2016	0.959			
Five Year Average	0.958	0.981	0.989	0.992
Three Year Average	0.961	0.979	0.987	0.992
		Five Year	Three Year	
39 to 63 months:		0.981	0.979	
27 to 63 months:		0.962	0.958	
15 to 63 months:		0.922	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  
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
2006			54,414,755	55,559,544	54,573,136
2007		54,835,104	56,447,738	56,566,944	56,500,565
2008	38,089,204	43,739,711	45,188,593	44,820,473	44,572,390
2009	41,598,240	46,430,291	47,596,661	48,074,928	47,913,020
2010	38,794,256	42,305,218	42,618,169	42,891,595	42,707,631
2011	39,297,897	42,214,858	42,733,420	43,201,151	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	
2015	43,114,850	49,545,130	49,788,808		
2016	50,187,250	54,598,670			
2017	59,216,888				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2006			1.021	0.982
2007		1.029	1.002	0.999
2008	1.148	1.033	0.992	0.994
2009	1.116	1.025	1.010	0.997
2010	1.091	1.007	1.006	0.996
2011	1.074	1.012	1.011	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	
2015	1.149	1.005		
2016	1.088			
Five Year Average	1.091	1.020	1.007	0.993
Three Year Average	1.100	1.017	1.006	0.991
		Five Year	Three Year	
39 to 63 months:		1.000	0.997	
27 to 63 months:		1.020	1.014	
15 to 63 months:		1.113	1.115	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Uninsured Motorists Property Damage Total Limits Incurred Losses as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2006			10,823,682	10,699,672	10,636,645
2007		10,065,484	10,063,604	10,009,408	9,948,682
2008	10,175,750	9,976,888	9,916,835	9,921,650	9,952,367
2009	9,071,992	8,862,996	8,757,194	8,630,307	8,551,905
2010	9,185,077	8,771,415	8,492,821	8,372,137	8,312,198
2011	9,202,891	9,077,069	8,952,159	9,122,412	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	
2015	12,671,513	12,313,034	12,017,963		
2016	14,773,364	14,167,281			
2017	17,220,241				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2006			0.989	0.994
2007		1.000	0.995	0.994
2008	0.980	0.994	1.000	1.003
2009	0.977	0.988	0.986	0.991
2010	0.955	0.968	0.986	0.993
2011	0.986	0.986	1.019	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	
2015	0.972	0.976		
2016	0.959			
Five Year Average	0.963	0.982	0.996	0.991
Three Year Average	0.968	0.979	0.991	0.990
		Five Year	Three Year	
39 to 63 months:		0.987	0.981	
27 to 63 months:		0.969	0.960	
15 to 63 months:		0.933	0.929	

Losses exclude unallocated loss adjustment expense.

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>
12/31/2006	47,836,857	6,322	7,566.73
12/31/2007	49,254,345	6,152	8,006.23
12/31/2008	43,869,258	5,691	7,708.53
12/31/2009	45,292,472	6,120	7,400.73
12/31/2010	42,265,450	5,688	7,430.63
12/31/2011	40,275,644	5,322	7,567.76
12/31/2012	41,691,758	5,501	7,578.94
12/31/2013	40,083,803	5,127	7,818.18
12/31/2014	39,061,362	5,047	7,739.52
12/31/2015	45,082,118	5,559	8,109.75
12/31/2016	51,567,508	6,180	8,344.26
12/31/2017	50,233,337	5,901	8,512.68

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

4 points	3.2%
6 points	2.4%
9 points	1.8%
12 points	0.8%

(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>
12/31/2006	11,956,645	8,591	1,391.76
12/31/2007	11,181,655	8,294	1,348.16
12/31/2008	10,419,619	7,581	1,374.44
12/31/2009	9,079,850	7,310	1,242.11
12/31/2010	8,608,289	7,005	1,228.88
12/31/2011	8,907,834	6,838	1,302.70
12/31/2012	8,936,756	7,246	1,233.34
12/31/2013	9,924,306	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	14,405,355	9,291	1,550.46
12/31/2017	14,413,295	9,447	1,525.70

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

4 points	0.9%
6 points	4.1%
9 points	3.5%
12 points	1.6%

(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  
UNINSURED MOTORISTS BODILY INJURY  
CLAIM FREQUENCY TREND

<u>(1)</u> Accident Year Ended	<u>(2)</u> Exposures(A)	<u>(3)</u> Incurred Claims(A)	<u>(4)</u> UM Claim Freq <u>(3) / (2)*100</u>
12/31/2006	5,992,062	6,322	0.1055
12/31/2007	6,108,993	6,152	0.1007
12/31/2008	6,013,381	5,691	0.0946
12/31/2009	6,321,674	6,120	0.0968
12/31/2010	6,258,119	5,688	0.0909
12/31/2011	6,253,049	5,322	0.0851
12/31/2012	6,396,922	5,501	0.0860
12/31/2013	6,238,914	5,127	0.0822
12/31/2014	6,046,751	5,047	0.0835
12/31/2015	6,100,909	5,559	0.0911
12/31/2016	6,196,805	6,180	0.0997
12/31/2017	6,234,456	5,901	0.0947

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

4 points	4.8%
6 points	3.3%
9 points	0.5%
12 points	-0.9%

(A) Voluntary and ceded business combined.

NORTH CAROLINA

PRIVATE PASSENGER LIABILITY INSURANCE  
UNINSURED MOTORISTS PROPERTY DAMAGE  
CLAIM FREQUENCY TREND

<u>(1)</u> Accident Year Ended	<u>(2)</u> Exposures(A)	<u>(3)</u> Incurred Claims(A)	<u>(4)</u> UM Claim Freq <u>(3) / (2)*100</u>
12/31/2006	5,992,062	8,591	0.1434
12/31/2007	6,108,993	8,294	0.1358
12/31/2008	6,013,381	7,581	0.1261
12/31/2009	6,321,674	7,310	0.1156
12/31/2010	6,258,119	7,005	0.1119
12/31/2011	6,253,049	6,838	0.1094
12/31/2012	6,396,922	7,246	0.1133
12/31/2013	6,238,914	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	6,196,805	9,291	0.1499
12/31/2017	6,234,456	9,447	0.1515

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

4 points	10.8%
6 points	7.2%
9 points	3.9%
12 points	0.5%

(A) Voluntary and ceded business combined.



NORTH CAROLINA

DERIVATION OF PERMISSIBLE LOSS AND LAE RATIO  
FOR UNINSURED AND UNDERINSURED MOTORISTS

Commission & Brokerage	8.3%
Taxes, Licenses, Fees	2.3%
General Administration	6.3%
Other Acquisition Expenses	9.3%
Profit	11.0%
Contingencies	0.0%
Total	0.372
Expected Loss Ratio	0.628

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
UNINSURED MOTORISTS COVERAGE

Uninsured Motorists Bodily Injury

Limit	Present Single Vehicle Policy Rate	Filed Single Vehicle Policy Rate(a)	Filed Multi-Vehicle Policy Rate(b)
30/60	13	18	44
50/100	14	19	47
100/200	16	22	54
100/300	17	24	59
300/300	20	28	69
250/500	21	29	72
500/500	22	30	74
500/1000	24	33	82
1000/1000	25	35	86

Uninsured Motorists Property Damage

Limit	Present Single Vehicle Policy Rate	Filed Single Vehicle Policy Rate(c)	Filed Multi-Vehicle Policy Rate(b)
25	2	2	5
50	3	3	7
100	4	4	10
250	6	6	15
500	8	8	20
750	10	10	25
1,000	11	11	27

(a) Filed single vehicle rates for Uninsured Motorists Bodily Injury are calculated as follows:

1) Determine the 30/60 UMBI rate by subtracting the \$25,000 UMPD rate of \$2 from the selected 30/60/25 rate:

Indicated 30/60/25 rate from page E-1 =	20.19
Selected 30/60/25 rate =	\$20
Selected 30/60 UMBI rate =	\$18

2) Apply the effective excess limit change to the present excess portion of the rate at each limit, and then add the selected basic limit 30/60 UMBI rate to the result.

For example, for 50/100:  $(14-13) \times (1+.380) + 18 = \$19$ ,  
where the Excess Limits change = 38.0%

(b) Filed multi-vehicle policy rates are calculated by multiplying the filed single vehicle policy rates by a factor of 2.47, which is the estimated average number of vehicles per multi-vehicle policy in North Carolina. This factor was determined from the 2010 U.S. census data on the number of vehicles available per household.

(c) Filed single vehicle policy rates for Uninsured Motorists Property Damage are equal to the present rates.

The resulting total limits effective change for Uninsured Motorists Bodily Injury and Property Damage = 32.6%

## NORTH CAROLINA

### UNDERINSURED MOTORISTS COVERAGE

Underinsured Motorists (UIM) coverage is triggered if the policy limit of the party at fault in an accident causing bodily injury to an insured is less than the insured's UIM policy limit. In this event and if the policy limits of the party at fault are not enough to pay the full amount of damages to the insured, then the insured is entitled to collect up to the limit of his UIM coverage.

Pages E-14 and E-15 display an experience review and the subsequent calculation of the filed rates for Underinsured Motorists coverage.

The indicated required premium per exposure of \$36.08, as shown on Line (18) of page E-14 represents a 14.5% increase from the current average premium per exposure of \$31.53. The overall effect of applying this change to the current rates by limit is +13.5%.

Page E-19 displays current and revised Underinsured Motorists rates.

NORTH CAROLINA  
 UNDERINSURED MOTORISTS REVIEW  
 PRIVATE PASSENGER CARS  
 TOTAL LIMITS REVIEW

All Carriers Voluntary and Ceded Combined	Year Ended 12/31/2015	Year Ended 12/31/2016	Year Ended 12/31/2017
(1) Incurred Losses and ALAE (T/L UIMBI) (a)	84,953,770	77,726,069	51,076,589
(2) Loss Development Factor (T/L UIMBI) (b)	1.044	1.180	1.602
(3) ULAE Factor (BI) (See page D-29)	13.4%	13.6%	11.6%
(4) Developed Losses and LAE (T/L UIMBI) [(1)x(2)x[1+(3)]]	100,576,428	104,190,241	91,316,360
(5) Avg Annual Change in Losses and LAE (See page D-8)	0.9%	0.9%	0.9%
(6) Years of Trend - Losses (c)	5.04	4.04	3.04
(7) Projected Losses and LAE (c)	105,202,944	108,045,280	93,873,218
(8) Earned Exposures (a)(f)	4,922,973	5,012,823	5,057,485
(9) Developed Incurred Claims (UIMBI) (a)	1,994	2,206	2,113
(10) Projected T/L Loss and LAE per exposure [(7)/(8)]	21.37	21.55	18.56
(11) Percentage Dividends (See page D-35)	0.30%	0.30%	0.30%
(12) Permissible Loss and LAE Ratio (See page E-11)	0.628	0.628	0.628
(13) Net T/L Premium Required per exposure [(10)/((12)-(11))]	34.19	34.48	29.70
(14) Percentage Net Deviations (e)	9.03%	9.03%	9.03%
(15) Anticipated Deviations per Exposure [((13)/(1.0-(14)))-(13)]	3.39	3.42	2.95
(16) Adjustment Factor for Increase in MVR and Salvage Title Fees (UMBI)(d)	1.0036	1.0006	1.0000
(17) Required T/L Premium per exposure [(((13)+(15))x(16)	37.72	37.92	32.65
(18) Average (Weighted on exposures in line (8))		\$36.08	
(19) Effective Total Limits Change (See Page E-15)		13.5%	

- (a) Based on the statistical plan data reported by member companies.
- (b) Loss development factors are based on five-year averages, through 63 months of development for Underinsured Motorists Bodily Injury. See page E-16.
- (12)
- (c) Projected losses and allocated loss adjustment expenses =  $[(10) \times (1 + (11))^{(12)}]$ ,  
 where (12) = the number of years of projection from the average date of accident to 7/16/2020.
- (d) Estimated effect of the increase in fees for motor vehicle reports and salvage titles effective 3/1/2016.
- (e) Net Deviations reflect upward and downward adjustments to manual premium. The 9.03% provision represents the 6-year average value. See pre-filed testimony of J. Smollik and P. Anderson and Exhibit RB-3.
- (f) UIM earned exposures are estimated to be 74.19% of Bodily Injury Liability earned exposures.

NORTH CAROLINA  
PERSONAL AUTO INSURANCE

CALCULATION OF FILED RATES FOR  
UNDERINSURED MOTORISTS

LIMITS	(1) % OF EARNED EXPOSURES	(2) PRESENT RATE	(3) FILED RATE [[6]/(5)]x(2)]	(4) PERCENT CHANGE [(3)/(2)]
50/100	35.7%	\$ 10	\$ 11	10.0%
100/200	1.0%	27	31	14.8%
100/300	47.6%	36	41	13.9%
300/300	2.9%	53	61	15.1%
250/500	11.5%	65	74	13.8%
500/500	0.0%	98	112	14.3%
500/1000	0.7%	111	127	14.4%
1000/1000	0.6%	127	145	14.2%
	100.0%			

(5)	AVERAGE PRESENT RATE(a):	\$	31.53
(6)	INDICATED AVERAGE RATE(b)	\$	36.08
(7)	AVERAGE FILED RATE(c):	\$	35.79
(8)	FILED CHANGE[(7)/(5)]-1.0]:		13.5%

Notes:

(a) Column(2) weighted on Column(1)

(b) See page E-14.

(c) Column(3) weighted on Column(1)

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Underinsured Motorists Bodily Injury Total Limits Incurred Losses as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2006			63,536,503	67,208,011	67,299,495
2007		62,614,313	69,501,239	70,911,206	70,244,626
2008	38,680,862	57,471,072	66,471,314	66,685,860	66,212,828
2009	44,832,659	65,865,356	74,013,465	77,507,901	77,428,375
2010	44,504,567	64,908,685	72,849,253	76,038,277	75,505,050
2011	49,802,607	70,547,071	77,018,627	79,651,542	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	
2015	49,509,530	67,578,350	78,698,144		
2016	53,314,671	72,657,073			
2017	51,881,053				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2006			1.058	1.001
2007		1.110	1.020	0.991
2008	1.486	1.157	1.003	0.993
2009	1.469	1.124	1.047	0.999
2010	1.458	1.122	1.044	0.993
2011	1.417	1.092	1.034	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	
2015	1.365	1.165		
2016	1.363			
Five Year Average	1.358	1.130	1.052	0.992
Three Year Average	1.375	1.156	1.061	0.990
		Five Year	Three Year	
39 to 63 months:		1.044	1.050	
27 to 63 months:		1.180	1.214	
15 to 63 months:		1.602	1.669	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA

PRIVATE PASSENGER LIABILITY INSURANCE  
 UNDERINSURED MOTORISTS  
 CLAIM COST TREND

(1) Accident <u>Year Ended</u>	(2) Total Limit <u>Losses (A)</u>	(3) Incurred <u>Claims</u>	(4) UIM Claim Cost <u>(2) / (3)</u>
12/31/2006	77,354,916	1,528	50,624.95
12/31/2007	84,263,823	1,584	53,196.86
12/31/2008	72,663,277	1,478	49,163.25
12/31/2009	81,994,812	1,681	48,777.40
12/31/2010	78,995,166	1,598	49,433.77
12/31/2011	82,032,981	1,625	50,481.83
12/31/2012	73,963,910	1,536	48,153.59
12/31/2013	84,097,450	1,645	51,123.07
12/31/2014	73,425,324	1,560	47,067.52
12/31/2015	83,345,016	1,680	49,610.13
12/31/2016	86,773,595	1,901	45,646.29
12/31/2017	79,704,645	1,901	41,927.75

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

4 points	-4.2%
6 points	-2.8%
9 points	-1.5%
12 points	-1.2%

(A) Includes all loss adjustment expense and loss development for 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>
12/31/2006	1,528	4,124,137	0.0371
12/31/2007	1,584	4,478,381	0.0354
12/31/2008	1,478	4,396,521	0.0336
12/31/2009	1,681	4,614,618	0.0364
12/31/2010	1,598	4,644,504	0.0344
12/31/2011	1,625	4,779,500	0.0340
12/31/2012	1,536	4,926,951	0.0312
12/31/2013	1,645	4,839,404	0.0340
12/31/2014	1,560	4,618,201	0.0338
12/31/2015	1,680	4,526,521	0.0371
12/31/2016	1,901	4,597,672	0.0413
12/31/2017	1,901	4,625,606	0.0411

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

4 points	7.2%
6 points	6.0%
9 points	2.2%
12 points	1.0%

(A) Voluntary and ceded business combined.



NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
UNDERINSURED MOTORISTS COVERAGE

Underinsured Motorists Bodily Injury

Limit	Present Single Vehicle Policy Rate	Filed Single Vehicle Policy Rate(a)	Filed Multi-Vehicle Policy Rate (b)
50/100	10	11	27
100/200	27	31	77
100/300	36	41	101
300/300	53	61	151
250/500	65	74	183
500/500	98	112	277
500/1000	111	127	314
1000/1000	127	145	358

(a) Filed single vehicle policy rates are calculated on page E-15.

(b) Filed multi-vehicle policy rates are calculated by multiplying the filed single vehicle policy rates by a factor of 2.47, which is the estimated average number of vehicles per multi-vehicle policy in North Carolina. This factor was determined from the 2010 U.S. census data on the number of vehicles available per household.

SECTION F  
MOTORCYCLE REVIEW

NORTH CAROLINA  
RATE LEVEL SUMMARY  
MOTORCYCLE INSURANCE

	EARNED PREMIUMS AT PRESENT RATES*	INDICATED AND FILED RATE LEVEL CHANGE
Liability	44,918	2.8%

\* (000's omitted)

NORTH CAROLINA  
MOTORCYCLE INSURANCE  
LIABILITY COVERAGE  
STATEWIDE RATE REVIEW

All Carriers Voluntary and Ceded Combined	Year Ended 12/31/2015	Year Ended 12/31/2016	Year Ended 12/31/2017
(1) Earned Premiums at Present Rates (a)	\$41,627,990	\$43,282,990	\$44,918,362
(2) Incurred Losses and ALAE (a)	19,896,430	20,320,943	23,588,271
(3) Unallocated Loss Adjustment Expense Factor (b)	0.138	0.137	0.140
(4) Unallocated Loss Adjustment Expense [(2) x (3)]	2,745,707	2,783,969	3,302,358
(5) General & Other Acquisition Expenses (c)	7,720,669	8,772,152	8,745,171
(6) Average Annual Change in Losses and ALAE (See page F-5)	1.9%	1.5%	2.5%
(7) Average Annual Change in Expense Costs (See page D-8)	2.5%	2.5%	2.5%
(8) Projected Losses and ALAE (d)	21,886,073	21,580,841	25,428,156
(9) Projected Unallocated LAE (e)	3,110,886	3,076,286	3,559,942
(10) Projected General & Other Acquisition Expenses (f)	8,678,032	9,623,051	9,357,333
(11) Projected Losses, LAE and G & OA Expenses [(8)+(9)+(10)]	33,674,991	34,280,178	38,345,431
(12) Projected Loss, LAE and G & OA Expense Ratio [(11)/(1)]	0.809	0.792	0.854
(13) Adjustment Factor for Increase in MVR and Salvage Title Fees and Sales Tax on Labor Costs (g)	1.011	1.002	1.000
(14) Permissible Loss, LAE and G & OA Expense Ratio (See page F-4)	0.817	0.814	0.818
(15) Percentage Net Deviations (h)	1.62%	1.62%	1.62%
(16) Indicated Rate Level Change [((12)x(13))/((14)-(15))] - 1.0	2.1%	-0.5%	6.5%
(17) Final selected rate level change (weighted by premium from Line (1))		2.8%	

NORTH CAROLINA  
MOTORCYCLE REVIEW  
STATEWIDE RATE REVIEW

Notes

- (a) Based on the statistical plan data reported by member companies. Losses are developed to ultimate.
- (b) Based on the ratio of unallocated loss adjustment expenses to losses and allocated loss adjustment expenses for each of the latest three years. See page F-7.
- (c) The general expenses and other acquisition expenses allocated between the Voluntary and Ceded business based on the Voluntary and Ceded premium distribution. See page F-7.
- (d) Projected Losses and ALAE =  $[(2) \times (1 + (6)) ]^n$ , where  
n = The number of years of projection from the average date of accident to 7/16/2020 (2015=5.04, 2016=4.04, 2017=3.04).
- (e) Projected Unallocated Loss Adjustment Expenses =  $[(4) \times (1 + (7)) ]^n$ , where  
n = The number of years of projection from the average date of accident to 7/16/2020 (2015=5.04, 2016=4.04, 2017=3.04).
- (f) Projected General and Other Acquisition Expenses =  $[(5) \times (1 + (7)) ]^n$ , where  
n = The number of years of projection to the average date of writing, 4/1/2020 (2015=4.75, 2016=3.75, 2017=2.75).
- (g) Estimated effect of the increase in fees for motor vehicle reports and salvage titles and implementation of sales tax on labor costs effective 3/1/2016.
- (h) Selected value. Net Deviations reflect upward and downward adjustments to manual premiums. See Exhibit RB-3.

NORTH CAROLINA  
MOTORCYCLE REVIEW

DETERMINATION OF EXPECTED LOSS, LAE and FIXED EXPENSE RATIO

	<u>Liability</u>		
	<u>2015</u>	<u>2016</u>	<u>2017</u>
Commission and Brokerage Expense	0.054	0.053	0.052
Taxes, etc. to Written Premium	0.019	0.023	0.020
Profit	0.110	0.110	0.110
Contingencies	0.000	0.000	0.000
Total	0.183	0.186	0.182
Losses, LAE, General Administration Expenses and Other Acquisition Expenses	0.817	0.814	0.818

NORTH CAROLINA

Motorcycle Insurance

Calculation of Loss Trend Factors

	<u>Cov</u>	<u>Auto Trend(a)</u>	<u>Total Limits Dev. Losses</u>	<u>Weighted Trend</u>
2017	BI	1.029	6,968,648	
	PD	1.044	3,215,847	
	MP	1.010	573,278	
	UMBI	1.035	4,191,982	
	UMPD	1.061	184,816	
	UIMBI	1.009	8,453,700	
			23,588,271	1.025
2016	BI	1.005	6,217,512	
	PD	1.034	2,712,517	
	MP	0.995	733,273	
	UMBI	1.035	3,309,988	
	UMPD	1.061	174,787	
	UIMBI	1.009	7,172,866	
			20,320,943	1.015
2015	BI	1.014	4,465,074	
	PD	1.047	2,355,185	
	MP	1.010	695,584	
	UMBI	1.035	2,933,460	
	UMPD	1.061	160,926	
	UIMBI	1.009	9,286,201	
			19,896,430	1.019

(a) See page D-9.

NORTH CAROLINA  
MOTORCYCLE INSURANCE

CALCULATION OF RATE RELATIVITIES

Private Passenger

COVERAGE	TOTAL LIMITS PREMIUM WEIGHT	FILED CHANGE
Bodily Injury	\$1,630,875	14.5%
Property Damage	1,426,527	33.6%
(1) Liability Total	3,057,402	23.4%

(2) Medical Payments 14.5%

Motorcycles FILED  
CHANGE

(3) Liability 2.8%

(4) Motorcycle Liability factor = 0.833  
 $[(1.0 + (3)) / (1.0 + (1))]$

(5) Motorcycle Med Pay factor = 0.898  
 $[(1.0 + (3)) / (1.0 + (2))]$

Liability  
Relativities

	(6) Present	(7) (6) x (4) Revised
Engine Size (cc)		
0-499	13%	11%
500-1249	21%	17%
1250-1499	30%	25%
1500-up	39%	32%

	(8) Present	(9) (8) x (5) Revised
Medical Payments <u>Relativities</u>		
All Engine Sizes	30%	27%



NORTH CAROLINA  
MOTORCYCLE INSURANCE  
SUMMARY OF LIABILITY EXPENSE EXPERIENCE - VOLUNTARY AND CEDED BUSINESS

<u>Item</u>	<u>2013</u>	<u>2014</u>	<u>2015</u>	<u>2016</u>	<u>2017</u>
Premiums Written at Manual Level	\$40,069,081	\$39,944,877	\$41,432,514	\$43,560,721	\$43,919,825
Premiums Earned at Manual Level	39,042,047	39,348,797	40,345,523	42,087,690	44,348,926
Premiums Written (Collected Lvl)	36,433,306	35,874,883	37,502,864	39,663,017	40,367,385
Premiums Earned (Collected Lvl)	35,879,108	35,866,428	36,917,703	38,398,817	40,544,165
Commission & Brokerage	2,861,105	2,804,396	2,837,910	3,021,504	3,103,937
Other Acquisition	3,722,640	3,783,652	3,829,897	4,383,598	4,725,431
General Expenses	3,215,871	3,012,328	3,250,704	3,702,191	3,382,332
Taxes, Licenses, and Fees	787,176	775,242	719,336	925,113	826,067
Losses Incurred	18,032,442	17,765,947	17,887,781	16,670,219	22,734,786
Allocated Loss Adjustment Exp.	870,736	581,885	308,934	228,166	277,840
Unallocated Loss Adjustment Exp.	2,472,560	2,159,281	2,514,390	2,319,734	3,225,477

COMBINED RATIOS

Commission & Brokerage to Written Premium (a)	.079	.078	.076	.076	.077
Other Acquisition to Earned Premium (a)	.104	.105	.104	.114	.117
General Expenses to Earned Premium (a)	.090	.084	.088	.096	.083
Taxes, Licenses, etc. to Written Premium (a)	.022	.022	.019	.023	.020
Unallocated Loss Adjustment Expenses to Losses + Allocated	.131	.118	.138	.137	.140

Notes:

(a) Ratios are to premiums at collected level.

Source: North Carolina Rate Bureau Expense Call

SECTION G  
INCREASED LIMITS REVIEW

## NORTH CAROLINA

### Increased limits Revision

This filing does not propose a change to the increased limits factors for Bodily Injury or Property Damage. The review of experience for Bodily Injury and Property Damage are contained on pages G-2-3.

The Bodily Injury total limits indication of -2.5%, determined on page G-2, is applied to the basic limits rates.

The Property Damage total limits indication of 0.1%, determined on page G-3, is applied to the basic limits rates.

Pages G-4-5 display the calculation of the average increased limits factors for Bodily Injury and Property Damage on a 30/60/25 basis for use in the determination of the uniform indications shown on pages G-2-3, and for use in the determination of the premium weights shown on page A-1.

Page G-6 displays the calculation of the Medical Payments average increased limits factor. This factor is used in the determination of the distributional adjustment factor on page C-21 and in the determination of the premium weights shown on page A-1.

NORTH CAROLINA  
REVIEW OF BODILY INJURY INCREASED LIMITS

Voluntary and Ceded Business	12/31/2015	12/31/2016	12/31/2017	3 Years Combined
(1) Basic limits losses (a)(b)	722,976,225	759,264,328	694,738,880	2,176,979,433
(2) Basic limits loss dev. factor (See page D-17)	1.006	1.024	1.090	
(3) Basic limits claim cost trend (See page D-8)	5.0%	5.0%	5.0%	
(4) Years of trend (See page C-2)	5.04	4.04	3.04	
(5) Basic limits trend factor $[1+(3)]^{(4)}$	1.279	1.218	1.160	
(6) Basic limits losses, trended and developed (1)x(2)x(5)	930,234,711	946,978,766	878,427,840	2,755,641,317
(7) Total limits losses (b)	879,980,885	913,734,987	814,726,704	2,608,442,576
(8) Total limits loss dev. factor (See page H-392)	1.006	1.032	1.129	
(9) Total limits claim cost trend (See page D-8)	5.0%	5.0%	5.0%	
(10) Years of trend (See page C-2)	5.04	4.04	3.04	
(11) Total limits trend factor $[1+(9)]^{(10)}$	1.279	1.218	1.160	
(12) Total limits losses, trended and developed (7)x(8)x(11)	1,132,248,525	1,148,542,949	1,066,998,681	3,347,790,155
(13) Indicated average ilf (12)/(6)	1.217	1.213	1.215	1.215
(14) Average increased limits factor (See page G-4)	1.247	1.247	1.245	1.246 (c)
(15) Indicated change to excess limits increments $\{[(13)-1]/[(14)-1]\}-1$				-12.6%
(16) Indicated total limits change $\{(13)/(14)\}-1$				-2.5%

G-2

- (a) Basic limits are 30/60.  
 (b) Based on the statistical plan data reported by member companies.  
 (c) Three year average

NORTH CAROLINA  
REVIEW OF PROPERTY DAMAGE INCREASED LIMITS

Voluntary and Ceded Business	12/31/2015	12/31/2016	12/31/2017	3 Years Combined
(1) Basic limits losses (a)(b)	822,049,171	901,707,382	897,314,453	2,621,071,006
(2) Basic limits loss dev. factor (See page D-18)	1.001	1.005	1.041	
(3) Basic limits losses, developed (1)x(2)	822,871,220	906,215,919	934,104,346	2,663,191,485
(4) Total limits losses (b)	832,708,821	913,316,479	910,629,927	2,656,655,227
(5) Total limits loss dev. factor (See page H-393)	1.002	1.005	1.041	
(6) Total limits losses, developed (4)x(5)	834,374,239	917,883,061	947,965,754	2,700,223,054
(7) Indicated average increased limits factor (6) / (3)	1.014	1.013	1.015	1.014
(8) Average increased limits factor (See page G-5)	1.013	1.012	1.013	1.013
(9) Indicated change to excess limits increments {[(7)-1]/[(8)-1]}-1				7.7%
(10) Indicated total limits change {(7)/(8)}-1				0.1%

(a) Basic limits are \$25,000.

(b) Based on the statistical plan data reported by member companies.

(c) Three year average

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

Year Ending 12/31/2017

Voluntary and Ceded Bodily Injury - 30/60 base

	(1)	(2)	(3)	(4)	(5)
					(3)x(4)
Limit Of Liability	Written Premium	Prior ILF	30/60 Premium	Current ILF	T/L Premium
30/60	334,558,006	1.00	334,558,006	1.00	334,558,006
50/100	317,357,241	1.18	268,946,814	1.18	317,357,241
100/200	8,552,149	1.39	6,152,625	1.39	8,552,149
100/300	456,975,510	1.40	326,411,079	1.40	456,975,511
250/500	140,317,110	1.66	84,528,380	1.66	140,317,111
300/300	38,872,664	1.62	23,995,472	1.62	38,872,665
500/1000	8,412,139	1.85	4,547,102	1.85	8,412,139
1000/1000	4,390,402	1.96	2,240,001	1.96	4,390,402
All Other	5,744,952	1.243	4,621,844	1.243	5,744,952
	1,315,180,173	1.245	1,056,001,323	1.245	1,315,180,176

Year Ending 12/31/2016

Voluntary and Ceded Bodily Injury - 30/60 base

	(1)	(2)	(3)	(4)	(5)
					(3)x(4)
Limit Of Liability	Written Premium	Prior ILF	30/60 Premium	Current ILF	T/L Premium
30/60	310,042,020	1.00	310,042,020	1.00	310,042,020
50/100	305,275,680	1.18	258,708,203	1.18	305,275,680
100/200	8,111,084	1.39	5,835,312	1.39	8,111,084
100/300	439,001,163	1.40	313,572,259	1.40	439,001,163
250/500	130,028,084	1.66	78,330,171	1.66	130,028,084
300/300	37,085,446	1.62	22,892,251	1.62	37,085,447
500/1000	8,064,519	1.85	4,359,199	1.85	8,064,518
1000/1000	3,728,430	1.96	1,902,260	1.96	3,728,430
All Other	9,532,777	1.244	7,663,004	1.244	9,532,777
	1,250,869,203	1.247	1,003,304,679	1.247	1,250,869,203

Year Ending 12/31/2015

Voluntary and Ceded Bodily Injury - 30/60 base

	(1)	(2)	(3)	(4)	(5)
					(3)x(4)
Limit Of Liability	Written Premium	Prior ILF	30/60 Premium	Current ILF	T/L Premium
30/60	299,579,893	1.00	299,579,893	1.00	299,579,893
50/100	296,100,781	1.18	250,932,865	1.18	296,100,781
100/200	7,327,401	1.39	5,271,512	1.39	7,327,402
100/300	448,424,414	1.40	320,303,153	1.40	448,424,414
250/500	121,849,385	1.66	73,403,244	1.66	121,849,385
300/300	35,526,320	1.62	21,929,827	1.62	35,526,320
500/1000	4,002,786	1.85	2,163,668	1.85	4,002,786
1000/1000	3,394,465	1.96	1,731,870	1.96	3,394,465
All Other	9,988,861	1.246	8,016,742	1.246	9,988,861
	1,226,194,306	1.247	983,332,774	1.247	1,226,194,307

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

Year Ending 12/31/2017

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

	(1)	(2)	(3)	(4)	(5)
					(3)x(4)
Limit Of Liability	Written Premium	Prior ILF	\$25,000 Premium	Current ILF	T/L Premium
25,000	323,286,123	1.000	323,286,123	1.000	323,286,123
35,000	416,467	1.005	414,395	1.005	416,467
50,000	487,231,115	1.010	482,407,045	1.010	487,231,115
100,000	280,685,668	1.030	272,510,357	1.030	280,685,668
250,000	4,727,292	1.059	4,463,921	1.059	4,727,292
300,000	308,449	1.071	288,001	1.071	308,449
500,000	2,716,662	1.113	2,440,846	1.113	2,716,662
1,000,000	389,132	1.202	323,737	1.202	389,132
All Other	3,686,997	1.013	3,639,681	1.013	3,686,997
	1,103,447,905	1.013	1,089,774,106	1.013	1,103,447,905

Year Ending 12/31/2016

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

	(1)	(2)	(3)	(4)	(5)
					(3)x(4)
Limit Of Liability	Written Premium	Prior ILF	\$25,000 Premium	Current ILF	T/L Premium
25,000	292,329,413	1.000	292,329,413	1.000	292,329,413
35,000	432,158	1.005	430,008	1.005	432,158
50,000	447,388,591	1.010	442,959,001	1.010	447,388,591
100,000	247,692,204	1.030	240,477,868	1.030	247,692,204
250,000	4,063,830	1.059	3,837,422	1.059	4,063,830
300,000	294,623	1.071	275,092	1.071	294,624
500,000	2,385,909	1.113	2,143,674	1.113	2,385,909
1,000,000	341,296	1.202	283,940	1.202	341,296
All Other	7,287,376	1.012	7,200,964	1.012	7,287,376
	1,002,215,400	1.012	989,937,382	1.012	1,002,215,401

Year Ending 12/31/2015

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

	(1)	(2)	(3)	(4)	(5)
					(3)x(4)
Limit Of Liability	Written Premium	Prior ILF	\$25,000 Premium	Current ILF	T/L Premium
25,000	266,167,209	1.000	266,167,209	1.000	266,167,209
35,000	423,897	1.005	421,788	1.005	423,897
50,000	415,349,455	1.010	411,237,084	1.010	415,349,455
100,000	227,329,354	1.030	220,708,111	1.030	227,329,354
250,000	3,696,019	1.059	3,490,103	1.059	3,696,019
300,000	287,361	1.071	268,311	1.071	287,361
500,000	2,192,510	1.113	1,969,910	1.113	2,192,510
1,000,000	1,518,645	1.202	1,263,432	1.202	1,518,645
All Other	27,286,983	1.013	26,936,805	1.013	27,286,983
	944,251,433	1.013	932,462,753	1.013	944,251,433

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

Year Ending 12/31/2017

Voluntary and Ceded Medical Payments - \$500 Base

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

Year Ending 12/31/2016

Voluntary and Ceded Medical Payments - \$500 Base

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

Year Ending 12/31/2015

Voluntary and Ceded Medical Payments - \$500 Base

Limit	(1)	(2)	(3)
	Written Premium	Current ILF	(1)/(2) B/L Premium
\$500	1,917,916	1.00	1,917,916
750	55,369	1.33	41,631
1,000	39,783,905	1.60	24,864,941
2,000	47,508,722	2.34	20,302,873
3,000	439,379	2.79	157,484
5,000	31,021,874	3.38	9,178,069
10,000	8,106,190	3.86	2,100,049
All Other	8,066,608	2.200	3,666,640
Total	136,899,963	2.200	62,229,603



SECTION H  
SUPPLEMENTAL MATERIAL

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
SUPPLEMENTAL MATERIAL

North Carolina G.S. 58-36-15(h) specifies that the following information must be included in all policy form, rule and rate filings filed under Article 36. 11 NCAC 10.1104 specifies that additional detail be provided under each of these items. These materials are contained on the pages indicated.

<u>Item</u>	<u>Page</u>
1. North Carolina earned premiums at actual and current rate levels; losses and loss adjustment expenses, each on a paid and incurred basis; the loss ratio anticipated at the time rates were promulgated for the experience period.	H-1-378
2. Credibility factor development and application.	H-379-381
3. Loss development factor derivation and application on both paid and incurred bases and in both dollars and numbers of claims.	H-382-468
4. Trending factor development and application.	H-469-551
5. Changes in premium base resulting from rating exposure trends.	H-552-563
6. Limiting factor development and application.	H-564
7. Overhead expense development and application of commission and brokerage, other acquisition expenses, general expenses, taxes, licenses and fees.	H-565-569
8. Percent rate change.	H-570
9. Final proposed rates.	H-571
10. Investment earnings, consisting of investment income and realized plus unrealized capital gains, from loss, loss expense and unearned premium reserves.	H-572-642
11. Identification of applicable statistical plans and programs and a certification of compliance with them.	H-643-648
12. Investment earnings on capital and surplus.	H-649
13. Level of capital and surplus needed to support premium writings without endangering the solvency of member companies.	H-650
14. Additional supplemental information (as per 11 NCAC 10.1104)	H-651-671

STATISTICAL DATA TO COMPLY WITH NORTH CAROLINA  
REQUIREMENTS FOR A PRIVATE PASSENGER RATE FILING  
AS PER 11 NCAC 10.1104

1. NORTH CAROLINA EARNED PREMIUMS AT THE ACTUAL AND CURRENT RATE LEVEL

LOSSES AND LOSS ADJUSTMENT EXPENSES, EACH ON PAID AND INCURRED BASES WITHOUT TRENDING OR OTHER MODIFICATION FOR THE EXPERIENCE PERIOD

LOSS RATIOS ANTICIPATED AT THE TIME THE RATES WERE PROMULGATED FOR THE EXPERIENCE PERIOD

Earned premiums at collected and current levels.	H-3-4
Paid/incurred losses and loss adjustment expense.	H-5
Anticipated loss ratios.	H-6
(a) Companies excluded - rate level, trend, loss development, investment income and expenses.	H-7
(b) Increased limits factors and deductible credits.	H-8
(c) Adjustments to premium, losses, loss adjustment expenses and exposures.	H-9
(d) Calculation of earned premium at present rates.	H-10
(e) Written and earned premiums and market shares for the ten largest writers.	H-11
(f) Composite loss and premium information from each of the latest two annual statements for the 50 largest writers. Part 2, lines 19 and 21 Part 3, lines 19 and 21 Statutory Page 14, lines 19.1, 19.2 and 21.1	H-12-20
(g) Deviations.	H-21-265
(h) Dividends.	H-266-267
(i) Loss and loss adjustment expenses.	H-268-271
(j) Wind and Water Losses (Comprehensive)	H-272
(k) Territory data.	H-273-378

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
EARNED PREMIUM

## I. EARNED PREMIUM AT COLLECTED LEVEL (a)

<u>Coverage</u>	<u>12/31/2015</u>	<u>12/31/2016</u>	<u>12/31/2017</u>
Bodily Injury	\$1,203,411,903	\$1,228,076,868	\$1,251,123,422
Property Damage	1,109,496,382	1,144,530,195	1,186,847,848
Medical Payments	157,411,086	157,413,860	157,968,760
Uninsured Motorists	104,873,965	106,788,027	107,432,725
Underinsured Motorists	155,169,929	158,001,938	159,409,723
Comprehensive	621,667,649	668,602,598	744,351,214
Collision	1,570,085,965	1,706,712,111	1,993,838,167

## II. EARNED PREMIUM AT CURRENT LEVEL (a)

<u>Coverage</u>	<u>12/31/2015</u>	<u>12/31/2016</u>	<u>12/31/2017</u>
Bodily Injury	\$1,270,091,718	\$1,292,440,400	\$1,309,939,715
Property Damage	1,362,348,210	1,387,982,288	1,408,220,038
Medical Payments	173,150,463	173,153,515	172,775,632
Uninsured Motorists	99,529,245	101,345,760	102,248,715
Underinsured Motorists	155,169,929	158,001,938	159,409,723
Comprehensive	746,837,637	761,506,376	766,819,011
Collision	1,933,841,563	1,990,799,149	2,025,023,529

- (a) Liability premiums are at 30/60 level for Bodily Injury, \$25,000 for Property Damage, Total Limits for Medical Payments and Underinsured Motorists, and 30/60/25 for Uninsured Motorists. For Comprehensive premiums, Full Coverage, \$50, \$100, \$250, \$500 and \$1,000 Deductibles are included. For Collision, \$50, \$100, \$200, \$250, \$500 and \$1,000 Deductibles are included. Premiums at current level are earned premiums at present manual rates. Premiums at collected level are the earned premiums at present manual rates adjusted to a collected level. The collected level factors are as follows:

	<u>12/31/2015</u>	<u>12/31/2016</u>	<u>12/31/2017</u>
BI	0.9475	0.9502	0.9551
PD	0.8144	0.8246	0.8428
MP	0.9091	0.9091	0.9143
UM	1.0537	1.0537	1.0507
UIM	1.0000	1.0000	1.0000
Comp	0.8324	0.8780	0.9707
Coll	0.8119	0.8573	0.9846

Physical Damage premiums are untrended.

Liability, Uninsured Motorists, and Underinsured Motorists data is Voluntary and Ceded combined. Physical Damage data is Standard and Non-Standard business combined.

NORTH CAROLINA  
MOTORCYCLE INSURANCE

I. EARNED PREMIUM AT COLLECTED LEVEL (a)

<u>Year</u>	<u>Liability (b)</u>
12/31/2015	44,358,324
12/31/2016	46,246,519
12/31/2017	48,133,411

II. EARNED PREMIUM AT CURRENT LEVEL (a)

<u>Year</u>	<u>Liability (b)</u>
12/31/2015	41,627,990
12/31/2016	43,282,990
12/31/2017	44,918,362

- (a) Motorcycle liability earned premiums on current level are on a total limits basis and include Bodily Injury, Property Damage, Medical Payments, Uninsured Motorists and Underinsured Motorists coverage. Earned premium at collected level are the earned premium at current level adjusted to a collected level. The factors to convert to a collected level are:

	<u>12/31/2015</u>	<u>12/31/2016</u>	<u>12/31/2017</u>
Liability	1.0656	1.0685	1.0716

- (b) Voluntary and ceded business combined.

NORTH CAROLINA  
VOLUNTARY AND CEDED  
PAID/INCURRED LOSSES AND ALLOCATED LOSS ADJUSTMENT EXPENSE

<u>Year</u>	<u>Paid Losses(a)</u>	<u>Incurred Losses(a)</u>
	Bodily Injury	
12/31/2015	\$783,282,666	\$879,980,885
12/31/2016	707,535,137	913,734,987
12/31/2017	390,776,471	814,726,704
	Property Damage	
12/31/2015	\$832,053,902	\$832,707,847
12/31/2016	910,965,246	913,311,812
12/31/2017	886,762,203	910,626,993
	Medical Payments	
12/31/2015	\$97,559,378	\$98,217,184
12/31/2016	100,602,464	102,436,158
12/31/2017	83,897,570	95,544,739

(a) Paid and incurred losses are undeveloped and on a total limits basis, and do not include unallocated loss adjustment expense. These expenses are reflected via a factor. For Bodily Injury and Medical Payments these factors are 13.4%, 13.6%, and 11.6% for year ended 12/31/2015, 12/31/2016 and 12/31/2017 respectively. For Property Damage, these factors for each year are 11.1%, 11.1%, and 10.3% respectively. See page H-566.

NORTH CAROLINA

ANTICIPATED LOSS AND LOSS ADJUSTMENT EXPENSE RATIOS

PRIVATE PASSENGER AUTO

<u>Coverage</u>	<u>12/31/2015</u>	<u>12/31/2016</u>	<u>12/31/2017</u>
Bodily Injury	.719	.719	.716
Property Damage	.705	.705	.713
Medical Payments	.696	.696	.696
Uninsured Motorists	.575	.575	.577
Underinsured Motorists	1.011	1.011	0.986
Comprehensive	.685	.685	.678
Collision	.656	.656	.651

MOTORCYCLES

<u>Coverage</u>	<u>12/31/2015</u>	<u>12/31/2016</u>	<u>12/31/2017</u>
Liability	.720	.720	.710

NORTH CAROLINA PRIVATE PASSENGER AUTOMOBILE INSURANCE

EXCLUDED COMPANIES

(The marketshare for each company mentioned, based on the total 2017 statutory Page 14 private passenger automobile written premium unless otherwise indicated, is found in parentheses after the company name.)

Two companies (0.93% combined) have been excluded from loss development for accident year 2008 and prior. Their data were inaccurately reported to their statistical agent.

ISO Minimum Plan companies have been excluded from trend and loss development. Data reported under this plan is not available in sufficient detail to allow its inclusion. One company (0.00%) reported data under this plan for 2015-2017.

Peak Property Casualty Corp. (1.40%), and other companies (2.58% combined) have been deleted for all rate levels. Their data were inaccurately reported to their statistical agents.

Two companies (0.05% combined) have been deleted for the liability and UM/UIM rate levels. Their data were inaccurately reported to their statistical agents.

Two companies (0.06% combined) have been deleted for the physical damage rate levels only. Their data were inaccurately reported to their statistical agents.

Integon National Insurance Co. (3.02%), Integon General Insurance Corp. (1.36%), Integon Indemnity Corp. (3.91%), Integon Preferred Insurance Co. (1.06%), and other companies (1.61% combined) have been deleted from the UM/UIM rate levels only. Their data were inaccurately reported to their statistical agents.



The increased limits review is contained in Section G.  
The deductible relativity review is contained in Section I.

See also prefiled testimony of J. Smollik and P. Anderson.

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
ADJUSTMENTS TO PREMIUMS AND LOSSES

Physical Damage required base class premiums per exposure were adjusted to reflect the effects of model year trend and "symbol drift". The factors used and their application are shown and described on pages C-7 and C-8.

The liability losses were adjusted by loss development factors to place them on an ultimate settlement basis. The factors used and their application are shown on pages C-1, C-3, and C-5.

The Physical Damage losses have been adjusted by a paid-to-incurred factor based on the data contained in statutory Page 14 of the Annual Statement. The factors used and their application are shown on pages C-7, C-9, and C-11.

In addition, the Comprehensive losses have been adjusted to replace the actual wind and water losses for each year with an amount commensurate with a long-term wind and water provision based on the historical ratio of wind to non-wind losses in North Carolina. The development of the Comprehensive losses is shown on pages D-15 and D-16.

## PREMIUM AT PRESENT MANUAL RATES CALCULATION

The liability earned premium at manual rates (EPMR) by coverage is calculated by the following formula within each class, by territory.

$$\text{EPMR} = \text{Exposures by Class} \times \text{Territory Base Rate} \times [\text{Class Rating Factor} + \text{Safe Driver Insurance Plan Factor}] \times \text{Average Airbag Discount}^* \times \text{Average Increased Limits Factor}^*$$

\*For Medical Payments only

These EPMR's are then summed over all classes and territories to generate the statewide earned premium at manual rates shown on page H-3.

The physical damage earned premium at manual rates by coverage is calculated by the following formula within each class, by territory:

$$\text{EPMR} = \text{Exposures by Class} \times \text{Territory Base Rate} \times [\text{Class Rating Factor} + \text{Safe Driver Insurance Plan Factor}] \times \text{Territory Average Model Year and Symbol Factor}$$

The EPMR's are then summed over all classes and territories to generate the statewide earned premium at manual rates which is shown on pages H-3. To account for model year trend, the EPMR's are adjusted by a factor of 1.065 for Comprehensive and 1.123 for Collision (see page H-556). To account for "symbol drift", the EPMR's are adjusted by a factor of 1.079 for Comprehensive and 1.033 for Collision (see pages C-8 and H-561). The result is trended premium at manual rates.

A hypothetical sample calculation of the earned premium at manual rates for a single class and territory combination is shown below for Bodily Injury and Full Coverage Comprehensive in Territory 110 for Work less than 10 miles and one SDIP point (Class 116101)

### Bodily Injury

(1)	Earned exposures	50
(2)	Bodily Injury territory 110 base rate	157
(3)	Class rating factor	1.050
(4)	SDIP factor	0.300
(5)	Combined rating factor (3)+(4)	1.350
(6)	Premium at manual rates (1)x(2)x(5)	\$10,598

### Full Coverage Comprehensive

(1)	Earned exposures	40
(2)	Full coverage Comprehensive territory 110 base rate	125
(3)	Class rating factor	1.200
(4)	SDIP factor	0.300
(5)	Combined rating factor (3)+(4)	1.500
(6)	Full coverage Comprehensive, territory 110 average model year and symbol factor	1.225
(7)	Premium at manual rates (1)x(2)x(5)x(6)	\$9,188

## TOP TEN AUTOMOBILE INSURANCE WRITERS

<u>COMPANY NAME</u>	<u>2017(a) WRITTEN PREMIUM</u>	<u>2017 WRITTEN PREMIUM MARKET SHARE</u>	<u>2017 (a) EARNED PREMIUM</u>	<u>2017 EARNED PREMIUM MARKET SHARE</u>
State Farm Mutual Automobile Insurance Company	915,685,980	15.3%	895,724,529	15.4%
North Carolina Farm Bureau Mutual Insurance Company	565,780,223	9.5%	552,382,524	9.5%
Government Employees Insurance Company	460,848,676	7.7%	439,724,157	7.5%
Allstate Property & Casualty Insurance Company	310,088,386	5.2%	305,102,163	5.2%
Nationwide General Insurance Company	267,700,995	4.5%	254,371,564	4.4%
Integon Indemnity Corporation	220,212,474	3.7%	182,072,672	3.1%
Nationwide Mutual Insurance Company	214,792,926	3.6%	214,966,950	3.7%
GEICO Indemnity Company	209,981,477	3.5%	200,443,567	3.4%
Nationwide Property & Casualty Insurance Company	207,894,742	3.5%	215,012,971	3.7%
Erie Insurance Exchange	206,042,589	3.4%	195,855,912	3.4%
TOTAL	3,579,028,468	59.9%	3,455,657,009	59.3%
Grand Total	5,977,980,269		5,829,596,055	

(a) Per the 2017 Annual Statement, Statutory Page 14.

liab & phy dmg combined

NORTH CAROLINA  
PRIVATE PASSENGER AUTO LIABILITY  
AGGREGATE ANNUAL STATEMENT DATA  
TOP 50 PRIVATE PASSENGER AUTO LIABILITY INSURERS BASED ON 2017 WRITTEN PREMIUM

**2016 UNDERWRITING AND INVESTMENT EXHIBIT  
PART 1 - PREMIUMS EARNED**

Line of Business		Net Premiums Written	Unearned Premiums Dec 31 - Prior Year	Unearned Premiums Dec 31 Current Year	Premiums Earned During Year
1	Fire	1,201,901,768	614,292,961	607,285,728	1,208,909,002
2	Allied lines	1,056,262,597	515,288,682	532,745,496	1,038,805,779
3	Farmowners multiple peril	551,385,950	255,213,073	267,195,539	539,403,483
4	Homeowners multiple peril	23,616,612,522	12,100,755,232	12,468,462,444	23,248,905,312
5	Commercial multiple peril	7,007,905,283	3,541,538,604	3,453,092,041	7,096,351,845
6	Mortgage guaranty	0	0	0	0
8	Ocean marine	77,313,685	48,725,634	42,673,596	83,365,721
9	Inland marine	1,831,760,220	569,508,322	733,960,159	1,667,308,382
10	Financial guaranty	0	0	0	0
11.1	Medical professional liability - occurrence	75,485,898	33,219,607	34,831,784	73,873,720
11.2	Medical professional liability - claims-made	21,236,261	8,663,398	9,235,835	20,663,824
12	Earthquake	178,544,933	79,091,643	82,422,029	175,214,548
13	Group accident and health	662,746,753	2,202,011	345,398	664,603,366
14	Credit accident and health (group and individual)	(2,973,806)	25,220,910	14,304,846	7,942,257
15	Other accident and health	765,678,058	1,757,349,708	1,908,349,031	614,678,734
16	Workers' compensation	2,891,369,685	832,038,501	841,388,532	2,882,019,653
17.1	Other liability - occurrence	3,985,132,397	1,761,158,960	1,894,321,745	3,851,969,615
17.2	Other liability - claims-made	837,951,933	398,377,476	457,103,578	779,225,832
17.3	Excess Workers' Compensation	22,797,472	13,606,820	11,836,594	24,567,698
18.1	Products liability - occurrence	300,047,047	148,400,499	145,169,068	303,278,476
18.2	Products liability - claims-made	5,961,355	3,059,785	2,773,508	6,247,631
19.1, 1	Private passenger auto liability	59,467,705,507	16,220,879,139	17,467,317,364	58,221,267,284
19.3, 1	Commercial auto liability	3,992,086,533	1,754,629,576	1,862,187,300	3,884,528,809
21	Auto physical damage	42,701,210,432	12,314,226,817	13,104,528,981	41,910,908,269
22	Aircraft (all perils)	28,668,470	7,783,212	11,672,367	24,779,315
23	Fidelity	38,193,626	23,024,376	19,916,174	41,301,829
24	Surety	466,400,246	297,520,993	304,105,105	459,816,131
26	Burglary and theft	9,755,775	4,812,411	4,944,051	9,624,137
27	Boiler and machinery	50,632,809	19,948,882	21,144,751	49,436,940
28	Credit	4,644,555	1,565,732	4,264,812	1,945,476
29	International	126,759	441	370	126,830
30	Warranty	3,855,564	12,448,763	10,963,641	5,340,686
31	Reinsurance - nonproportional assumed Property	148,115,497	35,115,389	34,701,172	148,529,713
32	Reinsurance - nonproportional assumed Liability	677,432,427	352,183,772	325,565,099	704,051,101
33	Reinsurance - nonproportional assumed Financial Lines	4,722,618	57,463	4,308,871	471,210
34	Aggregate write-ins for other lines of business	12,016,904	5,913,057	5,838,727	12,091,233
35	TOTALS	152,692,687,730	53,757,821,843	56,688,955,729	149,761,553,842

NORTH CAROLINA  
PRIVATE PASSENGER AUTO LIABILITY  
AGGREGATE ANNUAL STATEMENT DATA  
TOP 50 PRIVATE PASSENGER AUTO LIABILITY INSURERS BASED ON 2017 WRITTEN PREMIUM

**2017 UNDERWRITING AND INVESTMENT EXHIBIT  
PART 1 - PREMIUMS EARNED**

Line of Business		Net Premiums Written	Unearned Premiums Dec 31	Unearned Premiums Dec 31	Premiums Earned During Year
1	Fire	1,178,306,105	607,285,728	606,201,068	1,179,390,766
2	Allied lines	1,050,449,499	532,745,497	535,932,784	1,047,262,216
3	Farmowners multiple peril	505,116,065	267,195,539	258,943,923	513,367,683
4	Homeowners multiple peril	23,722,067,486	12,468,462,445	12,605,693,750	23,584,836,178
5	Commercial multiple peril	6,451,221,244	3,453,092,041	3,183,704,893	6,720,608,393
6	Mortgage guaranty	0	0	0	0
8	Ocean marine	72,599,222	42,673,596	41,821,992	73,450,826
9	Inland marine	1,725,973,553	733,960,159	748,732,832	1,711,200,880
10	Financial guaranty	0	0	0	0
11.1	Medical professional liability - occurrence	81,923,608	34,831,784	40,432,548	76,322,844
11.2	Medical professional liability - claims-made	56,371,180	9,235,835	28,317,559	37,289,456
12	Earthquake	183,269,330	82,422,029	89,252,621	176,438,734
13	Group accident and health	715,888,856	345,398	4,877,022	711,357,232
14	Credit accident and health (group and individual)	(1,182,427)	14,304,846	7,489,062	5,633,356
15	Other accident and health	838,524,302	1,908,349,031	2,072,670,927	674,202,406
16	Workers' compensation	2,720,046,559	841,388,532	758,855,879	2,802,579,211
17.1	Other liability - occurrence	4,093,581,483	1,894,321,746	2,016,586,029	3,971,317,197
17.2	Other liability - claims-made	933,421,557	457,103,578	559,117,227	831,407,908
17.3	Excess Workers' Compensation	23,897,804	11,836,594	10,915,242	24,819,157
18.1	Products liability - occurrence	273,904,955	145,169,068	136,991,946	282,082,078
18.2	Products liability - claims-made	11,703,140	2,773,508	5,815,796	8,660,852
19.1, 19.2	Private passenger auto liability	62,986,035,332	17,467,317,363	18,277,714,552	62,175,638,142
19.3, 19.4	Commercial auto liability	3,982,805,847	1,862,187,300	1,845,313,447	3,999,679,696
21	Auto physical damage	44,918,738,696	13,104,528,980	13,848,065,523	44,175,202,153
22	Aircraft (all perils)	25,574,342	11,672,367	11,438,336	25,808,373
23	Fidelity	39,074,088	19,916,174	14,632,086	44,358,175
24	Surety	489,399,062	304,105,105	322,498,967	471,005,199
26	Burglary and theft	12,470,271	4,944,051	6,763,280	10,651,044
27	Boiler and machinery	48,882,791	21,144,751	21,054,341	48,973,199
28	Credit	37,648,300	4,264,812	20,831,198	21,081,915
29	International	173,378	370	232	173,516
30	Warranty	5,532,088	10,963,641	13,268,657	3,227,072
31	Reinsurance - nonproportional assumed Property	220,578,024	34,701,172	64,527,360	190,751,838
32	Reinsurance - nonproportional assumed Liability	577,279,041	325,565,099	274,731,409	628,112,729
33	Reinsurance - nonproportional assumed Financial Lines	19,995,582	4,308,871	21,344,593	2,959,861
34	Aggregate write-ins for other lines of business	12,664,005	5,838,727	5,814,175	12,688,556
35	<b>TOTALS</b>	<b>158,013,934,366</b>	<b>56,688,955,731</b>	<b>58,460,351,250</b>	<b>156,242,538,845</b>

NORTH CAROLINA  
PRIVATE PASSENGER AUTO PHYSICAL DAMAGE  
AGGREGATE ANNUAL STATEMENT DATA  
TOP 50 PRIVATE PASSENGER AUTO PHYSICAL DAMAGE INSURERS BASED ON 2017 WRITTEN PREMIUM

**2016 UNDERWRITING AND INVESTMENT EXHIBIT  
PART 1 - PREMIUMS EARNED**

Line of Business		Net Premiums Written	Unearned Premiums Dec 31 Prior Year	Unearned Premiums Dec 31 Current Year	Premiums Earned During Year
1	Fire	1,203,522,303	615,196,528	608,154,365	1,210,564,467
2	Allied lines	1,057,359,614	515,895,218	533,332,343	1,039,922,485
3	Farmowners multiple peril	551,385,950	255,213,073	267,195,539	539,403,483
4	Homeowners multiple peril	23,695,769,461	12,143,155,768	12,511,905,185	23,327,020,045
5	Commercial multiple peril	7,007,905,283	3,541,538,604	3,453,092,041	7,096,351,845
6	Mortgage guaranty	0	0	0	0
8	Ocean marine	77,313,685	48,725,634	42,673,596	83,365,721
9	Inland marine	1,832,686,204	570,026,013	734,463,223	1,668,248,993
10	Financial guaranty	0	0	0	0
11.1	Medical professional liability - occurrence	75,485,898	33,219,607	34,831,784	73,873,720
11.2	Medical professional liability - claims-made	21,236,261	8,663,398	9,235,835	20,663,824
12	Earthquake	179,747,173	79,766,152	83,071,269	176,442,057
13	Group accident and health	662,746,753	2,202,011	345,398	664,603,366
14	Credit accident and health (group and individual)	(2,973,806)	25,220,910	14,304,846	7,942,257
15	Other accident and health	765,680,184	1,757,350,611	1,908,349,893	614,680,901
16	Workers' compensation	2,891,369,685	832,038,501	841,388,532	2,882,019,653
17.1	Other liability - occurrence	3,985,220,620	1,761,769,708	1,894,940,293	3,852,050,038
17.2	Other liability - claims-made	837,951,933	398,377,476	457,103,578	779,225,832
17.3	Excess Workers' Compensation	22,797,472	13,606,820	11,836,594	24,567,698
18.1	Products liability - occurrence	300,047,047	148,400,499	145,169,068	303,278,476
18.2	Products liability - claims-made	5,961,355	3,059,785	2,773,508	6,247,631
19.1, 19.2	Private passenger auto liability	59,542,885,609	16,243,266,620	17,492,046,446	58,294,105,786
19.3, 19.4	Commercial auto liability	3,992,086,533	1,754,629,576	1,862,187,300	3,884,528,809
21	Auto physical damage	42,760,819,148	12,331,235,605	13,123,671,757	41,968,382,997
22	Aircraft (all perils)	28,668,470	7,783,212	11,672,367	24,779,315
23	Fidelity	38,193,626	23,024,376	19,916,174	41,301,829
24	Surety	466,400,246	297,520,993	304,105,105	459,816,131
26	Burglary and theft	9,755,775	4,812,411	4,944,051	9,624,137
27	Boiler and machinery	50,632,809	19,948,882	21,144,751	49,436,940
28	Credit	4,644,555	1,565,732	4,264,812	1,945,476
29	International	126,759	441	370	126,830
30	Warranty	3,855,564	12,448,763	10,963,641	5,340,686
31	Reinsurance - nonproportional assumed Property	148,115,497	35,115,389	34,701,172	148,529,713
32	Reinsurance - nonproportional assumed Liability	677,432,427	352,183,772	325,565,099	704,051,101
33	Reinsurance - nonproportional assumed Financial Lines	4,722,618	57,463	4,308,871	471,210
34	Aggregate write-ins for other lines of business	12,017,350	5,913,057	5,838,727	12,091,679
35	<b>TOTALS</b>	<b>152,911,570,058</b>	<b>53,842,932,602</b>	<b>56,779,497,526</b>	<b>149,975,005,132</b>

NORTH CAROLINA  
PRIVATE PASSENGER AUTO PHYSICAL DAMAGE  
AGGREGATE ANNUAL STATEMENT DATA  
TOP 50 PRIVATE PASSENGER AUTO PHYSICAL DAMAGE INSURERS BASED ON 2017 WRITTEN PREMIUM

**2017 UNDERWRITING AND INVESTMENT EXHIBIT  
PART 1 - PREMIUMS EARNED**

Line of Business	Net Premiums Written	Unearned Premiums Dec 31 Prior Year	Unearned Premiums Dec 31 Current Year	Premiums Earned During Year
1 Fire	1,179,841,194	608,154,365	607,029,191	1,180,966,369
2 Allied lines	1,051,508,035	533,332,344	536,500,477	1,048,339,906
3 Farmowners multiple peril	505,116,065	267,195,539	258,943,923	513,367,683
4 Homeowners multiple peril	23,803,151,963	12,511,905,186	12,650,101,498	23,664,955,649
5 Commercial multiple peril	6,451,221,244	3,453,092,041	3,183,704,893	6,720,608,393
6 Mortgage guaranty	0	0	0	0
8 Ocean marine	72,599,222	42,673,596	41,821,992	73,450,826
9 Inland marine	1,726,816,822	734,463,223	749,185,347	1,712,094,698
10 Financial guaranty	0	0	0	0
11.1 Medical professional liability - occurrence	81,923,608	34,831,784	40,432,548	76,322,844
11.2 Medical professional liability - claims-made	56,371,180	9,235,835	28,317,559	37,289,456
12 Earthquake	184,434,980	83,071,269	89,885,094	177,621,151
13 Group accident and health	715,888,856	345,398	4,877,022	711,357,232
14 Credit accident and health (group and individual)	(1,182,427)	14,304,846	7,489,062	5,633,356
15 Other accident and health	838,526,137	1,908,349,893	2,072,671,756	674,204,274
16 Workers' compensation	2,720,046,559	841,388,532	758,855,879	2,802,579,211
17.1 Other liability - occurrence	4,093,732,297	1,894,940,294	2,017,274,733	3,971,397,855
17.2 Other liability - claims-made	933,421,557	457,103,578	559,117,227	831,407,908
17.3 Excess Workers' Compensation	23,897,804	11,836,594	10,915,242	24,819,157
18.1 Products liability - occurrence	273,904,955	145,169,068	136,991,946	282,082,078
18.2 Products liability - claims-made	11,703,140	2,773,508	5,815,796	8,660,852
19.1, 1 Private passenger auto liability	63,064,225,768	17,492,046,445	18,304,310,594	62,251,961,617
19.3, 1 Commercial auto liability	3,982,805,847	1,862,187,300	1,845,313,447	3,999,679,696
21 Auto physical damage	44,981,199,778	13,123,671,756	13,868,941,331	44,235,930,203
22 Aircraft (all perils)	25,574,342	11,672,367	11,438,336	25,808,373
23 Fidelity	39,074,088	19,916,174	14,632,086	44,358,175
24 Surety	489,399,062	304,105,105	322,498,967	471,005,199
26 Burglary and theft	12,470,271	4,944,051	6,763,280	10,651,044
27 Boiler and machinery	48,882,791	21,144,751	21,054,341	48,973,199
28 Credit	37,648,300	4,264,812	20,831,198	21,081,915
29 International	173,378	370	232	173,516
30 Warranty	5,532,088	10,963,641	13,268,657	3,227,072
31 Reinsurance - nonproportional assumed Property	220,578,024	34,701,172	64,527,360	190,751,838
32 Reinsurance - nonproportional assumed Liability	577,279,041	325,565,099	274,731,409	628,112,729
33 Reinsurance - nonproportional assumed Financial Lines	19,995,582	4,308,871	21,344,593	2,959,861
34 Aggregate write-ins for other lines of business	12,664,463	5,838,727	5,814,175	12,689,014
35 TOTALS	158,240,426,012	56,779,497,528	58,555,401,185	156,464,522,353



NORTH CAROLINA  
PRIVATE PASSENGER AUTO LIABILITY  
AGGREGATE ANNUAL STATEMENT DATA  
TOP 50 PRIVATE PASSENGER AUTO LIABILITY INSURERS BASED ON 2017 WRITTEN PREMIUM

**2016 UNDERWRITING AND INVESTMENT EXHIBIT**  
**PART 2 - LOSSES PAID AND INCURRED**

	Line of Business	Losses Paid Less Salvage				Net Losses Unpaid Current Year	Net Losses Unpaid Prior Year	Losses Incurred Current Year
		Direct Business	Reinsurance Assumed	Reinsurance Recovered	Net Payments			
1	Fire	310,187,526	593,557,682	316,248,588	587,496,619	374,556,473	309,435,937	652,617,153
2	Allied lines	1,376,120,439	690,156,172	1,306,942,487	759,334,126	221,070,198	190,914,388	789,489,935
3	Farmowners multiple peril	81,539,799	320,496,375	98,270,788	303,765,385	126,331,674	125,274,604	304,822,457
4	Homeowners multiple peril	10,344,059,004	10,081,673,628	7,049,940,322	13,375,792,310	4,750,985,970	4,388,265,259	13,738,513,022
5	Commercial multiple peril	1,977,864,910	2,917,815,613	1,438,285,734	3,457,394,789	4,892,989,457	4,719,742,926	3,630,641,320
6	Mortgage guaranty	0	0	0	0	0	0	0
8	Ocean marine	57,070,234	36,675,518	60,330,233	33,415,519	71,543,113	58,007,997	46,950,634
9	Inland marine	504,186,643	2,028,493,365	1,771,347,984	761,332,025	180,683,520	145,015,071	797,000,473
10	Financial guaranty	0	0	0	0	0	0	0
11.1	Medical professional liability - occurrence	14,486,869	9,874,656	4,728,821	19,632,704	100,835,138	104,988,299	15,479,543
11.2	Medical professional liability - claims-made	206,395	8,998,165	3,201,955	6,002,605	41,117,733	26,067,831	21,052,509
12	Earthquake	355,445	2,847,126	1,438,153	1,764,417	3,960,390	4,336,577	1,388,231
13	Group accident and health	306,052,389	285,643,523	30,196,465	561,499,448	140,886,385	124,371,122	578,014,711
14	Credit accident and health (group and individual)	3,792,854	0	0	3,792,854	5,696,243	6,570,981	2,918,116
15	Other accident and health	403,189,601	30,363,250	31,391,928	402,160,923	560,446,771	503,269,317	459,338,376
16	Workers' compensation	877,505,120	2,250,356,343	1,598,273,299	1,529,588,167	10,600,576,389	10,670,896,814	1,459,267,745
17.1	Other liability - occurrence	1,046,156,852	1,748,275,477	1,116,711,032	1,677,721,299	6,552,183,874	6,293,886,905	1,936,018,267
17.2	Other liability - claims-made	113,896,811	260,993,553	171,998,712	202,891,652	887,763,710	797,532,678	293,122,685
17.3	Excess Workers' Compensation	10,840,357	33,406,002	28,511,464	15,734,894	319,554,085	317,348,076	17,940,902
18.1	Products liability - occurrence	108,728,159	178,518,762	124,185,376	163,061,545	1,379,300,377	1,378,591,219	163,770,702
18.2	Products liability - claims-made	0	1,746,385	385,272	1,361,113	9,560,364	13,015,254	(2,093,777)
19.1, 19.2	Private passenger auto liability	34,010,391,142	22,093,000,627	16,151,105,774	39,952,285,993	46,769,122,908	43,011,238,992	43,710,169,913
19.3, 19.4	Commercial auto liability	1,473,435,387	2,160,384,016	1,153,457,301	2,480,362,101	4,528,892,401	4,132,115,980	2,877,138,522
21	Auto physical damage	24,214,468,271	15,901,526,313	11,255,771,845	28,860,222,736	2,341,868,533	1,814,546,808	29,387,544,462
22	Aircraft (all perils)	20,973,295	1,767,970	11,850,051	10,891,213	24,327,943	24,380,548	10,838,608
23	Fidelity	3,776,508	6,631,973	3,056,403	7,352,079	47,254,357	44,407,500	10,198,936
24	Surety	11,398,987	(9,371,013)	(1,990,979)	4,018,953	133,219,477	70,137,423	67,101,010
26	Burglary and theft	2,127,336	688,552	248,533	2,567,354	1,669,013	3,116,292	1,120,076
27	Boiler and machinery	14,233,105	17,627,580	16,938,883	14,921,802	15,675,916	11,984,141	18,613,578
28	Credit	324,135	943,304	547,367	720,072	2,865,423	3,973,685	(388,190)
29	International	0	265,076	186,904	78,172	482,933	421,291	139,813
30	Warranty	0	10,097,728	5,883,123	4,214,605	1,615,138	1,344,848	4,484,895
31	Reinsurance - nonproportional assumed Property	XXX	46,511,238	22,382,769	24,128,468	95,867,300	415,444,350	(295,448,581)
32	Reinsurance - nonproportional assumed Liability	XXX	666,592,283	21,581,889	645,010,393	350,239,704	368,515,000	626,735,098
33	Reinsurance - nonproportional assumed Financial Lines	XXX	2,499,453	1,364,963	1,134,490	2,997,983	2,782,988	1,349,484
34	Aggregate write-ins for other lines of business	1,750	63,304	1,461	63,593	244,563	201,946	106,211
35	TOTALS	77,287,369,326	62,379,119,994	43,794,774,892	95,871,714,424	85,536,385,460	80,082,143,043	101,325,956,843

NORTH CAROLINA  
PRIVATE PASSENGER AUTO LIABILITY  
AGGREGATE ANNUAL STATEMENT DATA  
TOP 50 PRIVATE PASSENGER AUTO LIABILITY INSURERS BASED ON 2017 WRITTEN PREMIUM

**2017 UNDERWRITING AND INVESTMENT EXHIBIT  
PART 2 - LOSSES PAID AND INCURRED**

Line of Business		Losses Paid Less Salvage				Net Losses Unpaid Current Year	Net Losses Unpaid Prior Year	Losses Incurred Current Year
		Direct Business	Reinsurance Assumed	Reinsurance Recovered	Net Payments			
1	Fire	353,085,549	585,504,670	296,545,214	642,045,004	497,019,527	374,556,473	764,508,061
2	Allied lines	2,125,491,154	817,410,036	2,127,376,363	815,524,826	461,370,721	221,070,198	1,055,825,347
3	Farmowners multiple peril	82,297,486	463,899,530	148,444,269	397,752,747	183,281,654	126,331,674	454,702,728
4	Homeowners multiple peril	12,259,263,317	11,945,214,501	8,877,757,538	15,326,720,283	5,539,411,998	4,750,985,970	16,115,146,310
5	Commercial multiple peril	2,111,283,533	3,252,196,769	1,518,099,522	3,845,380,778	5,022,165,152	4,892,989,457	3,974,556,476
6	Mortgage guaranty	0	0	0	0	0	0	0
8	Ocean marine	64,944,786	39,888,992	63,437,808	41,395,969	69,342,890	71,543,114	39,195,745
9	Inland marine	409,308,785	2,421,592,989	2,001,527,655	829,374,116	204,431,272	180,683,520	853,121,868
10	Financial guaranty	0	0	0	0	0	0	0
11.1	Medical professional liability - occurrence	17,360,705	1,952,791	(62,028)	19,375,524	129,649,867	100,835,138	48,190,253
11.2	Medical professional liability - claims-made	345,250	(91,334,439)	(47,687,428)	(43,301,761)	143,520,826	41,117,733	59,101,330
12	Earthquake	313,504	2,656,653	1,262,010	1,708,147	2,966,022	3,960,391	713,780
13	Group accident and health	303,902,911	236,191,979	34,128,562	505,966,328	179,226,020	140,886,385	544,305,963
14	Credit accident and health (group and individual)	3,118,279	0	0	3,118,279	4,484,470	5,696,243	1,906,506
15	Other accident and health	413,699,803	29,273,298	34,098,334	408,874,767	606,641,360	560,446,771	455,069,356
16	Workers' compensation	878,313,615	2,206,485,615	1,496,428,395	1,588,370,836	10,356,192,940	10,600,576,389	1,343,987,385
17.1	Other liability - occurrence	1,158,614,667	1,424,458,794	793,850,179	1,789,223,280	7,099,888,386	6,552,183,874	2,336,927,793
17.2	Other liability - claims-made	120,156,252	(98,157,625)	(31,437,166)	53,435,792	1,288,502,372	887,763,710	454,174,454
17.3	Excess Workers' Compensation	10,276,866	27,306,179	22,390,537	15,192,508	323,811,952	319,554,085	19,450,373
18.1	Products liability - occurrence	106,969,152	152,653,988	78,517,666	181,105,473	1,355,114,852	1,379,300,377	156,919,947
18.2	Products liability - claims-made	0	(29,093,510)	(14,620,947)	(14,472,563)	21,393,207	9,560,364	(2,639,720)
19.1, 19.2	Private passenger auto liability	35,109,100,938	23,165,236,549	17,386,923,315	40,887,414,172	49,149,634,931	46,769,122,917	43,267,926,183
19.3, 19.4	Commercial auto liability	1,581,437,489	2,346,214,001	1,213,152,853	2,714,498,636	4,880,736,854	4,528,892,401	3,066,343,091
21	Auto physical damage	24,834,765,146	16,499,357,830	12,202,565,290	29,131,557,689	2,478,958,260	2,341,868,534	29,268,647,418
22	Aircraft (all perils)	24,238,526	(16,662,580)	7,522,482	53,464	30,589,151	24,327,943	6,314,673
23	Fidelity	6,731,888	9,331,596	5,050,894	11,012,589	52,674,689	47,254,357	16,432,921
24	Surety	120,992,729	(773,847)	58,591,593	61,627,289	145,197,877	133,219,477	73,605,689
26	Burglary and theft	1,679,173	(1,050,828)	(242,102)	870,447	2,557,626	1,669,013	1,759,058
27	Boiler and machinery	13,448,645	29,460,596	22,100,169	20,809,072	18,136,104	15,675,916	23,269,258
28	Credit	8,972,950	1,088,442	5,166,421	4,894,971	10,743,780	2,865,423	12,773,328
29	International	0	(37,175)	(84,051)	46,876	361,284	482,933	(74,773)
30	Warranty	0	16,271,056	12,780,712	3,490,344	767,987	1,615,138	2,643,193
31	Reinsurance - nonproportional assumed Property	XXX	98,623,612	43,355,127	55,268,484	(149,469,463)	95,867,300	(190,068,276)
32	Reinsurance - nonproportional assumed Liability	XXX	174,724,045	15,813,169	158,910,875	1,313,352,206	350,239,704	1,122,023,375
33	Reinsurance - nonproportional assumed Financial Lines	XXX	4,802,382	3,239,829	1,562,553	6,424,044	2,997,983	4,988,614
34	Aggregate write-ins for other lines of business	821	41,020	171,039	(129,198)	225,697	244,563	(148,064)
35	TOTALS	82,120,113,913	65,714,727,914	48,376,163,227	99,458,678,599	91,429,306,515	85,536,385,470	105,351,599,642

NORTH CAROLINA  
PRIVATE PASSENGER AUTO PHYSICAL DAMAGE  
AGGREGATE ANNUAL STATEMENT DATA  
TOP 50 PRIVATE PASSENGER AUTO PHYSICAL DAMAGE INSURERS BASED ON 2017 WRITTEN PREMIUM

**2016 UNDERWRITING AND INVESTMENT EXHIBIT  
PART 2 - LOSSES PAID AND INCURRED**

Line of Business		Losses Paid Less Salvage			Net Losses Unpaid Current Year	Net Losses Unpaid Prior Year	Losses Incurred Current Year	
		Direct Business	Reinsurance Assumed	Reinsurance Recovered				Net Payments
1	Fire	317,274,134	594,231,740	322,490,059	589,015,814	374,981,617	309,978,134	654,019,295
2	Allied lines	1,381,899,436	690,156,172	1,312,721,484	759,334,126	221,070,198	190,914,388	789,489,935
3	Farmowners multiple peril	81,539,799	320,496,375	98,270,788	303,765,385	126,331,674	125,274,604	304,822,457
4	Homeowners multiple peril	10,437,049,193	10,167,292,889	7,180,439,425	13,423,902,657	4,763,932,793	4,404,156,006	13,783,679,445
5	Commercial multiple peril	1,986,535,208	2,917,815,613	1,446,956,032	3,457,394,789	4,892,989,457	4,719,742,926	3,630,641,320
6	Mortgage guaranty	0	0	0	0	0	0	0
8	Ocean marine	57,070,234	36,675,518	60,330,233	33,415,519	71,543,113	58,007,997	46,950,634
9	Inland marine	505,502,220	2,028,955,231	1,772,840,704	761,616,748	180,799,427	145,157,037	797,259,137
10	Financial guaranty	0	0	0	0	0	0	0
11.1	Medical professional liability - occurrence	14,486,869	9,874,656	4,728,821	19,632,704	100,835,138	104,988,299	15,479,543
11.2	Medical professional liability - claims-made	206,395	8,998,165	3,201,955	6,002,605	41,117,733	26,067,831	21,052,509
12	Earthquake	368,814	2,847,126	1,446,040	1,769,899	3,962,112	4,336,577	1,395,435
13	Group accident and health	306,052,389	285,643,523	30,196,465	561,499,448	140,886,385	124,371,122	578,014,711
14	Credit accident and health (group and individual)	3,792,854	0	0	3,792,854	5,696,243	6,570,981	2,918,116
15	Other accident and health	403,196,822	30,363,250	31,396,188	402,163,884	560,451,166	503,274,041	459,341,008
16	Workers' compensation	877,464,456	2,250,356,343	1,598,232,635	1,529,588,167	10,600,576,389	10,670,896,814	1,459,267,745
17.1	Other liability - occurrence	1,052,594,820	1,748,275,477	1,123,105,343	1,677,764,956	6,552,774,180	6,294,446,647	1,936,092,488
17.2	Other liability - claims-made	113,896,811	260,993,553	171,998,712	202,891,652	887,763,710	797,532,678	293,122,685
17.3	Excess Workers' Compensation	10,840,357	33,406,002	28,511,464	15,734,894	319,554,085	317,348,076	17,940,902
18.1	Products liability - occurrence	108,745,659	178,518,762	124,202,876	163,061,545	1,379,300,377	1,378,591,219	163,770,702
18.2	Products liability - claims-made	0	1,746,385	385,272	1,361,113	9,560,364	13,015,254	(2,093,777)
19.1, 19.2	Private passenger auto liability	34,319,884,478	22,215,468,307	16,531,733,783	40,003,619,000	46,828,599,578	43,067,828,660	43,764,389,922
19.3, 19.4	Commercial auto liability	1,475,070,473	2,149,688,787	1,144,397,158	2,480,362,101	4,528,892,401	4,132,115,980	2,877,138,522
21	Auto physical damage	24,399,336,828	15,966,139,553	11,468,621,504	28,896,854,874	2,343,000,901	1,816,775,085	29,423,080,692
22	Aircraft (all perils)	20,973,295	1,767,970	11,850,051	10,891,213	24,327,943	24,380,548	10,838,608
23	Fidelity	3,776,508	6,631,973	3,056,403	7,352,079	47,254,357	44,407,500	10,198,936
24	Surety	11,398,987	(9,371,013)	(1,990,979)	4,018,953	133,219,477	70,137,423	67,101,010
26	Burglary and theft	2,127,336	688,552	248,533	2,567,354	1,669,013	3,116,292	1,120,076
27	Boiler and machinery	14,577,455	17,627,580	17,283,233	14,921,802	15,675,916	11,984,141	18,613,578
28	Credit	324,135	943,304	547,367	720,072	2,865,423	3,973,685	(388,190)
29	International	0	265,076	186,904	78,172	482,933	421,291	139,813
30	Warranty	0	10,097,728	5,883,123	4,214,605	1,615,138	1,344,848	4,484,895
31	Reinsurance - nonproportional assumed Property	XXX	46,511,238	22,382,769	24,128,468	95,867,300	415,444,350	(295,448,581)
32	Reinsurance - nonproportional assumed Liability	XXX	666,592,283	21,581,889	645,010,393	350,239,704	368,515,000	626,735,098
33	Reinsurance - nonproportional assumed Financial Lines	XXX	2,499,453	1,364,963	1,134,490	2,997,983	2,782,988	1,349,484
34	Aggregate write-ins for other lines of business	1,750	63,304	1,461	63,593	244,563	201,946	106,211
35	TOTALS	77,905,987,718	62,642,260,870	44,538,602,649	96,009,645,934	85,611,078,795	80,158,100,364	101,462,624,368

NORTH CAROLINA  
PRIVATE PASSENGER AUTO PHYSICAL DAMAGE  
AGGREGATE ANNUAL STATEMENT DATA  
TOP 50 PRIVATE PASSENGER AUTO PHYSICAL DAMAGE INSURERS BASED ON 2017 WRITTEN PREMIUM

**2017 UNDERWRITING AND INVESTMENT EXHIBIT  
PART 2 - LOSSES PAID AND INCURRED**

Line of Business		Losses Paid Less Salvage			Net Losses Unpaid Current Year	Net Losses Unpaid Prior Year	Losses Incurred Current Year	
		Direct Business	Reinsurance Assumed	Reinsurance Recovered				Net Payments
1	Fire	360,187,586	586,131,148	302,780,504	643,538,229	497,434,853	374,981,617	765,991,468
2	Allied lines	2,133,111,927	817,451,278	2,134,980,230	815,582,974	461,369,122	221,070,198	1,055,881,896
3	Farmowners multiple peril	82,297,486	463,899,530	148,444,269	397,752,747	183,281,654	126,331,674	454,702,728
4	Homeowners multiple peril	12,401,333,992	12,034,565,475	9,057,376,081	15,378,523,389	5,551,560,215	4,763,932,793	16,166,150,810
5	Commercial multiple peril	2,130,427,770	3,252,196,769	1,537,243,759	3,845,380,778	5,022,165,152	4,892,989,457	3,974,556,476
6	Mortgage guaranty	0	0	0	0	0	0	0
8	Ocean marine	64,944,786	39,888,992	63,437,808	41,395,969	69,342,890	71,543,114	39,195,745
9	Inland marine	410,712,196	2,421,911,643	2,003,026,555	829,597,281	204,527,847	180,799,427	853,325,701
10	Financial guaranty	0	0	0	0	0	0	0
11.1	Medical professional liability - occurrence	17,360,705	1,952,791	(62,028)	19,375,524	129,649,867	100,835,138	48,190,253
11.2	Medical professional liability - claims-made	345,250	(91,334,439)	(47,687,428)	(43,301,761)	143,520,826	41,117,733	59,101,330
12	Earthquake	315,317	2,662,653	1,268,754	1,709,216	2,961,635	3,962,113	708,740
13	Group accident and health	303,902,911	236,191,979	34,128,562	505,966,328	179,226,020	140,886,385	544,305,963
14	Credit accident and health (group and individual)	3,118,279	0	0	3,118,279	4,484,470	5,696,243	1,906,506
15	Other accident and health	413,709,602	29,273,298	34,104,115	408,878,785	606,645,448	560,451,166	455,073,067
16	Workers' compensation	878,273,689	2,206,485,615	1,496,388,469	1,588,370,836	10,356,192,940	10,600,576,389	1,343,987,385
17.1	Other liability - occurrence	1,168,198,962	1,424,458,794	803,030,956	1,789,626,798	7,100,209,224	6,552,774,180	2,337,061,843
17.2	Other liability - claims-made	120,156,252	(98,157,625)	(31,437,166)	53,435,792	1,288,502,372	887,763,710	454,174,454
17.3	Excess Workers' Compensation	10,276,866	27,306,179	22,390,537	15,192,508	323,811,952	319,554,085	19,450,373
18.1	Products liability - occurrence	106,969,157	152,653,988	78,517,671	181,105,473	1,355,114,852	1,379,300,377	156,919,947
18.2	Products liability - claims-made	0	(29,093,510)	(14,620,947)	(14,472,563)	21,393,207	9,560,364	(2,639,720)
19.1, 19.2	Private passenger auto liability	35,369,986,871	23,289,753,351	17,715,912,618	40,943,827,604	49,213,600,865	46,828,599,587	43,328,828,879
19.3, 19.4	Commercial auto liability	1,573,594,485	2,334,592,063	1,193,687,911	2,714,498,636	4,880,736,854	4,528,892,401	3,066,343,091
21	Auto physical damage	25,008,104,652	16,565,749,210	12,407,412,815	29,166,441,050	2,482,285,313	2,343,000,902	29,305,725,464
22	Aircraft (all perils)	24,238,526	(16,662,580)	7,522,482	53,464	30,589,151	24,327,943	6,314,673
23	Fidelity	6,731,888	9,331,596	5,050,894	11,012,589	52,674,689	47,254,357	16,432,921
24	Surety	120,992,729	(773,847)	58,591,593	61,627,289	145,197,877	133,219,477	73,605,689
26	Burglary and theft	1,679,173	(1,050,828)	(242,102)	870,447	2,557,626	1,669,013	1,759,058
27	Boiler and machinery	14,146,679	29,460,596	22,798,203	20,809,072	18,136,104	15,675,916	23,269,258
28	Credit	8,972,950	1,088,442	5,166,421	4,894,971	10,743,780	2,865,423	12,773,328
29	International	0	(37,175)	(84,051)	46,876	361,284	482,933	(74,773)
30	Warranty	0	16,271,056	12,780,712	3,490,344	767,987	1,615,138	2,643,193
31	Reinsurance - nonproportional assumed Property	XXX	98,623,612	43,355,127	55,268,484	(149,469,463)	95,867,300	(190,068,276)
32	Reinsurance - nonproportional assumed Liability	XXX	174,724,045	15,813,169	158,910,875	1,313,352,206	350,239,704	1,122,023,375
33	Reinsurance - nonproportional assumed Financial Lines	XXX	4,802,382	3,239,829	1,562,553	6,424,044	2,997,983	4,988,614
34	Aggregate write-ins for other lines of business	821	41,020	171,039	(129,198)	225,697	244,563	(148,064)
35	TOTALS	82,734,091,501	65,984,357,506	49,114,487,365	99,603,961,641	91,509,578,560	85,611,078,805	105,502,461,394

<b>2017 NORTH CAROLINA PRIVATE PASSENGER AUTOMOBILE INSURANCE (a)</b>			
	<b>Liability (19.1)</b>	<b>Liability (19.2)</b>	<b>Physical Damage (21.1)</b>
Written Premium	8,379,235	2,991,447,107	2,808,586,222
Earned Premium	7,664,411	2,902,446,016	2,729,806,872
Dividends	0	10,262,666	9,529,523
Unearned Prem Reserves	2,561,093	903,859,364	830,011,712
Losses Paid	10,516,573	2,149,465,728	1,502,145,137
Losses Incurred	11,019,319	2,352,453,546	1,506,337,717
Losses Unpaid	5,944,870	1,749,739,531	119,826,012
D & CC Exp. Paid	181,560	35,371,629	3,318,132
D & CC Exp. Incurred	260,425	43,197,355	3,687,414
D & CC Exp. Unpaid	410,561	135,735,039	5,183,842
Commissions	1,544,337	258,993,955	239,241,977
Taxes	308,505	68,451,970	65,545,921

<b>2016 NORTH CAROLINA PRIVATE PASSENGER AUTOMOBILE INSURANCE (a)</b>			
	<b>Liability (19.1)</b>	<b>Liability (19.2)</b>	<b>Physical Damage (21.1)</b>
Written Premium	6	2,784,812,111	2,543,124,685
Earned Premium	0	2,739,826,185	2,455,276,961
Dividends	0	9,159,705	8,031,384
Unearned Prem Reserves	6	818,514,730	757,787,991
Losses Paid	0	2,040,000,754	1,566,680,753
Losses Incurred	-3150	2,086,160,796	1,599,445,240
Losses Unpaid	0	1,579,702,464	116,679,893
D & CC Exp. Paid	0	34,176,682	3,410,028
D & CC Exp. Incurred	0	37,898,534	4,742,867
D & CC Exp. Unpaid	0	129,822,803	4,874,710

(a) Top 50 Writers

## AUTOMOBILE

1. 21<sup>st</sup> Century Advantage Insurance Company
  - Anti-Theft Devices Discount.
  - Anti-lock braking system discount.
  - Extra automobile discount.
  - Tier Deviation.
  - Deviation for determining other than collision base rates for symbol's not displayed.
  - Extended transportation expenses coverage deviation.
  - Driver Deviations.
  - Eff 6-1-08 APCG-125478807 [NCDOI](#)
  
2. 21<sup>st</sup> Century Centennial Insurance Company
  - Class Deviation, Years Licensed, single or multi-car policy, marital status, usage, annual mileage, driver training and /or good student.
  - Territory Deviation.
  - Tier Deviation.
  - Household Composition Deviation, prior BI limits, marital status, number of drivers, number of vehicles, operators less than nine years licensed.
  - Primary Graded Adjustment Deviation.
  - Liability Vehicle Age Deviation.
  - ISO Model Year Symbol Deviation.
  - 21<sup>st</sup> Century Model Year Symbol Deviation.
  - Anti-Theft Deviation.
  - Eff 10-1-12 AGMK-128518318 [NCDOI](#)
  
3. ACE American Insurance Company
  - 17% private passenger auto BI, PD, Med Pay, uninsured motorist, combined uninsured & underinsured, comp & collision.
  - Eff. 3-18-97
  
4. ACE Fire Underwriters Insurance Company
  - 17% non-fleet private passenger auto bodily injury, property damage, medical payment, uninsured motorist, combined uninsured motorist & underinsured motorist, comprehensive & collision.
  - Eff. 3-18-97
  
5. ACE Property & Casualty Insurance Company
  - 17% non-fleet private passenger auto bodily injury, property damage, medical payment, uninsured motorist, combined uninsured motorist & underinsured motorist, comprehensive & collision.
  - Eff. 3-18-97
  
6. AMCO Insurance Company
  - Financial Responsibility Deviation.
  - Territory Deviation.
  - Allied Affinity Deviation.
  - Preferred Driver Deviation.
  - Driver Class Deviation.
  - Miscellaneous Vehicle Deviation.
  - Eff. 3-15-13 NWPC-128770958 [NCDOI](#)
  
7. AMEX Assurance Company
  - Accident-Free Discount: Applies to auto BI, PD, med payment & collision: 3-5 yrs.- 10% credit: 6 yrs. or more- 15% credit.
  - Auto/Homeowner Discount 5% Forms 3 & 6: with accompanying homeowners policy.
  - Deviation for auto bodily injury, property damage, medical payments, comprehensive & collision: Credit varies.
  - Installment Payment Plan: Charge waived for electronic funds transfer or payroll deduction.
  - Work Site Discount: named insured policy through the Work Site Marketing Program of AMEX Assurance Company. Preferred Client Deviation 10%.
  - Costco Discount: 3% applies to policies for member insureds of Costco. Vehicle Usage Discount.
  - Multi-car discount for Liability, Comp & coll

- Liability Limits: credit varies by Limit amount.
- Eff. 9-1-06 PC095703 [North Carolina Department of Insurance](#)

8. Alfa Alliance Insurance Corporation

- Account Discount.
- Multi-Vehicle Discount.
- Driver Experience Factor.
- Insurance Score (Credit) Factor.
- Installment Payment Deviation.
- Eff. 8-15-11 AFAL-127308907 [NCDOI](#)

9. Allied Property and Casualty Insurance Company

- Financial Responsibility Deviation.
- Territory Deviation.
- Allied Affinity Deviation.
- Preferred Driver Deviation.
- Matrix deviation.
- Home and car deviation.
- Non-Allied Homeowner deviation.
- Auto financial deviation.'
- Driver Class deviation.
- Household composition deviation.
- Miscellaneous Vehicle Deviation.
- Nationwide associate deviation.
- Advanced quote deviation.
- New vehicle deviation.
- Premier Intra-agency transfer deviation.
- Easy Pay sign-up deviation.
- Eff. 3-15-13 NWPC-128770942 [NCDOI](#)

- **Motorcycle/Recreational Vehicle**

- Matrix Deviation
- Eff 8-10-07 PC104818 [North Carolina Department of Insurance](#)

10. Allstate Indemnity Company

**Standard (Preferred Program)**

- Territory Deviation.
- Years Licensed Deviation.
- Fifty-Five (55) and Over Discount.
- Tier Deviation.
- Premier and Premier Plus Discount.
- Multiple Policy Discount.
- New Car Discount.
- The Good Hands People Discount.
- Antilock Brake Discount.
- Accident Rating Deviation (SDIP).
- Installment Payment Fee for Electronic Funds Transfer or Payroll Deviation
- Coverage Deviations (Death Indemnity).
- Certified Risks Financial Responsibility Laws.
- Allstate Auto/Life Discount.

**Non-Standard Auto Program**

- Liability Coverage Deviations for Bodily Injury and Property Damage
- Installment Payments, Electronic Funds Transfer or Payroll Deduction
- The Good Hands People Discount.
- Certified Risks Financial Responsibility Laws.
- Eff 7-16-12 ALSE-127886653 [NCDOI](#)



11. Allstate Insurance Company

- Installment Payment Fee.
- Coverage Deviation.
- Territory Deviation.
- Certified Risks Financial Responsibility Laws.
- Effective 5-23-11 ALSE-127140827 [NCDOI](#)

12. Allstate Property and Casualty Insurance Company

- Territory Deviation.
- Household Composition.
- Multiple Policy Discount.
- New Car Discount, Months since purchase.
- 55 And Over Discount.
- The Good Hands People Discount.
- Antilock Brake Discount.
- Tier Deviation.
- Premier and Premier Plus Discount.
- Good Payer Discount.
- Allstate Easy Pay Plan Discount.
- Years Licensed Deviation.
- Installment Payments.
- Future Effective Date Discount.
- Preferred Package Discount.
- Full Pay Discount.
- Certified Risks Financial Responsibility Laws.
- Allstate Auto/Life Discount.
- Accident Forgiveness Deviation.
- Effective 12-23-13 ALSE-129195617 [NCDOI](#)

13. American Automobile Insurance Company

- Tier Deviation Factor.
- Account Credit.
- Electronic Funds Transfer.
- Vehicle Equipped with Anti-Theft Devices-Alarm only devices, Active disabling devices, Passive Disabling devices.
- Comprehensive Rate Deviation factor.
- Motorcycle Physical Damage Coverage.
- Territory Deviation.
- Eff. 8-15-10 FFDC-126581084 [North Carolina Department of Insurance](#)

14. American Bankers Insurance Company of Florida

- Antique Auto Program
- Car Club discount.
- Antique Auto 2500 Mile Tier.
- Antique Auto 5000 Mile Tier.
- Modified/Collectible Vehicles 2500 Mile Tier.
- Modified/Collectible Vehicles 5000 Mile Tier.
- Eff. 4-1-10 ASPX-126454260 [North Carolina Department of Insurance](#)

15. American Centennial Insurance Company

- 5% non-fleet private passenger auto liability & physical damage rates.
- Eff. -1-85

16. American Economy Insurance Company

- 10% deviation where principal operator is aged 55 & over with no inexperienced operator in household.
- Eff. 4-19-91

17. American Fire & Casualty Company

- Fampak Discount: 5% credit for all coverages.



- Prime Life Discount: 4% credit for all coverages: Certain criteria must be met.
- Employee Discount: 15% credit for all coverages.
- Base Rate Deviation by territory for bodily injury, property damage, med pay, uninsured motorists, comp & coll coverages.
- Anti-Theft Discount: Com Coverage only: 5% & 15% credit: Certain criteria apply.
- Eff. 9-1-00 PC 035767 [Filing Detail](#)

18. American Home Assurance Company

- 6% - 37% deviation for med pay & uninsured & uninsured/underinsured motorists coverage: All territories.
- 1% - 46% deviation for bodily injury, property damage, comprehensive & collision coverages: Certain criteria apply.
- 5% deviation for bodily injury, property damage, medical payments, comprehensive & collision for multi car policies.
- 5% deviation for comprehensive: All vehicles equipped with alarm only and active disabling devices.
- 15% deviation for comprehensive: All vehicles equipped with passive disabling devices.
- 5% deviation for certain coverages: All insureds within sponsored groups.
- Installment fee waived for automatic deductions from a financial account.
- 1st installment fee waived for all multiple payment modes.
- Eff. 12-20-02 PC054433 [Filing Detail](#)

19. American Insurance Company

- Tier Deviation Factor.
- Account Credit.
- Electronic Funds Transfer.
- Vehicle Equipped with Anti-Theft Devices-Alarm only devices, Active disabling devices, Passive Disabling devices.
- Comprehensive Rate Deviation factor.
- Motorcycle Physical Damage Coverage.
- Territory Deviation
- Eff 8-15-10 FFDC-126581089 [North Carolina Department of Insurance](#)

20. American Manufacturers Mutual Insurance Company

- Voluntary deviations without driving points - BI, PD, COMP, COLL credit varies by territory.
- Voluntary deviations with driving points - BI, PD, COMP, COLL credit varies by territory.
- Safety Equipment Discounts - 5% - 15% to Med Pay if qualified.
- Anti-locking braking system discount - 5% for autos equipped with a factory installed four wheel Anti-Lock Braking System.
- Extended Transportation Expenses Coverage - KIP ONLY - \$30/\$900 Increased Transportation Expense no additional charge.
- Cancellation - KIP ONLY - return premium is computed on a Pro Rata basis.
- Classifications - Experienced Operator Credit - principal operator is aged 55 and over and no inexperienced operators apply to the vehicle, apply a 3% discount to the BI and PD Liability, Med Pay, Coll and Coll premiums.
- Classic Auto Discount: 80% discount to Misc Types Rule-19.F. Classic Auto Discount for BI, PD & med pay coverages.
- Deferred Premium Payment Plans electronic funds transfer, a \$1 monthly service charge is applied per billing.
- Kemper Network Deviation 7%: Certain criteria apply.
- Anti Theft Devices Discount - credit varies.
- Eff 7-1-03 PC062831 [North Carolina Department of Insurance](#)

21. American Motorists Insurance Company

- Extended Transportation Expenses Coverage - KIP only: Coverage included at no additional charge.
- Cancellation - KIP only: Compute return premium on pro rata basis.
- Deferred Premium Payment Plan.
- 7% Kemper Network Deviation: Certain criteria apply.
- Eff 7-1-03 PC062832 [North Carolina Department of Insurance](#)

22. American Security Insurance Company

- Deviation: Charge as premium for comprehensive (full coverage) & collision (\$100 deductible), the NC Rate Bureau base rates, which became effective January 1, 1984 for territory 17, separately for each coverage. Premiums so determined are applied statewide regardless of territory, no primary or secondary rating factors are applied.
- Eff. 2-1-86

23. American Southern Insurance Company

- 12.5% Elite Driver Discount: Applies to each vehicle, each driver when meeting criteria.

- 5% Preferred Driver Discount: Applies to each vehicle, each driver when meeting criteria.
- 2% AAA Carolina Affinity Group Discount when insured is a member of AAA Carolinas.
- Renewal Discount Program when insured with American Southern for three continuous years and loss free.
- Multiple policy discount when the policyholder places both automobile and homeowners coverage through the American Auto Club Insurance Agency. Discount applies to BI, PD, Med Pay, Coll and Comp premiums.
- 10% Super Preferred Driver Discount.
- Eff. 6-15-04 PC071954 [Filing Detail](#)

24. American States Insurance Company

- Tier Deviations.
- ATP Constant.
- Territory Deviations.
- Driver Class Deviations.
- Driver Experience Deviations.
- Student Deviations.
- Merit Deviation.
- Household Structure Deviations.
- Symbol Deviations.
- Model Year Deviations.
- Maximum Years Driving Experience Deviations.
- Minimum Years Driving Experience Deviations.
- Multi-Car Discount Deviation.
- Account Discount Deviations.
- Full Coverage Deviations.
- Accident Free Deviation.
- Violation Free Deviation.
- Accident Forgiveness Deviation.
- Paid in Full Deviation.
- Group Discount Deviation.
- Anti-Theft Discount Deviation.
- Advanced Quote Discount Deviation.
- Employee Discount Deviation.
- New Vehicle Deviations.
- Low Mileage Discount Deviations.
- Eff. 7-13-13 LBRM-128863577 [NCDOI](#)

25. American States Preferred Insurance Company

- Territory Deviation.
- Driving Group Deviations (years driving experience, marital status, good student, distant student), various rates.
- Renewal, Market, and Tier Deviations (financial responsibility, coverages, limits, and continuity of coverage).
- SDIP, Single/Multi Car Deviations, various rates, BI, PD, Medical Payments, Comprehensive and Collision.
- SDIP, Single/Multi Car, 12-Point Violation Deviations.
- Account Discount Deviations.
- Vehicle Usage and Market Tier Deviations, various rates, BI, PD, Med Pay, Comp and Coll.
- Limited Experience Operator Program Subscription.
- Certified Risks – Financial Responsibility Laws Deviation.
- Eff. 4-25-13 LBRM-128863601 [NCDOI](#)

26. AMICA Mutual Insurance Company

- Deviation to Base Rates for BI, PD, med pay, uninsured/underinsured motorists, comp & collision.
- Additional charge of \$2 for each installment with certain exceptions.
- Eliminate additional charge \$2 on 1st installment for insureds participating in the Account Billing Payment Plan.
- Eliminate additional charge \$2 for the first installment payment.
- Eliminate additional charge \$2 for all installment payments for group policyholders who pay through payroll deduction.
- Downward deviations to one year short-rate cancellation.
- Multi-Line discount.
- Eff. 5-1-13 AMMA-128751832 [NCDOI](#)

27. Arch Insurance Company

- 15% private passenger auto comprehensive & collision rates.
- Eff 9-29-92

28. Argonaut Insurance Company

- Advantage Discount: 13.5% discount applies to BI,PD, medical, collision & comprehensive for single car auto policies.
- Multi-Car Discount: 23.7% discount applies to BI, PD, medical, collision & comprehensive for single car auto policies.
- Preferred Driver Discount: 10% discount applies to BI, PD, medical, collision & comprehensive for single car auto policies.
- Eff. 4-1-00 PC031707 [North Carolina Department of Insurance](#)

29. Arrowood Indemnity Company

- Installment Payment Plan – Agency payroll deduction.
- Eff 5-15-04 PC069376 [North Carolina Department of Insurance](#)

30. Associated Indemnity Corporation

- Tier Deviation Factor.
- Account Credit.
- Electronic Funds Transfer.
- Vehicle Equipped with Anti-Theft Devices-Alarm Only Devices, Active Disabling Devices, Passive Disabling Devices.
- Motorcycle Physical Damage Coverage only.
- Territory Deviation.
- Eff. 8-15-10 FFDC-126581062 [North Carolina Department of Insurance](#)

31. Association Insurance Company

- 12.5% non-fleet private passenger auto liability & physical damage insurance rates.
- 32.5% non-fleet private passenger auto BI, PD, medical payments, comprehensive & collision for SAS Institute Employees.
- Eff. 1-1-96

32. Assurance Company of America

- 5% non-fleet private passenger auto liability bodily injury, property damage & medical payments.
- 15% non-fleet private passenger auto comprehensive & collision.
- 7.5% deviation for drivers with 30 yrs. driving experience & no inexperience operator on policy.
- 5% non-fleet private passenger auto BI, PD, med pay, comp & coll coverage for 3 consecutive yrs. with "0" SDIP pts.
- 10% non-fleet private passenger auto BI, PD, med pay, comp & coll coverage for 6 consecutive yrs. with "0" SDIP pts.
- 5% non-fleet private passenger auto liability, property damage, comp & collision coverage if named insured is an educator.
- 5% non-fleet private passenger auto bodily injury & property if auto has anti-lock brakes.
- 5% non-fleet private passenger auto comprehensive if auto has anti-theft device.
- 10% non-fleet private passenger auto comprehensive if auto has anti-theft device.
- 5% non-fleet private passenger auto BI, PD, med pay, comp & collision of insured has homeowners policy with Assurance.
- 5% non-fleet private passenger auto comprehensive & collision for multi-car policies.
- 20% non-fleet private passenger auto comprehensive & collision for cars with "0" SDIP pts.
- Eff. 2-15-98

33. Atlantic Casualty Insurance Company

LIABILITY All deviation applicable to non-fleet private passenger bodily injury & property damage coverage for all listed components.

12 point violation must not be one of the following.

- a. Manslaughter or negligent homicide.
  - b. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
  - c. Pre-arranged racing or knowingly lending a motor vehicle to be used in pre-arranged racing.
  - d. Transporting illegal intoxicating liquors by motor vehicle.
- 37% bi & pd, single car policies with limits of liability that do not exceed \$25,000/\$50,000 bodily injury, \$25,000 property damage, \$2,000 medical payments: \$25,000/\$50,000/\$25,000 uninsured motorists for operators with 3 yrs. or more driving experience & limits of \$50,000/\$100,000 bodily injury, \$50,000 property damage, \$2,000 medical payments, \$50,000/\$100,000/\$50,000 UM/UIM for operators with 5 yrs. or more driving experience with 12-20 SDIP pts.
  - 33% bi & pd, multi-car policies with limits of liability that do not exceed \$25,000/\$50,000 bodily injury, \$25,000 property damage, \$2,000 medical payments, \$25,000/\$50,000/\$25,000 uninsured motorists for operators with 3 yrs. or more driving experience & limits of \$50,000/\$100,000 bodily injury, \$50,000 property damage, \$2,000 medical payments, \$50,000/\$100,000/\$50,000 UM/UIM for operators with 5 yrs. or more driving experience with 12-20 SDIP pts.

- Eff. 7-1-94

#### MOTORCYCLE

- 9% average deviation for private passenger motorcycle physical damage.
- 15% average deviation private passenger motorcycle bodily Injury & property damage.
- Eff. 7-1-91

#### 34. Auto Owners Insurance Company

##### **Standard Program**

- Paid in Full Discount Deviation.
- Auto/Home Multi Policy Discount; Auto BI, PD, Med Pay, comprehensive & collision.
- Auto/Life Multi Policy Discount; Auto BI, PD, Med Pay, comprehensive & collision.
- Auto/Umbrella Multi Policy Discount; Auto BI, PD, Med Pay, comprehensive & collision.
- Total Disability Benefits \$50 weekly at no additional charge.
- Auto Death Indemnity \$10,000 at no additional charge.
- Symbol Deviation, Comprehensive Symbols 22 thru 27.
- Territory Deviation.
- Financial Responsibility Deviation.

##### **Premier Program**

- Bodily Injury Deviation.
- Property Damage Limit Deviation.
- Auto-Owners Premier Rate Deviation.
- Symbol Deviation.
- Auto/Home Multi-Policy Discount BI, PD, Med Pay, Comp & Collision.
- Auto/Life Multi-Policy Discount BI, PD, Med Pay, Comp & Collision.
- Auto/Umbrella Multi-Policy Discount BI, PD, Med Pay, Comp & Collision.
- Paid in full discount.
- Territory Deviation
- Insurance Scoring Discount.
- Auto Death Indemnity \$10,000 at no additional charge.
- Total Disability Benefits \$35 weekly at no additional charge.
- Financial Responsibility Deviation.
- Eff 8-9-13 AOIC-128649736 [NCDOI](#)

#### 35. Bankers Standard Insurance Company

- Vehicle equipped with anti-theft devices discount.
- Anti-Lock braking system discount.
- Driver Deviations, Single Car Policy.
- Driver Deviations, Multi-Car Policy.
- Deviation for determining other than collision base rate for symbols not displayed on state rate pages.
- Extra Automobile Discount.
- Extended transportation expense.
- IBS Factors.
- Mass Merchandising discount.
- Eff. 2-23-11 ACEH-126882294 [North Carolina Department of Insurance](#)

#### 36. Burlington Insurance Company

- 15% private passenger auto physical damage insurance rates.
- Eff. 5-28-87

#### 37. Central Mutual Insurance Company

- Pathway Deviation.
- First Accident Forgiveness Discount.
- Installment Charge Deviation.
- Deviation for Single Car Risks with Additional Company-Owned Vehicles.
- Transition/Loyalty Credit.
- Waiver of Premium Deviation.
- Miscellaneous Types deviation.

- Central Mutual Summit Package Deviation.
- Central Mutual Affiliate Group Membership deviation.
- Eff 10-1-13 CEMC-129071538 [NCDOI](#)

38. Century Indemnity Company

- 10% non-fleet private passenger auto comprehensive & collision rates.
- Eff. 6-1-89

39. The Charter Oak Fire Insurance Company

- Company Coverage-Deviation by Coverage (coverages purchased)
- Account Discount (Multi Policy)
- Contributing Vehicle Credit (number of vehicles)
- Hybrid Vehicle Discount – type of fuel used 10% discount.
- Installment Payment Plan.
- Eff 11-1-09 TRVA-126244915 [North Carolina Department of Insurance](#)

40. Chartis Casualty Company

- Deviation applies to non-fleet private passenger BI and PD Liability rate that is not one of the following:
  - a. Manslaughter or negligent homicide.
  - b. Prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing.
  - c. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
  - d. Transporting illegal intoxication liquors by motor vehicle.
- 39% on rates with 12-14 SDIP policy points, multi-car & driving experience of 5-6 years with a 12 point violation.
- 48.0% on rates with 12-14 SDIP policy points, multi-car/married & driving experience of 7-38 years with a 12 point violation.
- 62.0% on rates with 12-14 SDIP policy points, single car with 7-38 years driving experience with a 12 point violation.
- 39% on rates with 12-14 SDIP policy points, multi-car, unmarried with 7-38 years driving experience with a 12 point violation.
- 39% on rates with 12-14 SDIP policy points, multi-car & driving experience of 39+ years with a 12 point violation.
- 50% on rates with 12-17 SDIP policy points, single car with 5-6 years driving experience with a 12 point violation.
- 50% on rates with 12-17 SDIP policy points, single car with driving experience of 39+ years with a 12 point violation.
- 39% on rates with 15-17 SDIP policy points, multi-car & 5 years of driving experience with a 12 point violation.
- 55% on rates with 15-17 SDIP policy points, single car and 5-6 years driving experience with a 12 point violation.
- 13% on rates with 18-20 SDIP policy points, multi-car and 5+ years of driving experience with a 12 point violation.
- 13% on rates with 18-20 SDIP policy points, single car and 5+ years of driving experience with a 12 point violation.
- 50% on rates with 18-20 SDIP policy points, single car, married driver with 5-38 years of driving exp with a 12 point violation.
- 39% on rates with 18-20 SDIP policy points, multi-car, married driver with 5-38 years of driving exp with a 12 point violation.
- 13% on rates with 18-20 SDIP policy points, single car, married driver with 39+ years of driving exp with a 12 point violation.
- 13% on rates with 18-20 SDIP policy points, multi-car, married driver with 39+ years of driving exp with a 12 point violation.
- Effective 8-27-04 PC073480 [Filing Detail](#)

41. Chartis Property Casualty Company

- Anti-Theft Devices Discount.
- Anti-lock braking system discount.
- Extra automobile discount.
- Tier Deviation.
- Deviation for determining other than collision base rates for symbol's not displayed.
- Extended transportation expenses coverage deviation.
- Driver Deviations.
- Eff 9-1-09 APCG-126130673 [North Carolina Department of Insurance](#)

42. The Cincinnati Insurance Company

- An approximate 3% downward deviation on Collision rates.
- Deviation on Other Than Collision base rates.
- Deviation on Bodily Injury base rates
- Deviation on Medical Payments base rates.
- An additional 10% downward deviation applied to liability and physical damage rates for companion policy.
- Installment payment plan.
- Annual Pay Discount.

- An approximate 2% downward deviation on Combined Single Limit rates.
  - Preferred Risk Credit Factors.
  - Insurance Scoring Message Credit factors.
  - Driver Experience.
  - Eff. 4-1-13 CNNB-128718761 [NCDOI](#)
43. Citizens Insurance Company of America
- 10% deviation on coverage for principal operators in household age 55 or older where there are no other operators in household with less than 3 yrs. driving experience. This is a per vehicle credit.
  - Account Credit: 5% auto comp & coll coverage if insured has Homeowners policy with The Hanover Insurance Company.
  - Non-Smoker Discount: 5% auto comprehensive & collision coverage if no drivers have smoked in the past 15 months.
  - 10% deviation for auto bodily injury, property damage, medical payments, comprehensive & collision.
  - Renewal Credit applies to auto bi, pd, med pay, comp & collision. Less than 3 yrs-0%; 3-5 yrs.-3.0%; 5 yrs or more-6.0%.
  - Eff. 9-1-94
44. Colonial American Casualty and Surety Company
- 20% non-fleet private passenger auto bodily injury and property damage. 30% physical damage.
  - 10% auto bodily injury, property damage, medical payments, comprehensive & collision age 55 and over.
  - Good Driver Discount when principal operator(s) has no fault accidents & no moving violation in past 3 yrs.
  - Anti-Theft Device Deviation varies 5% - 10% for non-fleet private passenger auto comprehensive.
  - Eff. 1-1-98
45. Continental Insurance Company
- Anti-Theft Device Discount: Certain criteria apply.
  - Vin Etching Discount: 5% credit applies when criteria are met.
  - Accident/Violation Free Discount.
  - Daytime Running Light Discount.
  - Companion Policy Discount: 10% credit applies if named insured has homeowners policy with any Encompass Ins Co.
  - Airbag Discount: Credit varies when certain criteria is met.
  - Anti-Lock Braking System Discount.
  - Eff. 7-3-01
46. Continental Indemnity Company
- Discount for Qualified Preferred Drivers: 17.5% credit physical damage-5% credit liability when certain criteria is met.
  - Discount for Qualified Standard Drivers: 5% credit physical damage when certain criteria is met.
  - Account Credit Program credit when certain criteria is met & both homeowners & auto policies are written through CNIC.
  - Anti Lock Braking System Discount: 5% credit.
  - Mature Driver Discount: 5% credit when certain criteria is met.
  - Eff. 1-1-01 PC038499 [North Carolina Department of Insurance](#)
47. Depositors Insurance Company
- Matrix Deviation
  - Eff 8-10-07 PC104819 [North Carolina Department of Insurance](#)
48. Economy Fire and Casualty Insurance Company
- Territory Deviation
  - Experience driver deviation.
  - Age 55 and over deviation.
  - Preferred customer discount.
  - MetRewards Discount.
  - Multi-Policy discount.
  - Mass merchandising Account deviation.
  - Payroll deduction discount.
  - Employment tenure discount.
  - Small Group account discount.
  - Extended Transportation Expenses Coverage.
  - Repair or Replacement Coverages – One Year Coverage.
  - Coverage for Rented Vehicles.



- Certified Risks Financial Responsibility laws discount.
- Eff 5-10-12 METX-G128208732 [NCDOI](#)

49. Economy Preferred Insurance Company

- Territory Deviation
- Experience driver deviation.
- Age 55 and over deviation.
- Preferred customer discount.
- MetRewards Discount.
- Multi-Policy discount.
- Mass merchandising Account deviation.
- Payroll deduction discount.
- Employment tenure discount.
- Small Group account discount.
- Extended Transportation Expenses Coverage.
- Repair or Replacement Coverage – One Year Coverage.
- Coverage for Rented Vehicles.
- Certified Risks Financial Responsibility laws discount.
- Eff 5-10-12 METX-G128208791 [NCDOI](#)

50. Economy Premier Assurance Company

- Pak II Package Credit.
- Pak II Renewal Credit.
- Age 55 and over deviation.
- Good Driver Credit when certain criteria is met.
- Symbol Relativities Deviation.
- Increased Limits Transportation Expenses Deviation.
- Passive Restraint Credit.
- Anti-Theft Device Credit.
- Anti-Lock Braking System Credit.
- Golf-mobile Liability: No additional charge.
- ATV, Mini-bike & Dune Buggy CSL BI & PD liability rates.
- ATV, Mini-bike & Dune Buggy Medical Payment rates.
- Recreational Vehicle Multi-Vehicle Credit.
- Eff. 2-25-13 METX-G128821620 [NCDOI](#)

51. Electric Insurance Company

- Territory Deviation.
- Tier Level Deviations.
- Comprehensive and Collision Model Year Factor Deviations.
- Pro-Rate Cancellation.
- Mass Marketing discount.
- Multi-Policy credit.
- Safe driver discount.
- Payroll deduct discount.
- Installment Payments.
- Eff. 2-1-13 ELEC-128822992 [NCDOI](#)

52. Employers Mutual Casualty Company

- Multi-Policy Credit when auto & homeowners coverage are written with Employers Mutual Casualty Company and/or Ecasco Insurance Company.
- Safety Equipment/Anti-Theft Discount: 20% med pay premium passive restraint on driver side only. 30% med pay premium passive restraint on both sides. 5% on bodily injury & property damage premium for four wheel anti-lock braking system. 5% comprehensive premium for alarm & active disabling devices. 15% comprehensive premium for passive disabling devices.
- Installment Payment Plan: \$3 charge waived when method of payment is through electronic funds transfer.
- Eff. 5-25-97

53. Encompass Indemnity Company

- Territory Deviation.
- Household Composition.
- New Car Discount.
- Tier Rating.
- Good Payer Discount.
- Encompass Easy Pay Plan discount.
- Years Licensed Deviation.
- Homeownership Discount.
- Future effective date discount.
- Accident/Violation Free Discount.
- Companion Discount.
- Anti-theft device discount.
- Anti-lock braking system discount.
- Daytime Running lights discount.
- Bodily Injury Increased Limits Discount.
- Med Pay increased limits deviation.
- All other trailers comprehensive deductible deviation.
- Cancellation deviation.
- Hagerty classic auto.
- Preferred Protection Discount.
- Certified Risks – Financial Responsibility Laws.
- Full Pay Discount.
- Eff 4-12-13 ALSE-128721577 [NCDOI](#)

**Antique and Classic Automobile Program**

- Antique Autos Deviation for BI, PD, Med Pay, UM/UIM – All Territories.
- Classic Autos Deviation for BI, PD, Med Pay, UM/UIM – All Territories
- Eff 5-15-06 PC091813

54. Erie Insurance Company

- Age 55 and over deviation
- Anti-lock brake deviation systems on BI and PD on all four wheels.
- Anti-theft devices.
- Feature 15 deviation (Accident Forgiveness).
- Installment Premium Payment Plan deviation.
- Coverage for Rented Vehicles.
- Multi-Policy Discount.
- Multi Car - Separate Policies: Certain criteria apply.
- Reduced Usage Discount: Certain criteria must be met.
- Payment Plan Discount.
- Classic Vehicles.
- Pro-Rata cancellation for all policies.
- Multi-Auto Policy.
- Effective 6-1-12 ERAP-128510286 [NCDOI](#)

55. Erie Insurance Exchange

- Base rate deviations by territory on BI, PD, Med Pay, Comprehensive and Collision coverages.
- Age 55 and over deviation on BI, PD, Med Pay, Comp and Coll.
- Anti-Lock Brake deviation on Bodily Injury and Property Damage.
- Anti-Theft Device deviation on Comprehensive.
- First Accident Forgiveness.
- Feature 15 Deviation.
- Premium Payment Plan Service Charge - Installment Payments deviation.
- Coverage for Rented Vehicles.
- Pro-Rata Cancellation and Pro-Rata Table for all policies.
- Comprehensive Deductible factors deviation.



- Multi Policy Discount Deviation.
- Pioneer Experience Rating Credit Discount(PERC).
- Driver Experience Factor(DEF) Deviation.
- Multi Car Discount - Separate Policies.
- Reduced Usage Discount.
- Tiered Rating.
- Payment Plan Discount.
- Classic Vehicles.
- Safe Driver Discount.
- Advance Quote Discount
- Prior Bodily Injury Limits Discount.
- Class.
- Eff 4-1-13 ERAP-128822247 [NCDOI](#)

56. Essentia Insurance Company

- Bodily Injury base rate deviation.
- Property Damage base rate deviation.
- Medical Payments base rate deviation.
- Uninsured/underinsured Motorists base rate deviation.
- Eff 5-1-11 BEAC-127015414 [NCDOI](#)

57. Esurance Insurance Company

- Territory Deviation.
- Household Group Deviation
- Financial Responsibility deviation
- Points deviation
- High Points deviation
- Discount deviation
- Accident with no Point deviation
- Accident with Point deviation
- Major Violation deviation
- Minor Violation and Points deviation
- Market and Points deviation
- Points and Inexperienced Operator deviation
- Household Structure deviation
- Bodily Injury deviation
- Claim Free discount
- Preferred Risk Discount
- Affinity discount
- Education discount
- Switch and Save discount
- Expense Saving Discount
- Time at residence discount
- Future Effective date discount
- Mature Driver discount,
- Eff 2-15-13 ESUR-128679418 [NCDOI](#)

58. Fairmont Premier Insurance Company

- 10.7% private passenger auto BI, PD, med pay, coll, uninsured BI and combined uninsured/underinsured BI; 15.5% comprehensive.
- Free of at fault accidents: 3-6 yrs.; 10%-non-fleet private passenger auto BI, PD, med pay & coll; Over 6 yrs.-15%.
- 10% non-fleet private passenger auto BI, PD, med pay, comp & col for principal operators age 55 and over where there is no principal operator in household.
- BMW model yrs. 1995 & newer: 20% comprehensive; 10% collision.
- Eff. 3-1-98

59. Farm Bureau Insurance of North Carolina Inc.

- 55% deviation applies to the surcharge on voluntary policies for a 12-point violation that is not one of the following: a)

manslaughter or negligent homicide resulting from the operation of a motor vehicle, b) prearranged highway racing or knowingly lending a motor vehicle to be used in prearranged highway racing, c) failure to stop and render aid when involved in an accident resulting in bodily injury or death (hit and run driving), or d) transportation for the sale of illegal intoxicating liquors by motor vehicles.

- Effective 10-1-04 PC073968 [North Carolina Department of Insurance](#)

60. Farmers Insurance Exchange

- Ultra Premier Rating Plan Deviation
- Premier and Preferred Base Rate Deviations.
- Auto/Multi Policy Discount: Certain criteria apply.
- Anti-Theft Device Discount: ½ % discount applies to Comp when a vehicle is equipped with a passive anti-theft device.
- Electronic Funds Transfer Discount.
- Eff. 10-1-08 PC116744 [North Carolina Department of Insurance](#)

61. Federal Insurance Company

- Various deviations for bodily injury, property damage, medical payments & uninsured motorist for antique auto.
- Reduced rates for physical damage coverages for antique autos.
- Deviation for Split Limit Bodily Injury Increased Limits.
- Eff. 7-1-03

62. Federated Mutual Insurance Company

- 5% non-fleet private passenger liability & physical damage when homeowners & personal umbrella policy is written with Federated Mutual Insurance Company.
- Installment Payment Plan: \$2 charge each installment subject to max. of \$5 per account for all policies.
- Eff. 4-21-95

63. Fidelity & Deposit Compay of Maryland

- 20% non-fleet private passenger auto bodily injury and property damage. 30% physical damage.
- 10% non-fleet private passenger auto bodily injury, property damage, med pay, comp. & collision age 55 and over.
- Good Driver Discount: 10% auto liability, PD, med pay comp & coll when principal operator(s) has no fault accidents & no moving violation in past 3 yrs.
- Anti-Theft Device: Deviation varies 5% - 10% for non-fleet private passenger auto comprehensive.
- Eff. 1-1-98

64. Fidelity & Guaranty Insurance Company

- Multi-Policy Discount: 2% credit to total auto insurance premium when both auto & home-owners policies are purchased through USF&G Group when certain criteria is met.
- 2% credit auto BI, PD, med pay, comp & coll premium when principal operator is age 55 & over and there are no inexperienced operators in household.
- Physical Damage Deviation: 6% applies to comprehensive & collision.
- Special Package Discount: 5% credit total policy premium for insured who meet specified underwriting guidelines.
- 15% total premium for insureds who are a participant through any of the USF&G Group Marketing Plans.
- Eff. 9-1-00

65. Fidelity & Guaranty Insurance Underwriters

- Multi-Policy Discount: 2% credit to total auto insurance premium when both auto & home-owners policies are purchased through USF&G Group when certain criteria is met.
- 2% BI, PD, med pay, comp & coll deviation to premium when principal operator is age 55 & over and there are no inexperienced operators in household.
- Physical Damage Deviation: 6% applies to comprehensive & collision.
- Special Package Discount: 5% credit total policy premium for insured who meet specified underwriting guidelines.
- 15% auto total premium for insureds who are a participant through any of the USF&G Group Marketing Plans.
- Eff. 9-1-00

66. Firemans Fund Insurance Company

- Tier Deviation Factor.
- Account Credit.
- Electronic Funds Transfer.

- Vehicle Equipped with Anti-Theft Devices-Alarm Only Devices, Active Disabling Devices, Passive Disabling Devices.
- Motorcycle Physical Damage Coverage only.
- Territory Deviation.
- Eff. 8-15-10 FFDC-126580666 [North Carolina Department of Insurance](#)

67. Firemen's Insurance Company of Washington D.C.

- 15% auto BI, PD, medical payments, uninsured/underinsured motorist, comp & collision coverage.
- Eff. 11-1-94

68. First Financial Insurance Company

- 15% non-fleet private passenger physical damage rates.
- Eff. 12-7-87

69. First Liberty Insurance Corporation

- Liability Single Limits (Property Damage) deviation
- Liability Split Limits (Bodily Injury) deviation
- Property Damage Limits deviation.
- Medical Payments deviation.
- Group Savings Plus Discount Program.
- Homeowners Discount
- Mature Driver Discount.
- Waive the additional \$3.00 charge on the first installment on the Installment Payment Plan
- Short Rate Cancellation deviation
- New Customer deviation.
- Tiering Deviation.
- Eff. 12-15-08 PC116669 [North Carolina Department of Insurance](#)

70. First National Insurance Company of America

- Territory Deviations.
- Driving Group Deviations.
- Renewal, Market, and Tier Deviations.
- SDIP, Single/Multi Car Deviations.
- SDIP, Single/Multi Car, Major Deviations.
- Account Discount Deviations.
- Vehicle Usage and Market Deviations.
- Limited Experience Operator Program Subscription.
- Certified Risks – Financial Responsibility Laws Deviation.
- Eff. 4-25-13 LBRM-128863565 [NCDOI](#)

71. Foremost Insurance Company

- Installment Payments
- Eff 12/1/06 PC099237 [North Carolina Department of Insurance](#)

72. GEICO Indemnity Company

- Associate Discount.
- Installment Payment Plan.
- Electronic Banking Discount.
- Multi-Line discount.
- Eff. 11-14-11 GECC-127657277 [NCDOI](#)

73. Garrison Property and Casualty Insurance Company

- Territory Deviation.
- Make/Model Deviation.
- Tier Deviation.
- New Vehicle Discount Deviation.
- Occasional Operator Deviation.
- Passive Restraint Seat Belt Discount Deviation.
- MyUSAA Legacy Deviation.

- Principal Operator Age 55 And Over Deviation.
- Military Installation Garaging Deviation.
- Premier Driver Deviation.
- Daytime Running Lights Deviation.
- Years Driving Experience/Marital Status Deviation.
- Multi-car by number of operators deviation.
- Short Rate Cancellation Tables Cancellation Deviation.
- UMBI and UMBI/UIMBI.
- Extended Transportation Expenses Coverage.
- Towing and Labor Coverage deviation.
- Audio, Visual and Data Electronic Equipment Coverage Deviation.
- Customizing Equipment Coverage
- Named Non-Owner Policy Deviation.
- Extended Non-owned liability deviation.
- Miscellaneous Types/Trailers.
- Installment Payment Plan
- Eff 11-18-13 USAA-129214373 [NCDOI](#)

74. General Insurance Company of America

- Territory Deviation.
- Driving Group Deviations.
- Renewal, Market, and Tier Deviations.
- SDIP, Single/Multi Car Deviations.
- SDIP, Single/Multi Car Major Deviations.
- Account Discount Deviations.
- Vehicle Usage and Market Deviations.
- Limited Experience Operator Program Subscription.
- Certified Risks – Financial Responsibility Laws Deviation.
- Effective 4-25-13 LBRM-128863602 [NCDOI](#)

75. Generali - U S Branch

- 10% auto liability BI & PD for operator licensed 15 or more yrs. & all drivers total 7-11 SDIP pts.
- 20% auto liability BI & PD for operators licensed 15 or more yrs. & all drivers total 12-20 SDIP pts.
- 15% auto liability BI & PD for operators licensed 10 yrs., but less than 15 yrs. & all drivers total 12-20 SDIP pts.
- 5% auto liability BI & PD for operators licensed 5 yrs., but less than 10 yrs. & all drivers total of 12-20 SDIP pts.
- 5% liability BI & PD rates where vehicles are garaged in territories 11,13,17,31,32,41 or 47.
- 7.5% non-fleet private passenger auto liability BI & PD rates where vehicles are garaged in territories 24,26,33 or 43.
- Eff. 2-9-94

76. Government Employees Insurance Company

- Base Premium Deviation by territory.
- Increased Limits Factor Deviation.
- North Carolina 55 & Over deviation.
- Sponsored Marketing Group Pricing Track.
- Motorcycle Safety Course Credit:
- 5 Year Good Driving Discount: Certain criteria apply.
- Associate Discount: credit to total policy premium.
- Military Discount Deviation.
- Tier Factor Discount.
- Driving Record Tier Matrix.
- Automobile Installment Payments.
- Driver Class Matrix.
- Emergency Road Service.
- Electronic Banking Discount.
- Multi-Line Discount.
- Household composite Index Deviation.
- Waiver of Surcharge.

- Rental Reimbursement (ETEC).
  - Eff. 6-6-13 GECC-128953561 [NCDOI](#)
77. Grain Dealers Mutual Insurance Company
- Insurance Score Credit.
  - Eff 8-4-12 NCMC-128287690 [NCDOI](#)
78. Graphic Arts Mutual Insurance Company
- Mass Merchandising Plan Discount (Superior and Quality Programs).
  - Superior Program Deviation.
  - Personal Lines Account Credit (Superior and Quality Programs)
  - W.I.S.E./Affinity Discount Deviation (Superior and Quality Programs).
  - Mature Driver Credit (Superior Program).
  - Eff. 4-1-12 UTCX-G128077953 [NCDOI](#)
79. GuideOne Mutual Insurance Company
- 55% liability & physical damage rates on autos rated as Class 3 under Rule 4 of the NC Personal Auto Manual.
  - Eff. 2-1-89
80. Hanover American Insurance Company
- Account Credit Program
  - Deviation by Territory for BI, PD, medical payments, comprehensive & collision.
  - Renewal Credit: insured with Hanover American Insurance Company only.
  - Electronic Funds Transfer Payment Plan.
  - Group Modification Plan.
  - Installment Payment Plan.
  - Anti-Theft Discount Deviation.
  - BudgetWise Discount.
  - Eff. 7-1-12 HNVX-G128193360 [NCDOI](#)
81. The Hanover Insurance Company
- Anti-Theft Discount Deviation: 5%-10% when certain criteria is met.
  - Installment Pay Plan by Electronic Funds Transfer: No service charge.
  - Group Modification Plan Deviation: 0% to 15.5%.
  - Installment Payment Plan: \$3 charge for each installment, excluding first installment.
  - Eff. 4-1-02
82. Harbor Specialty Insurance Company
- 10% physical damage insurance rates for risks with "0" SDIP pts.
  - 5% BI, PD, medical payments, comprehensive & collision rates if principal operator of vehicle is age 55 or older.
  - 15% comprehensive & collision rates for risks with "0" SDIP pts. Policy must be a part of Personal Protection Program.
  - 5% non-fleet private pass auto BI, PD & Med Pay rates for risks with "0" SPID pts.
  - Eff 2-1-94
83. Harleysville Preferred Insurance Company
- Preferred customer discount.
  - StarPak Program Discount.
  - Companion Credit.
  - Life Insurance/Annuity Policy Discount.
  - Group discount-affinity.
  - Coverage Factors for Comp and Coll coverages.
  - Multi-Line (Commercial Auto) all premiums except Uninsured and Underinsured Motorists coverage.
  - New Policyholder discount.
  - First Accident Forgiveness.
  - Territorial Deviations.
  - Electronic Funds Transfer.
  - Eff 7-30-12 HRLV-128578051 [NCDOI](#)

84. Hartford Accident and Indemnity Company

- Territory Deviation.
- Non-Resident Student.
- Account Credit.
- Homeownership Credit.
- Personal Umbrella Policy Credit.
- Hybrid Vehicle Credit.
- New Vehicle Discount.
- Household Composition Primary Classification Deviation.
- Presence of married or domestic partners/total number of drivers.
- Years licensed/married status.
- Years licensed/annual mileage.
- Limited Driver.
- Years licensed/driver training.
- Years Licensed/Good Student.
- Years licensed/principal/occasional.
- Years licensed/number of vehicles.
- Years licensed/household composition.
- Vehicle age/number of vehicles.
- Annual mileage deviation.
- Defensive driver deviation.
- Accident forgiveness Deviation.
- SDIP incident count deviation.
- Tier Deviation chart.
- Eff 4-1-13 HART-128847278 [NCDOI](#)

85. Hartford Casualty Insurance Company

- Agency Book Transfer Credit, maintained continuous automobile coverage, four or more consecutive years of accident and conviction free experience, BI, PD, Med Pay, Comp and Collision.
- Account Credit.
- Eff 5-8-12 HART-128103692 [NCDOI](#)

86. Hartford Fire Insurance Company

- Territory Deviation.
- Non-Resident Student.
- Account Credit.
- Homeownership Credit.
- Personal Umbrella Policy Credit.
- Hybrid Vehicle Credit.
- Employee discount.
- New Vehicle Discount.
- Designated Affinity Groups Deviation.
- Household Composition Primary Classification Deviation.
- Presence of married or domestic partners/total number of drivers.
- Years licensed/married status.
- Years licensed/annual mileage.
- Limited Driver.
- Years licensed/driver training.
- Years Licensed/Good Student.
- Years licensed/principal/occasional.
- Years licensed/number of vehicles.
- Years licensed/household composition.
- Vehicle age/number of vehicles.
- Writing Company Expense Deviation.
- Annual mileage deviation.
- Defensive driver deviation.
- Accident forgiveness Deviation.

- SDIP incident count deviation.
- Tier Deviation chart.
- Territory Definition Table.
- Eff 4-1-13 HART-128847369 [NCDOI](#)

87. Hartford Insurance Company of the Midwest

- Territory Deviation.
- Non-Resident Student.
- Account Credit.
- Homeownership Credit.
- Personal Umbrella Policy Credit.
- Hybrid Vehicle Credit.
- Employee discount.
- New Vehicle Discount.
- Household Composition Primary Classification Deviation.
- Presence of married or domestic partners/total number of drivers.
- Years licensed/married status.
- Years licensed/annual mileage.
- Limited Driver.
- Years licensed/driver training.
- Years Licensed/Good Student.
- Years licensed/principal/occasional.
- Years licensed/number of vehicles.
- Years licensed/household composition.
- Vehicle age/number of vehicles.
- Annual mileage deviation.
- Writing Company Deviation.
- Defensive driver deviation.
- Accident forgiveness Deviation.
- SDIP incident count deviation.
- Tier Deviation chart.
- Territory Definition Table.
- Eff 4-1-13 HART-128847407 [NCDOI](#)

88. Hartford Property and Casualty Insurance Company of Hartford

- Territory Deviation.
- Non-Resident Student.
- Account Credit.
- Homeownership Credit.
- Personal Umbrella Policy Credit.
- Hybrid Vehicle Credit.
- New Vehicle Discount.
- Household Composition Primary Classification Deviation.
- Presence of married or domestic partners/total number of drivers.
- Years licensed/married status.
- Years licensed/annual mileage.
- Limited Driver.
- Years licensed/driver training.
- Years Licensed/Good Student.
- Years licensed/principal/occasional.
- Years licensed/number of vehicles.
- Years licensed/household composition.
- Vehicle age/number of vehicles.
- Annual mileage deviation.
- Defensive driver deviation.
- Accident forgiveness Deviation.
- SDIP incident count deviation.

- Tier Deviation chart.
- Eff 6-2-12 HART-128087279 [NCDOI](#)

89. Hartford Underwriters Insurance Company

- Defensive Driver Credit.
- Account Credit.
- Renewal Credit Discount.
- Incident Free Credit.
- Safe Driver Plus Credit.
- Advantage Discount.
- Primary Classification Rating Factors Exception.
- Eff. 11-1-09 HART-126225525 [North Carolina Department of Insurance](#)

90. Horace Mann Insurance Company

- Member only (Affinity) Deviation.
- Surcharge Forgiveness (SDIP).
- Electronic Funds Transfer (Payment Options).
- Installment Payments.
- Payroll Payment Plan Deviation.
- Educator Deviation.
- Replacement Coverage for New Autos Deviation.
- Towing and Labor Costs Deviation.
- 2011+ ISO Symbol Deviation
- Eff 5-29-13 HRMN-129028395 [NCDOI](#)

91. Horace Mann Property & Casualty Insurance Company

- Territory Deviation.
- Multi-line Deviation.
- Member Only (Affinity) deviation.
- Surcharge Forgiveness (SDIP).
- Electronic Funds Transfer (Payment Options).
- Installment Payments.
- Credit Rating Deviation.
- Administrator Deviation-School Administrator.
- Payroll Payment Plan Deviation.
- Policy Age Deviation.
- Educator Deviation.
- Replacement Coverage for New Autos Deviation.
- Towing and Labor Costs Deviation.
- 2011+ ISO Symbol Deviation.
- New Customer Deviation.
- Eff. 10-1-13 HRMN-129029096 [NCDOI](#)

92. IDS Property Casualty Insurance company

- Accident Free Discount.
- Auto/Homeowner Discount
- Deviation for Coverage of BI, PD, Med Pay, Comp, Coll and UM/UIM limits.
- Liability Limits deviation.
- Installment Pay Plan.
- Work Site Discount.
- Costco Member Discount.
- Multi-car Discount.
- Affinity discount.
- Eff 10-20-11 PRCA-127373888 [NCDOI](#)

93. Indemnity Insurance Company of North America

- 17% BI, PD, medical payments, uninsured motorists, combined uninsured & underinsured, comp & collision.
- Eff. 3-18-97



94. Infinity Insurance Company  
**CLASSIC COLLECTORS PROGRAM**
- BI & PD, UM or UM/UIM Combined BI, UM or UM/UIM PD coverage, Medical Payment discounts.
  - Comp and Coll and towing coverage deviation.
  - Transfer Credits.
  - Eff 2-10-10 NFNT-126446722 [North Carolina Department of Insurance](#)
95. Insura Property and Casualty Insurance Company
- Multi Policy Discount: 7.5% credit when Homeowners policy is written in the Anthem Casualty Insurance Group.
  - Anti-Theft Discount: Variable credit.
  - Longevity Discount: credit to Plus & Premier auto policies that have been in force for past 5 yrs.
  - Mature Operator Discount: discount for drivers age 55 to 69 yrs. old with no driver with less than 5 yrs. driving experience. Credit applies to Plus & Premier policies only.
  - Discount Factor for BI, PD, medical payments, comprehensive & collision on all Insura Premier policies.
  - Eff. 1-27-03 PC056566 [North Carolina Department of Insurance](#)
96. Insurance Company of North America
- 17% BI, PD, med payments, uninsured motorists, combined uninsured & underinsured, comp & collision.
  - Eff. 3-18-97
97. Integon Casualty Insurance Company
- Waive installment Payment Plan fee.
  - Vehicle with full coverage, Non Preferred.
  - Driver Class Deviation.
  - Eff. 11-1-09 GMMX-126328159 [North Carolina Department of Insurance](#)
98. Integon General Insurance Corporation
- Waive installment Payment Plan fee GMAC Insurance Employees and affiliates of GMAC Insurance.
  - Vehicle with full coverage, Non Preferred.
  - Eff. 11-1-09 GMMX-126328174 [North Carolina Department of Insurance](#)
99. Integon Indemnity Corporation
- Waive installment Payment Plan fee.
  - Vehicle with full coverage, Non Preferred.
  - Eff. 11-1-09 GMMX-126328253 [North Carolina Department of Insurance](#)
100. Integon National Insurance Company
- Installment fee waived.
  - Vehicle with full coverage.
  - Electronic Funds Transfer Payment Plan.
  - Safe Driver Insurance Plan/Single vs. Multi-car deviation.
  - Inexperience Operators Deviation.
  - Driver Class and Waivable Violations Deviations Liability.
  - Credit Program Deviations.
  - At Fault Accident.
  - New Car Deviation.
  - Territory Deviation.
  - Policy Limit deviation.
  - NCI Deviation.
  - Multi Policy(Homeowner) Deviation.
  - Minimum Driving Experience Deviation.
  - Miscellaneous deviation.
  - Bookroll stabilization deviation.
  - Eff 10-1-13 GMMX-129185029 [NCDOI](#)
101. Ironshore Indemnity Inc.
- 7.5% BI, PD for multi-car policies, where all drivers on policy together have 12-20 SDIP pts. with one 12 pt. violation which is

not one of following: A. Manslaughter or negligent homicide: B. Failure to stop & render aid when involved in an accident resulting in bodily injury or death: C. Pre-arranged racing or knowingly lending a vehicle to be used in prearranged racing: D. Transporting illegal intoxicating liquors by motor vehicle.

- 15% BI, PD for single car risk, where all drivers on policy together have 12-20 SDIP pts. with one 12 pt. violation is not one of following: A. Manslaughter or negligent homicide; B. Failure to stop & render aid when involved in an accident resulting in bodily injury or death: C. Pre-arranged racing or knowingly lending a vehicle to be used in pre-arranged racing: D. Transporting illegal intoxicating liquors by motor vehicle.
- Eff. 6-7-95

102. Lancer Insurance Company

All deviations applicable to non-fleet private passenger auto comprehensive & collision coverages for single car and the insured may not have one of the following:

- a. Manslaughter or negligent homicide.
  - b. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
  - c. Prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing.
  - d. Transporting illegal liquors by motor vehicle.
- 28% for policies with 12-15 pts.; based on model yr. of auto; driver has at least 3-6 yrs. driving experience.
  - 45% for policies with 12-15 pts.; based on model yr. of auto; driver has at least 7-14 yrs. driving experience.
  - 48% for policies with 12-15 pts.; based on model yr. of auto; driver has at least 15-45 yrs. driving experience.
  - 30% for policies with 10-11 pts.; based on model yr. of auto; driver has at least 7-14 yrs. driving experience.
  - 35% for policies with 10-11 pts.; based on model yr. of auto; driver has at least 15-45 yrs. driving experience.
  - 20% for policies with 8-9 pts.; based on model yr. of auto; driver has at least 7-14 yrs. driving experience.
  - 25% for policies with 8-9 pts.; based on model yr. of auto; driver has at least 15-45 yrs. driving experience.
  - 37% for policies with 8-15 pts.; based on model yr. of auto; driver has at least 3 yrs. driving experience.
  - Eff. 4-1-99

103. Liberty Mutual Insurance Company

- Group Savings Plus Discount.
- Homeowners Discount.
- Mature Driver Discount Program.
- New Customer downward deviation.
- Tiering Deviations.
- Installment Payment Plan.
- Short Rate Cancellation deviation.
- Early Shopper Discount.
- Eff. 3-6-12 LBPM-127985786 [NCDOI](#)

104. LM Insurance Corporation

- Territory Deviation.
- Liberty Mutual advantage.
- Multi-Policy Discount.
- Policy Segmentation Program.
- New Graduate Discount.
- Student-away-at-School Discount.
- Good Student Discount.
- Newly Retired Discount.
- Accident Prevention Course Discount.
- Driver Training Discount.
- TeenSMART Driving Course Discount.
- Military Discount.
- New-to-Liberty Vehicle Discount.
- Vehicle Safety Discount.
- Hybrid Vehicle Discount.
- Paid-in-Full Discount.
- Electronic Funds Transfer (EFT) / Recurring Credit Card Discount.
- Payroll Deduction Discount.
- Early Shopper Discount.
- Newlywed Discount.

- Newly Licensed Driver Discount.
- Newly Independent Discount.
- New Move Discount.
- Paperless Policy Discount.
- Accident Forgiveness.
- Installment Payments.
- Pro-Rata Cancellation Exception.
- Eff 12-17-12 LBPM-128588968 [NCDOI](#)

105. LM Property & Casualty Insurance Company

- 2% BI, PD, medical payments, comprehensive & collision for Senior Driver Discount. Certain criteria apply.
- 8% BI, PD, comprehensive & collision for Long Term Discount, when criteria is met.
- 6% BI, PD, comprehensive & collision for New Business Discount.
- 5% Renter's (HO-4) Companion Policy Discount.
- 5% Companion for Life Discount.
- Base Rate Deviation for single & multi car policies.
- Electronic Funds Transfer Deviation: \$1 service charge deleted.
- Installment Payment Plan: No charge for first installment payment.
- Eff. 7-11-03 PC061489 [North Carolina Department of Insurance](#)

106. Lumbermens Mutual Casualty Company

- Deferred Premium Payment Plan - monthly service charge of 3\$ is applied per billing. If paid through electronic funds transfer, a monthly service charge is applied per billing.
- 7% Kemper Network Deviation: Certain criteria apply.
- Eff 7-1-03

107. Maiden Specialty Insurance Company

- Installment Fee Waived deviation.
- Full Coverage deviation.
- Safe Driver Insurance Plan/Single vs. Multi-Car deviation.
- Eff. 11-1-09 GMMX-126330263 [North Carolina Department of Insurance](#)

108. Main Street America Assurance Company

- Preferred Plus Driver Discount. Collision and Comp Coverages
- Preferred Driver Discount Comp and Coll Coverages.
- Insurance Score Discount BI, PD, Med Pay , Uninsured and Combines UM/UN.
- Installment Pay Plan – Multi-policies, Installment Pay Plan – EFT.
- Combines Personal Protection Program – both HO and Auto, BI, PD, Med, Coll, Comp.
- Eff 10-10-07 PC107137 [North Carolina Department of Insurance](#)

109. Markel Insurance Company

- Base Rate Deviation.
- Mass Marketing Discount.
- Eff 1-1-13 MRKA-128222281 [NCDOI](#)

110. Maryland Casualty Company

- 5% BI, PD, comprehensive & collision coverage if named insured is an educator.
- 5% BI, PD, med payments, comp & collision for drivers with least 30 yrs. driving experience & no inexperience operator.
- 5% non-fleet private passenger auto comprehensive & collision for multi-car policies.
- 5% non-fleet private passenger auto comprehensive & collision for vehicles with "0" SDIP.
- 5% non-fleet private passenger auto BI, PD for anti-lock braking system.
- 5% non-fleet private passenger auto comprehensive for active anti-theft disabling devices.
- 5% non-fleet private passenger auto BI, PD, comprehensive, collision, uninsured
- underinsured motorist, towing & labor & all miscellaneous coverage (companion policy).
- Eff. 2-15-98

111. Massachusetts Bay Insurance Company

- Account Credit Program.

- Electronic Funds Transfer Payment Plan.
- Group Modification Plan.
- Deviation by Territory for BI, PD, med pay, comp & collision.
- Installment Payment Plan.
- Anti-Theft Discount Deviation.
- Budget wise discount.
- Eff. 7-1-12 HNVX-G128193381 [NCDOI](#)

112. Members Insurance Company

- Extra Vehicles Deviation
- Account Credit Deviation
- Underwriting Tier Deviation
- TMIC Auto and Home Deviation.
- Homeowners deviation.
- Electronic Funds Transfer Deviation.
- Eff 10-21-13 CMCG-129155273 [NCDOI](#)

113. Merastar Insurance Company

- Account Discount, Rule 4.I. (a).
- Mature Operator Discount, Rule 4.I (b).
- Auto/Home Discount, Rule 4.I. (a) on BI, PD, med pay, comp and coll rates.
- Safe and Sound Discount, Rule 4.I. (b) on comp and coll rates.
- Anti-Lock Braking Discount, Rule 4.I.(c) on collision.
- Anti-Theft Discount, Rule 4.I. (c) on comp rates.
- Waiver of Installment Charge, Rule 4.I. (a).
- Personal Financial Management Discount (Credit Score), Rule 4.I. (b).
- Eff. 12-15-09 UNTR-126283450 [North Carolina Department of Insurance](#)

114. Metropolitan Direct Property & Casualty Insurance Company

- Territorial Deviation.
- Experience Driver Deviation.
- Age 55 & Older Deviation.
- Preferred Customer Discount.
- MetRewards Discount.
- Multi Policy Discount.
- Mass Merchandising Account Deviation.
- Payroll Deduction Discount.
- Employment Tenure Discount.
- Small Group Account discount.
- Repair or Replacement Coverage – One Year Coverage.
- Coverage for Rented Vehicles.
- Certified Risks Financial Responsibility Laws discount.
- Multi-Cycle Discount.
- Eff 6-15-12 METX-G128208668 [NCDOI](#)

115. Metropolitan Property & Casualty Insurance Company

- Mass Merchandising Account Deviation.
- Payroll Deduction Discount.
- Employment Tenure Discount.
- Small Employer Group Program.
- Extended Transportation Expenses Coverage.
- Repair or Replacement Coverages – One Year Coverage.
- Coverage for Rented Vehicles.
- Certified Risks Financial Responsibility laws discount.
- Multi-Cycle Discount.
- Multi-RV Discount.
- Golfmobiles Discount.
- Eff. 5-10-12 METX-G128208598 [NCDOI](#)

116. Motors Insurance Corporation

- Deviation applies under Mechanical Insurance Program & provides for eliminating surcharge on all eligible vehicles equipped with diesel engines.
- Eff. 10-1-85

117. NGM Insurance Company

- 8% credit on Collision and Comprehensive for Preferred Plus Driver.
- 4% credit on Collision and Comprehensive for Preferred Driver.
- Various discounts for named insured insurance score.
- Installment Payment Plan Deviation.
- 5% Combined Personal Protection.
- Eff. 2-9-12 NGMC-127881520 [NCDOI](#)

118. National Specialty Insurance Company

- Deviation on bodily injury, property damage & medical payments: 15% - 0 SDIP pts.; 10% 1-4 SDIP pts. if certain criteria is met.
- Deviation non-fleet private passenger auto comprehensive & collision coverage: 10% - 0 SDIP pts. if certain criteria is met.
- Eff. 2-6-95 *Name changed from State National Specialty Insurance Company effective 3/16/04*

119. National Surety Corporation

- Tier Deviation Factor.
- Account Credit.
- Electronic Funds Transfer.
- Vehicle Equipped with Anti-Theft Devices-Alarm Only Devices, Active Disabling Devices, Passive Disabling Devices.
- Motorcycle Physical Damage Coverage only.
- Territory Deviation.
- Eff. 8-15-10 FFDC-126581109 [North Carolina Department of Insurance](#)

120. Nationwide Affinity Insurance Company of America

- Territory Deviation
- Nationwide Affinity Deviation
- Liability Vehicle Grouping Deviation
- Model Year Deviation
- New Vehicle Deviation
- Driver Class Deviation
- Accident Free Deviation
- Financial Responsibility Deviation (Credit Score)
- Matrix Deviation (prior insurance, prior bodily injury limits, number of vehicles)
- Driving record deviation.
- Misc Vehicle Deviation (Antique or Classic Autos, Motorcycles and any vehicle not subject to the SDIP)
- Term with Prior Carrier Deviation.
- Eff 7-8-13 NTWP-129020436 [NCDOI](#)

121. Nationwide Insurance Company of America

**Motorcycle**

- Motorcycle Deviation Matrix.
- Eff 6-17-13 NWSP-129017869 [NCDOI](#)
- 
- Financial Responsibility Deviation – Based on credit scoring. Credit varies.
- Territory Deviation – Credit varies by territory.
- Nationwide Affinity Deviation.
- Preferred Driver Deviation –according to certain criteria.
- Intra-Agency Transfer Deviation.
- Matrix Deviation.
- Home and Car Deviation.
- Non-Nationwide Homeowner Deviation.

- Auto Financial Deviation.
- Miscellaneous Vehicle Deviation.
- Driver Class Deviation.
- Household composition deviation
- Payment Plan Deviation.
- Tier Deviation.
- Terms with prior carrier deviation.
- Increased Limits.
- New Vehicle Deviation.
- Advanced Quote Deviation.
- SDIP Deviation.
- Time Since Incident Deviation.
- Nationwide Associate Deviation.
- Uninsured/Underinsured Motorist deviation.
- Accident Forgiveness Deviation.
- Minor violation Forgiveness Deviation.
- Preferred Deviation.
- Preferred Bundle Deviation.
- Easy Pay sign-up deviation.
- Deductible Deviation.
- Fender Bender Forgiveness.
- Eff 12-8-13 NWPC-129020663 [NCDOI](#)

**122. Nationwide Mutual Fire Insurance Company**

- Company Deviation Factor
- Inexperienced operator deviation.
- Multi-auto Policy Deviation.
- Eff. 3-1-12 NTWP-128004034 [NCDOI](#)

**123. Nationwide Mutual Insurance Company**

**NATIONWIDE MUTUAL INSURANCE COMPANY**

- Senior Adult Discount Deviation.
- Home and Car Deviation/Homeowner Deviation.
- Miscellaneous Vehicle Deviation.
- Preferred Driver Deviation.
- Combined deviation
- Affinity Deviation.
- Intra-agency transfer Deviation
- Payment Plan Deviation.
- Merit Credit deviation.
- Nationwide Associate Deviation.
- Nationwide Uninsured/Underinsured Motorists Coverage.
- Minor Violation Forgiveness Deviation.
- Easy Pay Sign-up Deviation.
- Multi-Auto Policy Deviation.

**NATIONWIDE MUTUAL INSURANCE COMPANY (HARLEYSVILLE OPERATIONS)**

- Preferred customer discount.
- StarPak Program Discount.
- Companion Credit.
- Life Insurance/Annuity Policy Discount.
- Group discount.
- Multi-Line (Commercial Auto) all premiums except UM and UIM coverage.
- New Policyholder discount.
- First Accident Forgiveness.
- Territorial Deviations.
- Electronic Funds Transfer.
- Eff. 10-1-12 NWPC-128475531 [NCDOI](#)

**NATIONWIDE MUTUAL INSURANCE COMPANY Classic Auto Program**

- Bodily injury base rate deviation.
- Property damage base rate deviation.
- Medical payments base rate deviation.
- Uninsured/underinsured motorists base rate deviation.
- Mass marketing discount.
- Eff 12-31-13 NWLC-129149776 [NCDOI](#)

124. Nationwide Property and Casualty Insurance Company

- Financial Responsibility Deviation.
- Territory Deviation.
- Nationwide Affinity Deviation.
- Preferred Driver Deviation –according to certain criteria.
- Intra-Agency Transfer Deviation.
- Matrix Deviation.
- Home Car Deviation.
- Non-Nationwide Homeowner Deviation.
- Auto Financial Deviation.
- Miscellaneous Vehicle Deviation.
- Driver Class Deviation.
- Household composition deviation
- Payment Plan Deviation.
- Tier Deviation.
- Terms with prior carrier deviation.
- Increased Limits.
- New Vehicle Deviation.
- Advanced Quote Deviation.
- SDIP Deviation.
- Time Since Incident Deviation.
- Nationwide Associate Deviation.
- Uninsured/Underinsured Motorist deviation.
- Accident Forgiveness Deviation.
- Minor violation Forgiveness Deviation.
- Fender Bender Forgiveness.
- Preferred Bundle Deviation.
- Easy Pay sign-up deviation.
- Deductible deviation.
- Effective 12-8-13 NWPC-129020703 [NCDOI](#)

125. Netherlands Insurance Company

- 10% deviation applies to BI, PD, medical payments for risks in territory 11, 13, 14, 15, 16, 17, 18, 24, 25, 31, 32, 33, 47, 51.
- 15% deviation applies to bodily injury, property damage & medical payments for risks in territory 52.
- 15% deviation applies to comprehensive and collision for risks in territories 11,13,14, 16, 17,18, 24, 25, 31, 32, 33, 47.
- 20% deviation applies to comprehensive and collision for risks in territories 15, 51, 52.
- 4% discount bodily injury, property damage & med pay comp and coll coverages where all operators must have '0' merit rating points.
- 7% discount bodily injury, property damage & med pay comp and coll coverages for risks part of the Personal Protectors Program.
- 2% discount for BI, PD, & med pay comp and coll coverages provided the principal operator of the vehicle is age 55 or older.
- Eff. 10-15-02

126. New South Insurance Company

- Waive installment Payment Plan fee.
- Vehicle with full coverage, Non Preferred.
- Safe Driver Insurance Plan Single/Multi Car deviation.
- Eff. 11-1-09 GMMX-126328296 [North Carolina Department of Insurance](#)



127. North Carolina Farm Bureau Mutual Insurance Company

- Driving Experience.
- Deviation of 20% to Collision Coverage on Motorcycles with greater than 1000 cc's.
- Territory Deviation will apply to BI, PD Med Pay, Comp and Coll coverages.
- Twelve-point violation 55% for BI, PD Med Pay, Comp and Coll coverages
- Split Limit BI Increased Limits.
- Insurance Credit Scoring.
- Eff 4-1-13 NCFB-128835484 [NCDOI](#)

128. Northern Insurance Company of New York

- 10% BI, PD, medical payments, comprehensive, collision & all miscellaneous coverage (Tier I).
- 6% deviation BI, PD, medical payments, comprehensive, collision & all other miscellaneous coverage (Tier II).
- 3% BI, PD, medical payments, comprehensive, collision & all miscellaneous coverage (Tier III).
- 5% BI, PD, med pays, comp & coll for operators with at least 30 yrs. driving experience with no inexperience operators.
- 5% BI & PD with anti-lock braking system.
- Various deviations for comprehensive with vehicles equipped with anti-theft devices.
- 5% BI, PD, med pay, uninsured & underinsured motorist, comp, coll, towing & all misc coverage for auto & home discount.
- 10% BI, PD, comprehensive & collision with named insured employed as an educator.
- 12% BI, PD, med pay, comp & collision where name insured is an employee of Centry Furniture Industries Inc.
- 6% deviation on BI, PD, comp & coll if named insured is an employee of Premier, Inc. & its Hospitals & Health Systems & Premier Insurance Management Services, Inc.
- 9% deviation on BI, PD, comp & coll if named insured is an employee of American Veterinarians Medical Association Professional Liability Insurance Trust.
- Eff. 7-19-01 PC042666 [NCDOI](#)

129. Ohio Casualty Insurance Company

- 4% credit to all coverages with an operator age 55 or older who purchase Homeowners coverage in Ohio Casualty Group.
- Employee Discount: 15% when criteria is met.
- Anti-Theft Discount: Comprehensive Coverage only: 5% alarm only & active disabling devices: 15% passive disabling devices: Other criteria apply.
- Eff. 9-1-00

130. Omni Insurance Company

- For deviations see the North Carolina Department of Insurance website.
- Eff 5-28-01 **PC041974** [Filing Detail](#)

131. OneBeacon America Insurance Company

- Base rate deviation by territory: bodily injury, property damage, med pay, comprehensive & collision premium. Variable credits.
- 5% bodily injury, property damage, med pay, comprehensive & collision driven by insured who reached age 55.
- Anti-Theft Device Credits: on comprehensive if vehicle is equipped with anti-theft device. 5% alarm only, active disabling device. 10% passive disabling device.
- Cancellation will be done on a pro-rata basis.
- Eff. 11-20-01

132. OneBeacon Midwest Insurance Company

- 5% Multi-Policy Credit for BI, PD, med pay, comprehensive & collision for principal driver age 55 & over.
- Anti-Theft Device Credit: Credit varies 5% - 10% for comprehensive coverage.
- Cancellation: Deviation on short rate cancellation resulting in pro-rata cancellation.
- Eff. 11-20-01

133. Owners Insurance Company

- Bodily Injury Limit Deviation.
- Property Damage Limit Deviation.
- Owners Rate Deviation.
- Symbol Deviation.
- Multi Policy Discount Auto/Home; Auto/Life; Auto/Umbrella Discount for BI, PD, Med Pay, comprehensive & collision.
- Paid in full discount.



- Mature Driver Discount.
  - Territory Deviation
  - Insurance Scoring Discount.
  - Financial Responsibility Deviation.
  - Eff 8-9-13 AOIC-128649882 [NCDOI](#)
134. Pacific Employers Insurance Company
- 17% BI, PD, med pay, uninsured motorists, combined uninsured & underinsured, comprehensive & collision.
  - Eff. 3-18-97
135. Pacific Indemnity Company
- Antique Auto: Various deviations on liability & physical damage coverages.
  - Increased Limits Deviations.
  - Eff. 7-1-03 PC062945 [North Carolina Department of Insurance](#)
136. Peak Property and Casualty Insurance Corporation
- Various BI & PD deviations to policies with 12-20 SDIP points ranging from -30 percent to -67 percent.
  - Eff 11-1-13 VKNG-129176271 [NCDOI](#)
137. Peerless Insurance Company
- Deviation on BI, PD, Med Pay, Comp and Coll written with forms HO-3, HO-5, or HE-7 that are part of the Personal Protector Program.
  - Deviation on BI, PD, Med Pay, Comp & Coll written with form HO-06 that is part of the Personal Protector program.
  - Deviation on Installment Payment Plan by Electronic Funds Transfer or Agency Bill.
  - Price Point deviation.
  - Deviation on BI, PD, Med Pay, Comp and Coll coverage written with forms HO-4 and part of Personal Protector Program.
  - Effective 8-15-13 LBRM-128968114 [NCDOI](#)
138. Pennsylvania General Insurance Company
- 20% non-fleet private passenger auto comprehensive & collision rates.
  - 5% Account Credit is applicable to all voluntary personal auto policies where named insured has his/her homeowners (except Forms HO- & HO-4) insurance in any of General Accident Companies. Credit applies to total premium for each coverage.
  - 5% Anti-Lock Brake Discount: BI, PD, single limit liability, medical payments & collision if vehicle is equipped with factory installed anti-lock brakes.
  - 15% bodily injury, property damage & medical payments.
  - Eff. 3-15-96
139. Pennsylvania National Mutual Casualty Insurance Company
- Account Credit, Preferred and Preferred Advantage Programs.
  - Account Credit without Homeowners Preferred and Preferred Advantage Programs.
  - Mature Driver Discount Preferred and Preferred Advantage Programs.
  - Personal Auto Preferred Program by Territory.
  - Personal Auto Preferred Advantage Program by Territory.
  - Insurance Bureau Score discount Preferred and Preferred Advantage Programs.
  - Private Passenger Autos written on a Commercial Lines Policy.
  - Underwriting Scorecard deviation.
  - Territory Deviation.
  - Installment Charges.
  - Paid in Full Discount.
  - Affinity Group Discount.
  - Agency Transfer Transition Factor.
  - Eff 7-1-13 PNPR-128942577 [NCDOI](#)
140. Pharmacists Mutual Insurance Company
- Multi-Policy Credit Personal Package discount.
  - Multivariate Rating.
  - Deviation of Base Rates.

- Eff 11-1-11 PHAR-127314841 [NCDOI](#)

141. Philadelphia Indemnity Insurance Company

- Liability coverage Only
- Physical Damage Coverage only
- Eff 1-1-06 PC087035 [Filing Detail](#)

142. Phoenix Insurance Company

- Company Coverage Factors.
- Account Discount (Multi-Policy)
- Contributing Vehicle Credit (number of vehicles)
- Hybrid Vehicle Discount (type of fuel used)
- Installment Payment.
- Multi-Line Insurance and Financial Services Institution.
- Effective 11-1-09 TRVA-126245059 [North Carolina Department of Insurance](#)

143. Platt River Insurance Company

- 17.5 % Credit Physical Damage and 5% Credit Liability base premiums: Certain Preferred Driver criteria must be met.
- 5% Credit Physical Damage base premiums: Certain Standard Driver criteria must be met.
- Account Credit Program: 10% Credit: Must have Homeowners and Auto policy with UIC.
- 5% Credit for BI, PD and Med Pay for factory installed Anti-Lock Brake System.
- 5% Credit for BI, PD, Med Pay, Collisions, and Comprehensive premiums: Mature Driver Discount: Certain criteria apply.
- Eff. 10-1-99

144. Privilege Underwriters Reciprocal Exchange

- Extra Vehicle deviation.
- Accident Prevention Course.
- Driver Training Course.
- Good Student Discount.
- Away at School discount.
- Years clean discount.
- Multi-line Policy.
- Anti-lock brakes.
- Anti-theft discount.
- Window Glass Etching discount.
- Tier Rating Credit Scoring.
- Annual Mileage Discount.
- Mobile Device Control Discount.
- Accident Forgiveness.
- Vacation Use Discount.
- Eff 1-31-13 PRIV-128803821 [NCDOI](#)

145. Progressive American Insurance Company

- Territory Deviation – Liability
- Household Group Deviation – Liability
- Financial Responsibility Deviation – Liability
- Points Deviation – Liability
- High Points Deviation- Liability
- Discount Deviation – Liability
- Accident with no Point Deviation – Liability
- Accident with Point Deviation – Liability
- Major Violation Deviation – Liability
- Minor Violation and Points Deviation – Liability
- Market and Points Deviation – Liability
- Points and Inexperienced Operator Deviation – Liability
- Household Structure Deviation – Liability
- Tier Deviation – Liability.
- Paperless Deviation – Liability.

- BI Limit Deviation - Liability.
- Household Composition Deviation – Liability.
- Non-Negligent Occurrence Deviation – Liability.
- Territory Deviation – Physical Damage
- Household Group Deviation – Physical Damage
- Financial Responsibility Deviation – Physical Damage
- Points Deviation – Physical Damage
- High Points Deviation- Physical Damage
- Discount Deviation – Physical Damage
- Accident with no Point Deviation – Physical Damage
- Accident with Point Deviation – Physical Damage
- Major Violation Deviation – Physical Damage
- Minor Violation and Points Deviation – Physical Damage
- Points and Inexperienced Operator Deviation- Physical Damage
- Household Structure Deviation – Physical Damage
- Tier Deviation – Physical Damage
- Paperless Deviation – Physical Damage.
- Electronic Funds Transfer Installment Deviation.
- Household Composition Deviation – Physical Damage.
- Non-Negligent Occurrence Deviation – Physical Damage.
- Electronic Funds Transfer Installment deviation.
- Eff 9-6-13 PRGS-129156410 [NCDOJ](#)

146. Progressive Northern Insurance Company

- Territory Deviation – Liability
- Household Group Deviation – Liability
- Financial Responsibility Deviation – Liability
- Points Deviation – Liability
- High Points Deviation- Liability
- Discount Deviation – Liability
- Accident with no Point Deviation – Liability
- Accident with Point Deviation – Liability
- Major Violation Deviation – Liability
- Minor Violation and Points Deviation – Liability
- Market and Points Deviation – Liability
- Points and Inexperienced Operator Deviation – Liability
- Household Structure Deviation – Liability
- Multi Policy Deviation – Liability
- Paperless Deviation.
- Household composition Deviation – Liability.
- Non-Negligent Occurrence Deviation.
- Territory Deviation – Physical Damage
- Household Group Deviation – Physical Damage
- Financial Responsibility Deviation – Physical Damage
- Points Deviation –Physical Damage
- High Points Deviation- Physical Damage
- Discount Deviation – Physical Damage
- Accident with no Point Deviation – Physical Damage
- Accident with Point Deviation – Physical Damage
- Major Violation Deviation – Physical Damage
- Minor Violation and Points Deviation – Physical Damage
- Market and Points Deviation – Physical Damage
- Points and Inexperienced Operator Deviation – Physical Damage
- Household Structure Deviation – Physical Damage
- Multi Policy Deviation – Physical Damage
- Paperless Deviation – Physical Damage.
- Household composition Deviation – Physical Damage.

- Non-Negligent Occurrence Deviation – Physical Damage.
- Electronic Funds Transfer Installment deviation
- New Business Installment deviation.
- Eff 9-6-13 PRGS-129151581 [NCDOI](#)

147. Progressive Preferred Insurance Company

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components.

- 14%-35% for single car policies, non standard underwriting with 5-6 or more SDIP pts.
- 28% for multi car policies, non standard underwriting with 6 or more SDIP pts.
- 15%-36% for single car policies, middle underwriting with 3-6 or more SDIP pts.
- 11%-29% for multi car policies, middle underwriting with 4-6 or more SDIP pts.
- 14%-50% for single car policies, standard underwriting with 0-6 or more SDIP pts.
- 16%-35% for multi car policies, standard underwriting with 2-6 or more SDIP pts.
- 31%-53% for single car policies, preferred underwriting with 0-6 or more SDIP pts
- 25%-39% for multi car policies, preferred underwriting with 0-6 or more SDIP pts.
- 51%-53% for single car policies, ultra-preferred underwriting with 0-6 or more SDIP pts.
- 39%-42% for multi car policies, ultra preferred underwriting with 0-6 or more SDIP pts.
- 5% for policies in non-standard, middle & standard underwriting to policies with proof of homeownership.
- 5%-10% for risks who are members of qualified participating groups, associations or employees of qualified participating employer when risks meet underwriting guidelines.

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components.

12 point violation must not be one of the following:

- Manslaughter or negligent homicide.
  - Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing.
  - Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
  - Transporting illegal intoxicating liquors by motor vehicle.
- Deviation for single car, non standard underwriting, 12-21 SDIP pts. Credit varies 58%-74%.
  - Deviation for multi car, non standard underwriting, 12-21 SDIP pts. Credit varies 44%-63%.
  - Deviation for single car, middle underwriting, 12-21 SDIP pts. Credit varies 60%-75%.
  - Deviation for multi car, middle underwriting, 12-21 SDIP pts. Credit varies 48%-66%.
  - Deviation for single car, standard, preferred and ultra preferred underwriting, 12-21 SDIP pts. Credit varies 60%-75%.
  - Deviation for multi car, standard, preferred and ultra preferred underwriting, 12-21 SDIP pts. Credit varies 48%-66%.

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components. If the resulting rate is equal to or greater than N.C. Rate Bureau rates, the policy is ineligible for any deviation.

- 1.14 factor applies single car, non standard underwriting for policies without proof of prior auto insurance.
- 1.09 factor applies multi car, non standard underwriting for policies without proof of prior auto insurance.
- 1.05-1.20 factors vary based on territories.
- 1.05-3.20 factors vary based on average driver group 1-17.
- 1.10-1.45 factors vary for single car policies with 1-3 or more accidents.
- 1.06-1.30 factors vary for multi car policies with 1-3 or more accidents.

PHYSICAL DAMAGE All deviation applicable to non-fleet private passenger auto physical damage coverage for all listed deviation components, unless otherwise stated below.

- 26% for single car policies, non standard underwriting with 6 or more SDIP pts.
- 23% for multi car policies, non standard underwriting with collision coverage on more than one vehicle with 6 or more SDIP pts.
- 27%-28% for single car policies, middle underwriting with 5-6 or more SDIP pts.
- 37% for multi car policies, non standard underwriting with collision coverage on one vehicle with 6 or more SDIP pts.
- 18%-24% for multi car policies, middle underwriting, collision coverage on more than one vehicle 5-6 or more SDIP pts.
- 33%-47% for single car policies, standard underwriting with 2-6 or more SDIP pts.
- 31%-38% for multi car policies, middle underwriting, collision coverage on one vehicle with 5-6 or more SDIP pts.
- 22%-40% for multi car policies, standard underwriting, collision coverage on more than one vehicle, 2-6 or more SDIP pts.
- 24%-47% for multi car policies, standard underwriting, collision coverage on one vehicle with 2-5 or more SDIP pts.
- 26%-47% for single car policies, preferred underwriting with 0-5 or more SDIP pts.
- 23%-40% for multi car policies, preferred underwriting, collision coverage on more than one vehicle, 0-6 or more SDIP pts.
- 23%-47% for multi car policies, preferred underwriting, collision coverage on one vehicle with 0-5 or more SDIP pts.

- 48% single car policies, ultra preferred underwriting.
- 40% multi car policies, ultra preferred underwriting, collision coverage on more than one vehicle.
- 40%-47% multi car policies, ultra preferred underwriting, collision coverage on one vehicle with 0-5 or more SDIP pts.
- 5% for policies, non standard, middle and standard underwriting with proof of homeownership.
- 5%-10% for risks who are members of qualified participating groups, associations or employees of qualified participating employers when risks meet underwriting guidelines.

PHYSICAL DAMAGE All deviation applicable to non-fleet private passenger auto physical damage coverage for all listed deviation components, unless otherwise stated below.

12 point violation must not be one of the following:

- Manslaughter or negligent homicide.
  - Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing.
  - Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
  - Transporting illegal intoxicating liquors by motor vehicle.
- 54%-69% single car policies, non standard underwriting with 12-18 or more SDIP pts.
  - 45%-64% for multi car policies, non standard underwriting, with collision coverage on more than one vehicle with 12-18 or more SDIP pts.
  - 51%-67% for multi car policies, non standard underwriting, collision coverage on one vehicle with 12-18 or more SDIP pts.
  - 57%-71% for single car policies, middle underwriting with 12-18 or more SDIP pts.
  - 47%-66% for multi car policies, middle underwriting with collision coverage on more than one vehicle with 12-18 or more SDIP pts.
  - 54%-69% for multi car policies, middle underwriting with collision coverage on one vehicle with 12-18 or more SDIP pts.
  - 57%-71% for single car policies, standard, preferred and ultra preferred underwriting with 12-18 or more SDIP pts.
  - 47%-66% for multi car policies, standard, preferred and ultra preferred underwriting, collision coverage on more than one vehicle with 12-21 SDIP pts.
  - 54%-69% for multi car policies, standard, preferred and ultra-preferred underwriting, collision coverage on one vehicle with 12-18 or more SDIP pts.

PHYSICAL DAMAGE All deviation applicable to non-fleet private passenger auto physical damage coverage for all listed deviation components. If the resulting rate is equal to or greater than the N.C. Rate Bureau, the policy is ineligible for any deviation.

- 1.19 factor applies, single car policies, non standard underwriting for policies without proof prior of auto insurance.
- 1.15 factor applies, multi car policies, non standard underwriting without proof of prior auto insurance.
- 1.05-1.20 factors vary based on territories.
- 1.10-2.75 factors vary based on average driver group 1-16.
- 1.08-1.35 single car policies with 1-3 or more accidents.
- 1.05-1.24 multi car policies with 1-3 or more accidents.
- Installment Payment Plan: \$3 charge waived for policies purchased by employees from an approved employer group if premium is paid via payroll deduction.
- Eff. 7-1-99

148. Progressive Premier Insurance Company of Illinois

- Territory Deviation – Liability
- Household Group Deviation – Liability
- Financial Responsibility Deviation – Liability
- Points Deviation – Liability
- High Points Deviation- Liability
- Discount Deviation – Liability
- Accident with no Point Deviation – Liability
- Accident with Point Deviation – Liability
- Major Violation Deviation – Liability
- Minor Violation and Points Deviation – Liability
- Market and Points Deviation – Liability
- Points and Inexperienced Operator Deviation – Liability
- Household Structure Deviation – Liability
- Tier Deviation – Liability.
- Paperless Deviation – Liability.
- BI Limit Deviation - Liability.
- Household Composition Deviation – Liability.
- Non-Negligent Occurrence Deviation – Liability.

- Territory Deviation – Physical Damage
- Household Group Deviation – Physical Damage
- Financial Responsibility Deviation – Physical Damage
- Points Deviation – Physical Damage
- High Points Deviation- Physical Damage
- Discount Deviation – Physical Damage
- Accident with no Point Deviation – Physical Damage
- Accident with Point Deviation – Physical Damage
- Major Violation Deviation – Physical Damage
- Minor Violation and Points Deviation – Physical Damage
- Points and Inexperienced Operator Deviation- Physical Damage
- Household Structure Deviation – Physical Damage
- Tier Deviation – Physical Damage
- Paperless Deviation – Physical Damage.
- Household Composition Deviation – Physical Damage.
- Non-Negligent Occurrence Deviation – Physical Damage.
- Electronic Funds Transfer Installment Deviation.
- Eff 9-6-13 PRGS-129156419 [NCDOI](#)

149. Progressive Southeastern Insurance Company

- Territory Deviation – Liability
- Household Group Deviation – Liability
- Financial Responsibility Deviation – Liability
- Points Deviation – Liability
- High Points Deviation- Liability
- Discount Deviation – Liability
- Accident with no Point Deviation – Liability
- Accident with Point Deviation – Liability
- Major Violation Deviation – Liability
- Minor Violation and Points Deviation – Liability
- Market and Points Deviation – Liability
- Points and Inexperienced Operator Deviation – Liability
- Household Structure Deviation – Liability
- Multi Policy Deviation – Liability
- Paperless Deviation.
- Household composition Deviation – Liability.
- Non-Negligent Occurrence Deviation – Liability.
- Territory Deviation – Physical Damage
- Household Group Deviation – Physical Damage
- Financial Responsibility Deviation – Physical Damage
- Points Deviation –Physical Damage
- High Points Deviation- Physical Damage
- Discount Deviation – Physical Damage
- Accident with no Point Deviation – Physical Damage
- Accident with Point Deviation – Physical Damage
- Major Violation Deviation – Physical Damage
- Minor Violation and Points Deviation – Physical Damage
- Market and Points Deviation – Physical Damage
- Points and Inexperienced Operator Deviation – Physical Damage
- Household Structure Deviation – Physical Damage
- Multi Policy Deviation – Physical Damage
- Paperless Deviation – Physical Damage.
- Household composition Deviation – Physical Damage.
- Non-Negligent Occurrence Deviation – Physical Damage.
- Electronic Funds Transfer Installment Deviation.
- New Business Installment Deviation.
- Eff 9-6-13 PRGS-129151717 [NCDOI](#)

150. Progressive Universal Insurance Company

- Territory Deviation – Liability
- Household Group Deviation – Liability
- Financial Responsibility Deviation – Liability
- Points Deviation – Liability
- High Points Deviation- Liability
- Discount Deviation – Liability
- Accident with no Point Deviation – Liability
- Accident with Point Deviation – Liability
- Major Violation Deviation – Liability
- Minor Violation and Points Deviation – Liability
- Market and Points Deviation – Liability
- Points and Inexperienced Operator Deviation – Liability
- Household Structure Deviation – Liability
- Tier Deviation – Liability.
- Paperless Deviation – Liability.
- BI Limit Deviation - Liability.
- Household Composition Deviation – Liability.
- Non-Negligent Occurrence Deviation – Liability.
- Territory Deviation – Physical Damage
- Household Group Deviation – Physical Damage
- Financial Responsibility Deviation – Physical Damage
- Points Deviation – Physical Damage
- High Points Deviation- Physical Damage
- Discount Deviation – Physical Damage
- Accident with no Point Deviation – Physical Damage
- Accident with Point Deviation – Physical Damage
- Major Violation Deviation – Physical Damage
- Minor Violation and Points Deviation – Physical Damage
- Points and Inexperienced Operator Deviation- Physical Damage
- Household Structure Deviation – Physical Damage
- Tier Deviation – Physical Damage
- Paperless Deviation – Physical Damage.
- Household composition Deviation – Physical Damage.
- Non-Negligent Occurrence Deviation. – Physical Damage.
- Effective 9-6-13 PRGS-129156488 [NCDOI](#)

151. Property and Casualty Insurance Company of Hartford

- Territory Deviation.
- Non-Resident Student.
- Account Credit.
- Homeownership Credit.
- Personal Umbrella Policy Credit.
- Hybrid Vehicle Credit.
- New Vehicle Discount.
- Household Composition Primary Classification Deviation.
- Presence of married or domestic partners/total number of drivers.
- Years licensed/married status.
- Years licensed/annual mileage.
- Limited Driver.
- Years licensed/driver training.
- Years Licensed/Good Student.
- Years licensed/principal/occasional.
- Years licensed/number of vehicles.
- Years licensed/household composition.
- Vehicle age/number of vehicles.



- Annual mileage deviation.
- Defensive driver deviation.
- Writing Company Deviation.
- Accident forgiveness Deviation.
- SDIP incident count deviation.
- Tier Deviation chart.
- Eff 4-1-13 HART-128847402 [NCDOJ](#)

152. Providence Washington Insurance Company

**Standard Program**

- Multi-Policy Credit: 10% applies to bodily injury, property damage, medical payments, comprehensive & collision.
- Mature Driver Credit: Applies to bodily injury, property damage, medical payments, comprehensive & collision.
- Multiple Automobile Credit: 5% applies to BI, PD, medical payments, comprehensive & collision: Certain criteria apply.

**Preferred Program**

- Territory Deviation: Various credits apply to bodily injury, property damage, medical payments, comprehensive & collision.
- Multi Policy Credit: 10% applies to bodily injury, property damage, medical payments, comprehensive & collision.
- Mature Driver Credit: Applies to bodily injury, property damage, medical payments, comprehensive & collision.
- Multiple Automobile Credit: 5% applies to BI, PD, medical payments, comprehensive & collision: Certain criteria apply.
- Eff.7-1-02

153. Republic Franklin Insurance Company

- Personal Auto Account Credit.
- W.I.S.E./Affinity Discount.
- Mature Driver Credit: Certain criteria apply.
- Company Car Discount.
- Select Program.
- Essentials Program Deviation.
- Electronic Stability Control Devices Discount/Greenhouse gas score credit.
- Premium Payment Credit.
- Eff. 5-1-12 UTCX-G128145801 [NCDOJ](#)

154. Response Worldwide Insurance Company

- 7.0% non-fleet private passenger auto bodily injury, property damage & medical payments coverage when certain criteria is met.
- 10.0% non-fleet private passenger auto comprehensive & collision coverage if certain criteria is met.
- Eff. 7-15-96 PC 034398 [Filing Detail](#)

155. Safeco Insurance Company of America

- Territory Deviation.
- Driving Group Deviations.
- Renewal, Market, and Tier Deviations.
- SDIP, Single/Multi Car Deviations.
- SDIP, Single/Multi Car, Major Deviations.
- Account Discount Deviations.
- Vehicle Usage and Market Deviations.
- Limited Experience Operator Program Subscription Deviation.
- Certified Risks – Financial Responsibility Laws Deviation.
- Eff 2-25-13 LBRM-128863764 [NCDOJ](#)

156. Seaton Insurance Company

- 15% auto liability, med pay & physical damage. "Unimate Plus" in addition to above: (1) Policy in force 3 yrs. & no at-fault accident additional 5% credit liability, med pays & phys damage; (2) Policy in force 6 yrs. & no at-fault accident; Second 5% credit on coverages listed above.
- 5% non-fleet private passenger auto non-fleet physical damage rates. Discount applies: (1) All vehicles assigned to driver 55 yrs. of age or older, (2) All vehicles on policy, regardless of number, if all drivers are 55 yrs. of age or older, (3) Private passenger vehicles only (no miscellaneous types).
- Eff. 6-20-88



157. Selective Insurance Company of South Carolina

- Installment Payment Plan: \$2 per each installment.
- 30% deviation applies to liability & physical damage when a commercial package policy is written with the risk.
- Eff. 6-1-01

158. Selective Insurance Company of the Southeast

- 30% deviation will be applied to liability Phys Damage rates when a Commercial Package policy is written in conjunction with the risk.
- Eff. 4-1-08 PC112412 [North Carolina Department of Insurance](#)

159. Sentinel Insurance Company, Ltd.

- Insurance score Tier deviation factors.
- Account/Tier Deviation.
- Safe Driver/Incident Free Credit/Tier Deviation factor.
- Least experienced driver factor/Tier Deviation factor
- Most experienced driver factor/Tier Deviation factor.
- Prior BI limits credit/Tier Deviation factor.
- Territory/Tier Deviation factor.
- Primary Classification Rating Factors Exception.
- Eff 5-15-12 HART-128075459 [NCDOI](#)

160. Southern Guaranty Insurance Company

- Exceptional Driver Program: 15% BI, PD, medl pay, comprehensive & collision when underwriting guidelines are met.
- Exception Plus: Additional 5% credit for BI, PD, med pay, comp & coll when policy has been in-force at least 3 yrs. & no at-fault accidents in preceding 3 yrs. A second 5% credit for policies in-force at least 6 yrs. & no at-fault accidents in preceding 6 yrs. Maximum Exceptional Driver credit is 25%.
- Mature Driver Discount: 10% BI, PD, med pay, comprehensive, collision & medical payments when underwriting guidelines are met.
- Multi Policy Discount: 5% auto comp & coll base rate if Southern Guaranty Insurance Company insures both homeowner & auto policy.
- 10% credit auto BI, PD, med pay, comp & coll for all private passenger auto policies for University of North Carolina Employees.
- Eff. 7-1-00

161. Southern Insurance Company of Virginia

ADVANTAGE XL PROGRAM

- Multi-Car Discount.
- Recreational Trailer Rate Discount.
- Loss Free Renewal Discount.
- New Business Automobile Discount.
- Passive Restraint Discount.
- Anti-Lock Braking System Discount.
- Anti-Theft Devices Discount.
- Account Credit.
- Automatic Payment Plan.
- First Accident Forgiveness.
- PACE Endorsement.
- XL Factors.
- Experienced Operator Discount.

MERIT XL PROGRAM

- Deviation by Coverage and Territory.
- Experienced Operator Discount.
- Multi-Car Discount.
- Recreational Trailer Rate Discount.
- Loss-Free Renewal Discount.
- New Business Automobile Discount.
- Passive Restraint Discount.

- Anti-Lock Braking System Discount.
- Anti-Theft Devices Discount.
- Account Credit.
- Automatic Payment Plan.
- First Accident Forgiveness.
- PACE Endorsement.
- XL Factors.

#### SUPERIOR XL PROGRAM

- Deviation by Coverage and Territory.
- Experienced Operator Discount.
- Multi-Car Discount.
- Recreational Trailer Rate Discount.
- Loss-Free Renewal Discount.
- New Business Automobile Discount.
- Passive Restraint Discount.
- Anti-Lock Braking System Discount.
- Anti-Theft Devices Discount.
- Account Credit Plan.
- Automatic Payment Plan.
- First Accident Forgiveness.
- PACE Endorsement.
- XL Factors.
- Extra Edge Discount.

#### PREFERRED XL PROGRAM

- Deviation by Coverage and Territory.
- Experienced Operator Discount.
- Multi-Car Discount..
- Recreational Trailer Rates.
- Loss-Free Renewal Discount.
- New Business Automobile Discount.
- Passive Restrain Discount.
- Anti-Lock Braking System Discount.
- Anti-Theft Devices Discount.
- Account Credit Plan.
- Automatic Payment Plan.
- First Accident Payment Plan.
- PACE Endorsement.
- XL Rating Factor

#### AUTOGUARD XL, AUTOGUARD II XL PROGRAMS

- Multi-Car Discount.
- Recreational Trailer Rate Discount.
- Passive Restraint Discount.
- Anti-Lock Braking System Discount.
- Anti-Theft Devices Discount.
- Account Credit.
- Automatic Payment Plan.

#### PREFERRED PROGRAM

- Deviation by Coverage and Territory.
- Experienced Operator Discount.
- Multi-Car Discount.
- Recreational Trailer Rates.
- Loss-Free Renewal Discount.
- New Business Automobile Discount.
- Passive Restraint Discount.

- Anti-Lock Braking System Discount.
- Anti-Theft Devices Discount.
- Account Credit Plan.
- Automatic Payment Plan.

#### STANDARD PROGRAM

- Experienced Operator Discount.
- Multi-Car Discount.
- Recreational Trailer Rates.
- Loss-Free Renewal Discount.
- Passive Restraint Discount.
- Anti-Lock Braking System Discount.
- Anti-Theft Devices Discount.
- Account Credit Plan.
- Automatic Payment Plan.
- Eff. 7-1-12 DNGL-128308478 [NCDOI](#)

#### 162. Southern Pilot Insurance Company

- UNC-Chapel Hill Employee discount.
- Exceptional Driver Plan Credit: on a vehicle insured in the voluntary market and principally driven by an operator with at least nine years of operating experience who has had no chargeable accidents within the past three years.
- Accident Free Discount: 5% credit shall be applied to BI, PD, Med Pay, Comp and Coll premiums on a vehicle insured in the voluntary market and driven by an operator who has had no chargeable accidents within the past three years and has been continuously insured with Southern Pilot for at least three years. An additional 5% applies for a six yr. period. New Business applicants and Southern Pilot renewal customers insured in the voluntary market who can document continuous coverage with a prior carrier and no chargeable accident for a three or six year period as described above are also eligible for the Southern Pilot Accident Free Discount. Maximum Accident Free Discount is 10%. Accident Free will be removed at the next renewal following the first chargeable accident where \$1000 or more was paid for BI, PD, Med and Coll (combined) for any operator in the household.
- Mature Driver Discount: Principal Operators who have 34 years or more of driving experience that are written in the voluntary market and have no operators in their household with less than nine years driving experience shall receive a % discount on Bodily Injury, Property Damage, Comprehensive, Collision & Medical expense premiums for the vehicle they principally operator.
- Multi Policy Discount: 5% credit applied to BI, PD, med pay, comp, & coll premiums developed from the North Carolina Rate Bureau Personal Auto Manual on a vehicle insured in the voluntary market when Southern Pilot Insurance Company insures an individual's home and automobile.
- Eff. 2-24-09 PC123649 [North Carolina Department of Insurance](#)

#### 163. SPARTA Insurance Company

- 5% auto BI, PD, medical payments, comprehensive & collision driven by insured who reached age 55.
- Anti-Theft Device Credits: auto comprehensive when vehicle is equipped with anti-theft device. 5% alarm only, active disabling device. 10% passive disabling device.
- Cancellation will be done on a pro-rata basis.
- Eff. 11-20-01 PC045268 [Filing Detail](#)

#### 164. St. Paul Fire and Marine Insurance Company

- Installment charge deviation: \$2 charge each installment.
- Eff. 1-1-95

#### 165. St. Paul Guardian Insurance Company

- 5% base rate comprehensive coverage when policy qualifies for PAK II Program.
- 5% base rate collision coverage when policy qualifies for PAK II Program.
- 10% Mature Operator Credit: Combined single limit BI, PD, med pay, comp & coll, when principal operator is age 55 & less than or equal to 64 yrs. of age & no inexperienced operators in household. 5% credit for ages 65-74 & no inexperience operator in household.
- 10% Good Driver Deviation, when certain criteria is met.
- Symbol Reactivities model year 1976-1982, Symbol 14, comprehensive - 7.8% credit; collision - 12.7% credit. Model yrs. 1975 & prior; Values above \$10,000 rated Symbol 7 for comprehensive & collision.
- Increase Limits Extended Transportation Expense Coverage is provided at no charge, when comprehensive coverage is

purchased & policy qualifies for PAK II Program.

- Passive Restraint Deviation: 20% when restraint is installed in driver-side only position; 30% when restraint is installed in both front outboard seat positions. If policy qualifies for PAK II Program, airbag discount applies to factory installed automatic occupant restraint. Deviation applies only to medical payments base premium.
- Anti-Theft Device Deviation for PAK II Program: 5% alarm only, 5% active disabling device; 15% passive disabling device. This deviation applies to comprehensive base premium.
- Anti-Lock Braking System Deviation: 5% combined single limit liability, BI, PD liability base premium when private passenger auto equipped with factory installed four-wheel anti-lock braking system.
- Golfmobile Liability Coverage provided at no additional charge.
- Miscellaneous Types: ATV, minibike & dune buggy, combined BI & PD liability rates not used for commercial purposes will be same rate as North Carolina Reinsurance Facility. Snowmobile rates, medical payments coverage rate will be 22% of Territory 18 private passenger auto med pays rate. Collision rates will be same as NC Rate Bureau's snowmobile rates.
- 10% when more than one recreational vehicle is covered under same policy for following miscellaneous types, trailers designed for use with private passenger autos, motorbikes or other similar motor vehicles not used for commercial purposes (excluding motorcycles, motorscooters & mopeds); snowmobiles & golfmobiles.
- Renewal Credit: 0-2 yrs.-0%; 3yrs.-3%; 4yrs.-4%; 5 or more yrs. -5% premium credit when insured maintained consecutive yrs. of coverage with St. Paul. Credit will apply to final premium for each coverage & rounded to nearest dollar.
- Installment charge deviation: \$2 charge each installment unless Electronic Funds Transfer billing option is selected, then no charge.
- Employee Discount: New Business - 20%; Renewals - 15% when criteria is met.
- Eff. 3-1-00

166. St. Paul Mercury Insurance Company

- 15% non-fleet private passenger auto liability & physical damage insurance rates.
- Eff. 1-1-88

167. Standard Fire Insurance Company

- Territorial Deviation Grid.
- Insurance Score Level Multiplier for Other Than Inexperienced Operators.
- Account Discount.
- Hybrid Vehicle Discount.
- Installment Payment deviation.
- Minimum Years Licensed and Number of Married.
- Vehicle Driver Composition.
- Good Student Credit.
- Eff 1-26-13 TRVA-128767841 [NCDOI](#)

168. State Automobile Mutual Insurance Company

- 10% auto BI, PD, med pay, comp & coll coverages, no SDIP pts., no inexperienced operators & insured has Homeowners policy with State Auto Companies.
- 5% auto BI, PD, medical payments, comprehensive & collision coverages provided no SDIP pts., no inexperienced operators & all operators in household are age 55 or older.
- 15% auto BI, PD, med pay, comp & coll coverages provided there are no SDIP pts., no inexperienced operators, all operators in household are age 55 or older and insured has a Homeowners policy with State Auto Companies.
- Installment Pay Plan charge is reduced to \$1 per installment on all new and renewal business.
- 5% auto BI & PD liability (or combined single liability) coverage for private passenger auto equipped with factory installed four wheel anti-locking braking systems.
- Eff. 2-1-93

169. State Auto Property & Casualty Insurance Company

- Auto/Home Discount.
- Financial Stability.
- Driver Experience.
- Territory deviation.
- Early Upload discount.
- Good Student Discount.
- Anti-Lock Braking Systems Discount.
- Installment Plan with Electronic Funds Transfer deviation.

- Customizing Equipment deviation.
- Discount on BI, PD, Med Pay, UM/UIM, Comp and Coll coverages for Electric Autos.
- Paid in Full Discount.
- Eff. 8-26-13 STAT-128915892 [NCDOI](#)

170. State Farm Mutual Automobile Insurance Company

- Territory Deviation.
- Accident Free Deviation.
- Multi Line Deviation when criteria is met.
- Installment Payment - electronic funds transfer Deviation.
- Good Driving Deviation.
- Classic vehicle Deviation.
- Customer Rating Index (CRI) Deviation.
- SDIP Deviation.
- Customization Deviation.
- Antique Vehicle Deviation.
- Utility Vehicle Deviation.
- Motorcycle Liability Deviation.
- Eff 8-13-12 SFMA-128373338 [NCDOI](#)

171. Teachers Insurance Company

- Multiline Deviation.
- Member only (Affinity).
- Surcharge Forgiveness (SDIP).
- Electronic Funds Transfer (Payment Options).
- Installment Payments.
- Payroll Payment Plan Deviation.
- Educator deviation.
- Replacement Coverage for New Autos Deviation.
- Towing and Labor Costs Deviation.
- 2011+ ISO Symbol Deviation.
- Eff 7-16-12 HRMN-128313227 [NCDOI](#)

172. Titan Indemnity Company

- **TIER A**
- Territory Deviation.
- Model Year Deviation.
- New Vehicle Deviation.
- Driver Class Deviation.
- Accident Free Deviation.
- Financial Responsibility Deviation (Credit Score).
- Matrix Deviation (various characteristics).
- Safe Driver Insurance Plan Deviation.
- Inexperienced Operator Deviation.
- Intra Agency Transfer Deviation.
- Affinity Deviation.
- Paid in Full Deviation.
- Military Deviation.
- Increased Limits Deviation.
- Household composition Deviation.
- Advance Quote Deviation.
- Driving Group Deviation.
- Premium Payer Reward deviation.
- Prior Carrier Deviation.
- Prior Insurance Lapse Deviation.
- Accident Forgiveness Deviation.
- Collision Deviation.

- **TIER B**
- Territory Deviation.
- Model Year Deviation.
- New Vehicle Deviation.
- Driver Class Deviation.
- Accident Free Deviation.
- Matrix Deviation.
- Safe Driver Insurance Plan Deviation.
- Inexperienced Operator Deviation.
- Intra Agency Transfer Deviation.
- Affinity Deviation.
- Paid in Full Deviation.
- Military Deviation.
- Advance Quote Deviation.
- Driving Group Deviation.
- Premium Payer Reward deviation.
- Prior Carrier Type Deviation.
- Prior Insurance Lapse Deviation.
- Accident Forgiveness Deviation.
- Collision deviation.
- Increased Limits deviation.
- Eff 7-15-13 NTWP-129020527 [NCDOI](#)

173. Travelers Casualty & Surety Company

- Anti-Lock Brake Deviation: 5% auto single limit (liability & medical payments) or BI, PD & medical payments.
- Anti-Theft Device Deviation: 5% or 10% discount depending on how vehicle is equipped. Applicable to non-fleet private passenger auto comprehensive base premiums.
- 7% Loss & Conviction Free Renewal Deviation: Multi-car policies: Applies to non-fleet private passenger auto BI, PD, medical payments & collision coverage. Credit applies to voluntary policies.
- Mature Driver Deviation: 3% to BI, PD & medical payments; 5% collision, 10% comprehensive coverage.
- Passive Restraint Discount: 1% auto BI, PD & medical payments. Credit applies to voluntary policies.
- 7% Loss & Conviction Free Renewal Deviation; Multi-car policies: Applies to collision coverage only when policy is ceded to the Facility.
- Mature Driver Deviation.
- Eff. 12-17-93

174. Travelers Casualty & Surety Company of America

- 15% non-fleet private passenger auto bodily injury, property damage & medical payments rates.
- 15% non-fleet private passenger auto comprehensive & collision rates.
- Eff. 10-15-92

175. Travelers Casualty Insurance Company of America

- 30% non-fleet private passenger auto liability & medical payments rates.
- 30% non-fleet private passenger auto physical damage rates.
- Eff. 10-15-92
- Name Changed from Travelers Casualty & Surety Company of Illinois effective 1/1/04

176. Travelers Indemnity Company

- Installment Payment Plan, waiver of charge on certain entities using payroll deduction.
- Contributing Vehicle Credit.
- Eff. 11-1-09 TRVA-126245042 [North Carolina Department of Insurance](#)

177. Travelers Indemnity Company of America

- Account Discount.
- Contributing Vehicle Credit.
- Hybrid Vehicle Discount.
- Installment Payments - Installment charge for each installment is deleted.
- Eff 11-1-09 TRVA-126245162 [North Carolina Department of Insurance](#)

178. The Travelers Indemnity Company of Connecticut

- Company Coverage Factors.
- Account Discount, Bodily Injury, Prop Dam, Med Pay, Un/Underinsured Motorist, Comp, Coll.
- Contributing Vehicle Credit: deviation applied on autos, pickups, vans & classic autos for bodily injury property damage, medical pay & collision for single car policy yet have more than one private passenger auto insured with The Travelers.
- Hybrid Vehicle Discount 10% discount.
- Installment Payment Plan.
- Effective 11-1-09 TRVA-126245153 [North Carolina Department of Insurance](#)

179. Travelers Personal Security Insurance Company

- Territorial Deviation Grid.
- Insurance Score Level Multiplier for Other Than Inexperienced Operators.
- Account Discount.
- Hybrid Vehicle Discount.
- Installment Payment deviation.
- Minimum Years Licensed and Number of Married.
- Vehicle Driver Composition.
- Good Student Credit.
- Eff 1-26-13 TRVA-128767844 [NCDOI](#)

180. Travelers Property Casualty Company of America

- Account Credit: 10% credit when voluntary auto & homeowners policy with The Travelers.
- Careful Driver Credit: 7% auto BI, PD, medical payments & collision that have 0 SDIP pts. for the last 3 consecutive yrs.
- Senior Driver Credit: Credit varies 3% - 6% when criteria is met.
- Contributing Vehicle Credit: 25% auto BI, PD, med pay & coll for single car policy, yet have more than one auto insured with The Travelers.
- Contributing Vehicle Credit: 15% auto comprehensive, fire/fire & theft/fire, theft, CAC for insured who have a single car policy, yet have more than one auto insured with The Travelers.
- Highly Preferred Credit: 19% credit when certain criteria is met.
- Preferred Credit: 10% credit when certain criteria is met.
- Eff. 8-21-99

181. Truck Insurance Exchange

- Territory Deviation.
- Household Group Deviation - Liability.
- Single Car Financial Responsibility and Points Deviation – Liability.
- Multi Car Financial Responsibility and Points Deviation – Liability.
- Financial Responsibility High Points Deviation Single Car – Liability.
- Financial Responsibility High Points Deviation Multi Car – Liability.
- Multi-Car/Paid-in-full/Auto-Home/Mobile Home/Rent Deviation – Liability.
- Accident and Point Deviation - Liability.
- Major Violation Deviation – Liability.
- Minor Violation and Points Deviation – Liability.
- Market and Points Deviation – Liability.
- Points and Inexperienced Operator Deviation – Liability.
- Household Structure Deviation – Liability.
- Electronic Funds Transfer Installment Deviation.
- Territory Deviation-Physical Damage.
- Household Group Deviation - Physical Damage.
- Single Car-Points Financial Responsibility and Points Deviation - Physical Damage.
- Multi Car, One Collision Vehicle, Financial Responsibility and Points – Physical Damage.
- Multi Car, Two or More Collision Vehicles, Financial Responsibility and Points – Physical Damage
- Financial Responsibility High Points Deviation Single Car-Physical Damage.
- Financial Responsibility High Points Deviation Multi Car-Physical Damage.
- Multi Car/Paid in full/auto-Home/Mobile Home/rent deviation - Physical Damage.
- Accident and Point Deviation-Physical Damage.
- Major Violation-Physical Damage.



- Minor Violation and Points Deviation-Physical Damage.
- Market and Points Deviation-Physical Damage.
- Points and Inexperienced Operator Deviation - Physical Damage.
- Household Structure Deviation-Physical Damage.
- Marital Status deviation Liability.
- Electronic Funds Transfer Deviation Liability.
- Marital Status deviation Physical Damage.
- Electronic Funds Transfer Deviation Physical Damage
- Eff 3-1-10 FARM-126381295 [North Carolina Department of Insurance](#)

182. Trumbull Insurance Company

- Insurance Score Tier deviation.
- Account or Homeownership Factor deviation.
- Driving Record Factor.
- Least Experienced drive factor.
- Most experienced driver factor.
- Prior bodily injury limits factor.
- Annual mileage factor.
- Coverage Selection factor.
- Cars versus drivers factor.
- Marital Status factor.
- AARP Membership.
- Territory factor.
- Defensive Driver factor.
- Eff 4-23-12 HART-128028482 [NCDOI](#)

183. Twin City Fire Insurance Company

- Account Credit.
- Agency Book Transfer.
- Multi Car Discount.
- Eff 5-8-12 HART-128009725 [NCDOI](#)

184. USAA Casualty Insurance Company

- Territory Deviation.
- Make/Model Deviation.
- Tier Deviation.
- New Vehicle Discount Deviation.
- Occasional Operator Deviation.
- Passive Restraint Seat Belt Discount Deviation.
- MyUSAA Legacy Deviation.
- Principal Operator Age 55 And Over Deviation.
- Military Installation Garaging Deviation.
- Premier Driver Deviation.
- Daytime Running Lights Deviation.
- Years Driving Experience/Marital Status Deviation.
- Policy Advantage Deviation.
- Short Rate Cancellation Tables Cancellation Deviation.
- UMBI and UMBI/UIMBI.
- Extended Transportation Expenses Coverage.
- Towing and Labor Coverage.
- Audio, Visual and Data Electronic Equipment Coverage Deviation.
- Customizing Equipment Coverage
- Named Non-Owner Policy Deviation.
- Extended Non-Owned Liability.
- Miscellaneous Types/Trailers.
- Installment Payment Plan Deviation.
- Eff 11-18-13 USAA-129213965 [NCDOI](#)



185. USAA General Indemnity Company

- Territory Deviation.
- Make/Model Deviation.
- Tier Deviation.
- New Vehicle Discount Deviation.
- Occasional Operator Deviation.
- Passive Restraint Seat Belt Discount Deviation.
- MyUSAA Legacy Deviation.
- Principal Operator Age 55 And Over Deviation.
- Military Installation Garaging Deviation.
- Premier Driver Deviation.
- Daytime Running Lights Deviation.
- Years Driving Experience/Marital Status Deviation.
- Short Rate Cancellation Tables Cancellation Deviation.
- UMBI and UMBI/UIMBI.
- Extended Transportation Expenses coverage.
- Towing and Labor Costs Deviation.
- Audio, Visual and Data Electronic Equipment Coverage Deviation.
- Customizing Equipment Coverage
- Named Non-Owner Policy Deviation.
- Miscellaneous Types/Trailers.
- Multiple Car By Number of Operators.
- Installment Payment Plan Deviation.
- Eff 11-18-13 USAA-129214084 [NCDOI](#)

186. Unigard Indemnity Company

- 5% auto physical damage rates. Deviation applies: (1) All vehicles assigned to driver 55 yrs. of age or older, (2) All vehicles on policy, regardless of number, if all drivers are 55 yrs. of age or older, (3) Private passenger vehicles only.
- 10% physical damage rates when same insured also has Homeowners Form HO 00 03 or HO 00 06.
- Eff. 9-5-89

187. United Services Automobile Association

- Territory Deviation.
- Make/Model Deviation.
- Tier Deviation.
- New Vehicle Discount Deviation.
- Occasional Operator Deviation.
- Passive Restraint Seat Belt Discount Deviation.
- MyUSAA Legacy Deviation.
- Principal Operator Age 55 And Over Deviation.
- Military Installation Garaging Deviation.
- Premier Driver Deviation.
- Daytime Running Lights Deviation.
- Years Driving Experience/Marital Status Deviation.
- Policy Advantage Deviation.
- Short Rate Cancellation Tables Cancellation Deviation.
- UMBI and UMBI/UIMBI.
- Extended transportation expense and towing and labor.
- Audio, Visual and Data Electronic Equipment Coverage Deviation.
- Customizing Equipment Coverage
- Named Non-Owner Policy Deviation.
- Extended Non-Owned liability.
- Miscellaneous Types/Trailers.
- Installment Payment Plan Deviation.
- Eff. 11-18-13 USAA-129213928 [NCDOI](#)

188. United States Fidelity & Guaranty Company

- Multi-Policy Discount.
- Principal Operator age 55 & over.
- Physical Damage Deviation.
- Special Package Discount.
- Employee Group Discount.
- Eff. 9-1-00 PC034571 [NCDOI](#)

189. United States Liability Insurance Company

- Deviation on UMBI for limits up to 250K/500K and for limits higher than 250K/500K.
- Deviation on combines UM/UIM Bodily Injury.
- Deviation credit range for BI, PD and Medical Payments.
- Deviation on Comp, Fire and Theft Rates.
- Deviation on Collision Rates.
- Credit applied to deviated rates on BI, PD, and Med Pay for rating each each vehicle in excess of 3.
- Eff 2-2-12 USLI-127937418 [NCDOI](#)

190. Unitrin Auto and Home Insurance Company

- Territory Definitions.
- Pricing Level Voluntary deviations no points.
- Extended Transportation Expense Coverage (Package Plus Only).
- Pro Rata Cancellation (Package Plus).
- Experienced Operator Credit; no inexperienced operators, apply discount to BI, PD, Collision and Comprehensive (Price levels A through Q only)
- Electronic Funds Transfer (EFT) Installment Payments-No installment charge will be applied
- Network Discount, 6% discount applied to BI, PD, Med Pay, Collision and Comprehensive
- Vehicles Equipped with Anti-Theft Devices, (Pricing Levels A through Q). 1. Alarm Only and Active Disabling Devices - 5% discount on Comprehensive Coverage. 2. Passive Disabling Devices-15% discount on Comprehensive Coverage
- Package Plus Deviation, Rule 4.H, Bodily Injury, Property Damage, Medical Payments, Comprehensive and Collision
- Multiple Vehicle Discount (same policy), pricing levels A thru R only.
- Vehicles Equipped with Anti-lock braking system, pricing level A thru S only
- Physical Damage Rules.
- Eff 11-9-13 KEMP-129029488 [NCDOI](#)

191. Unitrin Safeguard Insurance Company

- Voluntary Pricing Level deviations (Price levels A through R only).
- Misc Coverage - Extended Transportation Expense Coverage.
- Pro Rata Cancellation all Package Policies.
- Experienced Operator Credit.
- Payment Options – Electronic Funds Transfer (EFT).
- Affinity Group Network Group Discount, applied to BI, PD, Med Pay, Collision and Comprehensive
- Safety Features - Anti-Lock Breaking Systems, BI and PD.
- Safety Features - Anti-Theft Devices, Comp only.
- Multi-Policy Package Plus.
- Multiple Vehicle Discount.
- Physical Damage Rules.
- Safe Driver Insurance Plan.
- Eff 12-30-13 KEMP-129029564 [NCDOI](#)

192. Universal Insurance Company

- 15.0% auto BI, PD & med pay for DWI conviction limited to one lifetime alcohol related conviction per household. Credit applies to single car. SDIP pts. must be between 12- 20.
- 7.5% Multi-car, auto BI, PD & med pay when an insured has a DWI conviction and SDIP pts. are between 12 & 20. There can be no more than one lifetime alcohol related conviction per household.
- 3.5% auto BI, PD & med pay when an insured has a DWI & SDIP pts. are between 8 & 14. Credit applies to single or multi-car risk.
- 5% auto comprehensive & collision with 10-18 SDIP pts. based on model year of auto.
- 10% auto comprehensive & collision with 8-9 SDIP pts. based on model year of auto.

- 25% auto comprehensive & collision with 10-18 SDIP pts. based on model year of auto.
- 40% auto comprehensive & collision with 12-14 SDIP pts. based on model year of auto.
- 20% non-fleet private passenger auto comprehensive & collision with 12-14 SDIP pts. based on model year of auto.
- 52% auto bodily injury, property damage & medical payments for experience drivers, single car risk with 12-20 SDIP pts.
- 42% auto bodily injury, property damage & med pay for experience drivers, multi-car risk with 12-20 SDIP pts. by at least one driver.
- Eff. 2-1-98

193. Utica Mutual Insurance Company

- Utica National Insurance Group Employees Mass Merchandising Plan.
- Account Credit
- Wise Affinity/Affinity discount.
- Mature Driver Credit
- Electronic Stability Control devices Discount
- Greenhouse Gas Score credit
- Premium Payment Credit
- Edge Program Tiered Rating
- Eff. 5-1-12 UTCX-G128145759 [NCDOI](#)

194. Utica National Assurance Company

- Mass Merchandising Plan for employees of Utica National Insurance Group.
- Personal Lines Account Credit.
- Wise Affinity/Affinity discount.
- Company Car Discount.
- Mature Driver Credit.
- Electronic Stability Control devices Discount.
- Greenhouse Gas Score credit.
- Premium Payment Credit.
- Edge II Program Tiered Rating.
- Eff. 11-1-10 UTCX-G126752143 [North Carolina Department of Insurance](#)

195. Valiant Insurance Company

- 5% non-fleet private passenger auto comprehensive & collision insurance rates.
- 5% auto bodily injury, property damage, comprehensive & collision coverage if named insured is an educator.
- 5% auto BI, PD, medical payments, comprehensive & collision for loss free credit insured with 3 years with "0" SDIP pts.
- 10% auto bodily injury, property damage, med pay, comprehensive & collision for loss free credit insured 6 years with "0" SDIP pts.
- 5% auto bodily injury & property damage for anti-lock brakes.
- 5% auto comprehensive with anti-theft device (active).
- 10% auto comprehensive with anti-theft device (passive).
- 5% auto bodily, property damage, medical payments, comprehensive & collision for mature driver.
- 5% auto bodily injury, property damage, medical payments, comprehensive & collision for account driver.
- 5% auto comprehensive & collision for multi-car policies.
- 15% auto comprehensive & collision for cars with "0" SDIP pts.
- Eff. 2-15-98

196. Victoria Fire & Casualty Company

**TIER A**

- Territory Deviation.
- Model Year Deviation.
- New Vehicle deviation.
- Driver class Deviation.
- Accident Free Deviation.
- Financial Responsibility Deviation(credit score).
- Matrix Deviation (various characteristics).
- Safe Driver Insurance plan Deviation.
- Inexperienced Operator Deviation.
- Intra Agency Transfer Deviation (independent agency refers to Titan).

- Affinity Deviation.
- Paid in Full Policy Premium Amount Deviation.
- Military Deviation.
- Increased Limits Deviation.
- Household composition Deviation.
- Advance Quote Deviation.
- Driving Group Deviation.
- Premium Payer Reward deviation.
- Prior Carrier Deviation.
- Prior Insurance Lapse Deviation.
- Accident Forgiveness Deviation.
- Collision Deviation.

**TIER B**

- Territory Deviation and Territory Definitions.
- Model Year Deviation.
- New Vehicle deviation.
- Driver class Deviation.
- Accident Free Deviation.
- Matrix Deviation (various characteristics).
- Safe Driver Insurance plan Deviation.
- Inexperienced Operator Deviation for Bodily Injury, Property Damage, Med Pay and Collision.
- Intra Agency Transfer Deviation (independent agency refers to Titan).
- Affinity Deviation.
- Paid in Full Policy Premium Amount Deviation.
- Military Deviation.
- Advance Quote Deviation.
- Driving Group Deviation.
- Premium Payer Reward deviation.
- Prior Carrier Type Deviation.
- Prior Insurance Lapse Deviation.
- Accident Forgiveness Deviation.
- Collision deviation.
- Increased Limits deviation.
- Eff 7-15-13 NTWP-129020536 [NCDOI](#)

197. Vigilant Insurance Company

- Various deviations for bodily injury, property damage, medical payments & uninsured motorist coverage for antique autos.
- Reduced rates for physical damage coverage for antique autos.
- Deviation for split limit bodily injury increased limits.
- Eff. 7-1-03 PC062944 [North Carolina Department of Insurance](#)

198. West American Insurance Company

- Fampak Discount: 5% credit for all coverages.
- Prime Life Discount: 4% credit for all coverages.
- Employee Discount: 15% credit for all coverages.
- Base Rate Deviation by territory.
- Anti-Theft Discount various discounts.
- Eff. 9-1-00 PC035766 [NCDOI](#)

199. Wilshire Insurance Company

- Liability Deviation.
- Liability Deviation.
- Liability Deviation.
- Liability Deviation.
- Liability Deviation.
- Liability Deviation.
- Liability Deviation.

- Liability Deviation.
- Voluntary Manual Deviation (Inexperienced Operator).
- Eff 7-5-11 OCCD-127196090 [NCDOI](#)

## **AUTOMOBILE**

1. 21<sup>st</sup> Century Advantage Insurance Company
  - Anti-Theft Devices Discount.
  - Anti-lock braking system discount.
  - Extra automobile discount.
  - Tier Deviation.
  - Deviation for determining other than collision base rates for symbol's not displayed.
  - Extended transportation expenses coverage deviation.
  - Driver Deviations.
  - Eff 6-1-08 APCG-125478807 [NCDOI](#)
2. 21<sup>st</sup> Century Centennial Insurance Company
  - Class Deviation.
  - Territory Deviation.
  - Tier Deviation.
  - Household Composition Deviation.
  - Primary Graded Adjustment Deviation.
  - Liability Vehicle Age Deviation.
  - ISO Model Year Symbol Deviation.
  - 21<sup>st</sup> Century Model Year Symbol Deviation.
  - Anti-Theft Deviation.
  - Eff 11-11-13 AGMK-128859882 [NCDOI](#)
3. ACE American Insurance Company
  - 17% private passenger auto BI, PD, Med Pay, uninsured motorist, combined uninsured & underinsured, comp & collision.
  - Eff. 3-18-97
4. ACE Fire Underwriters Insurance Company
  - 17% non-fleet private passenger auto bodily injury, property damage, medical payment, uninsured motorist, combined uninsured motorist & underinsured motorist, comprehensive & collision.
  - Eff. 3-18-97
5. ACE Property & Casualty Insurance Company
  - 17% non-fleet private passenger auto bodily injury, property damage, medical payment, uninsured motorist, combined uninsured motorist & underinsured motorist, comprehensive & collision.
  - Eff. 3-18-97
6. AMCO Insurance Company
  - Financial Responsibility Deviation.
  - Territory Deviation.
  - Allied Affinity Deviation.
  - Preferred Driver Deviation.
  - Driver Class Deviation.
  - Miscellaneous Vehicle Deviation.
  - Eff. 3-15-14 NWPC-129263472 [NCDOI](#)
7. AMEX Assurance Company
  - Accident-Free Discount: Applies to auto BI, PD, med payment & collision: 3-5 yrs.- 10% credit: 6 yrs. or more- 15% credit.
  - Auto/Homeowner Discount 5% Forms 3 & 6: with accompanying homeowners policy.
  - Deviation for auto bodily injury, property damage, medical payments, comprehensive & collision: Credit varies.
  - Installment Payment Plan: Charge waived for electronic funds transfer or payroll deduction.
  - Work Site Discount: named insured policy through the Work Site Marketing Program of AMEX Assurance Company. Preferred Client Deviation 10%.
  - Costco Discount: 3% applies to policies for member insureds of Costco. Vehicle Usage Discount.
  - Multi-car discount for Liability, Comp & coll
  - Liability Limits: credit varies by Limit amount.
  - Eff. 9-1-06 PC095703 [North Carolina Department of Insurance](#)

8. Alfa Alliance Insurance Corporation

- Account Discount.
- Multi-Vehicle Discount.
- Driver Experience Factor.
- Insurance Score (Credit) Factor.
- Installment Payment Deviation.
- Eff. 8-15-11 AFAL-127308907 [NCDOI](#)

9. Allied Property and Casualty Insurance Company

- Financial Responsibility Deviation.
- Territory Deviation.
- Allied Affinity Deviation.
- Preferred Driver Deviation.
- Matrix deviation.
- Home and car deviation.
- Non-Allied Homeowner deviation.
- Auto financial deviation.'
- Driver Class deviation.
- Household composition deviation.
- Miscellaneous Vehicle Deviation.
- Nationwide associate deviation.
- Advanced quote deviation.
- New vehicle deviation.
- Prior Carrier Deviation..
- Easy Pay sign-up deviation.
- Eff. 4-15-14 NWPC-129345810 [NCDOI](#)

• **Motorcycle/Recreational Vehicle**

- Matrix Deviation
- Eff 8-10-07 PC104818 [North Carolina Department of Insurance](#)

10. Allstate Indemnity Company

**Standard (Preferred Program)**

- Territory Deviation.
- Years Licensed Deviation.
- Fifty-Five (55) and Over Discount.
- Tier Deviation.
- Premier and Premier Plus Discount.
- Multiple Policy Discount.
- New Car Discount.
- The Good Hands People Discount.
- Antilock Brake Discount.
- Accident Rating Deviation (SDIP).
- Installment Payment Fee for Electronic Funds Transfer or Payroll Deviation
- Coverage Deviations (Death Indemnity).
- Certified Risks Financial Responsibility Laws.
- Allstate Auto/Life Discount.

**Non-Standard Auto Program**

- Liability Coverage Deviations for Bodily Injury and Property Damage
- Installment Payments, Electronic Funds Transfer or Payroll Deduction
- The Good Hands People Discount.
- Certified Risks Financial Responsibility Laws.
- Eff 11-1-14 ALSE-129687660 [NCDOI](#)

11. Allstate Insurance Company

- Installment Payment Fee.
- Coverage Deviation.

- Certified Risks Financial Responsibility Laws.
- Effective 12-15-14 ALSE-129796259 [NCDOI](#)

12. Allstate Property and Casualty Insurance Company

- Territory Deviation.
- Household Composition.
- Multiple Policy Discount.
- New Car Discount, Months since purchase.
- 55 And Over Discount.
- The Good Hands People Discount.
- Antilock Brake Discount.
- Tier Deviation.
- Premier and Premier Plus Discount.
- Good Payer Discount.
- Allstate Easy Pay Plan Discount.
- Years Licensed Deviation.
- Installment Payments.
- Future Effective Date Discount.
- Preferred Package Discount.
- Full Pay Discount.
- Certified Risks Financial Responsibility Laws.
- Allstate Auto/Life Discount.
- Accident Forgiveness Deviation.
- Effective 11-1-14 ALSE-129687659 [NCDOI](#)

13. American Automobile Insurance Company

- Tier Deviation Factor.
- Account Credit.
- Electronic Funds Transfer.
- Vehicle Equipped with Anti-Theft Devices-Alarm only devices, Active disabling devices, Passive Disabling devices.
- Comprehensive Rate Deviation factor.
- Motorcycle Physical Damage Coverage.
- Territory Deviation.
- Eff. 8-15-10 FFDC-126581084 [North Carolina Department of Insurance](#)

14. American Bankers Insurance Company of Florida

- Antique Auto Program
- Car Club discount.
- Antique Auto 2500 Mile Tier.
- Antique Auto 5000 Mile Tier.
- Modified/Collectible Vehicles 2500 Mile Tier.
- Modified/Collectible Vehicles 5000 Mile Tier.
- Eff. 4-1-10 ASPX-126454260 [North Carolina Department of Insurance](#)

15. American Centennial Insurance Company

- 5% non-fleet private passenger auto liability & physical damage rates.
- Eff. -1-85

16. American Economy Insurance Company

- 10% deviation where principal operator is aged 55 & over with no inexperienced operator in household.
- Eff. 4-19-91

17. American Fire & Casualty Company

- Fampak Discount: 5% credit for all coverages.
- Prime Life Discount: 4% credit for all coverages: Certain criteria must be met.
- Employee Discount: 15% credit for all coverages.
- Base Rate Deviation by territory for bodily injury, property damage, med pay, uninsured motorists, comp & coll coverages.
- Anti-Theft Discount: Com Coverage only: 5% & 15% credit: Certain criteria apply.



- Eff. 9-1-00 PC 035767 [Filing Detail](#)

18. American Home Assurance Company

- 6% - 37% deviation for med pay & uninsured & uninsured/underinsured motorists coverage: All territories.
- 1% - 46% deviation for bodily injury, property damage, comprehensive & collision coverages: Certain criteria apply.
- 5% deviation for bodily injury, property damage, medical payments, comprehensive & collision for multi car policies.
- 5% deviation for comprehensive: All vehicles equipped with alarm only and active disabling devices.
- 15% deviation for comprehensive: All vehicles equipped with passive disabling devices.
- 5% deviation for certain coverages: All insureds within sponsored groups.
- Installment fee waived for automatic deductions from a financial account.
- 1st installment fee waived for all multiple payment modes.
- Eff. 12-20-02 PC054433 [Filing Detail](#)

19. American Insurance Company

- Tier Deviation Factor.
- Account Credit.
- Electronic Funds Transfer.
- Vehicle Equipped with Anti-Theft Devices-Alarm only devices, Active disabling devices, Passive Disabling devices.
- Comprehensive Rate Deviation factor.
- Motorcycle Physical Damage Coverage.
- Territory Deviation
- Eff 8-15-10 FFDC-126581089 [North Carolina Department of Insurance](#)

20. American Manufacturers Mutual Insurance Company

- Voluntary deviations without driving points - BI, PD, COMP, COLL credit varies by territory.
- Voluntary deviations with driving points - BI, PD, COMP, COLL credit varies by territory.
- Safety Equipment Discounts - 5% - 15% to Med Pay if qualified.
- Anti-locking braking system discount - 5% for autos equipped with a factory installed four wheel Anti-Lock Braking System.
- Extended Transportation Expenses Coverage - KIP ONLY - \$30/\$900 Increased Transportation Expense no additional charge.
- Cancellation - KIP ONLY - return premium is computed on a Pro Rata basis.
- Classifications - Experienced Operator Credit - principal operator is aged 55 and over and no inexperienced operators apply to the vehicle, apply a 3% discount to the BI and PD Liability, Med Pay, Coll and Coll premiums.
- Classic Auto Discount: 80% discount to Misc Types Rule-19.F. Classic Auto Discount for BI, PD & med pay coverages.
- Deferred Premium Payment Plans electronic funds transfer, a \$1 monthly service charge is applied per billing.
- Kemper Network Deviation 7%: Certain criteria apply.
- Anti Theft Devices Discount - credit varies.
- Eff 7-1-03 PC062831 [North Carolina Department of Insurance](#)

21. American Motorists Insurance Company

- Extended Transportation Expenses Coverage - KIP only: Coverage included at no additional charge.
- Cancellation - KIP only: Compute return premium on pro rata basis.
- Deferred Premium Payment Plan.
- 7% Kemper Network Deviation: Certain criteria apply.
- Eff 7-1-03 PC062832 [North Carolina Department of Insurance](#)

22. American Security Insurance Company

- Deviation: Charge as premium for comprehensive (full coverage) & collision (\$100 deductible), the NC Rate Bureau base rates, which became effective January 1, 1984 for territory 17, separately for each coverage. Premiums so determined are applied statewide regardless of territory, no primary or secondary rating factors are applied.
- Eff. 2-1-86

23. American Southern Insurance Company

- 12.5% Elite Driver Discount: Applies to each vehicle, each driver when meeting criteria.
- 5% Preferred Driver Discount: Applies to each vehicle, each driver when meeting criteria.
- 2% AAA Carolina Affinity Group Discount when insured is a member of AAA Carolinas.
- Renewal Discount Program when insured with American Southern for three continuous years and loss free.
- Multiple policy discount when the policyholder places both automobile and homeowners coverage through the American

Auto Club Insurance Agency. Discount applies to BI, PD, Med Pay, Coll and Comp premiums.

- 10% Super Preferred Driver Discount.
- Eff. 6-15-04 PC071954 [Filing Detail](#)

24. American States Insurance Company

- Tier Deviations.
- ATP Constant.
- Territory Deviations.
- Driver Class Deviations.
- Driver Experience Deviations.
- Student Deviations.
- Merit Deviation.
- Household Structure Deviations.
- Symbol Deviations.
- Model Year Deviations.
- Maximum Years Driving Experience Deviations.
- Minimum Years Driving Experience Deviations.
- Multi-Car Discount Deviation.
- Account Discount Deviations.
- Full Coverage Deviations.
- Accident Free Deviation.
- Violation Free Deviation.
- Accident Forgiveness Deviation.
- Paid in Full Deviation.
- Group Discount Deviation.
- Anti-Theft Discount Deviation.
- Advanced Quote Discount Deviation.
- Employee Discount Deviation.
- New Vehicle Deviations.
- Low Mileage Discount Deviations.
- Eff. 6-14-14 LBPM-129477681 [NCDOI](#)

25. American States Preferred Insurance Company

- Territory Deviation.
- Driving Group Deviations (years driving experience, marital status, good student, distant student), various rates.
- Renewal, Market, and Tier Deviations (financial responsibility, coverages, limits, and continuity of coverage).
- SDIP, Single/Multi Car Deviations, various rates, BI, PD, Medical Payments, Comprehensive and Collision.
- SDIP, Single/Multi Car, 12-Point Violation Deviations.
- Account Discount Deviations.
- Vehicle Usage and Market Tier Deviations, various rates, BI, PD, Med Pay, Comp and Coll.
- Limited Experience Operator Program Subscription.
- Certified Risks – Financial Responsibility Laws Deviation.
- Eff. 3-8-14 LBRM-129380301 [NCDOI](#)

26. AMICA Mutual Insurance Company

- Deviation to Base Rates.
- Multi-line deviation.
- Deviations to one year short-rate cancellation.
- Installment optional payment plans.
- Eff. 10-27-14 AMMA-129611653 [NCDOI](#)

27. Arch Insurance Company

- 15% private passenger auto comprehensive & collision rates.
- Eff 9-29-92

28. Argonaut Insurance Company

- Advantage Discount: 13.5% discount applies to BI,PD, medical, collision & comprehensive for single car auto policies.
- Multi-Car Discount: 23.7% discount applies to BI, PD, medical, collision & comprehensive for single car auto policies.

- Preferred Driver Discount: 10% discount applies to BI, PD, medical, collision & comprehensive for single car auto policies.
- Eff. 4-1-00 PC031707 [North Carolina Department of Insurance](#)

29. Arrowood Indemnity Company

- Installment Payment Plan – Agency payroll deduction.
- Eff 5-15-04 PC069376 [North Carolina Department of Insurance](#)

30. Associated Indemnity Corporation

- Tier Deviation Factor.
- Account Credit.
- Electronic Funds Transfer.
- Vehicle Equipped with Anti-Theft Devices-Alarm Only Devices, Active Disabling Devices, Passive Disabling Devices.
- Motorcycle Physical Damage Coverage only.
- Territory Deviation.
- Eff. 8-15-10 FFDC-126581062 [North Carolina Department of Insurance](#)

31. Association Insurance Company

- 12.5% non-fleet private passenger auto liability & physical damage insurance rates.
- 32.5% non-fleet private passenger auto BI, PD, medical payments, comprehensive & collision for SAS Institute Employees.
- Eff. 1-1-96

32. Assurance Company of America

- 5% non-fleet private passenger auto liability bodily injury, property damage & medical payments.
- 15% non-fleet private passenger auto comprehensive & collision.
- 7.5% deviation for drivers with 30 yrs. driving experience & no inexperience operator on policy.
- 5% non-fleet private passenger auto BI, PD, med pay, comp & coll coverage for 3 consecutive yrs. with "0" SDIP pts.
- 10% non-fleet private passenger auto BI, PD, med pay, comp & coll coverage for 6 consecutive yrs. with "0" SDIP pts.
- 5% non-fleet private passenger auto liability, property damage, comp & collision coverage if named insured is an educator.
- 5% non-fleet private passenger auto bodily injury & property if auto has anti-lock brakes.
- 5% non-fleet private passenger auto comprehensive if auto has anti-theft device.
- 10% non-fleet private passenger auto comprehensive if auto has anti-theft device.
- 5% non-fleet private passenger auto BI, PD, med pay, comp & collision of insured has homeowners policy with Assurance.
- 5% non-fleet private passenger auto comprehensive & collision for multi-car policies.
- 20% non-fleet private passenger auto comprehensive & collision for cars with "0" SDIP pts.
- Eff. 2-15-98

33. Atlantic Casualty Insurance Company

LIABILITY All deviation applicable to non-fleet private passenger bodily injury & property damage coverage for all listed components.

12 point violation must not be one of the following.

- Manslaughter or negligent homicide.
  - Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
  - Pre-arranged racing or knowingly lending a motor vehicle to be used in pre-arranged racing.
  - Transporting illegal intoxicating liquors by motor vehicle.
- 37% bi & pd, single car policies with limits of liability that do not exceed \$25,000/\$50,000 bodily injury, \$25,000 property damage, \$2,000 medical payments: \$25,000/\$50,000/\$25,000 uninsured motorists for operators with 3 yrs. or more driving experience & limits of \$50,000/\$100,000 bodily injury, \$50,000 property damage, \$2,000 medical payments, \$50,000/\$100,000/\$50,000 UM/UIM for operators with 5 yrs. or more driving experience with 12-20 SDIP pts.
  - 33% bi & pd, multi-car policies with limits of liability that do not exceed \$25,000/\$50,000 bodily injury, \$25,000 property damage, \$2,000 medical payments, \$25,000/\$50,000/\$25,000 uninsured motorists for operators with 3 yrs. or more driving experience & limits of \$50,000/\$100,000 bodily injury, \$50,000 property damage, \$2,000 medical payments, \$50,000/\$100,000/\$50,000 UM/UIM for operators with 5 yrs. or more driving experience with 12-20 SDIP pts.
  - Eff. 7-1-94

MOTORCYCLE

- 9% average deviation for private passenger motorcycle physical damage.
- 15% average deviation private passenger motorcycle bodily Injury & property damage.
- Eff. 7-1-91

34. Auto Owners Insurance Company

**Standard Program**

- Paid in Full Discount Deviation.
- Auto/Home Multi Policy Discount; Auto BI, PD, Med Pay, comprehensive & collision.
- Auto/Life Multi Policy Discount; Auto BI, PD, Med Pay, comprehensive & collision.
- Auto/Umbrella Multi Policy Discount; Auto BI, PD, Med Pay, comprehensive & collision.
- Total Disability Benefits \$50 weekly at no additional charge.
- Auto Death Indemnity \$10,000 at no additional charge.
- Symbol Deviation, Comprehensive Symbols 22 thru 27.
- Territory Deviation.
- Financial Responsibility Deviation.

**Premier Program**

- Bodily Injury Deviation.
- Property Damage Limit Deviation.
- Auto-Owners Premier Rate Deviation.
- Symbol Deviation.
- Auto/Home Multi-Policy Discount BI, PD, Med Pay, Comp & Collision.
- Auto/Life Multi-Policy Discount BI, PD, Med Pay, Comp & Collision.
- Auto/Umbrella Multi-Policy Discount BI, PD, Med Pay, Comp & Collision.
- Paid in full discount.
- Territory Deviation
- Insurance Scoring Discount.
- Auto Death Indemnity \$10,000 at no additional charge.
- Total Disability Benefits \$35 weekly at no additional charge.
- Financial Responsibility Deviation.
- Eff 8-9-13 AOIC-128649736 [NCDOI](#)

35. Bankers Standard Insurance Company

- Vehicle equipped with anti-theft devices discount.
- Anti-Lock braking system discount.
- Driver Deviations, Single Car Policy.
- Driver Deviations, Multi-Car Policy.
- Deviation for determining other than collision base rate for symbols not displayed on state rate pages.
- Extra Automobile Discount.
- Extended transportation expense.
- IBS Factors.
- Mass Merchandising discount.
- Eff. 3-15-14 ACEH-129241410 [NCDOIO](#)

36. Burlington Insurance Company

- 15% private passenger auto physical damage insurance rates.
- Eff. 5-28-87

37. Central Mutual Insurance Company

- Central's Pathway Deviation.
- First Accident Forgiveness Discount.
- Installment Charge Deviation.
- Deviation for Single Car Risks with Additional Company-Owned Vehicles.
- Transition/Loyalty Credit.
- Waiver of Premium Deviation.
- Miscellaneous Types deviation.
- Central Mutual Summit Package Deviation.
- Central Mutual Affiliate Group Membership deviation.
- Eff 5-1-14 CEMC-129392077 [NCDOI](#)

38. Century Indemnity Company

- 10% non-fleet private passenger auto comprehensive & collision rates.
- Eff. 6-1-89

39. The Charter Oak Fire Insurance Company

- Company Coverage-Deviation by Coverage (coverages purchased)
- Account Discount (Multi Policy)
- Contributing Vehicle Credit (number of vehicles)
- Hybrid Vehicle Discount – type of fuel used 10% discount.
- Installment Payment Plan.
- Eff 11-1-09 TRVA-126244915 [North Carolina Department of Insurance](#)

40. Chartis Casualty Company

- Deviation applies to non-fleet private passenger BI and PD Liability rate that is not one of the following:
  - a. Manslaughter or negligent homicide.
  - b. Prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing.
  - c. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
  - d. Transporting illegal intoxication liquors by motor vehicle.
- 39% on rates with 12-14 SDIP policy points, multi-car & driving experience of 5-6 years with a 12 point violation.
- 48.0% on rates with 12-14 SDIP policy points, multi-car/married & driving experience of 7-38 years with a 12 point violation.
- 62.0% on rates with 12-14 SDIP policy points, single car with 7-38 years driving experience with a 12 point violation.
- 39% on rates with 12-14 SDIP policy points, multi-car, unmarried with 7-38 years driving experience with a 12 point violation.
- 39% on rates with 12-14 SDIP policy points, multi-car & driving experience of 39+ years with a 12 point violation.
- 50% on rates with 12-17 SDIP policy points, single car with 5-6 years driving experience with a 12 point violation.
- 50% on rates with 12-17 SDIP policy points, single car with driving experience of 39+ years with a 12 point violation.
- 39% on rates with 15-17 SDIP policy points, multi-car & 5 years of driving experience with a 12 point violation.
- 55% on rates with 15-17 SDIP policy points, single car and 5-6 years driving experience with a 12 point violation.
- 13% on rates with 18-20 SDIP policy points, multi-car and 5+ years of driving experience with a 12 point violation.
- 13% on rates with 18-20 SDIP policy points, single car and 5+ years of driving experience with a 12 point violation.
- 50% on rates with 18-20 SDIP policy points, single car, married driver with 5-38 years of driving exp with a 12 point violation.
- 39% on rates with 18-20 SDIP policy points, multi-car, married driver with 5-38 years of driving exp with a 12 point violation.
- 13% on rates with 18-20 SDIP policy points, single car, married driver with 39+ years of driving exp with a 12 point violation.
- 13% on rates with 18-20 SDIP policy points, multi-car, married driver with 39+ years of driving exp with a 12 point violation.
- Effective 8-27-04 PC073480 [Filing Detail](#)

41. Chartis Property Casualty Company

- Anti-Theft Devices Discount.
- Anti-lock braking system discount.
- Extra automobile discount.
- Tier Deviation.
- Deviation for determining other than collision base rates for symbol's not displayed.
- Extended transportation expenses coverage deviation.
- Driver Deviations.
- Eff 9-1-09 APCG-126130673 [North Carolina Department of Insurance](#)

42. The Cincinnati Insurance Company

- Deviation base rates.
- Package discount.
- Installment payment plan.
- Annual Pay Discount.
- Preferred Risk Credit Factors.
- Insurance Scoring Message Credit factors.
- Primary Classification rating factors.
- Driver Experience.
- Eff. 11-1-14 CNNB-129546404 [NCDOI](#)

43. Citizens Insurance Company of America

- 10% deviation on coverage for principal operators in household age 55 or older where there are no other operators in household with less than 3 yrs. driving experience. This is a per vehicle credit.
- Account Credit: 5% auto comp & coll coverage if insured has Homeowners policy with The Hanover Insurance Company.

- Non-Smoker Discount: 5% auto comprehensive & collision coverage if no drivers have smoked in the past 15 months.
- 10% deviation for auto bodily injury, property damage, medical payments, comprehensive & collision.
- Renewal Credit applies to auto bi, pd, med pay, comp & collision. Less than 3 yrs-0%; 3-5 yrs.-3.0%; 5 yrs or more-6.0%.
- Eff. 9-1-94

44. Colonial American Casualty and Surety Company

- 20% non-fleet private passenger auto bodily injury and property damage. 30% physical damage.
- 10% auto bodily injury, property damage, medical payments, comprehensive & collision age 55 and over.
- Good Driver Discount when principal operator(s) has no fault accidents & no moving violation in past 3 yrs.
- Anti-Theft Device Deviation varies 5% - 10% for non-fleet private passenger auto comprehensive.
- Eff. 1-1-98

45. Continental Insurance Company

- Anti-Theft Device Discount: Certain criteria apply.
- Vin Etching Discount: 5% credit applies when criteria are met.
- Accident/Violation Free Discount.
- Daytime Running Light Discount.
- Companion Policy Discount: 10% credit applies if named insured has homeowners policy with any Encompass Ins Co.
- Airbag Discount: Credit varies when certain criteria is met.
- Anti-Lock Braking System Discount.
- Eff. 7-3-01

46. Continental Indemnity Company

- Discount for Qualified Preferred Drivers: 17.5% credit physical damage-5% credit liability when certain criteria is met.
- Discount for Qualified Standard Drivers: 5% credit physical damage when certain criteria is met.
- Account Credit Program credit when certain criteria is met & both homeowners & auto policies are written through CNIC.
- Anti Lock Braking System Discount: 5% credit.
- Mature Driver Discount: 5% credit when certain criteria is met.
- Eff. 1-1-01 PC038499 [North Carolina Department of Insurance](#)

47. Depositors Insurance Company

- Matrix Deviation
- Eff 8-10-07 PC104819 [North Carolina Department of Insurance](#)

48. Economy Fire and Casualty Insurance Company

- Territory Deviation
- Experience driver deviation.
- Age 55 and over deviation.
- Preferred customer discount.
- MetRewards Discount.
- Multi-Policy discount.
- Mass merchandising Account deviation.
- Payroll deduction discount.
- Employment tenure discount.
- Small Group account discount.
- Extended Transportation Expenses Coverage.
- Repair or Replacement Coverages – One Year Coverage.
- Coverage for Rented Vehicles.
- Certified Risks Financial Responsibility laws discount.
- Eff 12-31-13 METX-G129327755 [NCDOI](#)

49. Economy Preferred Insurance Company

- Territory Deviation
- Experience driver deviation.
- Age 55 and over deviation.
- Preferred customer discount.
- MetRewards Discount.
- Multi-Policy discount.



- Mass merchandising Account deviation.
- Payroll deduction discount.
- Employment tenure discount.
- Small Group account discount.
- Extended Transportation Expenses Coverage.
- Repair or Replacement Coverage – One Year Coverage.
- Coverage for Rented Vehicles.
- Certified Risks Financial Responsibility laws discount.
- Eff 12-31-13 METX-G129327376 [NCDOI](#)

50. Economy Premier Assurance Company

- Pak II Package Credit.
- Pak II Renewal Credit.
- Age 55 and over deviation.
- Good Driver Credit when certain criteria is met.
- Symbol Relativities Deviation.
- Increased Limits Transportation Expenses Deviation.
- Passive Restraint Credit.
- Anti-Theft Device Credit.
- Anti-Lock Braking System Credit.
- Golf-mobile Liability: No additional charge.
- ATV, Mini-bike & Dune Buggy CSL BI & PD liability rates.
- ATV, Mini-bike & Dune Buggy Medical Payment rates.
- Recreational Vehicle Multi-Vehicle Credit.
- Eff. 2-25-13 METX-G128821620 [NCDOI](#)

51. Electric Insurance Company

- Territory Deviation.
- Tier Level Deviations.
- Comprehensive and Collision Model Year Factor Deviations.
- Pro-Rate Cancellation.
- Mass Marketing discount.
- Multi-Policy credit.
- Safe driver discount.
- Payroll deduct discount.
- Installment Payments.
- Eff. 2-1-13 ELEC-128822992 [NCDOI](#)

52. Employers Mutual Casualty Company

- Multi-Policy Credit when auto & homeowners coverage are written with Employers Mutual Casualty Company and/or Ecasco Insurance Company.
- Safety Equipment/Anti-Theft Discount: 20% med pay premium passive restraint on driver side only. 30% med pay premium passive restraint on both sides. 5% on bodily injury & property damage premium for four wheel anti-lock braking system. 5% comprehensive premium for alarm & active disabling devices. 15% comprehensive premium for passive disabling devices.
- Installment Payment Plan: \$3 charge waived when method of payment is through electronic funds transfer.
- Eff. 5-25-97

53. Encompass Indemnity Company

- Territory Deviation.
- Household Composition.
- New Car Discount.
- Tier Rating.
- Good Payer Discount.
- Encompass Easy Pay Plan discount.
- Years Licensed Deviation.
- Homeownership Discount.
- Future effective date discount.

- Accident/Violation Free Discount.
- Companion Discount.
- Anti-theft device discount.
- Anti-lock braking system discount.
- Daytime Running lights discount.
- Bodily Injury Increased Limits Discount.
- Med Pay increased limits deviation.
- All other trailers comprehensive deductible deviation.
- Cancellation deviation.
- Hagerty classic auto.
- Preferred Protection Discount.
- Certified Risks – Financial Responsibility Laws.
- Full Pay Discount.
- Eff 4-12-13 ALSE-128721577 [NCDOI](#)

**Antique and Classic Automobile Program**

- Antique Autos Deviation for BI, PD, Med Pay, UM/UIM – All Territories.
- Classic Autos Deviation for BI, PD, Med Pay, UM/UIM – All Territories
- Eff 5-15-06 PC091813

54. Erie Insurance Company

- Age 55 and over deviation
- Anti-lock brake deviation systems on BI and PD on all four wheels.
- Anti-theft devices.
- Feature 15 deviation (Accident Forgiveness).
- Installment Premium Payment Plan deviation.
- Coverage for Rented Vehicles.
- Multi-Policy Discount.
- Multi Car - Separate Policies: Certain criteria apply.
- Reduced Usage Discount: Certain criteria must be met.
- Payment Plan Discount.
- Classic Vehicles.
- Pro-Rata cancellation for all policies.
- Multi-Auto Policy.
- Effective 6-1-12 ERAP-128510286 [NCDOI](#)

55. Erie Insurance Exchange

- Base rate deviations by territory, BI, PD, Med Pay, Comp and Coll.
- Age 55 and over deviation on BI, PD, Med Pay, Comp and Coll.
- Anti-Lock Brake deviation on Bodily Injury and Property Damage.
- Anti-Theft Device deviation on Comprehensive.
- First Accident Forgiveness.
- Feature 15 Deviation.
- Premium Payment Plan Service Charge - Installment Payments deviation.
- Coverage for Rented Vehicles.
- Pro-Rata Cancellation and Pro-Rata Table for all policies.
- Comprehensive Deductible factors deviation.
- Multi Policy Discount Deviation.
- Driver Experience Factor(DEF) Deviation.
- Multi Car Discount - Separate Policies.
- Reduced Usage Discount.
- Tiered Rating.
- Payment Plan Discount.
- Classic Vehicles.
- Safe Driver Discount.
- Advance Quote Discount
- Prior Bodily Injury Limits Discount.



- Class.
- Model Year.
- Eff 10-1-14 ERAP-129590087 [NCDOI](#)

56. Essentia Insurance Company

- Bodily Injury base rate deviation.
- Property Damage base rate deviation.
- Medical Payments base rate deviation.
- Uninsured/underinsured Motorists base rate deviation.
- Eff 5-1-11 BEAC-127015414 [NCDOI](#)

57. Esurance Insurance Company

- Territory Deviation.
- Household Group Deviation
- Financial Responsibility deviation
- Points deviation
- High Points deviation
- Discount deviation
- Accident with no Point deviation
- Accident with Point deviation
- Major Violation deviation
- Minor Violation and Points deviation
- Market and Points deviation
- Points and Inexperienced Operator deviation
- Household Structure deviation
- Bodily Injury deviation
- Claim Free discount
- Preferred Risk Discount
- Affinity discount
- Education discount
- Switch and Save discount
- Expense Saving Discount
- Time at residence discount
- Future Effective date discount
- Mature Driver discount,
- Eff 1-29-14 ESUR-129369139 [NCDOI](#)

58. Fairmont Premier Insurance Company

- 10.7% private passenger auto BI, PD, med pay, coll, uninsured BI and combined uninsured/underinsured BI; 15.5% comprehensive.
- Free of at fault accidents: 3-6 yrs.; 10%-non-fleet private passenger auto BI, PD, med pay & coll; Over 6 yrs.-15%.
- 10% non-fleet private passenger auto BI, PD, med pay, comp & col for principal operators age 55 and over where there is no principal operator in household.
- BMW model yrs. 1995 & newer: 20% comprehensive; 10% collision.
- Eff. 3-1-98

59. Farm Bureau Insurance of North Carolina Inc.

- 55% deviation applies to the surcharge on voluntary policies for a 12-point violation that is not one of the following: a) manslaughter or negligent homicide resulting from the operation of a motor vehicle, b) prearranged highway racing or knowingly lending a motor vehicle to be used in prearranged highway racing, c) failure to stop and render aid when involved in an accident resulting in bodily injury or death (hit and run driving), or d) transportation for the sale of illegal intoxicating liquors by motor vehicles.
- Effective 10-1-04 PC073968 [North Carolina Department of Insurance](#)

60. Farmers Insurance Exchange

- Ultra Premier Rating Plan Deviation
- Premier and Preferred Base Rate Deviations.
- Auto/Multi Policy Discount: Certain criteria apply.

- Anti-Theft Device Discount: ½ % discount applies to Comp when a vehicle is equipped with a passive anti-theft device.
  - Electronic Funds Transfer Discount.
  - Eff. 10-1-08 PC116744 [North Carolina Department of Insurance](#)
61. Federal Insurance Company
- Miscellaneous types-antique autos.
  - Payment options-installment fee waived on auto recurring payments.
  - Eff. 10-6-14 CHUB-129646254 [NCDOI](#)
62. Federated Mutual Insurance Company
- 5% non-fleet private passenger liability & physical damage when homeowners & personal umbrella policy is written with Federated Mutual Insurance Company.
  - Installment Payment Plan: \$2 charge each installment subject to max. of \$5 per account for all policies.
  - Eff. 4-21-95
63. Fidelity & Deposit Compay of Maryland
- 20% non-fleet private passenger auto bodily injury and property damage. 30% physical damage.
  - 10% non-fleet private passenger auto bodily injury, property damage, med pay, comp. & collision age 55 and over.
  - Good Driver Discount: 10% auto liability, PD, med pay comp & coll when principal operator(s) has no fault accidents & no moving violation in past 3 yrs.
  - Anti-Theft Device: Deviation varies 5% - 10% for non-fleet private passenger auto comprehensive.
  - Eff. 1-1-98
64. Fidelity & Guaranty Insurance Company
- Multi-Policy Discount: 2% credit to total auto insurance premium when both auto & home-owners policies are purchased through USF&G Group when certain criteria is met.
  - 2% credit auto BI, PD, med pay, comp & coll premium when principal operator is age 55 & over and there are no inexperienced operators in household.
  - Physical Damage Deviation: 6% applies to comprehensive & collision.
  - Special Package Discount: 5% credit total policy premium for insured who meet specified underwriting guidelines.
  - 15% total premium for insureds who are a participant through any of the USF&G Group Marketing Plans.
  - Eff. 9-1-00
65. Fidelity & Guaranty Insurance Underwriters
- Multi-Policy Discount: 2% credit to total auto insurance premium when both auto & home-owners policies are purchased through USF&G Group when certain criteria is met.
  - 2% BI, PD, med pay, comp & coll deviation to premium when principal operator is age 55 & over and there are no inexperienced operators in household.
  - Physical Damage Deviation: 6% applies to comprehensive & collision.
  - Special Package Discount: 5% credit total policy premium for insured who meet specified underwriting guidelines.
  - 15% auto total premium for insureds who are a participant through any of the USF&G Group Marketing Plans.
  - Eff. 9-1-00
66. Firemans Fund Insurance Company
- Tier Deviation Factor.
  - Account Credit.
  - Electronic Funds Transfer.
  - Vehicle Equipped with Anti-Theft Devices-Alarm Only Devices, Active Disabling Devices, Passive Disabling Devices.
  - Motorcycle Physical Damage Coverage only.
  - Territory Deviation.
  - Eff. 8-15-10 FFDC-126580666 [North Carolina Department of Insurance](#)
67. Firemen's Insurance Company of Washington D.C.
- 15% auto BI, PD, medical payments, uninsured/underinsured motorist, comp & collision coverage.
  - Eff. 11-1-94
68. First Financial Insurance Company
- 15% non-fleet private passenger physical damage rates.

- Eff. 12-7-87

69. First Liberty Insurance Corporation

- Liability Single Limits (Property Damage) deviation
- Liability Split Limits (Bodily Injury) deviation
- Property Damage Limits deviation.
- Medical Payments deviation.
- Group Savings Plus Discount Program.
- Homeowners Discount
- Mature Driver Discount.
- Waive the additional \$3.00 charge on the first installment on the Installment Payment Plan
- Short Rate Cancellation deviation
- New Customer deviation.
- Tiering Deviation.
- Eff. 12-15-08 PC116669 [North Carolina Department of Insurance](#)

70. First National Insurance Company of America

- Territory Deviations.
- Driving Group Deviations.
- Renewal, Market, and Tier Deviations.
- SDIP, Single/Multi Car Deviations.
- SDIP, Single/Multi Car, Major Deviations.
- Account Discount Deviations.
- Vehicle Usage and Market Deviations.
- Limited Experience Operator Program Subscription.
- Certified Risks – Financial Responsibility Laws Deviation.
- Eff. 3-8-14 LBPM-129380263 [NCDOI](#)

71. Foremost Insurance Company

- Installment Payments
- Eff 12/1/06 PC099237 [North Carolina Department of Insurance](#)

72. GEICO Indemnity Company

- Associate Discount.
- Installment Payment Plan.
- Electronic Banking Discount.
- Multi-Line discount.
- Eff. 11-14-11 GECC-127657277 [NCDOI](#)

73. Garrison Property and Casualty Insurance Company

- Territory Deviation.
- Make/Model Deviation.
- Tier Deviation.
- New Vehicle Discount Deviation.
- Occasional Operator Deviation.
- Passive Restraint Seat Belt Discount Deviation.
- MyUSAA Legacy Deviation.
- Principal Operator Age 55 And Over Deviation.
- Military Installation Garaging Deviation.
- Premier Driver Deviation.
- Daytime Running Lights Deviation.
- Years Driving Experience/Marital Status Deviation.
- Multi-car by number of operators deviation.
- Short Rate Cancellation Tables Cancellation Deviation.
- UMBI and UMBI/UIMBI.
- Extended Transportation Expenses Coverage.
- Towing and Labor Coverage deviation.
- Audio, Visual and Data Electronic Equipment Coverage Deviation.

- Customizing Equipment Coverage
- Named Non-Owner Policy Deviation.
- Extended Non-owned liability deviation.
- Miscellaneous Types/Trailers.
- Installment Payment Plan
- Eff 11-18-13 USAA-129214373 [NCDOI](#)

74. General Insurance Company of America

- Territory Deviation.
- Driving Group Deviations.
- Renewal, Market, and Tier Deviations.
- SDIP, Single/Multi Car Deviations.
- SDIP, Single/Multi Car Major Deviations.
- Account Discount Deviations.
- Vehicle Usage and Market Deviations.
- Limited Experience Operator Program Subscription.
- Certified Risks – Financial Responsibility Laws Deviation.
- Effective 3-8-14 LBPM-129380326 [NCDOI](#)

75. Generali - U S Branch

- 10% auto liability BI & PD for operator licensed 15 or more yrs. & all drivers total 7-11 SDIP pts.
- 20% auto liability BI & PD for operators licensed 15 or more yrs. & all drivers total 12-20 SDIP pts.
- 15% auto liability BI & PD for operators licensed 10 yrs., but less than 15 yrs. & all drivers total 12-20 SDIP pts.
- 5% auto liability BI & PD for operators licensed 5 yrs., but less than 10 yrs. & all drivers total of 12-20 SDIP pts.
- 5% liability BI & PD rates where vehicles are garaged in territories 11,13,17,31,32,41 or 47.
- 7.5% non-fleet private passenger auto liability BI & PD rates where vehicles are garaged in territories 24,26,33 or 43.
- Eff. 2-9-94

76. Government Employees Insurance Company

- Territory deviation.
- Increased Limits Factor Deviation.
- North Carolina 55 & Over deviation.
- Sponsored Marketing Group Pricing Track.
- Motorcycle Safety Course Credit:
- 5 Year Good Driving Discount: Certain criteria apply.
- Associate Discount: credit to total policy premium.
- Military Discount Deviation.
- Tier Factor Discount.
- Driving Record Tier Matrix.
- Automobile Installment Payments.
- Driver Class Matrix.
- Emergency Road Service.
- E-Banking Discount.
- Multi-Line Discount.
- Household composite Index Deviation.
- Waiver of Surcharge.
- Rental reimbursement.
- Eff. 10-2-14 GECC-129696582 [NCDOI](#)

77. Grain Dealers Mutual Insurance Company

- Insurance Score Credit.
- Eff 8-4-12 NCMC-128287690 [NCDOI](#)

78. Graphic Arts Mutual Insurance Company

- Mass Merchandising Plan Discount (Superior and Quality Programs).
- Superior Program Deviation.
- Personal Lines Account Credit (Superior and Quality Programs)
- W.I.S.E./Affinity Discount Deviation (Superior and Quality Programs).

- Mature Driver Credit (Superior Program).
  - Eff. 4-1-12 UTCX-G128077953 [NCDOI](#)
79. GuideOne Mutual Insurance Company
- 55% liability & physical damage rates on autos rated as Class 3 under Rule 4 of the NC Personal Auto Manual.
  - Eff. 2-1-89
80. Hanover American Insurance Company
- Account Credit Program
  - Deviation by Territory for BI, PD, medical payments, comprehensive & collision.
  - Renewal Credit: insured with Hanover American Insurance Company only.
  - Electronic Funds Transfer Payment Plan.
  - Group Modification Plan.
  - Installment Payment Plan.
  - Anti-Theft Discount Deviation.
  - BudgetWise Discount.
  - Eff. 7-1-12 HNVX-G128193360 [NCDOI](#)
81. The Hanover Insurance Company
- Anti-Theft Discount Deviation: 5%-10% when certain criteria is met.
  - Installment Pay Plan by Electronic Funds Transfer: No service charge.
  - Group Modification Plan Deviation: 0% to 15.5%.
  - Installment Payment Plan: \$3 charge for each installment, excluding first installment.
  - Eff. 4-1-02
82. Harbor Specialty Insurance Company
- 10% physical damage insurance rates for risks with "0" SDIP pts.
  - 5% BI, PD, medical payments, comprehensive & collision rates if principal operator of vehicle is age 55 or older.
  - 15% comprehensive & collision rates for risks with "0" SDIP pts. Policy must be a part of Personal Protection Program.
  - 5% non-fleet private pass auto BI, PD & Med Pay rates for risks with "0" SPID pts.
  - Eff 2-1-94
83. Harleysville Preferred Insurance Company
- Preferred customer discount.
  - StarPak Program Discount.
  - Companion Credit.
  - Life Insurance/Annuity Policy Discount.
  - Group discount-affinity.
  - Coverage Factors for Comp and Coll coverages.
  - Multi-Line (Commercial Auto) all premiums except Uninsured and Underinsured Motorists coverage.
  - New Policyholder discount.
  - First Accident Forgiveness.
  - Territorial Deviations.
  - Electronic Funds Transfer.
  - Eff 7-30-14 HRLV-129513761 [NCDOI](#)
84. Hartford Accident and Indemnity Company
- Territory Deviation.
  - Non-Resident Student.
  - Account Credit.
  - Homeownership Credit.
  - Personal Umbrella Policy Credit.
  - Hybrid Vehicle Credit.
  - New Vehicle Discount.
  - Household Composition Primary Classification Deviation.
  - Presence of married or domestic partners/total number of drivers.
  - Years licensed/married status.
  - Years licensed/annual mileage.

- Limited Driver.
- Years licensed/driver training.
- Years Licensed/Good Student.
- Years licensed/principal/occasional.
- Years licensed/number of vehicles.
- Years licensed/household composition.
- Vehicle age/number of vehicles.
- Annual mileage deviation.
- Defensive driver deviation.
- Accident forgiveness Deviation.
- SDIP incident count deviation.
- Tier Deviation chart.
- Eff 4-1-13 HART-128847278 [NCDOI](#)

85. Hartford Casualty Insurance Company

- Agency Book Transfer Credit, maintained continuous automobile coverage, four or more consecutive years of accident and conviction free experience, BI, PD, Med Pay, Comp and Collision.
- Account Credit.
- Eff 5-8-12 HART-128103692 [NCDOI](#)

86. Hartford Fire Insurance Company

- Territory Deviation.
- Non-Resident Student.
- Account Credit.
- Homeownership Credit.
- Personal Umbrella Policy Credit.
- Hybrid Vehicle Credit.
- Employee discount.
- New Vehicle Discount.
- Designated Affinity Groups Deviation.
- Household Composition Primary Classification Deviation.
- Presence of married or domestic partners/total number of drivers.
- Years licensed/married status.
- Years licensed/annual mileage.
- Limited Driver.
- Years licensed/driver training.
- Years Licensed/Good Student.
- Years licensed/principal/occasional.
- Years licensed/number of vehicles.
- Years licensed/household composition.
- Vehicle age/number of vehicles.
- Writing Company Expense Deviation.
- Annual mileage deviation.
- Defensive driver deviation.
- Accident forgiveness Deviation.
- SDIP incident count deviation.
- Tier Deviation chart.
- Territory Definition Table.
- Eff 4-1-13 HART-128847369 [NCDOI](#)

87. Hartford Insurance Company of the Midwest

- Territory Deviation.
- Non-Resident Student.
- Account Credit.
- Homeownership Credit.
- Personal Umbrella Policy Credit.
- Hybrid Vehicle Credit.

- Employee discount.
- New Vehicle Discount.
- Household Composition Primary Classification Deviation.
- Presence of married or domestic partners/total number of drivers.
- Years licensed/married status.
- Years licensed/annual mileage.
- Limited Driver.
- Years licensed/driver training.
- Years Licensed/Good Student.
- Years licensed/principal/occasional.
- Years licensed/number of vehicles.
- Years licensed/household composition.
- Vehicle age/number of vehicles.
- Annual mileage deviation.
- Writing Company Deviation.
- Defensive driver deviation.
- Accident forgiveness Deviation.
- SDIP incident count deviation.
- Tier Deviation chart.
- Territory Definition Table.
- Eff 4-1-13 HART-128847407 [NCDOI](#)

88. Hartford Underwriters Insurance Company

- Defensive Driver Credit.
- Account Credit.
- Renewal Credit Discount.
- Incident Free Credit.
- Safe Driver Plus Credit.
- Advantage Discount.
- Primary Classification Rating Factors Exception.
- Eff. 11-1-09 HART-126225525 [North Carolina Department of Insurance](#)

89. Horace Mann Insurance Company

- Members Only deviation.
- Surcharge Forgiveness (SDIP).
- Electronic Funds Transfer (Payment Options).
- Installment Payments.
- Payroll Payment Plan Deviation.
- Educator Deviation.
- Replacement Coverage for New Autos Deviation.
- Towing and Labor Costs Deviation.
- 2011+ ISO Symbol Deviation
- Eff 5-29-13 HRMN-129028395 [NCDOI](#)

90. Horace Mann Property & Casualty Insurance Company

- Territory Deviation.
- Multi-line Deviation.
- Member only deviation.
- Surcharge Forgiveness (SDIP).
- Electronic Funds Transfer (Payment Options).
- Installment Payments.
- Credit Rating Deviation.
- Administrator Deviation-School Administrator.
- Payroll Payment Plan Deviation.
- Policy Age deviation.
- Educator Deviation.
- Replacement Coverage for new autos deviation.

- Towing and labor costs deviation.
- 2011+ ISO Symbol Deviation.
- New Customer Deviation.
- Eff. 10-1-13 HRMN-129029096 [NCDOI](#)

91. IDS Property Casualty Insurance company

- Accident Free Discount.
- Auto/Homeowner Discount
- Deviation for Coverage of BI, PD, Med Pay, Comp, Coll and UM/UIM limits.
- Liability Limits deviation.
- Installment Pay Plan.
- Work Site Discount.
- Costco Member Discount.
- Multi-car Discount.
- Affinity discount.
- Territory Deviation.
- Eff 10-1-14 PRCA-129610654 [NCDOI](#)

92. Indemnity Insurance Company of North America

- 17% BI, PD, medical payments, uninsured motorists, combined uninsured & underinsured, comp & collision.
- Eff. 3-18-97

93. Infinity Insurance Company

**CLASSIC COLLECTORS PROGRAM**

- BI & PD, UM or UM/UIM Combined BI, UM or UM/UIM PD coverage, Medical Payment discounts.
- Comp and Coll and towing coverage deviation.
- Transfer Credits.
- Eff 2-10-10 NFNT-126446722 [North Carolina Department of Insurance](#)

94. Insura Property and Casualty Insurance Company

- Multi Policy Discount: 7.5% credit when Homeowners policy is written in the Anthem Casualty Insurance Group.
- Anti-Theft Discount: Variable credit.
- Longevity Discount: credit to Plus & Premier auto policies that have been in force for past 5 yrs.
- Mature Operator Discount: discount for drivers age 55 to 69 yrs. old with no driver with less than 5 yrs. driving experience. Credit applies to Plus & Premier policies only.
- Discount Factor for BI, PD, medical payments, comprehensive & collision on all Insura Premier policies.
- Eff. 1-27-03 PC056566 [North Carolina Department of Insurance](#)

95. Insurance Company of North America

- 17% BI, PD, med payments, uninsured motorists, combined uninsured & underinsured, comp & collision.
- Eff. 3-18-97

96. Integon Casualty Insurance Company

- Waive installment Payment Plan fee.
- Vehicle with full coverage, Non Preferred.
- Driver Class Deviation.
- Eff. 11-1-09 GMMX-129493514

97. Integon General Insurance Corporation

- Payment Deviation.
- Payment Adjustment deviation.
- Foreign Driver Experience Deviation.
- Household Composition deviation.
- Experience/Violation Credit.
- Credit Program.
- Thin and no hit deviation.
- Violations deviations.
- Accident Forgiveness deviation.



- Garaging Territory.
- Tier Territory deviation.
- Homeowner/Mobile Home deviation.
- GMAC Affiliation deviation.
- Miscellaneous Policy and Vehicle Level Deviation.
- Low Mileage deviation.
- Miscellaneous Driver Level deviation.
- Insurance Experience deviation.
- New Business deviation.
- Tenure-Vehicles/driver/coverage deviation.
- Vehicle History deviation.
- Vehicle Symbol deviation liability.
- Vehicle Age deviation.
- Internal Transfer deviation.
- Rate Stability deviation.
- Book roll Stabilization deviation.
- Base rate deviation.
- Primary Policy Exposure deviation.
- Secondary Policy Exposure deviation.
- National General Insurance Employee deviation
- Eff. 12-12-14 GMMX-129493514 [NCDOI](#)

98. Integon Indemnity Corporation

- Payment Deviation.
- Payment Adjustment deviation.
- Foreign Driver Experience Deviation.
- Household Composition deviation.
- Experience/Violation Credit.
- Credit Program.
- Thin and no hit deviation.
- Violations deviations.
- Accident Forgiveness deviation.
- Garaging Territory.
- Tier Territory deviation.
- Homeowner/Mobile Home deviation.
- GMAC Affiliation deviation.
- Miscellaneous Policy and Vehicle Level Deviation.
- Low Mileage deviation.
- Miscellaneous Driver Level deviation.
- Insurance Experience deviation.
- New Business deviation.
- Tenure-Vehicles/driver/coverage deviation.
- Vehicle History deviation.
- Vehicle Symbol deviation liability.
- Vehicle Age deviation.
- Internal Transfer deviation.
- Rate Stability deviation.
- Book roll Stabilization deviation.
- Base rate deviation.
- Primary Policy Exposure deviation.
- Secondary Policy Exposure deviation.
- National General Insurance Employee deviation.
- Eff. 12-12-14 GMMX-129493515 [NCDOI](#)

99. Integon National Insurance Company

- Installment fee waived.
- Vehicle with full coverage.

- Electronic Funds Transfer Payment Plan.
- Safe Driver Insurance Plan/Single vs. Multi-car deviation.
- Inexperience Operators Deviation.
- Driver Class and Waivable Violations Deviations Liability.
- Credit Program Deviations.
- At Fault Accident.
- New Car Deviation.
- Territory Deviation.
- Policy Limit deviation.
- NCI Deviation.
- Multi Policy(Homeowner) Deviation.
- Minimum Driving Experience Deviation.
- Miscellaneous deviation.
- Bookroll stabilization deviation.
- Eff 10-1-13 GMMX-129185029 [NCDOI](#)

100. Integon Preferred Insurance Company

- Payment Deviation.
- Payment Adjustment deviation.
- Foreign Driver Experience Deviation.
- Household Composition deviation.
- Experience/Violation Credit.
- Credit Program.
- Thin and no hit deviation.
- Violations deviations.
- Accident Forgiveness deviation.
- Garaging Territory.
- Tier Territory deviation.
- Homeowner/Mobile Home deviation.
- GMAC Affiliation deviation.
- Miscellaneous Policy and Vehicle Level Deviation.
- Low Mileage deviation.
- Miscellaneous Driver Level deviation.
- Insurance Experience deviation.
- New Business deviation.
- Tenure-Vehicles/driver/coverage deviation.
- Vehicle History deviation.
- Vehicle Symbol deviation liability.
- Vehicle Age deviation.
- Internal Transfer deviation.
- Rate Stability deviation.
- Book roll Stabilization deviation.
- Base rate deviation.
- Primary Policy Exposure deviation.
- Secondary Policy Exposure deviation.
- National General Insurance Employee deviation.
- Eff 12-12-14 GMMX-129493473 [NCDOI](#)

101. Ironshore Indemnity Inc.

- 7.5% BI, PD for multi-car policies, where all drivers on policy together have 12-20 SDIP pts. with one 12 pt. violation which is not one of following: A. Manslaughter or negligent homicide; B. Failure to stop & render aid when involved in an accident resulting in bodily injury or death; C. Pre-arranged racing or knowingly lending a vehicle to be used in prearranged racing; D. Transporting illegal intoxicating liquors by motor vehicle.
- 15% BI, PD for single car risk, where all drivers on policy together have 12-20 SDIP pts. with one 12 pt. violation is not one of following: A. Manslaughter or negligent homicide; B. Failure to stop & render aid when involved in an accident resulting in bodily injury or death; C. Pre-arranged racing of knowingly lending a vehicle to be used in pre-arranged racing; D. Transporting illegal intoxicating liquors by motor vehicle.
- Eff. 6-7-95

102. Lancer Insurance Company

All deviations applicable to non-fleet private passenger auto comprehensive & collision coverages for single car and the insured may not have one of the following:

- a. Manslaughter or negligent homicide.
  - b. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
  - c. Prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing.
  - d. Transporting illegal liquors by motor vehicle.
- 28% for policies with 12-15 pts.; based on model yr. of auto; driver has at least 3-6 yrs. driving experience.
  - 45% for policies with 12-15 pts.; based on model yr. of auto; driver has at least 7-14 yrs. driving experience.
  - 48% for policies with 12-15 pts.; based on model yr. of auto; driver has at least 15-45 yrs. driving experience.
  - 30% for policies with 10-11 pts.; based on model yr. of auto; driver has at least 7-14 yrs. driving experience.
  - 35% for policies with 10-11 pts.; based on model yr. of auto; driver has at least 15-45 yrs. driving experience.
  - 20% for policies with 8-9 pts.; based on model yr. of auto; driver has at least 7-14 yrs. driving experience.
  - 25% for policies with 8-9 pts.; based on model yr. of auto; driver has at least 15-45 yrs. driving experience.
  - 37% for policies with 8-15 pts.; based on model yr. of auto; driver has at least 3 yrs. driving experience.
  - Eff. 4-1-99

103. Liberty Mutual Insurance Company

- Group Savings Plus Discount.
- Homeowners Discount.
- Mature Driver Discount Program.
- New Customer downward deviation.
- Tiering Deviations.
- Installment Payment Plan.
- Short Rate Cancellation deviation.
- Early Shopper Discount.
- Eff. 3-6-12 LBPM-127985786 [NCDOI](#)

104. LM Insurance Corporation

- Territory Deviation.
- Liberty Mutual advantage.
- Multi-Policy Discount.
- Policy Segmentation Program.
- New Graduate Discount.
- Student-away-at-School Discount.
- Good Student Discount.
- Newly Retired Discount.
- Accident Prevention Course Discount.
- Driver Training Discount.
- TeenSMART Driving Course Discount.
- Military Discount.
- New-to-Liberty Vehicle Discount.
- Vehicle Safety Discount.
- Hybrid Vehicle Discount.
- Paid-in-Full Discount.
- Electronic Funds Transfer (EFT) / Recurring Credit Card Discount.
- Payroll Deduction Discount.
- Early Shopper Discount.
- Newlywed Discount.
- Newly Licensed Driver Discount.
- Newly Independent Discount.
- New Move Discount.
- Paperless Policy Discount.
- Accident Forgiveness.
- Installment Payments.
- Pro-Rata Cancellation Exception.
- Eff 12-17-12 LBPM-128588968 [NCDOI](#)

105. LM Property & Casualty Insurance Company
- 2% BI, PD, medical payments, comprehensive & collision for Senior Driver Discount. Certain criteria apply.
  - 8% BI, PD, comprehensive & collision for Long Term Discount, when criteria is met.
  - 6% BI, PD, comprehensive & collision for New Business Discount.
  - 5% Renter's (HO-4) Companion Policy Discount.
  - 5% Companion for Life Discount.
  - Base Rate Deviation for single & multi car policies.
  - Electronic Funds Transfer Deviation: \$1 service charge deleted.
  - Installment Payment Plan: No charge for first installment payment.
  - Eff. 7-11-03 PC061489 [North Carolina Department of Insurance](#)
106. Lumbermens Mutual Casualty Company
- Deferred Premium Payment Plan - monthly service charge of 3\$ is applied per billing. If paid through electronic funds transfer, a monthly service charge is applied per billing.
  - 7% Kemper Network Deviation: Certain criteria apply.
  - Eff 7-1-03
107. Maiden Speciatly Insurance Company
- Installment Fee Waived deviation.
  - Full Coverage deviation.
  - Safe Driver Insurance Plan/Single vs. Multi-Car deviation.
  - Eff. 11-1-09 GMMX-126330263 [North Carolina Department of Insurance](#)
108. Main Street America Assurance Company
- Preferred Plus Driver Discount. Collision and Comp Coverages
  - Preferred Driver Discount Comp and Coll Coverages.
  - Insurance Score Discount BI, PD, Med Pay , Uninsured and Combines UM/UN.
  - Installment Pay Plan – Multi-policies, Installment Pay Plan – EFT.
  - Combines Personal Protection Program – both HO and Auto, BI, PD, Med, Coll, Comp.
  - Eff 10-10-07 PC107137 [North Carolina Department of Insurance](#)
109. Markel Insurance Company
- Base Rate Deviation.
  - Mass Marketing Discount.
  - Eff 1-1-13 MRKA-128222281 [NCDOI](#)
110. Maryland Casualty Company
- 5% BI, PD, comprehensive & collision coverage if named insured is an educator.
  - 5% BI, PD, med payments, comp & collision for drivers with least 30 yrs. driving experience & no inexperience operator.
  - 5% non-fleet private passenger auto comprehensive & collision for multi-car policies.
  - 5% non-fleet private passenger auto comprehensive & collision for vehicles with "0" SDIP.
  - 5% non-fleet private passenger auto BI, PD for anti-lock braking system.
  - 5% non-fleet private passenger auto comprehensive for active anti-theft disabling devices.
  - 5% non-fleet private passenger auto BI, PD, comprehensive, collision, uninsured
  - underinsured motorist, towing & labor & all miscellaneous coverage (companion policy).
  - Eff. 2-15-98
111. Massachusetts Bay Insurance Company
- Account Credit Program.
  - Electronic Funds Transfer Payment Plan.
  - Group Modification Plan.
  - Deviation by Territory for BI, PD, med pay, comp & collision.
  - Installment Payment Plan.
  - Anti-Theft Discount Deviation.
  - Budget wise discount.
  - Eff. 7-1-12 HNVX-G128193381 [NCDOI](#)

112. Members Insurance Company

- Extra Vehicles Deviation
- Account Credit Deviation
- Underwriting Tier Deviation
- TMIC Auto and Home Deviation.
- Homeowners deviation.
- Electronic Funds Transfer Deviation.
- Eff 1-5-15 CMCG-129824245 [NCDOI](#)

113. Merastar Insurance Company

- Account Discount, Rule 4.I. (a).
- Mature Operator Discount, Rule 4.I (b).
- Auto/Home Discount, Rule 4.I. (a) on BI, PD, med pay, comp and coll rates.
- Safe and Sound Discount, Rule 4.I. (b) on comp and coll rates.
- Anti-Lock Braking Discount, Rule 4.I.(c) on collision.
- Anti-Theft Discount, Rule 4.I. (c) on comp rates.
- Waiver of Installment Charge, Rule 4.I. (a).
- Personal Financial Management Discount (Credit Score), Rule 4.I. (b).
- Eff. 12-15-09 UNTR-126283450 [North Carolina Department of Insurance](#)

114. Metropolitan Direct Property & Casualty Insurance Company

- Territorial Deviation.
- Experience Driver Deviation.
- Age 55 & Older Deviation.
- Preferred Customer Discount.
- MetRewards Discount.
- Multi Policy Discount.
- Mass Merchandising Account Deviation.
- Payroll Deduction Discount.
- Employment Tenure Discount.
- Small Group Account discount.
- Repair or Replacement Coverage – One Year Coverage.
- Coverage for Rented Vehicles.
- Certified Risks Financial Responsibility Laws discount.
- Multi-Cycle Discount.
- Extended Transportation Expenses coverage.
- Eff 6-30-14 METX-G129404833 [NCDOI](#)

115. Metropolitan Property & Casualty Insurance Company

- Mass Merchandising Account Deviation.
- Payroll Deduction Discount.
- Employment Tenure Discount.
- Small Employer Group Program.
- Extended Transportation Expenses Coverage.
- Repair or Replacement Coverages – One Year Coverage.
- Coverage for Rented Vehicles.
- Certified Risks Financial Responsibility laws discount.
- Multi-Cycle Discount.
- Multi-RV Discount.
- Golfmobiles Discount.
- Eff. 5-10-12 METX-G128208598 [NCDOI](#)

116. Motors Insurance Corporation

- Deviation applies under Mechanical Insurance Program & provides for eliminating surcharge on all eligible vehicles equipped with diesel engines.
- Eff. 10-1-85

117. NGM Insurance Company

- 8% credit on Collision and Comprehensive for Preferred Plus Driver.
- 4% credit on Collision and Comprehensive for Preferred Driver.
- Various discounts for named insured insurance score.
- Installment Payment Plan Deviation.
- 5% Combined Personal Protection.
- Eff. 2-9-12 NGMC-127881520 [NCDOI](#)

118. National Specialty Insurance Company

- Deviation on bodily injury, property damage & medical payments: 15% - 0 SDIP pts.; 10% 1-4 SDIP pts. if certain criteria is met.
- Deviation non-fleet private passenger auto comprehensive & collision coverage: 10% - 0 SDIP pts. if certain criteria is met.
- Eff. 2-6-95 *Name changed from State National Specialty Insurance Company effective 3/16/04*

119. National Surety Corporation

- Tier Deviation Factor.
- Account Credit.
- Electronic Funds Transfer.
- Vehicle Equipped with Anti-Theft Devices-Alarm Only Devices, Active Disabling Devices, Passive Disabling Devices.
- Motorcycle Physical Damage Coverage only.
- Territory Deviation.
- Eff. 8-15-10 FFDC-126581109 [North Carolina Department of Insurance](#)

120. Nationwide Affinity Insurance Company of America

- Territory Deviation
- Nationwide Affinity Deviation
- Liability Vehicle Grouping Deviation
- Model Year Deviation
- New Vehicle Deviation
- Driver Class Deviation
- Accident Free Deviation
- Financial Responsibility Deviation (Credit Score)
- Matrix Deviation (prior insurance, prior bodily injury limits, number of vehicles)
- Driving record deviation.
- Misc Vehicle Deviation (Antique or Classic Autos, Motorcycles and any vehicle not subject to the SDIP)
- Term with Prior Carrier Deviation.
- Eff 5-15-14 NTWP-129425171 [NCDOI](#)

121. Nationwide General Insurance Company

- Financial Responsibility Deviation – Based on credit scoring. Credit varies.
- Territory Deviation – Credit varies by territory.
- Nationwide Affinity Deviation.
- Preferred Driver Deviation –according to certain criteria.
- Intra-Agency Transfer Deviation.
- Matrix Deviation.
- Home and Car Deviation.
- Non-Nationwide Homeowner Deviation.
- Auto Financial Deviation.
- Miscellaneous Vehicle Deviation.
- Driver Class Deviation.
- Household composition deviation
- Payment Plan Deviation.
- Tier Deviation.
- Terms with prior carrier deviation.
- Increased Limits.
- New Vehicle Deviation.
- Advanced Quote Deviation.

- SDIP Deviation.
- Time Since Incident Deviation.
- Nationwide Associate Deviation.
- Uninsured/Underinsured Motorist deviation.
- Accident Forgiveness Deviation.
- Minor violation Forgiveness Deviation.
- Preferred Deviation.
- Preferred Bundle Deviation.
- Easy Pay sign-up deviation.
- Deductible Deviation.
- Company placement Deviation.
- Paperless Policy Deviation.
- Select Deviation.
- Eff 12-15-14 NWPC-129672044 [NCDOI](#)

122. Nationwide Insurance Company of America

**Motorcycle**

- Motorcycle Deviation Matrix.
- Eff 6-17-13 NWSP-129017869 [NCDOI](#)
- 
- Financial Responsibility Deviation – Based on credit scoring. Credit varies.
- Territory Deviation – Credit varies by territory.
- Nationwide Affinity Deviation.
- Preferred Driver Deviation –according to certain criteria.
- Intra-Agency Transfer Deviation.
- Matrix Deviation.
- Home and Car Deviation.
- Non-Nationwide Homeowner Deviation.
- Auto Financial Deviation.
- Miscellaneous Vehicle Deviation.
- Driver Class Deviation.
- Household composition deviation
- Payment Plan Deviation.
- Tier Deviation.
- Terms with prior carrier deviation.
- Increased Limits.
- New Vehicle Deviation.
- Advanced Quote Deviation.
- SDIP Deviation.
- Time Since Incident Deviation.
- Nationwide Associate Deviation.
- Uninsured/Underinsured Motorist deviation.
- Accident Forgiveness Deviation.
- Minor violation Forgiveness Deviation.
- Preferred Deviation.
- Preferred Bundle Deviation.
- Easy Pay sign-up deviation.
- Deductible Deviation.
- Company placement deviation.
- Paperless Policy Deviation.
- Eff 12-15-14 NWPC-129659410 [NCDOI](#)

123. Nationwide Mutual Fire Insurance Company

- Company Deviation Factor
- Inexperienced operator deviation.
- Multi-auto Policy Deviation.
- Eff. 3-1-12 NTWP-128004034 [NCDOI](#)

124. Nationwide Mutual Insurance Company

**NATIONWIDE MUTUAL INSURANCE COMPANY**

- Senior Adult Discount Deviation.
- Home and Car Deviation/Homeowner Deviation.
- Miscellaneous Vehicle Deviation.
- Preferred Driver Deviation.
- Combined deviation
- Affinity Deviation.
- Intra-agency transfer Deviation
- Payment Plan Deviation.
- Merit Credit deviation.
- Nationwide Associate Deviation.
- Nationwide Uninsured/Underinsured Motorists Coverage.
- Minor Violation Forgiveness Deviation.
- Easy Pay Sign-up Deviation.
- Multi-Auto Policy Deviation.

**NATIONWIDE MUTUAL INSURANCE COMPANY (HARLEYSVILLE OPERATIONS)**

- Preferred customer discount.
- StarPak Program Discount.
- Companion Credit.
- Life Insurance/Annuity Policy Discount.
- Group discount.
- Multi-Line (Commercial Auto) all premiums except UM and UIM coverage.
- New Policyholder discount.
- First Accident Forgiveness.
- Territorial Deviations.
- Electronic Funds Transfer.
- Eff. 7-30-14 HRLV-129513784 [NCDOI](#)

**NATIONWIDE MUTUAL INSURANCE COMPANY Classic Auto Program**

- Bodily injury base rate deviation.
- Property damage base rate deviation.
- Medical payments base rate deviation.
- Uninsured/underinsured motorists base rate deviation.
- Mass marketing discount.
- Eff 12-31-13 NWLC-129149776 [NCDOI](#)

125. Nationwide Property and Casualty Insurance Company

- Financial Responsibility Deviation.
- Territory Deviation.
- Nationwide Affinity Deviation.
- Preferred Driver Deviation –according to certain criteria.
- Intra-Agency Transfer Deviation.
- Matrix Deviation.
- Home Car Deviation.
- Non-Nationwide Homeowner Deviation.
- Auto Financial Deviation.
- Miscellaneous Vehicle Deviation.
- Driver Class Deviation.
- Household composition deviation
- Payment Plan Deviation.
- Tier Deviation.
- Terms with prior carrier deviation.
- Increased Limits.
- New Vehicle Deviation.
- Advanced Quote Deviation.
- SDIP Deviation.



- Time Since Incident Deviation.
- Nationwide Associate Deviation.
- Uninsured/Underinsured Motorist deviation.
- Accident Forgiveness Deviation.
- Minor violation Forgiveness Deviation.
- Fender Bender Forgiveness.
- Preferred Bundle Deviation.
- Easy Pay sign-up deviation.
- Deductible deviation.
- Paperless Policy Deviation.
- Effective 12-15-14 NWPC-129651626 [NCDOI](#)

126. Netherlands Insurance Company

- 10% deviation applies to BI, PD, medical payments for risks in territory 11, 13, 14, 15, 16, 17, 18, 24, 25, 31, 32, 33, 47, 51.
- 15% deviation applies to bodily injury, property damage & medical payments for risks in territory 52.
- 15% deviation applies to comprehensive and collision for risks in territories 11,13,14, 16, 17,18, 24, 25, 31, 32, 33, 47.
- 20% deviation applies to comprehensive and collision for risks in territories 15, 51, 52.
- 4% discount bodily injury, property damage & med pay comp and coll coverages where all operators must have '0' merit rating points.
- 7% discount bodily injury, property damage & med pay comp and coll coverages for risks part of the Personal Protectors Program.
- 2% discount for BI, PD, & med pay comp and coll coverages provided the principal operator of the vehicle is age 55 or older.
- Eff. 10-15-02

127. New South Insurance Company

- Waive installment Payment Plan fee.
- Vehicle with full coverage, Non Preferred.
- Safe Driver Insurance Plan Single/Multi Car deviation.
- Eff. 11-1-09 GMMX-126328296 [North Carolina Department of Insurance](#)

128. North Carolina Farm Bureau Mutual Insurance Company

- Driving Experience.
- Deviation of 20% to Collision Coverage on Motorcycles with greater than 1000 cc's.
- Territory Deviation will apply to BI, PD Med Pay, Comp and Coll coverages.
- Twelve-point violation for BI, PD Med Pay, Comp and Coll coverages
- Split Limit BI Increased Limits.
- Insurance Credit Scoring.
- Eff 6-1-14 NCFB-129424902 [NCDOI](#)

129. Northern Insurance Company of New York

- 10% BI, PD, medical payments, comprehensive, collision & all miscellaneous coverage (Tier I).
- 6% deviation BI, PD, medical payments, comprehensive, collision & all other miscellaneous coverage (Tier II).
- 3% BI, PD, medical payments, comprehensive, collision & all miscellaneous coverage (Tier III).
- 5% BI, PD, med pays, comp & coll for operators with at least 30 yrs. driving experience with no inexperience operators.
- 5% BI & PD with anti-lock braking system.
- Various deviations for comprehensive with vehicles equipped with anti-theft devices.
- 5% BI, PD, med pay, uninsured & underinsured motorist, comp, coll, towing & all misc coverage for auto & home discount.
- 10% BI, PD, comprehensive & collision with named insured employed as an educator.
- 12% BI, PD, med pay, comp & collision where name insured is an employee of Centry Furniture Industries Inc.
- 6% deviation on BI, PD, comp & coll if named insured is an employee of Premier, Inc. & its Hospitals & Health Systems & Premier Insurance Management Services, Inc.
- 9% deviation on BI, PD, comp & coll if named insured is an employee of American Veterinarians Medical Association Professional Liability Insurance Trust.
- Eff. 7-19-01 PC042666 [NCDOI](#)

130. Ohio Casualty Insurance Company

- 4% credit to all coverages with an operator age 55 or older who purchase Homeowners coverage in Ohio Casualty Group.

- Employee Discount: 15% when criteria is met.
- Anti-Theft Discount: Comprehensive Coverage only: 5% alarm only & active disabling devices: 15% passive disabling devices: Other criteria apply.
- Eff. 9-1-00

131. Omni Insurance Company

- For deviations see the North Carolina Department of Insurance website.
- Eff 5-28-01 **PC041974** [Filing Detail](#)

132. OneBeacon America Insurance Company

- Base rate deviation by territory: bodily injury, property damage, med pay, comprehensive & collision premium. Variable credits.
- 5% bodily injury, property damage, med pay, comprehensive & collision driven by insured who reached age 55.
- Anti-Theft Device Credits: on comprehensive if vehicle is equipped with anti-theft device. 5% alarm only, active disabling device. 10% passive disabling device.
- Cancellation will be done on a pro-rata basis.
- Eff. 11-20-01

133. OneBeacon Midwest Insurance Company

- 5% Multi-Policy Credit for BI, PD, med pay, comprehensive & collision for principal driver age 55 & over.
- Anti-Theft Device Credit: Credit varies 5% - 10% for comprehensive coverage.
- Cancellation: Deviation on short rate cancellation resulting in pro-rata cancellation.
- Eff. 11-20-01

134. Owners Insurance Company

- Bodily Injury Limit Deviation.
- Property Damage Limit Deviation.
- Owners Rate Deviation.
- Symbol Deviation.
- Multi Policy Discount Auto/Home; Auto/Life; Auto/Umbrella Discount for BI, PD, Med Pay, comprehensive & collision.
- Paid in full discount.
- Mature Driver Discount.
- Territory Deviation
- Insurance Scoring Discount.
- Financial Responsibility Deviation.
- Eff 8-9-13 AOIC-128649882 [NCDOI](#)

135. Pacific Employers Insurance Company

- 17% BI, PD, med pay, uninsured motorists, combined uninsured & underinsured, comprehensive & collision.
- Eff. 3-18-97

136. Pacific Indemnity Company

- Miscellaneous types-antique autos.
- Payment options-installment fee waived on auto recurring payments.
- Eff. 10-6-14 CHUB-129646257 [NCDOI](#)

137. Peak Property and Casualty Insurance Corporation

- Various BI & PD deviations to policies with 12-20 SDIP points ranging from -30 percent to -67 percent.
- Eff 11-1-13 VKNG-129176271 [NCDOI](#)

138. Peerless Insurance Company

- Deviation on BI, PD, Med Pay, Comp and Coll written with forms HO-3, HO-5, or HE-7 that are part of the Personal Protector Program.
- Deviation on BI, PD, Med Pay, Comp & Coll written with form HO-06 that is part of the Personal Protector program.
- Deviation on Installment Payment Plan by Electronic Funds Transfer or Agency Bill.
- Price Point deviation.
- Deviation on BI, PD, Med Pay, Comp and Coll coverage written with forms HO-4 and part of Personal Protector Program.
- Effective 8-15-13 LBRM-128968114 [NCDOI](#)

**139.**        Pennsylvania General Insurance Company

- 20% non-fleet private passenger auto comprehensive & collision rates.
- 5% Account Credit is applicable to all voluntary personal auto policies where named insured has his/her homeowners (except Forms HO- & HO-4) insurance in any of General Accident Companies. Credit applies to total premium for each coverage.
- 5% Anti-Lock Brake Discount: BI, PD, single limit liability, medical payments & collision if vehicle is equipped with factory installed anti-lock brakes.
- 15% bodily injury, property damage & medical payments.
- Eff. 3-15-96

**140.**        Pennsylvania National Mutual Casualty Insurance Company

- Account Credit, Preferred and Preferred Advantage Programs.
- Account Credit without Homeowners Preferred and Preferred Advantage Programs.
- Mature Driver Discount Preferred and Preferred Advantage Programs.
- Personal Auto Preferred Program by Territory.
- Personal Auto Preferred Advantage Program by Territory.
- Insurance Bureau Score discount Preferred and Preferred Advantage Programs.
- Private Passenger Autos written on a Commercial Lines Policy.
- Underwriting Scorecard deviation.
- Territory Deviation.
- Installment Charges.
- Paid in Full Discount.
- Affinity Group Discount.
- Agency Transfer Transition Factor.
- Advanced quote discount.
- Eff 10-1-14 PNPR-129578456 [NCDOI](#)

**141.**        Pharmacists Mutual Insurance Company

- Multi-Policy Credit Personal Package discount.
- Multivariate Rating.
- Deviation of Base Rates.
- Eff 11-1-11 PHAR-127314841 [NCDOI](#)

**142.**        Philadelphia Indemnity Insurance Company

- Misc Type E Antique Auto.
- Misc Type F Classic Auto.
- Misc Type E Physical Damage only and Collision coverage for Antique Auto.
- Misc Type F Classic Auto Physical Damage.
- Eff 4-1-14 PHLX-G129363895 [NCDOI](#)

**143.**        Phoenix Insurance Company

- Company Coverage Factors.
- Account Discount (Multi-Policy)
- Contributing Vehicle Credit (number of vehicles)
- Hybrid Vehicle Discount (type of fuel used)
- Installment Payment.
- Multi-Line Insurance and Financial Services Institution.
- Effective 11-1-09 TRVA-126245059 [North Carolina Department of Insurance](#)

**144.**        Platt River Insurance Company

- 17.5 % Credit Physical Damage and 5% Credit Liability base premiums: Certain Preferred Driver criteria must be met.
- 5% Credit Physical Damage base premiums: Certain Standard Driver criteria must be met.
- Account Credit Program: 10% Credit: Must have Homeowners and Auto policy with UIC.
- 5% Credit for BI, PD and Med Pay for factory installed Anti-Lock Brake System.
- 5% Credit for BI, PD, Med Pay, Collisions, and Comprehensive premiums: Mature Driver Discount: Certain criteria apply.
- Eff. 10-1-99

145. Privilege Underwriters Reciprocal Exchange

- Extra Vehicle deviation.
- Accident Prevention Course.
- Driver Training Course.
- Good Student Discount.
- Away at School discount.
- Years clean discount.
- Multi-line Policy.
- Anti-lock brakes.
- Anti-theft discount.
- Window Glass Etching discount.
- Tier Rating Credit Scoring.
- Annual Mileage Discount.
- Mobile Device Control Discount.
- Accident Forgiveness.
- Vacation Use Discount.
- Years Licensed Deviation.
- Territory deviation.
- Eff 8-16-14 PRIV-129596371 [NCDOI](#)

146. Progressive American Insurance Company

- Territory Deviation – Liability
- Household Group Deviation – Liability
- Financial Responsibility Deviation – Liability
- Points Deviation – Liability
- High Points Deviation- Liability
- Discount Deviation – Liability
- Accident with no Point Deviation – Liability
- Accident with Point Deviation – Liability
- Major Violation Deviation – Liability
- Minor Violation and Points Deviation – Liability
- Market and Points Deviation – Liability
- Points and Inexperienced Operator Deviation – Liability
- Household Structure Deviation – Liability
- Tier Deviation – Liability.
- Paperless Deviation – Liability.
- BI Limit Deviation - Liability.
- Household Composition Deviation – Liability.
- Non-Negligent Occurrence Deviation – Liability.
- Territory Deviation – Physical Damage
- Household Group Deviation – Physical Damage
- Financial Responsibility Deviation – Physical Damage
- Points Deviation – Physical Damage
- High Points Deviation- Physical Damage
- Discount Deviation – Physical Damage
- Accident with no Point Deviation – Physical Damage
- Accident with Point Deviation – Physical Damage
- Major Violation Deviation – Physical Damage
- Minor Violation and Points Deviation – Physical Damage
- Points and Inexperienced Operator Deviation- Physical Damage
- Household Structure Deviation – Physical Damage
- Tier Deviation – Physical Damage
- Paperless Deviation – Physical Damage.
- Electronic Funds Transfer Installment Deviation.
- Household Composition Deviation – Physical Damage.
- Non-Negligent Occurrence Deviation – Physical Damage.
- Electronic Funds Transfer Installment deviation.

- Eff 9-6-13 PRGS-129156410 [NCDOI](#)

147. Progressive Northern Insurance Company

- Territory Deviation – Liability
- Household Group Deviation – Liability
- Financial Responsibility Deviation – Liability
- Points Deviation – Liability
- High Points Deviation- Liability
- Discount Deviation – Liability
- Accident with no Point Deviation – Liability
- Accident with Point Deviation – Liability
- Major Violation Deviation – Liability
- Minor Violation and Points Deviation – Liability
- Market and Points Deviation – Liability
- Points and Inexperienced Operator Deviation – Liability
- Household Structure Deviation – Liability
- Multi Policy Deviation – Liability
- Paperless Deviation.
- Household composition Deviation – Liability.
- Non-Negligent Occurrence Deviation.
- Territory Deviation – Physical Damage
- Household Group Deviation – Physical Damage
- Financial Responsibility Deviation – Physical Damage
- Points Deviation –Physical Damage
- High Points Deviation- Physical Damage
- Discount Deviation – Physical Damage
- Accident with no Point Deviation – Physical Damage
- Accident with Point Deviation – Physical Damage
- Major Violation Deviation – Physical Damage
- Minor Violation and Points Deviation – Physical Damage
- Market and Points Deviation – Physical Damage
- Points and Inexperienced Operator Deviation – Physical Damage
- Household Structure Deviation – Physical Damage
- Multi Policy Deviation – Physical Damage
- Paperless Deviation – Physical Damage.
- Household composition Deviation – Physical Damage.
- Non-Negligent Occurrence Deviation – Physical Damage.
- Electronic Funds Transfer Installment deviation
- New Business Installment deviation.
- Eff 9-6-13 PRGS-129151581 [NCDOI](#)

148. Progressive Preferred Insurance Company

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components.

- 14%-35% for single car policies, non standard underwriting with 5-6 or more SDIP pts.
- 28% for multi car policies, non standard underwriting with 6 or more SDIP pts.
- 15%-36% for single car policies, middle underwriting with 3-6 or more SDIP pts.
- 11%-29% for multi car policies, middle underwriting with 4-6 or more SDIP pts.
- 14%-50% for single car policies, standard underwriting with 0-6 or more SDIP pts.
- 16%-35% for multi car policies, standard underwriting with 2-6 or more SDIP pts.
- 31%-53% for single car policies, preferred underwriting with 0-6 or more SDIP pts
- 25%-39% for multi car policies, preferred underwriting with 0-6 or more SDIP pts.
- 51%-53% for single car policies, ultra-preferred underwriting with 0-6 or more SDIP pts.
- 39%-42% for multi car policies, ultra preferred underwriting with 0-6 or more SDIP pts.
- 5% for policies in non-standard, middle & standard underwriting to policies with proof of homeownership.
- 5%-10% for risks who are members of qualified participating groups, associations or employees of qualified participating employer when risks meet underwriting guidelines.

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components.

12 point violation must not be one of the following:

- a. Manslaughter or negligent homicide.
  - b. Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing.
  - c. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
  - d. Transporting illegal intoxicating liquors by motor vehicle.
- Deviation for single car, non standard underwriting, 12-21 SDIP pts. Credit varies 58%-74%.
  - Deviation for multi car, non standard underwriting, 12-21 SDIP pts. Credit varies 44%-63%.
  - Deviation for single car, middle underwriting, 12-21 SDIP pts. Credit varies 60%-75%.
  - Deviation for multi car, middle underwriting, 12-21 SDIP pts. Credit varies 48%-66%.
  - Deviation for single car, standard, preferred and ultra preferred underwriting, 12-21 SDIP pts. Credit varies 60%-75%.
  - Deviation for multi car, standard, preferred and ultra preferred underwriting, 12-21 SDIP pts. Credit varies 48%-66%.

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components. If the resulting rate is equal to or greater than N.C. Rate Bureau rates, the policy is ineligible for any deviation.

- 1.14 factor applies single car, non standard underwriting for policies without proof of prior auto insurance.
- 1.09 factor applies multi car, non standard underwriting for policies without proof of prior auto insurance.
- 1.05-1.20 factors vary based on territories.
- 1.05-3.20 factors vary based on average driver group 1-17.
- 1.10-1.45 factors vary for single car policies with 1-3 or more accidents.
- 1.06-1.30 factors vary for multi car policies with 1-3 or more accidents.

PHYSICAL DAMAGE All deviation applicable to non-fleet private passenger auto physical damage coverage for all listed deviation components, unless otherwise stated below.

- 26% for single car policies, non standard underwriting with 6 or more SDIP pts.
- 23% for multi car policies, non standard underwriting with collision coverage on more than one vehicle with 6 or more SDIP pts.
- 27%-28% for single car policies, middle underwriting with 5-6 or more SDIP pts.
- 37% for multi car policies, non standard underwriting with collision coverage on one vehicle with 6 or more SDIP pts.
- 18%-24% for multi car policies, middle underwriting, collision coverage on more than one vehicle 5-6 or more SDIP pts.
- 33%-47% for single car policies, standard underwriting with 2-6 or more SDIP pts.
- 31%-38% for multi car policies, middle underwriting, collision coverage on one vehicle with 5-6 or more SDIP pts.
- 22%-40% for multi car policies, standard underwriting, collision coverage on more than one vehicle, 2-6 or more SDIP pts.
- 24%-47% for multi car policies, standard underwriting, collision coverage on one vehicle with 2-5 or more SDIP pts.
- 26%-47% for single car policies, preferred underwriting with 0-5 or more SDIP pts.
- 23%-40% for multi car policies, preferred underwriting, collision coverage on more than one vehicle, 0-6 or more SDIP pts.
- 23%-47% for multi car policies, preferred underwriting, collision coverage on one vehicle with 0-5 or more SDIP pts.
- 48% single car policies, ultra preferred underwriting.
- 40% multi car policies, ultra preferred underwriting, collision coverage on more than one vehicle.
- 40%-47% multi car policies, ultra preferred underwriting, collision coverage on one vehicle with 0-5 or more SDIP pts.
- 5% for policies, non standard, middle and standard underwriting with proof of homeownership.
- 5%-10% for risks who are members of qualified participating groups, associations or employees of qualified participating employers when risks meet underwriting guidelines.

PHYSICAL DAMAGE All deviation applicable to non-fleet private passenger auto physical damage coverage for all listed deviation components, unless otherwise stated below.

12 point violation must not be one of the following:

- a. Manslaughter or negligent homicide.
  - b. Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing.
  - c. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
  - d. Transporting illegal intoxicating liquors by motor vehicle.
- 54%-69% single car policies, non standard underwriting with 12-18 or more SDIP pts.
  - 45%-64% for multi car policies, non standard underwriting, with collision coverage on more than one vehicle with 12-18 or more SDIP pts.
  - 51%-67% for multi car policies, non standard underwriting, collision coverage on one vehicle with 12-18 or more SDIP pts.
  - 57%-71% for single car policies, middle underwriting with 12-18 or more SDIP pts.
  - 47%-66% for multi car policies, middle underwriting with collision coverage on more than one vehicle with 12-18 or more SDIP pts.
  - 54%-69% for multi car policies, middle underwriting with collision coverage on one vehicle with 12-18 or more SDIP pts.

- 57%-71% for single car policies, standard, preferred and ultra preferred underwriting with 12-18 or more SDIP pts.
- 47%-66% for multi car policies, standard, preferred and ultra preferred underwriting, collision coverage on more than one vehicle with 12-21 SDIP pts.
- 54%-69% for multi car policies, standard, preferred and ultra-preferred underwriting, collision coverage on one vehicle with 12-18 or more SDIP pts.

PHYSICAL DAMAGE All deviation applicable to non-fleet private passenger auto physical damage coverage for all listed deviation components. If the resulting rate is equal to or greater than the N.C. Rate Bureau, the policy is ineligible for any deviation.

- 1.19 factor applies, single car policies, non standard underwriting for policies without proof prior of auto insurance.
- 1.15 factor applies, multi car policies, non standard underwriting without proof of prior auto insurance.
- 1.05-1.20 factors vary based on territories.
- 1.10-2.75 factors vary based on average driver group 1-16.
- 1.08-1.35 single car policies with 1-3 or more accidents.
- 1.05-1.24 multi car policies with 1-3 or more accidents.
- Installment Payment Plan: \$3 charge waived for policies purchased by employees from an approved employer group if premium is paid via payroll deduction.
- Eff. 7-1-99

149. Progressive Premier Insurance Company of Illinois

- Tier deviation.
- Electronic Funds Transfer Installment Deviation.
- New business Installment deviation.
- Pro-Rata Cancellation deviation.
- Eff 11-14-14 PRGS-129029130 [NCDOI](#)

150. Progressive Southeastern Insurance Company

- Tier Deviation.
- Electronic Funds transfer installment deviation.
- New business installment deviation.
- Pro rata cancellation deviation.
- Eff 11-14-14 PRGS-129069041

151. Progressive Universal Insurance Company

- Tier Deviation.
- Electronic Funds Transfer Installment Deviation.
- New business Installment deviation.
- Pro-Rata Cancellation deviation
- Eff 11-14-14 PRGS-129029123 [NCDOI](#)

152. Property and Casualty Insurance Company of Hartford

- Territory Deviation.
- Non-Resident Student.
- Account Credit.
- Homeownership Credit.
- Personal Umbrella Policy Credit.
- Hybrid Vehicle Credit.
- New Vehicle Discount.
- Household Composition Primary Classification Deviation.
- Presence of married or domestic partners/total number of drivers.
- Years licensed/married status.
- Years licensed/annual mileage.
- Limited Driver.
- Years licensed/driver training.
- Years Licensed/Good Student.
- Years licensed/principal/occasional.
- Years licensed/number of vehicles.
- Years licensed/household composition.
- Vehicle age/number of vehicles.



- Annual mileage deviation.
- Defensive driver deviation.
- Writing Company Deviation.
- Accident forgiveness Deviation.
- SDIP incident count deviation.
- Tier Deviation chart.
- Eff 4-1-13 HART-128847402 [NCDOJ](#)

153. Providence Washington Insurance Company

**Standard Program**

- Multi-Policy Credit: 10% applies to bodily injury, property damage, medical payments, comprehensive & collision.
- Mature Driver Credit: Applies to bodily injury, property damage, medical payments, comprehensive & collision.
- Multiple Automobile Credit: 5% applies to BI, PD, medical payments, comprehensive & collision: Certain criteria apply.

**Preferred Program**

- Territory Deviation: Various credits apply to bodily injury, property damage, medical payments, comprehensive & collision.
- Multi Policy Credit: 10% applies to bodily injury, property damage, medical payments, comprehensive & collision.
- Mature Driver Credit: Applies to bodily injury, property damage, medical payments, comprehensive & collision.
- Multiple Automobile Credit: 5% applies to BI, PD, medical payments, comprehensive & collision: Certain criteria apply.
- Eff.7-1-02

154. Republic Franklin Insurance Company

- Personal Auto Account Credit.
- W.I.S.E./Affinity Discount.
- Mature Driver Credit: Certain criteria apply.
- Company Car Discount.
- Select Program.
- Essentials Program Deviation.
- Electronic Stability Control Devices Discount/Greenhouse gas score credit.
- Premium Payment Credit.
- Eff. 5-1-12 UTCX-G128145801 [NCDOJ](#)

155. Response Worldwide Insurance Company

- 7.0% non-fleet private passenger auto bodily injury, property damage & medical payments coverage when certain criteria is met.
- 10.0% non-fleet private passenger auto comprehensive & collision coverage if certain criteria is met.
- Eff. 7-15-96 PC 034398 [Filing Detail](#)

156. Safeco Insurance Company of America

- Territory Deviation.
- Driving Group Deviations.
- Renewal, Market, and Tier Deviations.
- SDIP, Single/Multi Car Deviations.
- SDIP, Single/Multi Car, Major Deviations.
- Account Discount Deviations.
- Vehicle Usage and Market Deviations.
- Limited Experience Operator Program Subscription Deviation.
- Certified Risks – Financial Responsibility Laws Deviation.
- Eff 3-8-14 LBPM-129380328 [NCDOJ](#)

157. Seaton Insurance Company

- 15% auto liability, med pay & physical damage. "Unimate Plus" in addition to above: (1) Policy in force 3 yrs. & no at-fault accident additional 5% credit liability, med pays & phys damage; (2) Policy in force 6 yrs. & no at-fault accident; Second 5% credit on coverages listed above.
- 5% non-fleet private passenger auto non-fleet physical damage rates. Discount applies: (1) All vehicles assigned to driver 55 yrs. of age or older, (2) All vehicles on policy, regardless of number, if all drivers are 55 yrs. of age or older, (3) Private passenger vehicles only (no miscellaneous types).
- Eff. 6-20-88



158. Selective Insurance Company of South Carolina

- Installment Payment Plan: \$2 per each installment.
- 30% deviation applies to liability & physical damage when a commercial package policy is written with the risk.
- Eff. 6-1-01

159. Selective Insurance Company of the Southeast

- 30% deviation will be applied to liability Phys Damage rates when a Commercial Package policy is written in conjunction with the risk.
- Eff. 4-1-08 PC112412 [North Carolina Department of Insurance](#)

160. Sentinel Insurance Company, Ltd.

- Insurance score Tier deviation factors.
- Account/Tier Deviation.
- Safe Driver/Incident Free Credit/Tier Deviation factor.
- Least experienced driver factor/Tier Deviation factor
- Most experienced driver factor/Tier Deviation factor.
- Prior BI limits credit/Tier Deviation factor.
- Territory/Tier Deviation factor.
- Primary Classification Rating Factors Exception.
- Eff 10-1-14 HART-129612456 [NCDOI](#)

161. Southern Guaranty Insurance Company

- Exceptional Driver Program: 15% BI, PD, medl pay, comprehensive & collision when underwriting guidelines are met.
- Exception Plus: Additional 5% credit for BI, PD, med pay, comp & coll when policy has been in-force at least 3 yrs. & no at-fault accidents in preceding 3 yrs. A second 5% credit for policies in-force at least 6 yrs. & no at-fault accidents in preceding 6 yrs. Maximum Exceptional Driver credit is 25%.
- Mature Driver Discount: 10% BI, PD, med pay, comprehensive, collision & medical payments when underwriting guidelines are met.
- Multi Policy Discount: 5% auto comp & coll base rate if Southern Guaranty Insurance Company insures both homeowner & auto policy.
- 10% credit auto BI, PD, med pay, comp & coll for all private passenger auto policies for University of North Carolina Employees.
- Eff. 7-1-00

162. Southern Insurance Company of Virginia

ADVANTAGE XL PROGRAM

- Multi-Car Discount.
- Recreational Trailer Rate Discount.
- Loss Free Renewal Discount.
- New Business Automobile Discount.
- Passive Restraint Discount.
- Anti-Lock Braking System Discount.
- Anti-Theft Devices Discount.
- Account Credit.
- Automatic Payment Plan.
- First Accident Forgiveness.
- PACE Endorsement.
- XL Factors.
- Experienced Operator Discount.
- Paid in full discount.

MERIT XL PROGRAM

- Deviation by Coverage and Territory.
- Experienced Operator Discount.
- Multi-Car Discount.
- Recreational Trailer Rate Discount.
- Loss-Free Renewal Discount.
- New Business Automobile Discount.

- Passive Restraint Discount.
- Anti-Lock Braking System Discount.
- Anti-Theft Devices Discount.
- Account Credit.
- Automatic Payment Plan.
- First Accident Forgiveness.
- PACE Endorsement.
- XL Factors.
- Paid in full discount.

#### SUPERIOR XL PROGRAM

- Deviation by Coverage and Territory.
- Experienced Operator Discount.
- Multi-Car Discount.
- Recreational Trailer Rate Discount.
- Loss-Free Renewal Discount.
- New Business Automobile Discount.
- Passive Restraint Discount.
- Anti-Lock Braking System Discount.
- Anti-Theft Devices Discount.
- Account Credit Plan.
- Automatic Payment Plan.
- First Accident Forgiveness.
- PACE Endorsement.
- XL Factors.
- Extra Edge Discount.
- Paid in full discount.

#### PREFERRED XL PROGRAM

- Deviation by Coverage and Territory.
- Experienced Operator Discount.
- Multi-Car Discount..
- Recreational Trailer Rates.
- Loss-Free Renewal Discount.
- New Business Automobile Discount.
- Passive Restrain Discount.
- Anti-Lock Braking System Discount.
- Anti-Theft Devices Discount.
- Account Credit Plan.
- Automatic Payment Plan.
- First Accident Payment Plan.
- PACE Endorsement.
- XL Rating Factor
- Paid in full discount.

#### AUTOGUARD XL, AUTOGUARD II XL PROGRAMS

- Multi-Car Discount.
- Recreational Trailer Rate Discount.
- Passive Restraint Discount.
- Anti-Lock Braking System Discount.
- Anti-Theft Devices Discount.
- Account Credit.
- Automatic Payment Plan.

#### PREFERRED PROGRAM

- Deviation by Coverage and Territory.
- Experienced Operator Discount.
- Multi-Car Discount.

- Recreational Trailer Rates.
- Loss-Free Renewal Discount.
- New Business Automobile Discount.
- Passive Restraint Discount.
- Anti-Lock Braking System Discount.
- Anti-Theft Devices Discount.
- Account Credit Plan.
- Automatic Payment Plan.

#### STANDARD PROGRAM

- Experienced Operator Discount.
- Multi-Car Discount.
- Recreational Trailer Rates.
- Loss-Free Renewal Discount.
- Passive Restraint Discount.
- Anti-Lock Braking System Discount.
- Anti-Theft Devices Discount.
- Account Credit Plan.
- Automatic Payment Plan.
- Paid in full discount.
- Eff. 1-15-14 DNGL-129300430 [NCDOI](#)

#### 163. Southern Pilot Insurance Company

- UNC-Chapel Hill Employee discount.
- Exceptional Driver Plan Credit: on a vehicle insured in the voluntary market and principally driven by an operator with at least nine years of operating experience who has had no chargeable accidents within the past three years.
- Accident Free Discount: 5% credit shall be applied to BI, PD, Med Pay, Comp and Coll premiums on a vehicle insured in the voluntary market and driven by an operator who has had no chargeable accidents within the past three years and has been continuously insured with Southern Pilot for at least three years. An additional 5% applies for a six yr. period. New Business applicants and Southern Pilot renewal customers insured in the voluntary market who can document continuous coverage with a prior carrier and no chargeable accident for a three or six year period as described above are also eligible for the Southern Pilot Accident Free Discount. Maximum Accident Free Discount is 10%. Accident Free will be removed at the next renewal following the first chargeable accident where \$1000 or more was paid for BI, PD, Med and Coll (combined) for any operator in the household.
- Mature Driver Discount: Principal Operators who have 34 years or more of driving experience that are written in the voluntary market and have no operators in their household with less than nine years driving experience shall receive a % discount on Bodily Injury, Property Damage, Comprehensive, Collision & Medical expense premiums for the vehicle they principally operator.
- Multi Policy Discount: 5% credit applied to BI, PD, med pay, comp, & coll premiums developed from the North Carolina Rate Bureau Personal Auto Manual on a vehicle insured in the voluntary market when Southern Pilot Insurance Company insures an individual's home and automobile.
- Eff. 2-24-09 PC123649 [North Carolina Department of Insurance](#)

#### 164. SPARTA Insurance Company

- 5% auto BI, PD, medical payments, comprehensive & collision driven by insured who reached age 55.
- Anti-Theft Device Credits: auto comprehensive when vehicle is equipped with anti-theft device. 5% alarm only, active disabling device. 10% passive disabling device.
- Cancellation will be done on a pro-rata basis.
- Eff. 11-20-01 PC045268 [Filing Detail](#)

#### 165. St. Paul Fire and Marine Insurance Company

- Installment charge deviation: \$2 charge each installment.
- Eff. 1-1-95

#### 166. St. Paul Guardian Insurance Company

- 5% base rate comprehensive coverage when policy qualifies for PAK II Program.
- 5% base rate collision coverage when policy qualifies for PAK II Program.
- 10% Mature Operator Credit: Combined single limit BI, PD, med pay, comp & coll, when principal operator is age 55 & less than or equal to 64 yrs. of age & no inexperienced operators in household. 5% credit for ages 65-74 & no inexperience

operator in household.

- 10% Good Driver Deviation, when certain criteria is met.
- Symbol Reactivities model year 1976-1982, Symbol 14, comprehensive - 7.8% credit; collision - 12.7% credit. Model yrs. 1975 & prior; Values above \$10,000 rated Symbol 7 for comprehensive & collision.
- Increase Limits Extended Transportation Expense Coverage is provided at no charge, when comprehensive coverage is purchased & policy qualifies for PAK II Program.
- Passive Restraint Deviation: 20% when restraint is installed in driver-side only position; 30% when restraint is installed in both front outboard seat positions. If policy qualifies for PAK II Program, airbag discount applies to factory installed automatic occupant restraint. Deviation applies only to medical payments base premium.
- Anti-Theft Device Deviation for PAK II Program: 5% alarm only, 5% active disabling device; 15% passive disabling device. This deviation applies to comprehensive base premium.
- Anti-Lock Braking System Deviation: 5% combined single limit liability, BI, PD liability base premium when private passenger auto equipped with factory installed four-wheel anti-lock braking system.
- Golfmobile Liability Coverage provided at no additional charge.
- Miscellaneous Types: ATV, minibike & dune buggy, combined BI & PD liability rates not used for commercial purposes will be same rate as North Carolina Reinsurance Facility. Snowmobile rates, medical payments coverage rate will be 22% of Territory 18 private passenger auto med pays rate. Collision rates will be same as NC Rate Bureau's snowmobile rates.
- 10% when more than one recreational vehicle is covered under same policy for following miscellaneous types, trailers designed for use with private passenger autos, motorbikes or other similar motor vehicles not used for commercial purposes (excluding motorcycles, motorscooters & mopeds); snowmobiles & golfmobiles.
- Renewal Credit: 0-2 yrs.-0%; 3yrs.-3%; 4yrs.-4%; 5 or more yrs. -5% premium credit when insured maintained consecutive yrs. of coverage with St. Paul. Credit will apply to final premium for each coverage & rounded to nearest dollar.
- Installment charge deviation: \$2 charge each installment unless Electronic Funds Transfer billing option is selected, then no charge.
- Employee Discount: New Business - 20%; Renewals - 15% when criteria is met.
- Eff. 3-1-00

167. St. Paul Mercury Insurance Company

- 15% non-fleet private passenger auto liability & physical damage insurance rates.
- Eff. 1-1-88

168. Standard Fire Insurance Company

- Territorial Deviation Grid.
- Insurance Score Level Multiplier for Other Than Inexperienced Operators.
- Account Discount.
- Hybrid Vehicle Discount.
- Installment Payment deviation.
- Minimum Years Licensed and Number of Married.
- Vehicle Driver Composition.
- Good Student Credit.
- Eff 7-24-14 TRVA-129466535 [NCDOI](#)

169. State Automobile Mutual Insurance Company

- 10% auto BI, PD, med pay, comp & coll coverages, no SDIP pts., no inexperienced operators & insured has Homeowners policy with State Auto Companies.
- 5% auto BI, PD, medical payments, comprehensive & collision coverages provided no SDIP pts., no inexperienced operators & all operators in household are age 55 or older.
- 15% auto BI, PD, med pay, comp & coll coverages provided there are no SDIP pts., no inexperienced operators, all operators in household are age 55 or older and insured has a Homeowners policy with State Auto Companies.
- Installment Pay Plan charge is reduced to \$1 per installment on all new and renewal business.
- 5% auto BI & PD liability (or combined single liability) coverage for private passenger auto equipped with factory installed four wheel anti-locking braking systems.
- Eff. 2-1-93

170. State Auto Property & Casualty Insurance Company

- Auto/Home Discount.
- Financial Stability.
- Driver Experience.
- Territory deviation.

- Early Upload discount.
- Good Student Discount.
- Anti-Lock Braking Systems Discount.
- Installment Plan with Electronic Funds Transfer deviation.
- Customizing Equipment deviation.
- Discount on BI, PD, Med Pay, UM/UIM, Comp and Coll coverages for Electric Autos.
- Paid in Full Discount.
- Eff. 8-26-14 STAT-129474601 [NCDOI](#)

171. State Farm Mutual Automobile Insurance Company

- Territory Deviation.
- Accident Free Deviation.
- Multi Line Deviation when criteria is met.
- Installment Payment - electronic funds transfer Deviation.
- Good Driving Deviation.
- Classic vehicle Deviation.
- Customer Rating Index (CRI) Deviation.
- SDIP Deviation.
- Customization Deviation.
- Antique Vehicle Deviation.
- Utility Vehicle Deviation.
- Motorcycle Liability Deviation.
- Multi-car deviation.
- Classification deviation.
- Medical payment coverage limit deviation.
- PPA model year deviation.
- Motor cycle model year deviation.
- Inexperienced operator deviation.
- Drive safe & save deviation.
- Eff 1-6-14 SFMA-128850037 [NCDOI](#)

172. Teachers Insurance Company

- Multiline Deviation.
- Surcharge Forgiveness (SDIP).
- Electronic Funds Transfer (Payment Options).
- Installment Payments.
- Payroll Payment Plan Deviation.
- Educator deviation.
- 2011+ ISO Symbol Deviation.
- Eff 10-1-14 HRMN-129632610 [NCDOI](#)

173. Titan Indemnity Company

- **TIER A**
- Territory Deviation.
- Model Year Deviation.
- New Vehicle Deviation.
- Driver Class Deviation.
- Accident Free Deviation.
- Financial Responsibility Deviation (Credit Score).
- Matrix Deviation (various characteristics).
- Safe Driver Insurance Plan Deviation.
- Inexperienced Operator Deviation.
- Intra Agency Transfer Deviation.
- Affinity Deviation.
- Paid in Full Deviation.
- Military Deviation.
- Increased Limits Deviation.

- Household composition Deviation.
- Advance Quote Deviation.
- Driving Group Deviation.
- Premium Payer Reward deviation.
- Prior Carrier Deviation.
- Prior Insurance Lapse Deviation.
- Accident Forgiveness Deviation.
- Collision Deviation.
- **TIER B**
- Territory Deviation.
- Model Year Deviation.
- New Vehicle Deviation.
- Driver Class Deviation.
- Accident Free Deviation.
- Matrix Deviation.
- Safe Driver Insurance Plan Deviation.
- Inexperienced Operator Deviation.
- Intra Agency Transfer Deviation.
- Affinity Deviation.
- Paid in Full Deviation.
- Military Deviation.
- Advance Quote Deviation.
- Driving Group Deviation.
- Premium Payer Reward deviation.
- Prior Carrier Type Deviation.
- Prior Insurance Lapse Deviation.
- Accident Forgiveness Deviation.
- Collision deviation.
- Increased Limits deviation.
- Household Composition.
- Eff 7-14-14 NTWP-129527174 [NCDOI](#)

174. Travelers Casualty & Surety Company

- Anti-Lock Brake Deviation: 5% auto single limit (liability & medical payments) or BI, PD & medical payments.
- Anti-Theft Device Deviation: 5% or 10% discount depending on how vehicle is equipped. Applicable to non-fleet private passenger auto comprehensive base premiums.
- 7% Loss & Conviction Free Renewal Deviation: Multi-car policies: Applies to non-fleet private passenger auto BI, PD, medical payments & collision coverage. Credit applies to voluntary policies.
- Mature Driver Deviation: 3% to BI, PD & medical payments; 5% collision, 10% comprehensive coverage.
- Passive Restraint Discount: 1% auto BI, PD & medical payments. Credit applies to voluntary policies.
- 7% Loss & Conviction Free Renewal Deviation; Multi-car policies: Applies to collision coverage only when policy is ceded to the Facility.
- Mature Driver Deviation.
- Eff. 12-17-93

175. Travelers Casualty & Surety Company of America

- 15% non-fleet private passenger auto bodily injury, property damage & medical payments rates.
- 15% non-fleet private passenger auto comprehensive & collision rates.
- Eff. 10-15-92

176. Travelers Casualty Insurance Company of America

- 30% non-fleet private passenger auto liability & medical payments rates.
- 30% non-fleet private passenger auto physical damage rates.
- Eff. 10-15-92
- Name Changed from Travelers Casualty & Surety Company of Illinois effective 1/1/04

177. Travelers Indemnity Company

- Installment Payment Plan, waiver of charge on certain entities using payroll deduction.

- Contributing Vehicle Credit.
- Eff. 11-1-09 TRVA-126245042 [North Carolina Department of Insurance](#)

178. Travelers Indemnity Company of America

- Account Discount.
- Contributing Vehicle Credit.
- Hybrid Vehicle Discount.
- Installment Payments - Installment charge for each installment is deleted.
- Eff 11-1-09 TRVA-126245162 [North Carolina Department of Insurance](#)

179. The Travelers Indemnity Company of Connecticut

- Company Coverage Factors.
- Account Discount, Bodily Injury, Prop Dam, Med Pay, Un/Underinsured Motorist, Comp, Coll.
- Contributing Vehicle Credit: deviation applied on autos, pickups, vans & classic autos for bodily injury property damage, medical pay & collision for single car policy yet have more than one private passenger auto insured with The Travelers.
- Hybrid Vehicle Discount 10% discount.
- Installment Payment Plan.
- Effective 11-1-09 TRVA-126245153 [North Carolina Department of Insurance](#)

180. Travelers Personal Security Insurance Company

- Territorial Deviation Grid.
- Insurance Score Level Multiplier for Other Than Inexperienced Operators.
- Account Discount.
- Company Coverage Factor.
- Hybrid Vehicle Discount.
- Installment Payment deviation.
- Minimum Years Licensed and Number of Married.
- Vehicle Driver Composition.
- Good Student Credit.
- Eff 7-24-14 TRVA-129466528 [NCDOI](#)

181. Travelers Property Casualty Company of America

- Account Credit: 10% credit when voluntary auto & homeowners policy with The Travelers.
- Careful Driver Credit: 7% auto BI, PD, medical payments & collision that have 0 SDIP pts. for the last 3 consecutive yrs.
- Senior Driver Credit: Credit varies 3% - 6% when criteria is met.
- Contributing Vehicle Credit: 25% auto BI, PD, med pay & coll for single car policy, yet have more than one auto insured with The Travelers.
- Contributing Vehicle Credit: 15% auto comprehensive, fire/fire & theft/fire, theft, CAC for insured who have a single car policy, yet have more than one auto insured with The Travelers.
- Highly Preferred Credit: 19% credit when certain criteria is met.
- Preferred Credit: 10% credit when certain criteria is met.
- Eff. 8-21-99

182. Truck Insurance Exchange

- Territory Deviation.
- Household Group Deviation - Liability.
- Single Car Financial Responsibility and Points Deviation – Liability.
- Multi Car Financial Responsibility and Points Deviation – Liability.
- Financial Responsibility High Points Deviation Single Car – Liability.
- Financial Responsibility High Points Deviation Multi Car – Liability.
- Multi-Car/Paid-in-full/Auto-Home/Mobile Home/Rent Deviation – Liability.
- Accident and Point Deviation - Liability.
- Major Violation Deviation – Liability.
- Minor Violation and Points Deviation – Liability.
- Market and Points Deviation – Liability.
- Points and Inexperienced Operator Deviation – Liability.
- Household Structure Deviation – Liability.
- Electronic Funds Transfer Installment Deviation.



- Territory Deviation-Physical Damage.
- Household Group Deviation - Physical Damage.
- Single Car-Points Financial Responsibility and Points Deviation - Physical Damage.
- Multi Car, One Collision Vehicle, Financial Responsibility and Points – Physical Damage.
- Multi Car, Two or More Collision Vehicles, Financial Responsibility and Points – Physical Damage
- Financial Responsibility High Points Deviation Single Car-Physical Damage.
- Financial Responsibility High Points Deviation Multi Car-Physical Damage.
- Multi Car/Paid in full/auto-Home/Mobile Home/rent deviation - Physical Damage.
- Accident and Point Deviation-Physical Damage.
- Major Violation-Physical Damage.
- Minor Violation and Points Deviation-Physical Damage.
- Market and Points Deviation-Physical Damage.
- Points and Inexperienced Operator Deviation - Physical Damage.
- Household Structure Deviation-Physical Damage.
- Marital Status deviation Liability.
- Electronic Funds Transfer Deviation Liability.
- Marital Status deviation Physical Damage.
- Electronic Funds Transfer Deviation Physical Damage
- Eff 3-1-10 FARM-126381295 [North Carolina Department of Insurance](#)

183. Trumbull Insurance Company

- Insurance Score Tier deviation.
- Account or Homeownership Factor deviation.
- Driving Record Factor.
- Least Experienced drive factor.
- Most experienced driver factor.
- Prior bodily injury limits factor.
- Annual mileage factor.
- Coverage Selection factor.
- Cars versus drivers factor.
- Marital Status factor.
- AARP Membership.
- Territory factor.
- Defensive Driver factor.
- Business Owned Non-Fleet Auto credit.
- Eff 6-7-14 HART-129440731 [NCDOI](#)

184. Twin City Fire Insurance Company

- Account Credit.
- Agency Book Transfer.
- Multi Car Discount.
- Eff 5-8-12 HART-128009725 [NCDOI](#)

185. USAA Casualty Insurance Company

- Territory Deviation.
- Make/Model Deviation.
- Tier Deviation.
- New Vehicle Discount Deviation.
- Occasional Operator Deviation.
- Passive Restraint Seat Belt Discount Deviation.
- MyUSAA Legacy Deviation.
- Principal Operator Age 55 And Over Deviation.
- Military Installation Garaging Deviation.
- Premier Driver Deviation.
- Daytime Running Lights Deviation.
- Years Driving Experience/Marital Status Deviation.
- Policy Advantage Deviation.



- Short Rate Cancellation Tables Cancellation Deviation.
- UMBI and UMBI/UIMBI.
- Extended Transportation Expenses Coverage.
- Towing and Labor Coverage.
- Audio, Visual and Data Electronic Equipment Coverage Deviation.
- Customizing Equipment Coverage
- Named Non-Owner Policy Deviation.
- Extended Non-Owned Liability.
- Miscellaneous Types/Trailers.
- Installment Payment Plan Deviation.
- Eff 11-18-13 USAA-129213965 [NCDOL](#)

186. USAA General Indemnity Company

- Territory Deviation.
- Make/Model Deviation.
- Tier Deviation.
- New Vehicle Discount Deviation.
- Occasional Operator Deviation.
- Passive Restraint Seat Belt Discount Deviation.
- MyUSAA Legacy Deviation.
- Principal Operator Age 55 And Over Deviation.
- Military Installation Garaging Deviation.
- Premier Driver Deviation.
- Daytime Running Lights Deviation.
- Years Driving Experience/Marital Status Deviation.
- Short Rate Cancellation Tables Cancellation Deviation.
- UMBI and UMBI/UIMBI.
- Extended Transportation Expenses coverage.
- Towing and Labor Costs Deviation.
- Audio, Visual and Data Electronic Equipment Coverage Deviation.
- Customizing Equipment Coverage
- Named Non-Owner Policy Deviation.
- Miscellaneous Types/Trailers.
- Multiple Car By Number of Operators.
- Installment Payment Plan Deviation.
- Eff 11-18-13 USAA-129214084 [NCDOL](#)

187. Unigard Indemnity Company

- 5% auto physical damage rates. Deviation applies: (1) All vehicles assigned to driver 55 yrs. of age or older, (2) All vehicles on policy, regardless of number, if all drivers are 55 yrs. of age or older, (3) Private passenger vehicles only.
- 10% physical damage rates when same insured also has Homeowners Form HO 00 03 or HO 00 06.
- Eff. 9-5-89

188. United Services Automobile Association

- Territory Deviation.
- Make/Model Deviation.
- Tier Deviation.
- New Vehicle Discount Deviation.
- Occasional Operator Deviation.
- Passive Restraint Seat Belt Discount Deviation.
- MyUSAA Legacy Deviation.
- Principal Operator Age 55 And Over Deviation.
- Military Installation Garaging Deviation.
- Premier Driver Deviation.
- Daytime Running Lights Deviation.
- Years Driving Experience/Marital Status Deviation.
- Policy Advantage Deviation.

- Short Rate Cancellation Tables Cancellation Deviation.
- UMBI and UMBI/UIMBI.
- Extended transportation expense and towing and labor.
- Audio, Visual and Data Electronic Equipment Coverage Deviation.
- Customizing Equipment Coverage
- Named Non-Owner Policy Deviation.
- Extended Non-Owned liability.
- Miscellaneous Types/Trailers.
- Installment Payment Plan Deviation.
- Eff. 11-18-13 USAA-129213928 [NCDOI](#)

189. United States Fidelity & Guaranty Company

- Multi-Policy Discount.
- Principal Operator age 55 & over.
- Physical Damage Deviation.
- Special Package Discount.
- Employee Group Discount.
- Eff. 9-1-00 PC034571 [NCDOI](#)

190. United States Liability Insurance Company

- Deviation on UMBI for limits up to 250K/500K and for limits higher than 250K/500K.
- Deviation on combines UM/UIM Bodily Injury.
- Deviation credit range for BI, PD and Medical Payments.
- Deviation on Comp, Fire and Theft Rates.
- Deviation on Collision Rates.
- Credit applied to deviated rates on BI, PD, and Med Pay for rating each each vehicle in excess of 3.
- Eff 2-2-12 USLI-127937418 [NCDOI](#)

191. Unitrin Auto and Home Insurance Company

- Territory Definitions.
- Pricing Level Voluntary deviations no points.
- Extended Transportation Expense Coverage (Package Plus Only).
- Pro Rata Cancellation (Package Plus).
- Experienced Operator Credit; no inexperienced operators, apply discount to BI, PD, Collision and Comprehensive (Price levels A through Q only)
- Electronic Funds Transfer (EFT) Installment Payments-No installment charge will be applied
- Network Discount, 6% discount applied to BI, PD, Med Pay, Collision and Comprehensive
- Vehicles Equipped with Anti-Theft Devices, (Pricing Levels A through Q). 1. Alarm Only and Active Disabling Devices - 5% discount on Comprehensive Coverage. 2. Passive Disabling Devices-15% discount on Comprehensive Coverage
- Package Plus Deviation, Rule 4.H, Bodily Injury, Property Damage, Medical Payments, Comprehensive and Collision
- Multiple Vehicle Discount (same policy), pricing levels A thru R only.
- Vehicles Equipped with Anti-lock braking system, pricing level A thru S only
- Physical Damage Rules.
- Eff 11-9-13 KEMP-129029488 [NCDOI](#)

192. Unitrin Safeguard Insurance Company

- Voluntary Pricing Level deviations (Price levels A through R only).
- Misc Coverage - Extended Transportation Expense Coverage.
- Pro Rata Cancellation all Package Policies.
- Experienced Operator Credit.
- Payment Options – Electronic Funds Transfer (EFT).
- Affinity Group Network Group Discount, applied to BI, PD, Med Pay, Collision and Comprehensive
- Safety Features - Anti-Lock Breaking Systems, BI and PD.
- Safety Features - Anti-Theft Devices, Comp only.
- Multi-Policy Package Plus.
- Multiple Vehicle Discount.
- Physical Damage Rules.
- Safe Driver Insurance Plan.

- Eff 12-30-13 KEMP-129029564 [NCDOI](#)

193. Universal Insurance Company

- Extra Vehicles deviation.
- Account Credit deviation.
- Underwriting Tier deviation.
- Auto and Home Deviation.
- Homeowners Deviation, BI, PD, comp and Coll.
- Electronic funds transfer.
- Eff. 9-9-14 UVIC-129695415 [NCDOI](#)

194. Utica Mutual Insurance Company

- Utica National Insurance Group Employees Mass Merchandising Plan.
- Account Credit
- Wise Affinity/Affinity discount.
- Mature Driver Credit
- Electronic Stability Control devices Discount
- Greenhouse Gas Score credit
- Premium Payment Credit
- Edge Program Tiered Rating
- Eff. 5-1-12 UTCX-G128145759 [NCDOI](#)

195. Utica National Assurance Company

- Mass Merchandising Plan for employees of Utica National Insurance Group.
- Personal Lines Account Credit.
- Wise Affinity/Affinity discount.
- Company Car Discount.
- Mature Driver Credit.
- Electronic Stability Control devices Discount.
- Greenhouse Gas Score credit.
- Premium Payment Credit.
- Edge II Program Tiered Rating.
- Eff. 11-1-10 UTCX-G126752143 [North Carolina Department of Insurance](#)

196. Valiant Insurance Company

- 5% non-fleet private passenger auto comprehensive & collision insurance rates.
- 5% auto bodily injury, property damage, comprehensive & collision coverage if named insured is an educator.
- 5% auto BI, PD, medical payments, comprehensive & collision for loss free credit insured with 3 years with "0" SDIP pts.
- 10% auto bodily injury, property damage, med pay, comprehensive & collision for loss free credit insured 6 years with "0" SDIP pts.
- 5% auto bodily injury & property damage for anti-lock brakes.
- 5% auto comprehensive with anti-theft device (active).
- 10% auto comprehensive with anti-theft device (passive).
- 5% auto bodily, property damage, medical payments, comprehensive & collision for mature driver.
- 5% auto bodily injury, property damage, medical payments, comprehensive & collision for account driver.
- 5% auto comprehensive & collision for multi-car policies.
- 15% auto comprehensive & collision for cars with "0" SDIP pts.
- Eff. 2-15-98

197. Victoria Fire & Casualty Company

**TIER A**

- Territory Deviation.
- Model Year Deviation.
- New Vehicle deviation.
- Driver class Deviation.
- Accident Free Deviation.
- Financial Responsibility Deviation(credit score).
- Matrix Deviation (various characteristics).

- Safe Driver Insurance plan Deviation.
- Inexperienced Operator Deviation.
- Intra Agency Transfer Deviation (independent agency refers to Titan).
- Affinity Deviation.
- Paid in Full Policy Premium Amount Deviation.
- Military Deviation.
- Increased Limits Deviation.
- Household composition Deviation.
- Advance Quote Deviation.
- Driving Group Deviation.
- Premium Payer Reward deviation.
- Prior Carrier Deviation.
- Prior Insurance Lapse Deviation.
- Accident Forgiveness Deviation.
- Collision Deviation.

**TIER B**

- Territory Deviation and Territory Definitions.
- Model Year Deviation.
- New Vehicle deviation.
- Driver class Deviation.
- Accident Free Deviation.
- Matrix Deviation (various characteristics).
- Safe Driver Insurance plan Deviation.
- Inexperienced Operator Deviation for Bodily Injury, Property Damage, Med Pay and Collision.
- Intra Agency Transfer Deviation (independent agency refers to Titan).
- Affinity Deviation.
- Paid in Full Policy Premium Amount Deviation.
- Military Deviation.
- Advance Quote Deviation.
- Driving Group Deviation.
- Premium Payer Reward deviation.
- Prior Carrier Type Deviation.
- Prior Insurance Lapse Deviation.
- Accident Forgiveness Deviation.
- Collision deviation.
- Increased Limits deviation.
- Household Composition Deviation.
- Eff 7-14-14 NTWP-129527161 [NCDOI](#)

198. Vigilant Insurance Company

- Miscellaneous types antique autos.
- Payment options installment fee waived on auto recurring payments.
- Eff. 10-6-14 CHUB-129646237 [NCDOI](#)

199. West American Insurance Company

- Fampak Discount: 5% credit for all coverages.
- Prime Life Discount: 4% credit for all coverages.
- Employee Discount: 15% credit for all coverages.
- Base Rate Deviation by territory.
- Anti-Theft Discount various discounts.
- Eff. 9-1-00 PC035766 [NCDOI](#)

200. Wilshire Insurance Company

- Liability Deviation.
- Liability Deviation.
- Liability Deviation.
- Liability Deviation.

- Liability Deviation.
- Liability Deviation.
- Liability Deviation.
- Liability Deviation.
- Voluntary Manual Deviation (Inexperienced Operator).
- Eff 7-5-11 OCCD-127196090 [NCDOI](#)

## **AUTOMOBILE**

1. 21<sup>st</sup> Century Advantage Insurance Company
  - Anti-Theft Devices Discount.
  - Anti-lock braking system discount.
  - Extra automobile discount.
  - Tier Deviation.
  - Deviation for determining other than collision base rates for symbols not displayed.
  - Extended transportation expenses coverage deviation.
  - Driver Deviations.
  - Eff 6-1-08 APCG-125478807 [NCDOI](#)
  
2. 21<sup>st</sup> Century Centennial Insurance Company
  - Class Deviation.
  - Territory Deviation.
  - Tier Deviation.
  - Household Composition Deviation.
  - Primary Graded Adjustment Deviation.
  - Liability Vehicle Age Deviation.
  - ISO Model Year Symbol Deviation.
  - 21<sup>st</sup> Century Model Year Symbol Deviation.
  - Anti-Theft Deviation.
  - Eff 11-11-13 AGMK-128859882 [NCDOI](#)
  
3. ACE American Insurance Company
  - 17% private passenger auto BI, PD, Med Pay, uninsured motorist, combined uninsured & underinsured, comp & collision.
  - Eff. 3-18-97
  
4. ACE Fire Underwriters Insurance Company
  - 17% non-fleet private passenger auto bodily injury, property damage, medical payment, uninsured motorist, combined uninsured motorist & underinsured motorist, comprehensive & collision.
  - Eff. 3-18-97
  
5. ACE Property & Casualty Insurance Company
  - 17% non-fleet private passenger auto bodily injury, property damage, medical payment, uninsured motorist, combined uninsured motorist & underinsured motorist, comprehensive & collision.
  - Eff. 3-18-97
  
6. AIG Property Casualty Company
  - Anti-theft Devices Discount
  - Anti-lock braking system discount.
  - Extra automobile discount.
  - Tier Deviation.
  - Deviation for determining other than collision base rates for symbols not displayed.
  - Extended transportation expenses coverage deviation.
  - Driver Deviations.
  - Eff 10-28-15 APCG-130283873 [NCDOI](#)
  
7. AMCO Insurance Company
  - Financial Responsibility Deviation.
  - Territory Deviation.
  - Allied Affinity Deviation.
  - Preferred Driver Deviation.
  - Driver Class Deviation.
  - Miscellaneous Vehicle Deviation.
  - Eff. 10-1-15 NWPC-130074048 [NCDOI](#)

8. AMEX Assurance Company

- Accident-Free Discount: Applies to auto BI, PD, med payment & collision: 3-5 yrs.- 10% credit: 6 yrs. or more- 15% credit.
- Auto/Homeowner Discount 5% Forms 3 & 6: with accompanying homeowners policy.
- Deviation for auto bodily injury, property damage, medical payments, comprehensive & collision: Credit varies.
- Installment Payment Plan: Charge waived for electronic funds transfer or payroll deduction.
- Work Site Discount: named insured policy through the Work Site Marketing Program of AMEX Assurance Company. Preferred Client Deviation 10%.
- Costco Discount: 3% applies to policies for member insureds of Costco. Vehicle Usage Discount.
- Multi-car discount for Liability, Comp & coll
- Liability Limits: credit varies by Limit amount.
- Eff. 9-1-06 USPH-6RZG9Y391 PC095703 [North Carolina Department of Insurance](#)

9. Alfa Alliance Insurance Corporation

- Account Discount.
- Multi-Vehicle Discount.
- Driver Experience Factor.
- Insurance Score (Credit) Factor.
- Installment Payment Deviation.
- Eff. 8-15-11 AFAL-127308907 [NCDOI](#)

10. Allied Property and Casualty Insurance Company

- Financial Responsibility Deviation.
- Territory Deviation.
- Allied Affinity Deviation.
- Preferred Driver Deviation.
- Matrix deviation.
- Home and car deviation.
- Non-Allied Homeowner deviation.
- Auto financial deviation.'
- Driver Class deviation.
- Household composition deviation.
- Miscellaneous Vehicle Deviation.
- Nationwide associate deviation.
- Advanced quote deviation.
- New vehicle deviation.
- Prior Carrier Deviation..
- Easy Pay sign-up deviation.
- Eff. 3-25-15 NWPC-129834310 [NCDOI](#)
- **Motorcycle/Recreational Vehicle**
- Matrix Deviation
- Eff 8-10-07 PC104818 [North Carolina Department of Insurance](#)

11. Allstate Indemnity Company

**Standard (Preferred Program)**

- Territory Deviation.
- Years Licensed Deviation.
- Fifty-Five (55) and Over Discount.
- Tier Deviation.
- Premier and Premier Plus Discount.
- Multiple Policy Discount.
- New Car Discount.
- The Good Hands People Discount.
- Antilock Brake Discount.
- Accident Rating Deviation (SDIP).
- Installment Payment Fee for Electronic Funds Transfer or Payroll Deviation
- Coverage Deviations (Death Indemnity).
- Certified Risks Financial Responsibility Laws.

- Allstate Auto/Life Discount.
  - Maximum Deviation.
  - **Non-Standard Auto Program**
  - Liability Coverage Deviations for Bodily Injury and Property Damage
  - Installment Payments, Electronic Funds Transfer or Payroll Deduction
  - The Good Hands People Discount.
  - Certified Risks Financial Responsibility Laws.
  - Maximum Deviation.
  - Eff 10-1-15 ALSE-130175562 [NCDOI](#)
12. Allstate Insurance Company
- Installment Payment Fee.
  - Death Indemnity Coverage Deviation.
  - Certified Risks Financial Responsibility Laws.
  - Effective 4-13-2015 ALSE-129842762 [NCDOI](#)
13. Allstate Property and Casualty Insurance Company
- Territory Deviation.
  - Household Composition.
  - Multiple Policy Discount.
  - New Car Discount, Months since purchase.
  - 55 And Over Discount.
  - The Good Hands People Discount.
  - Antilock Brake Discount.
  - Tier Deviation.
  - Premier and Premier Plus Discount.
  - Good Payer Discount.
  - Allstate Easy Pay Plan Discount.
  - Years Licensed Deviation.
  - Installment Payments.
  - Future Effective Date Discount.
  - Preferred Package Discount.
  - Full Pay Discount.
  - Certified Risks Financial Responsibility Laws.
  - Allstate Auto/Life Discount.
  - Accident Forgiveness Deviation.
  - Maximum Deviation.
  - Allstate eSMART discount.
  - Effective 10-1-15 ALSE-130161911 [NCDOI](#)
14. American Automobile Insurance Company
- Tier Deviation Factor.
  - Account Credit.
  - Electronic Funds Transfer.
  - Vehicle Equipped with Anti-Theft Devices-Alarm only devices, Active disabling devices, Passive Disabling devices.
  - Comprehensive Rate Deviation factor.
  - Motorcycle Physical Damage Coverage.
  - Territory Deviation.
  - Eff. 8-15-10 FFDC-126581084 [North Carolina Department of Insurance](#)
15. American Bankers Insurance Company of Florida
- Antique Auto Program
  - Car Club discount.
  - Antique Auto 2500 Mile Tier.
  - Antique Auto 5000 Mile Tier.
  - Modified/Collectible Vehicles 2500 Mile Tier.
  - Modified/Collectible Vehicles 5000 Mile Tier.
  - Eff. 4-1-10 ASPX-126454260 [North Carolina Department of Insurance](#)



16. American Centennial Insurance Company

- 5% non-fleet private passenger auto liability & physical damage rates.
- Eff. -1-85

17. American Economy Insurance Company

- 10% deviation where principal operator is aged 55 & over with no inexperienced operator in household.
- Eff. 4-19-91

18. American Fire & Casualty Company

- Fampak Discount: 5% credit for all coverages.
- Prime Life Discount: 4% credit for all coverages: Certain criteria must be met.
- Employee Discount: 15% credit for all coverages.
- Base Rate Deviation by territory for bodily injury, property damage, med pay, uninsured motorists, comp & coll coverages.
- Anti-Theft Discount: Com Coverage only: 5% & 15% credit: Certain criteria apply.
- Eff. 9-1-00 PC 035767 [Filing Detail](#)

19. American Home Assurance Company

- 6% - 37% deviation for med pay & uninsured & uninsured/underinsured motorists coverage: All territories.
- 1% - 46% deviation for bodily injury, property damage, comprehensive & collision coverages: Certain criteria apply.
- 5% deviation for bodily injury, property damage, medical payments, comprehensive & collision for multi car policies.
- 5% deviation for comprehensive: All vehicles equipped with alarm only and active disabling devices.
- 15% deviation for comprehensive: All vehicles equipped with passive disabling devices.
- 5% deviation for certain coverages: All insureds within sponsored groups.
- Installment fee waived for automatic deductions from a financial account.
- 1st installment fee waived for all multiple payment modes.
- Eff. 12-20-02 PC054433 [Filing Detail](#)

20. American Insurance Company

- Tier Deviation Factor.
- Account Credit.
- Electronic Funds Transfer.
- Vehicle Equipped with Anti-Theft Devices-Alarm only devices, Active disabling devices, Passive Disabling devices.
- Comprehensive Rate Deviation factor.
- Motorcycle Physical Damage Coverage.
- Territory Deviation
- Eff 8-15-10 FFDC-126581089 [North Carolina Department of Insurance](#)

21. American Manufacturers Mutual Insurance Company

- Voluntary deviations without driving points - BI, PD, COMP, COLL credit varies by territory.
- Voluntary deviations with driving points - BI, PD, COMP, COLL credit varies by territory.
- Safety Equipment Discounts - 5% - 15% to Med Pay if qualified.
- Anti-locking braking system discount - 5% for autos equipped with a factory installed four wheel Anti-Lock Braking System.
- Extended Transportation Expenses Coverage - KIP ONLY - \$30/\$900 Increased Transportation Expense no additional charge.
- Cancellation - KIP ONLY - return premium is computed on a Pro Rata basis.
- Classifications - Experienced Operator Credit - principal operator is aged 55 and over and no inexperienced operators apply to the vehicle, apply a 3% discount to the BI and PD Liability, Med Pay, Coll and Coll premiums.
- Classic Auto Discount: 80% discount to Misc Types Rule-19.F. Classic Auto Discount for BI, PD & med pay coverages.
- Deferred Premium Payment Plans electronic funds transfer, a \$1 monthly service charge is applied per billing.
- Kemper Network Deviation 7%: Certain criteria apply.
- Anti Theft Devices Discount - credit varies.
- Eff 7-1-03 PC062831 [North Carolina Department of Insurance](#)

22. American Motorists Insurance Company

- Extended Transportation Expenses Coverage - KIP only: Coverage included at no additional charge.
- Cancellation - KIP only: Compute return premium on pro rata basis.
- Deferred Premium Payment Plan.

- 7% Kemper Network Deviation: Certain criteria apply.
- Eff 7-1-03 PC062832 [North Carolina Department of Insurance](#)

23. American Security Insurance Company

- Deviation: Charge as premium for comprehensive (full coverage) & collision (\$100 deductible), the NC Rate Bureau base rates, which became effective January 1, 1984 for territory 17, separately for each coverage. Premiums so determined are applied statewide regardless of territory, no primary or secondary rating factors are applied.  
Eff. 2-1-86

24. American Southern Insurance Company

- 12.5% Elite Driver Discount: Applies to each vehicle, each driver when meeting criteria.
- 5% Preferred Driver Discount: Applies to each vehicle, each driver when meeting criteria.
- 2% AAA Carolina Affinity Group Discount when insured is a member of AAA Carolinas.
- Renewal Discount Program when insured with American Southern for three continuous years and loss free.
- Multiple policy discount when the policyholder places both automobile and homeowners coverage through the American Auto Club Insurance Agency. Discount applies to BI, PD, Med Pay, Coll and Comp premiums.
- 10% Super Preferred Driver Discount.
- Eff. 6-15-04 PC071954 [Filing Detail](#)

25. American States Insurance Company

- Tier Deviations.
- ATP Constant.
- Territory Deviations.
- Driver Class Deviations.
- Driver Experience Deviations.
- Student Deviations.
- Merit Deviation.
- Household Structure Deviations.
- Symbol Deviations.
- Model Year Deviations.
- Maximum Years Driving Experience Deviations.
- Minimum Years Driving Experience Deviations.
- Multi-Car Discount Deviation.
- Account Discount Deviations.
- Full Coverage Deviations.
- Accident Free Deviation.
- Violation Free Deviation.
- Accident Forgiveness Deviation.
- Paid in Full Deviation.
- Group Discount Deviation.
- Anti-Theft Discount Deviation.
- Advanced Quote Discount Deviation.
- Employee Discount Deviation.
- New Vehicle Deviations.
- Low Mileage Discount Deviations.
- Eff. 10-1-15 LBPM-130207433 [NCDOI](#)

26. American States Preferred Insurance Company

- Territory Deviation.
- Driving Group Deviations (years driving experience, marital status, good student, distant student), various rates.
- Renewal, Market, and Tier Deviations (financial responsibility, coverages, limits, and continuity of coverage).
- SDIP, Single/Multi Car Deviations, various rates, BI, PD, Medical Payments, Comprehensive and Collision.
- SDIP, Single/Multi Car, 12-Point Violation Deviations.
- Account Discount Deviations.
- Vehicle Usage and Market Tier Deviations, various rates, BI, PD, Med Pay, Comp and Coll.
- Limited Experience Operator Program Subscription.
- Certified Risks – Financial Responsibility Laws Deviation.
- Eff. 10-1-15 LBRM-130206987 [NCDOI](#)

27. AMICA Mutual Insurance Company
- Deviation to Base Rates.
  - Multi-line deviation.
  - Deviations to one year short-rate cancellation.
  - Installment optional payment plans.
  - Eff. 10-27-14 AMMA-129611653 [NCDOI](#)
28. Arch Insurance Company
- 15% private passenger auto comprehensive & collision rates.
  - Eff 9-29-92
29. Argonaut Insurance Company
- Advantage Discount: 13.5% discount applies to BI,PD, medical, collision & comprehensive for single car auto policies.
  - Multi-Car Discount: 23.7% discount applies to BI, PD, medical, collision & comprehensive for single car auto policies.
  - Preferred Driver Discount: 10% discount applies to BI, PD, medical, collision & comprehensive for single car auto policies.
  - Eff. 4-1-00 PC031707 [North Carolina Department of Insurance](#)
30. Arrowood Indemnity Company
- Installment Payment Plan – Agency payroll deduction.
  - Eff 5-15-04 PC069376 [North Carolina Department of Insurance](#)
31. Associated Indemnity Corporation
- Tier Deviation Factor.
  - Account Credit.
  - Electronic Funds Transfer.
  - Vehicle Equipped with Anti-Theft Devices-Alarm Only Devices, Active Disabling Devices, Passive Disabling Devices.
  - Motorcycle Physical Damage Coverage only.
  - Territory Deviation.
  - Eff. 8-15-10 FFDC-126581062 [North Carolina Department of Insurance](#)
32. Association Insurance Company
- 12.5% non-fleet private passenger auto liability & physical damage insurance rates.
  - 32.5% non-fleet private passenger auto BI, PD, medical payments, comprehensive & collision for SAS Institute Employees.
  - Eff. 1-1-96
33. Assurance Company of America
- 5% non-fleet private passenger auto liability bodily injury, property damage & medical payments.
  - 15% non-fleet private passenger auto comprehensive & collision.
  - 7.5% deviation for drivers with 30 yrs. driving experience & no inexperience operator on policy.
  - 5% non-fleet private passenger auto BI, PD, med pay, comp & coll coverage for 3 consecutive yrs. with "0" SDIP pts.
  - 10% non-fleet private passenger auto BI, PD, med pay, comp & coll coverage for 6 consecutive yrs. with "0" SDIP pts.
  - 5% non-fleet private passenger auto liability, property damage, comp & collision coverage if named insured is an educator.
  - 5% non-fleet private passenger auto bodily injury & property if auto has anti-lock brakes.
  - 5% non-fleet private passenger auto comprehensive if auto has anti-theft device.
  - 10% non-fleet private passenger auto comprehensive if auto has anti-theft device.
  - 5% non-fleet private passenger auto BI, PD, med pay, comp & collision of insured has homeowners policy with Assurance.
  - 5% non-fleet private passenger auto comprehensive & collision for multi-car policies.
  - 20% non-fleet private passenger auto comprehensive & collision for cars with "0" SDIP pts.
  - Eff. 2-15-98
34. Atlantic Casualty Insurance Company
- LIABILITY All deviation applicable to non-fleet private passenger bodily injury & property damage coverage for all listed components.
- 12 point violation must not be one of the following.
- a. Manslaughter or negligent homicide.
  - b. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
  - c. Pre-arranged racing or knowingly lending a motor vehicle to be used in pre-arranged racing.

- d. Transporting illegal intoxicating liquors by motor vehicle.
- 37% bi & pd, single car policies with limits of liability that do not exceed \$25,000/\$50,000 bodily injury, \$25,000 property damage, \$2,000 medical payments: \$25,000/\$50,000/\$25,000 uninsured motorists for operators with 3 yrs. or more driving experience & limits of \$50,000/\$100,000 bodily injury, \$50,000 property damage, \$2,000 medical payments, \$50,000/\$100,000/\$50,000 UM/UIM for operators with 5 yrs. or more driving experience with 12-20 SDIP pts.
- 33% bi & pd, multi-car policies with limits of liability that do not exceed \$25,000/\$50,000 bodily injury, \$25,000 property damage, \$2,000 medical payments, \$25,000/\$50,000/\$25,000 uninsured motorists for operators with 3 yrs. or more driving experience & limits of \$50,000/\$100,000 bodily injury, \$50,000 property damage, \$2,000 medical payments, \$50,000/\$100,000/\$50,000 UM/UIM for operators with 5 yrs. or more driving experience with 12-20 SDIP pts.
- Eff. 7-1-94

#### MOTORCYCLE

- 9% average deviation for private passenger motorcycle physical damage.
- 15% average deviation private passenger motorcycle bodily Injury & property damage.
- Eff. 7-1-91

#### 35. Auto Owners Insurance Company

##### **Standard Program**

- Paid in Full Discount Deviation.
- Auto/Home Multi Policy Discount; Auto BI, PD, Med Pay, comprehensive & collision.
- Auto/Life Multi Policy Discount; Auto BI, PD, Med Pay, comprehensive & collision.
- Auto/Umbrella Multi Policy Discount; Auto BI, PD, Med Pay, comprehensive & collision.
- Total Disability Benefits \$50 weekly at no additional charge.
- Auto Death Indemnity \$10,000 at no additional charge.
- Symbol Deviation, Comprehensive Symbols 22 thru 27.
- Territory Deviation.
- Financial Responsibility Deviation.

##### **Premier Program**

- Bodily Injury Deviation.
- Property Damage Limit Deviation.
- Auto-Owners Premier Rate Deviation.
- Symbol Deviation.
- Auto/Home Multi-Policy Discount BI, PD, Med Pay, Comp & Collision.
- Auto/Life Multi-Policy Discount BI, PD, Med Pay, Comp & Collision.
- Auto/Umbrella Multi-Policy Discount BI, PD, Med Pay, Comp & Collision.
- Paid in full discount.
- Territory Deviation
- Insurance Scoring Discount.
- Auto Death Indemnity \$10,000 at no additional charge.
- Total Disability Benefits \$35 weekly at no additional charge.
- Financial Responsibility Deviation.
- Eff 10-1-15 AOIC-130163957 [NCDOI](#)

#### 36. Bankers Standard Insurance Company

- Vehicle equipped with anti-theft devices discount.
- Anti-Lock braking system discount.
- Vehicles with Symbol 27.
- Extra Automobile Discount.
- Extended transportation expense.
- IBS Factors.
- Mass Merchandising discount.
- Installment Payments Automation discount.
- Driver Deviations.
- Eff. 1-1-16 ACEH-130269516 [NCDOI](#)

#### 37. Burlington Insurance Company

- 15% private passenger auto physical damage insurance rates.
- Eff. 5-28-87

38. Central Mutual Insurance Company

- Central's Pathway Deviation.
- First Accident Forgiveness Discount.
- Installment Charge Deviation.
- Deviation for Single Car Risks with Additional Company-Owned Vehicles.
- Transition/Loyalty Credit.
- Waiver of Premium Deviation.
- Miscellaneous Types deviation.
- Central Mutual Summit Package Deviation.
- Central Mutual Affiliate Group Membership deviation.
- Paid in full discount.
- ADEPT driver participation discount.
- ADEPT driver certification discount.
- New inexperienced operator Family Loyalty discount.
- Eff 10-1-15 CEMC-130125833 [NCDOI](#)

39. Century Indemnity Company

- 10% non-fleet private passenger auto comprehensive & collision rates.
- Eff. 6-1-89

40. The Charter Oak Fire Insurance Company

- Company Coverage-Deviation by Coverage (coverages purchased)
- Account Discount (Multi Policy)
- Contributing Vehicle Credit (number of vehicles)
- Hybrid Vehicle Discount – type of fuel used 10% discount.
- Installment Payment Plan.
- Eff 10-1-15 TRVA-130114255 [NCDOI](#)

41. Chartis Casualty Company

- Deviation applies to non-fleet private passenger BI and PD Liability rate that is not one of the following:
  - a. Manslaughter or negligent homicide.
  - b. Prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing.
  - c. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
  - d. Transporting illegal intoxication liquors by motor vehicle.
- 39% on rates with 12-14 SDIP policy points, multi-car & driving experience of 5-6 years with a 12 point violation.
- 48.0% on rates with 12-14 SDIP policy points, multi-car/married & driving experience of 7-38 years with a 12 point violation.
- 62.0% on rates with 12-14 SDIP policy points, single car with 7-38 years driving experience with a 12 point violation.
- 39% on rates with 12-14 SDIP policy points, multi-car, unmarried with 7-38 years driving experience with a 12 point violation.
- 39% on rates with 12-14 SDIP policy points, multi-car & driving experience of 39+ years with a 12 point violation.
- 50% on rates with 12-17 SDIP policy points, single car with 5-6 years driving experience with a 12 point violation.
- 50% on rates with 12-17 SDIP policy points, single car with driving experience of 39+ years with a 12 point violation.
- 39% on rates with 15-17 SDIP policy points, multi-car & 5 years of driving experience with a 12 point violation.
- 55% on rates with 15-17 SDIP policy points, single car and 5-6 years driving experience with a 12 point violation.
- 13% on rates with 18-20 SDIP policy points, multi-car and 5+ years of driving experience with a 12 point violation.
- 13% on rates with 18-20 SDIP policy points, single car and 5+ years of driving experience with a 12 point violation.
- 50% on rates with 18-20 SDIP policy points, single car, married driver with 5-38 years of driving exp with a 12 point violation.
- 39% on rates with 18-20 SDIP policy points, multi-car, married driver with 5-38 years of driving exp with a 12 point violation.
- 13% on rates with 18-20 SDIP policy points, single car, married driver with 39+ years of driving exp with a 12 point violation.
- 13% on rates with 18-20 SDIP policy points, multi-car, married driver with 39+ years of driving exp with a 12 point violation.
- Effective 8-27-04 PC073480 [Filing Detail](#)

42. The Cincinnati Insurance Company

- Deviation base rates.
- Package discount.
- Installment payment plan.
- Annual Pay Discount.

- Preferred Risk Credit Factors.
  - Insurance Scoring Message Credit factors.
  - Primary Classification rating factors.
  - Driver Experience.
  - New business advance quote deviation.
  - Eff. 10-1-15 CNNB-130016985 [NCDOI](#)
43. Citizens Insurance Company of America
- 10% deviation on coverage for principal operators in household age 55 or older where there are no other operators in household with less than 3 yrs. driving experience. This is a per vehicle credit.
  - Account Credit: 5% auto comp & coll coverage if insured has Homeowners policy with The Hanover Insurance Company.
  - Non-Smoker Discount: 5% auto comprehensive & collision coverage if no drivers have smoked in the past 15 months.
  - 10% deviation for auto bodily injury, property damage, medical payments, comprehensive & collision.
  - Renewal Credit applies to auto bi, pd, med pay, comp & collision. Less than 3 yrs-0%; 3-5 yrs.-3.0%; 5 yrs or more-6.0%.
  - Eff. 9-1-94
44. Colonial American Casualty and Surety Company
- 20% non-fleet private passenger auto bodily injury and property damage. 30% physical damage.
  - 10% auto bodily injury, property damage, medical payments, comprehensive & collision age 55 and over.
  - Good Driver Discount when principal operator(s) has no fault accidents & no moving violation in past 3 yrs.
  - Anti-Theft Device Deviation varies 5% - 10% for non-fleet private passenger auto comprehensive.
  - Eff. 1-1-98
45. Continental Insurance Company
- Anti-Theft Device Discount: Certain criteria apply.
  - Vin Etching Discount: 5% credit applies when criteria are met.
  - Accident/Violation Free Discount.
  - Daytime Running Light Discount.
  - Companion Policy Discount: 10% credit applies if named insured has homeowners policy with any Encompass Ins Co.
  - Airbag Discount: Credit varies when certain criteria is met.
  - Anti-Lock Braking System Discount.
  - Eff. 7-3-01
46. Continental Indemnity Company
- Discount for Qualified Preferred Drivers: 17.5% credit physical damage-5% credit liability when certain criteria is met.
  - Discount for Qualified Standard Drivers: 5% credit physical damage when certain criteria is met.
  - Account Credit Program credit when certain criteria is met & both homeowners & auto policies are written through CNIC.
  - Anti Lock Braking System Discount: 5% credit.
  - Mature Driver Discount: 5% credit when certain criteria is met.
  - Eff. 1-1-01 PC038499 [North Carolina Department of Insurance](#)
47. Depositors Insurance Company
- Matrix Deviation
  - Eff 8-10-07 PC104819 [North Carolina Department of Insurance](#)
48. Economy Fire and Casualty Insurance Company
- Territory Deviation
  - Experience driver deviation.
  - Age 55 and over deviation.
  - Preferred customer discount.
  - MetRewards Discount.
  - Multi-Policy discount.
  - Mass merchandising Account deviation.
  - Payroll deduction discount.
  - Employment tenure discount.
  - Small Group account discount.
  - Extended Transportation Expenses Coverage.
  - Repair or Replacement Coverages – One Year Coverage.



- Coverage for Rented Vehicles.
- Certified Risks Financial Responsibility laws discount.
- Eff 10-1-15 METX-G130260668 [NCDOI](#)

49. Economy Preferred Insurance Company

- Territory Deviation
- Experience driver deviation.
- Age 55 and over deviation.
- Preferred customer discount.
- MetRewards Discount.
- Multi-Policy discount.
- Mass merchandising Account deviation.
- Payroll deduction discount.
- Employment tenure discount.
- Small Group account discount.
- Extended Transportation Expenses Coverage.
- Repair or Replacement Coverage – One Year Coverage.
- Coverage for Rented Vehicles.
- Certified Risks Financial Responsibility laws discount.
- Eff 10-1-15 METX-G130260671 [NCDOI](#)

50. Economy Premier Assurance Company

- Pak II Package Credit.
- Pak II Renewal Credit.
- Age 55 and over deviation.
- Good Driver Credit when certain criteria is met.
- Symbol Relativities Deviation.
- Increased Limits Transportation Expenses Deviation.
- Passive Restraint Credit.
- Anti-Theft Device Credit.
- Anti-Lock Braking System Credit.
- Golf-mobile Liability: No additional charge.
- ATV, Mini-bike & Dune Buggy CSL BI & PD liability rates.
- ATV, Mini-bike & Dune Buggy Medical Payment rates.
- Recreational Vehicle Multi-Vehicle Credit.
- Eff. 2-25-13 METX-G128821620 [NCDOI](#)

51. Electric Insurance Company

- Tier Level Deviations.
- Cancellation deviation.
- Mass Marketing discount.
- Multi-Policy credit.
- Safe driver discount.
- Payroll deduct discount.
- Installment Payments.
- Eff. 11-16-15 ELEC-130235212 [NCDOI](#)

52. Employers Mutual Casualty Company

- Multi-Policy Credit when auto & homeowners coverage are written with Employers Mutual Casualty Company and/or Ecasco Insurance Company.
- Safety Equipment/Anti-Theft Discount: 20% med pay premium passive restraint on driver side only. 30% med pay premium passive restraint on both sides. 5% on bodily injury & property damage premium for four wheel anti-lock braking system. 5% comprehensive premium for alarm & active disabling devices. 15% comprehensive premium for passive disabling devices.
- Installment Payment Plan: \$3 charge waived when method of payment is through electronic funds transfer.
- Eff. 5-25-97

53. Encompass Indemnity Company

- Territory Deviation.
- Household Composition.
- New Car Discount.
- Tier Rating.
- Good Payer Discount.
- Encompass Easy Pay Plan discount.
- Years Licensed Deviation.
- Homeownership Discount.
- Future effective date discount.
- Accident/Violation Free Discount.
- Companion Discount.
- Anti-theft device discount.
- Anti-lock braking system discount.
- Daytime Running lights discount.
- Bodily Injury Increased Limits Discount.
- Med Pay increased limits deviation.
- All other trailers comprehensive deductible deviation.
- Pro rata table cancellation deviation.
- Preferred Protection Discount.
- Certified Risks – Financial Responsibility Laws.
- Full Pay Discount.
- Eff 10-1-15 ALSE-130122200 [NCDOI](#)

**Antique and Classic Automobile Program**

- Antique Autos Deviation for BI, PD, Med Pay, UM/UIM – All Territories.
- Classic Autos Deviation for BI, PD, Med Pay, UM/UIM – All Territories
- Eff 5-15-06 PC091813

54. Erie Insurance Company

- Age 55 and over deviation
- Anti-lock brake deviation systems on BI and PD on all four wheels.
- Anti-theft devices.
- Feature 15 deviation (Accident Forgiveness).
- Installment Premium Payment Plan deviation.
- Coverage for Rented Vehicles.
- Multi-Policy Discount.
- Multi Car - Separate Policies: Certain criteria apply.
- Reduced Usage Discount: Certain criteria must be met.
- Payment Plan Discount.
- Classic Vehicles.
- Pro-Rata cancellation for all policies.
- Multi-Auto Policy.
- Effective 6-1-12 ERAP-128510286 [NCDOI](#)

55. Erie Insurance Exchange

- Base rate deviations by territory, BI, PD, Med Pay, Comp and Coll.
- Age 55 and over deviation on BI, PD, Med Pay, Comp and Coll.
- Anti-Lock Brake deviation on Bodily Injury and Property Damage.
- Anti-Theft Device deviation on Comprehensive.
- First Accident Forgiveness.
- Feature 15 Deviation.
- Premium Payment Plan Service Charge - Installment Payments deviation.
- Coverage for Rented Vehicles.
- Pro-Rata Cancellation and Pro-Rata Table for all policies.
- Multi Policy Discount Deviation.
- Driver Experience Factor(DEF) Deviation.



- Multi Car Discount - Separate Policies.
- Reduced Usage Discount.
- Tiered Rating.
- Payment Plan Discount.
- Classic Vehicles.
- Safe Driver Discount.
- Advance Quote Discount
- Prior Bodily Injury Limits Discount.
- Class.
- Model Year.
- Eff 10-1-15 ERAP-130146343 [NCDOI](#)

56. Essentia Insurance Company

- Antique autos.
- Classic Autos.
- Mass Marketing.
- Eff 10-1-15 ESSN-130112200 [NCDOI](#)

57. Esurance Insurance Company

- Territory Deviation.
- Household Group Deviation
- Financial Responsibility deviation
- Points deviation
- High Points deviation
- Discount deviation
- Accident with no Point deviation
- Accident with Point deviation
- Major Violation deviation
- Minor Violation and Points deviation
- Market and Points deviation
- Points and Inexperienced Operator deviation
- Household Structure deviation
- Bodily Injury deviation
- Claim Free discount
- Preferred Risk Discount
- Affinity discount
- Education discount
- Switch and Save discount
- Expense Saving Discount
- Time at residence discount
- Future Effective date discount
- Mature Driver discount,
- Eff 10-1-15 ESUR-130131326 [NCDOI](#)

58. Fairmont Premier Insurance Company

- 10.7% private passenger auto BI, PD, med pay, coll, uninsured BI and combined uninsured/underinsured BI; 15.5% comprehensive.
- Free of at fault accidents: 3-6 yrs.; 10%-non-fleet private passenger auto BI, PD, med pay & coll; Over 6 yrs.-15%.
- 10% non-fleet private passenger auto BI, PD, med pay, comp & col for principal operators age 55 and over where there is no principal operator in household.
- BMW model yrs. 1995 & newer: 20% comprehensive; 10% collision.
- Eff. 3-1-98

59. Farm Bureau Insurance of North Carolina Inc.

- 55% deviation applies to the surcharge on voluntary policies for a 12-point violation that is not one of the following: a) manslaughter or negligent homicide resulting from the operation of a motor vehicle, b) prearranged highway racing or knowingly lending a motor vehicle to be used in prearranged highway racing, c) failure to stop and render aid when involved in an accident resulting in bodily injury or death (hit and run driving), or d) transportation for the sale of illegal

- intoxicating liquors by motor vehicles.
  - Effective 10-1-04 PC073968 [North Carolina Department of Insurance](#)
60. Farmers Insurance Exchange
- Ultra Premier Rating Plan Deviation
  - Premier and Preferred Base Rate Deviations.
  - Auto/Multi Policy Discount: Certain criteria apply.
  - Anti-Theft Device Discount: ½ % discount applies to Comp when a vehicle is equipped with a passive anti-theft device.
  - Electronic Funds Transfer Discount.
  - Eff. 10-1-08 PC116744 [North Carolina Department of Insurance](#)
61. Federal Insurance Company
- Antique autos by territory.
  - Installment Payment-recurring payments.
  - Eff. 10-1-15 CHUB-129988226 [NCDOI](#)
62. Federated Mutual Insurance Company
- 5% non-fleet private passenger liability & physical damage when homeowners & personal umbrella policy is written with Federated Mutual Insurance Company.
  - Installment Payment Plan: \$2 charge each installment subject to max. of \$5 per account for all policies.
  - Eff. 4-21-95
63. Fidelity & Deposit Compay of Maryland
- 20% non-fleet private passenger auto bodily injury and property damage. 30% physical damage.
  - 10% non-fleet private passenger auto bodily injury, property damage, med pay, comp. & collision age 55 and over.
  - Good Driver Discount: 10% auto liability, PD, med pay comp & coll when principal operator(s) has no fault accidents & no moving violation in past 3 yrs.
  - Anti-Theft Device: Deviation varies 5% - 10% for non-fleet private passenger auto comprehensive.
  - Eff. 1-1-98
64. Fidelity & Guaranty Insurance Company
- Multi-Policy Discount: 2% credit to total auto insurance premium when both auto & home-owners policies are purchased through USF&G Group when certain criteria is met.
  - 2% credit auto BI, PD, med pay, comp & coll premium when principal operator is age 55 & over and there are no inexperienced operators in household.
  - Physical Damage Deviation: 6% applies to comprehensive & collision.
  - Special Package Discount: 5% credit total policy premium for insured who meet specified underwriting guidelines.
  - 15% total premium for insureds who are a participant through any of the USF&G Group Marketing Plans.
  - Eff. 9-1-00
65. Fidelity & Guaranty Insurance Underwriters
- Multi-Policy Discount: 2% credit to total auto insurance premium when both auto & home-owners policies are purchased through USF&G Group when certain criteria is met.
  - 2% BI, PD, med pay, comp & coll deviation to premium when principal operator is age 55 & over and there are no inexperienced operators in household.
  - Physical Damage Deviation: 6% applies to comprehensive & collision.
  - Special Package Discount: 5% credit total policy premium for insured who meet specified underwriting guidelines.
  - 15% auto total premium for insureds who are a participant through any of the USF&G Group Marketing Plans.
  - Eff. 9-1-00
66. Firemans Fund Insurance Company
- Tier Deviation Factor.
  - Account Credit.
  - Electronic Funds Transfer.
  - Vehicle Equipped with Anti-Theft Devices-Alarm Only Devices, Active Disabling Devices, Passive Disabling Devices.
  - Motorcycle Physical Damage Coverage only.
  - Territory Deviation.
  - Eff. 8-15-10 FFDC-126580666 [North Carolina Department of Insurance](#)

67. Firemen's Insurance Company of Washington D.C.

- 15% auto BI, PD, medical payments, uninsured/underinsured motorist, comp & collision coverage.
- Eff. 11-1-94

68. First Financial Insurance Company

- 15% non-fleet private passenger physical damage rates.
- Eff. 12-7-87

69. First Liberty Insurance Corporation

- Liability Single Limits (Property Damage) deviation
- Liability Split Limits (Bodily Injury) deviation
- Property Damage Limits deviation.
- Medical Payments deviation.
- Group Savings Plus Discount Program.
- Homeowners Discount
- Mature Driver Discount.
- Waive the additional \$3.00 charge on the first installment on the Installment Payment Plan
- Short Rate Cancellation deviation
- New Customer deviation.
- Tiering Deviation.
- Eff. 12-15-08 PC116669 [North Carolina Department of Insurance](#)

70. First National Insurance Company of America

- Territory Deviations.
- Driving Group Deviations.
- Renewal, Market, and Tier Deviations.
- SDIP, Single/Multi Car Deviations.
- SDIP, Single/Multi Car, Major Deviations.
- Account Discount Deviations.
- Vehicle Usage and Market Deviations.
- Limited Experience Operator Program Subscription.
- Certified Risks – Financial Responsibility Laws Deviation.
- Eff10-1-15 LBPM-130207167 [NCDOI](#)

71. Foremost Insurance Company

- Installment Payments
- Eff 12/1/06 PC099237 [North Carolina Department of Insurance](#)

72. GEICO Indemnity Company

- Associate Discount.
- Installment Payment Plan.
- Electronic Banking Discount.
- Multi-Line discount.
- Model year discount.
- Eff. 10-1-15 GECC-130075421 [NCDOI](#)

73. Garrison Property and Casualty Insurance Company

- Territory Deviation.
- Make/Model Deviation.
- Tier Deviation.
- New Vehicle Discount Deviation.
- Occasional Operator Deviation.
- Passive Restraint Seat Belt Discount Deviation.
- MyUSAA Legacy Deviation.
- Principal Operator Age 55 And Over Deviation.
- Military Installation Garaging Deviation.
- Premier Driver Deviation.

- Daytime Running Lights Deviation.
- Years Driving Experience/Marital Status Deviation.
- Multi-car by number of operators deviation.
- Short Rate Cancellation Tables Cancellation Deviation.
- UMBI and UMBI/UIMBI.
- Audio, Visual and Data Electronic Equipment Coverage Deviation.
- Customizing Equipment Coverage
- Named Non-Owner Policy Deviation.
- Extended Non-owned liability deviation.
- Miscellaneous Types/Trailers.
- Installment Payment Plan
- Eff 10-2-15 USAA-130143588 [NCDOI](#)

74. General Insurance Company of America

- Territory Deviation.
- Driving Group Deviations.
- Renewal, Market, and Tier Deviations.
- SDIP, Single/Multi Car Deviations.
- SDIP, Single/Multi Car Major Deviations.
- Account Discount Deviations.
- Vehicle Usage and Market Deviations.
- Limited Experience Operator Program Subscription.
- Certified Risks – Financial Responsibility Laws Deviation.
- Effective 10-1-15 LBPM-130207181 [NCDOI](#)

75. Generali - U S Branch

- 10% auto liability BI & PD for operator licensed 15 or more yrs. & all drivers total 7-11 SDIP pts.
- 20% auto liability BI & PD for operators licensed 15 or more yrs. & all drivers total 12-20 SDIP pts.
- 15% auto liability BI & PD for operators licensed 10 yrs., but less than 15 yrs. & all drivers total 12-20 SDIP pts.
- 5% auto liability BI & PD for operators licensed 5 yrs., but less than 10 yrs. & all drivers total of 12-20 SDIP pts.
- 5% liability BI & PD rates where vehicles are garaged in territories 11,13,17,31,32,41 or 47.
- 7.5% non-fleet private passenger auto liability BI & PD rates where vehicles are garaged in territories 24,26,33 or 43.
- Eff. 2-9-94

76. Government Employees Insurance Company

- Territory deviation.
- Increased Limits Factor Deviation.
- North Carolina 55 & Over deviation.
- Sponsored Marketing Group Pricing Track.
- Motorcycle Safety Course Credit:
- 5 Year Good Driving Discount: Certain criteria apply.
- Associate Discount: credit to total policy premium.
- Military Discount Deviation.
- Tier Factor Discount.
- Driving Record Tier Matrix.
- Automobile Installment Payments.
- Driver Class Matrix.
- Territory Subdivision.
- Emergency Road Service.
- E-Banking Discount.
- Multi-Line Discount.
- Household composite Index Deviation.
- Model Year.
- Waiver of Surcharge.
- Eff. 10-1-15 GECC-130072448 [NCDOI](#)

77. Grain Dealers Mutual Insurance Company

- Insurance Score Credit.

- Eff 8-4-12 NCMC-128287690 [NCDOI](#)

78. Graphic Arts Mutual Insurance Company

- Mass Merchandising Plan Discount (Superior and Quality Programs).
- Superior Program Deviation.
- Personal Lines Account Credit (Superior and Quality Programs)
- W.I.S.E./Affinity Discount Deviation (Superior and Quality Programs).
- Mature Driver Credit (Superior Program).
- Eff. 4-15-15 UTCX-G129882193 [NCDOI](#)

79. GuideOne Mutual Insurance Company

- 55% liability & physical damage rates on autos rated as Class 3 under Rule 4 of the NC Personal Auto Manual.
- Eff. 2-1-89

80. Hanover American Insurance Company

- Account Credit Program
- Renewal Credit: insured with Hanover American Insurance Company only.
- Electronic Funds Transfer Payment Plan.
- Group Modification Plan.
- Installment Payment Plan.
- Anti-Theft Discount Deviation.
- Insurance Score BudgetWise Discount.
- Eff. 10-1-15 HNVX-G130194535 [NCDOI](#)

81. The Hanover Insurance Company

- Anti-Theft Discount Deviation: 5%-10% when certain criteria is met.
- Installment Pay Plan by Electronic Funds Transfer: No service charge.
- Group Modification Plan Deviation: 0% to 15.5%.
- Installment Payment Plan: \$3 charge for each installment, excluding first installment.
- Eff. 4-1-02

82. Harbor Specialty Insurance Company

- 10% physical damage insurance rates for risks with "0" SDIP pts.
- 5% BI, PD, medical payments, comprehensive & collision rates if principal operator of vehicle is age 55 or older.
- 15% comprehensive & collision rates for risks with "0" SDIP pts. Policy must be a part of Personal Protection Program.
- 5% non-fleet private pass auto BI, PD & Med Pay rates for risks with "0" SPID pts.
- Eff 2-1-94

83. Harleysville Preferred Insurance Company

- Preferred customer discount.
- StarPak Program Discount.
- Companion Credit.
- Life Insurance/Annuity Policy Discount.
- Group discount-affinity.
- Coverage Factors for Comp and Coll coverages.
- Multi-Line (Commercial Auto) all premiums except Uninsured and Underinsured Motorists coverage.
- New Policyholder discount.
- First Accident Forgiveness.
- Territorial Deviations.
- Electronic Funds Transfer.
- Eff 10-1-15 HRLV-130110048 [NCDOI](#)

84. Hartford Accident and Indemnity Company

- Territory Deviation.
- Non-Resident Student.
- Account Credit.
- Homeownership Credit.
- Personal Umbrella Policy Credit.

- Hybrid Vehicle Credit.
- New Vehicle Discount.
- Household Composition Primary Classification Deviation.
- Presence of married or domestic partners/total number of drivers.
- Years licensed/married status.
- Years licensed/annual mileage.
- Limited Driver.
- Years licensed/driver training.
- Years Licensed/Good Student.
- Years licensed/principal/occasional.
- Years licensed/number of vehicles.
- Years licensed/household composition.
- Vehicle age/number of vehicles.
- Annual mileage deviation.
- Defensive driver deviation.
- Writing company deviation.
- Accident forgiveness Deviation.
- SDIP incident count deviation.
- Tier Deviation chart.
- Territory Definition Table.
- Eff 10-1-15 HART-130134086 [NCDOI](#)

85. Hartford Casualty Insurance Company

- Agency Book Transfer Credit, maintained continuous automobile coverage, four or more consecutive years of accident and conviction free experience, BI, PD, Med Pay, Comp and Collision.
- Account Credit.
- Eff 5-8-12 HART-128103692 [NCDOI](#)

86. Hartford Fire Insurance Company

- Territory Deviation.
- Non-Resident Student.
- Account Credit.
- Homeownership Credit.
- Personal Umbrella Policy Credit.
- Hybrid Vehicle Credit.
- Employee discount.
- New Vehicle Discount.
- Designated Affinity Groups Deviation.
- Household Composition Primary Classification Deviation.
- Presence of married or domestic partners/total number of drivers.
- Years licensed/married status.
- Years licensed/annual mileage.
- Limited Driver.
- Years licensed/driver training.
- Years Licensed/Good Student.
- Years licensed/principal/occasional.
- Years licensed/number of vehicles.
- Years licensed/household composition.
- Vehicle age/number of vehicles.
- Writing Company Expense Deviation.
- Annual mileage deviation.
- Defensive driver deviation.
- Accident forgiveness Deviation.
- SDIP incident count deviation.
- Tier Deviation chart.
- Territory Definition Table.
- Eff 10-1-15 HART-130138475 [NCDOI](#)

87. Hartford Insurance Company of the Midwest

- Territory Deviation.
- Non-Resident Student.
- Account Credit.
- Homeownership Credit.
- Personal Umbrella Policy Credit.
- Hybrid Vehicle Credit.
- Employee discount.
- New Vehicle Discount.
- Household Composition Primary Classification Deviation.
- Presence of married or domestic partners/total number of drivers.
- Years licensed/married status.
- Years licensed/annual mileage.
- Limited Driver.
- Years licensed/driver training.
- Years Licensed/Good Student.
- Years licensed/principal/occasional.
- Years licensed/number of vehicles.
- Years licensed/household composition.
- Vehicle age/number of vehicles.
- Annual mileage deviation.
- Writing Company Deviation.
- Defensive driver deviation.
- Accident forgiveness Deviation.
- SDIP incident count deviation.
- Tier Deviation chart.
- Territory Definition Table.
- Eff 10-1-15 HART-130134058 [NCDOI](#)

88. Hartford Underwriters Insurance Company

- Defensive Driver Credit.
- Account Credit.
- Renewal Credit Discount.
- Incident Free Credit.
- Safe Driver Plus Credit.
- Advantage Discount.
- Primary Classification Rating Factors Exception.
- Eff. 11-1-09 HART-126225525 [North Carolina Department of Insurance](#)

89. Horace Mann Insurance Company

- Members Only deviation.
- Surcharge Forgiveness (SDIP).
- Electronic Funds Transfer (Payment Options).
- Installment Payments.
- Payroll Payment Plan Deviation.
- Educator Deviation.
- Replacement Coverage for New Autos Deviation.
- Towing and Labor Costs Deviation.
- 2011+ ISO Symbol Deviation
- Eff 5-29-13 HRMN-129028395 [NCDOI](#)

90. Horace Mann Property & Casualty Insurance Company

- Territory Deviation.
- Multi-line Deviation.
- Member only deviation.
- Surcharge Forgiveness (SDIP).
- Electronic Funds Transfer (Payment Options).

- Installment Payments.
- Credit Rating Deviation.
- Administrator Deviation-School Administrator.
- Payroll Payment Plan Deviation.
- Policy Age deviation.
- Educator Deviation.
- Replacement Coverage for new autos deviation.
- Towing and labor costs deviation.
- 2011+ ISO Symbol Deviation.
- New Customer Deviation.
- Eff. 10-1-13 HRMN-129029096 [NCDOI](#)

91. IDS Property Casualty Insurance company

- Accident Free Discount.
- Auto/Homeowner Discount
- Base Rate Coverages Deviation BI, PD, Med Pay, Comp, Coll and UM/UIM limits.
- Liability Limits deviation.
- Installment Pay Plan.
- Work Site Discount.
- Costco Member Discount.
- Multi-car Discount.
- Affinity discount.
- Territory Deviation.
- Eff 10-1-15 PRCA-130196195 [NCDOI](#)

92. Indemnity Insurance Company of North America

- 17% BI, PD, medical payments, uninsured motorists, combined uninsured & underinsured, comp & collision.
- Eff. 3-18-97

93. Infinity Insurance Company

**CLASSIC COLLECTORS PROGRAM**

- BI & PD, UM or UM/UIM Combined BI, UM or UM/UIM PD coverage, Medical Payment discounts.
- Comp and Coll and towing coverage deviation.
- Transfer Credits.
- Eff 2-10-10 NFNT-126446722 [North Carolina Department of Insurance](#)

94. Insura Property and Casualty Insurance Company

- Multi Policy Discount: 7.5% credit when Homeowners policy is written in the Anthem Casualty Insurance Group.
- Anti-Theft Discount: Variable credit.
- Longevity Discount: credit to Plus & Premier auto policies that have been in force for past 5 yrs.
- Mature Operator Discount: discount for drivers age 55 to 69 yrs. old with no driver with less than 5 yrs. driving experience. Credit applies to Plus & Premier policies only.
- Discount Factor for BI, PD, medical payments, comprehensive & collision on all Insura Premier policies.
- Eff. 1-27-03 PC056566 [North Carolina Department of Insurance](#)

95. Insurance Company of North America

- 17% BI, PD, med payments, uninsured motorists, combined uninsured & underinsured, comp & collision.
- Eff. 3-18-97

96. Integon Casualty Insurance Company

- Waive installment Payment Plan fee.
- Vehicle with full coverage, Non Preferred.
- Driver Class Deviation.
- Eff. 11-1-09 GMMX-129493514

97. Integon General Insurance Corporation

- Payment Deviation.
- Payment Adjustment deviation.



- Foreign Driver Experience Deviation.
- Driver Class Deviation.
- Household Composition deviation.
- Experience/Violation Credit.
- Credit Program.
- Thin and no hit deviation.
- Violations deviations.
- Accident Forgiveness deviation.
- Garaging Territory.
- Tier Territory deviation.
- Homeowner/Mobile Home deviation.
- GMAC Affiliation deviation.
- Miscellaneous Policy and Vehicle Level Deviation.
- Low Mileage deviation.
- Miscellaneous Driver Level deviation.
- Insurance Experience deviation.
- New Business deviation.
- Tenure-Vehicles/driver/coverage deviation.
- Vehicle History deviation.
- Vehicle Symbol deviation liability.
- Vehicle Age deviation.
- Internal Transfer deviation.
- Rate Stability deviation.
- Book roll Stabilization deviation.
- Base rate deviation.
- Primary Policy Exposure deviation.
- Secondary Policy Exposure deviation.
- National General Insurance Employee deviation
- Eff. 10-3-15 GMMX-130191791 [NCDOJ](#)

98. Integon Indemnity Corporation

- Payment Deviation.
- Payment Adjustment deviation.
- Foreign Driver Experience Deviation.
- Driver Class Deviation.
- Household Composition deviation.
- Experience/Violation Credit.
- Credit Program.
- Thin and no hit deviation.
- Violations deviations.
- Accident Forgiveness deviation.
- Garaging Territory.
- Tier Territory deviation.
- Homeowner/Mobile Home deviation.
- GMAC Affiliation deviation.
- Miscellaneous Policy and Vehicle Level Deviation.
- Low Mileage deviation.
- Miscellaneous Driver Level deviation.
- Insurance Experience deviation.
- New Business deviation.
- Tenure-Vehicles/driver/coverage deviation.
- Vehicle History deviation.
- Vehicle Symbol deviation liability.
- Vehicle Age deviation.
- Internal Transfer deviation.
- Rate Stability deviation.
- Book roll Stabilization deviation.

- Base rate deviation.
- Primary Policy Exposure deviation.
- Secondary Policy Exposure deviation.
- National General Insurance Employee deviation.
- Eff. 10-1-15 GMMX-130191790 [NCDOI](#)

99. Integon National Insurance Company

- Installment fee waived.
- Vehicle with full coverage.
- Electronic Funds Transfer Payment Plan.
- Safe Driver Insurance Plan/Single vs. Multi-car deviation.
- Inexperience Operators Deviation.
- Driver Class and Waivable Violations Deviations Liability.
- Credit Program Deviations.
- At Fault Accident.
- New Car Deviation.
- Territory Deviation.
- Policy Limit deviation.
- NCI Deviation.
- Multi Policy(Homeowner) Deviation.
- Minimum Driving Experience Deviation.
- Miscellaneous deviation.
- Bookroll stabilization deviation.
- Eff 10-1-15 GMMX-130041853 [NCDOI](#)

100. Integon Preferred Insurance Company

- Payment Deviation.
- Payment Adjustment deviation.
- Foreign Driver Experience Deviation.
- Driver Class Deviation.
- Household Composition deviation.
- Experience/Violation Credit.
- Credit Program.
- Thin and no hit deviation.
- Violations deviations.
- Accident Forgiveness deviation.
- Garaging Territory.
- Tier Territory deviation.
- Homeowner/Mobile Home deviation.
- GMAC Affiliation deviation.
- Miscellaneous Policy and Vehicle Level Deviation.
- Low Mileage deviation.
- Miscellaneous Driver Level deviation.
- Insurance Experience deviation.
- New Business deviation.
- Tenure-Vehicles/driver/coverage deviation.
- Vehicle History deviation.
- Vehicle Symbol deviation liability.
- Vehicle Age deviation.
- Internal Transfer deviation.
- Rate Stability deviation.
- Book roll Stabilization deviation.
- Base rate deviation.
- Primary Policy Exposure deviation.
- Secondary Policy Exposure deviation.
- National General Insurance Employee deviation.
- Eff 10-3-15 GMMX-130191774 [NCDOI](#)

101. Ironshore Indemnity Inc.

- 7.5% BI, PD for multi-car policies, where all drivers on policy together have 12-20 SDIP pts. with one 12 pt. violation which is not one of following: A. Manslaughter or negligent homicide; B. Failure to stop & render aid when involved in an accident resulting in bodily injury or death; C. Pre-arranged racing or knowingly lending a vehicle to be used in prearranged racing; D. Transporting illegal intoxicating liquors by motor vehicle.
- 15% BI, PD for single car risk, where all drivers on policy together have 12-20 SDIP pts. with one 12 pt. violation is not one of following: A. Manslaughter or negligent homicide; B. Failure to stop & render aid when involved in an accident resulting in bodily injury or death; C. Pre-arranged racing or knowingly lending a vehicle to be used in pre-arranged racing; D. Transporting illegal intoxicating liquors by motor vehicle.
- Eff. 6-7-95

102. Lancer Insurance Company

All deviations applicable to non-fleet private passenger auto comprehensive & collision coverages for single car and the insured may not have one of the following:

- a. Manslaughter or negligent homicide.
- b. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
- c. Prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing.
- d. Transporting illegal liquors by motor vehicle.
- 28% for policies with 12-15 pts.; based on model yr. of auto; driver has at least 3-6 yrs. driving experience.
- 45% for policies with 12-15 pts.; based on model yr. of auto; driver has at least 7-14 yrs. driving experience.
- 48% for policies with 12-15 pts.; based on model yr. of auto; driver has at least 15-45 yrs. driving experience.
- 30% for policies with 10-11 pts.; based on model yr. of auto; driver has at least 7-14 yrs. driving experience.
- 35% for policies with 10-11 pts.; based on model yr. of auto; driver has at least 15-45 yrs. driving experience.
- 20% for policies with 8-9 pts.; based on model yr. of auto; driver has at least 7-14 yrs. driving experience.
- 25% for policies with 8-9 pts.; based on model yr. of auto; driver has at least 15-45 yrs. driving experience.
- 37% for policies with 8-15 pts.; based on model yr. of auto; driver has at least 3 yrs. driving experience.
- Eff. 4-1-99

103. Liberty Mutual Insurance Company

- Group Savings Plus Discount.
- Homeowners Discount.
- Mature Driver Discount Program.
- New Customer downward deviation.
- Tiering Deviations.
- Installment Payment Plan.
- Short Rate Cancellation deviation.
- Early Shopper Discount.
- Eff. 3-6-12 LBPM-127985786 [NCDOI](#)

104. LM Insurance Corporation

- Territory Deviation.
- Liberty Mutual advantage.
- Multi-Policy Discount.
- Policy Segmentation Program.
- New Graduate Discount.
- Student-away-at-School Discount.
- Good Student Discount.
- Newly Retired Discount.
- Accident Prevention Course Discount.
- Driver Training Discount.
- TeenSMART Driving Course Discount.
- Military Discount.
- New-to-Liberty Vehicle Discount.
- Vehicle Safety Discount.
- Hybrid Vehicle Discount.
- Paid-in-Full Discount.
- Electronic Funds Transfer (EFT) / Recurring Credit Card Discount.

- Payroll Deduction Discount.
- Early Shopper Discount.
- Newlywed Discount.
- Newly Licensed Driver Discount.
- Newly Independent Discount.
- New Move Discount.
- Paperless Policy Discount.
- Accident Forgiveness.
- Installment Payments.
- Pro-Rata Cancellation Exception.
- Eff 12-17-12 LBPM-128588968 [NCDOI](#)

105. LM Property & Casualty Insurance Company

- 2% BI, PD, medical payments, comprehensive & collision for Senior Driver Discount. Certain criteria apply.
- 8% BI, PD, comprehensive & collision for Long Term Discount, when criteria is met.
- 6% BI, PD, comprehensive & collision for New Business Discount.
- 5% Renter's (HO-4) Companion Policy Discount.
- 5% Companion for Life Discount.
- Base Rate Deviation for single & multi car policies.
- Electronic Funds Transfer Deviation: \$1 service charge deleted.
- Installment Payment Plan: No charge for first installment payment.
- Eff. 7-11-03 PC061489 [North Carolina Department of Insurance](#)

106. Lumbermens Mutual Casualty Company

- Deferred Premium Payment Plan - monthly service charge of 3\$ is applied per billing. If paid through electronic funds transfer, a monthly service charge is applied per billing.
- 7% Kemper Network Deviation: Certain criteria apply.
- Eff 7-1-03

107. Maiden Specialty Insurance Company

- Installment Fee Waived deviation.
- Full Coverage deviation.
- Safe Driver Insurance Plan/Single vs. Multi-Car deviation.
- Eff. 11-1-09 GMMX-126330263 [North Carolina Department of Insurance](#)

108. Main Street America Assurance Company

- Preferred Plus Driver Discount. Collision and Comp Coverages
- Preferred Driver Discount Comp and Coll Coverages.
- Insurance Score Discount BI, PD, Med Pay, Uninsured and Combines UM/UN.
- Installment Pay Plan – Multi-policies, Installment Pay Plan – EFT.
- Combines Personal Protection Program – both HO and Auto, BI, PD, Med, Coll, Comp.
- Eff 10-10-07 PC107137 [North Carolina Department of Insurance](#)

109. Markel Insurance Company

- Base Rate Deviation.
- Mass Marketing Discount.
- Eff 1-1-13 MRKA-128222281 [NCDOI](#)

110. Maryland Casualty Company

- 5% BI, PD, comprehensive & collision coverage if named insured is an educator.
- 5% BI, PD, med payments, comp & collision for drivers with least 30 yrs. driving experience & no inexperience operator.
- 5% non-fleet private passenger auto comprehensive & collision for multi-car policies.
- 5% non-fleet private passenger auto comprehensive & collision for vehicles with "0" SDIP.
- 5% non-fleet private passenger auto BI, PD for anti-lock braking system.
- 5% non-fleet private passenger auto comprehensive for active anti-theft disabling devices.
- 5% non-fleet private passenger auto BI, PD, comprehensive, collision, uninsured
- underinsured motorist, towing & labor & all miscellaneous coverage (companion policy).
- Eff. 2-15-98

111. Massachusetts Bay Insurance Company

- Account Credit Program.
- Electronic Funds Transfer Payment Plan.
- Group Modification Plan.
- Installment Payment Plan.
- Anti-Theft Discount Deviation.
- Insurance Score Budget wise discount.
- Eff. 10-1-15 HNVX-G130194772 [NCDOI](#)

112. Members Insurance Company

- Vehicle Driver Deviation.
- Number of at fault accidents.
- Homeowners deviation.
- Auto and Home Deviation.
- Financial Responsibility.
- Electronic Funds Transfer Deviation.
- Affinity Deviation.
- AAA Employee Deviation.
- Eff 10-1-15 CMCG-130145202 [NCDOI](#)

113. Merastar Insurance Company

- Account Discount, Rule 4.I. (a).
- Mature Operator Discount, Rule 4.I (b).
- Auto/Home Discount, Rule 4.I. (a) on BI, PD, med pay, comp and coll rates.
- Safe and Sound Discount, Rule 4.I. (b) on comp and coll rates.
- Anti-Lock Braking Discount, Rule 4.I.(c) on collision.
- Anti-Theft Discount, Rule 4.I. (c) on comp rates.
- Waiver of Installment Charge, Rule 4.I. (a).
- Personal Financial Management Discount (Credit Score), Rule 4.I. (b).
- Eff. 12-15-09 UNTR-126283450 [North Carolina Department of Insurance](#)

114. Metropolitan Direct Property & Casualty Insurance Company

- Territorial Deviation.
- Experience Driver Deviation.
- Age 55 & Older Deviation.
- Preferred Customer Discount.
- MetRewards Discount.
- Multi Policy Discount.
- Mass Merchandising Account Deviation.
- Payroll Deduction Discount.
- Employment Tenure Discount.
- Small Group Account discount.
- Extended Transportation Expenses coverage.
- Repair or Replacement Coverage – One Year Coverage.
- Coverage for Rented Vehicles.
- Certified Risks Financial Responsibility Laws discount.
- Multi-Cycle Discount.
- Eff 10-1-15 METX-G13260602 [NCDOI](#)

115. Metropolitan Property & Casualty Insurance Company

- Auto Policy Plus.
- Mass Merchandising Account Deviation.
- Payroll Deduction Discount.
- Employment Tenure Discount.
- Small Employer Group Program.
- Extended Transportation Expenses Coverage.
- Repair or Replacement Coverages – One Year Coverage.

- Coverage for Rented Vehicles.
- Certified Risks Financial Responsibility laws discount.
- Multi-Cycle Discount.
- Multi-RV Discount.
- Liability coverages base premiums ATV, dune buggies etc.
- Liability coverages base premiums Golfmobiles Discount.
- Eff. 10-1-15 METX-G130260600 [NCDOI](#)

116. Motors Insurance Corporation

- Deviation applies under Mechanical Insurance Program & provides for eliminating surcharge on all eligible vehicles equipped with diesel engines.
- Eff. 10-1-85

117. NGM Insurance Company

- 10% credit on Collision and Comprehensive for Preferred Plus Driver.
- 5% credit on Collision and Comprehensive for Preferred Driver.
- Various discounts for named insured insurance score.
- Installment Payment Plan Deviation.
- Homeownership Discount.
- Bodily Injury Increased Limit factor discount.
- Collision deductible discount.
- Comprehensive deductible discount.
- New business discount.
- Accident prevention course discount.
- Anti-lock braking system discount.
- Eff. 11-20-15 NGMC-130213939 [NCDOI](#)

118. National Specialty Insurance Company

- Deviation on bodily injury, property damage & medical payments: 15% - 0 SDIP pts.; 10% 1-4 SDIP pts. if certain criteria is met.
- Deviation non-fleet private passenger auto comprehensive & collision coverage: 10% - 0 SDIP pts. if certain criteria is met.
- Eff. 2-6-95 *Name changed from State National Specialty Insurance Company effective 3/16/04*

119. National Surety Corporation

- Tier Deviation Factor.
- Account Credit.
- Electronic Funds Transfer.
- Vehicle Equipped with Anti-Theft Devices-Alarm Only Devices, Active Disabling Devices, Passive Disabling Devices.
- Motorcycle Physical Damage Coverage only.
- Territory Deviation.
- Eff. 8-15-10 FFDC-126581109 [North Carolina Department of Insurance](#)

120. Nationwide Affinity Insurance Company of America

- Territory Deviation
- Nationwide Affinity Deviation
- Liability Vehicle Grouping Deviation
- Model Year Deviation
- New Vehicle Deviation
- Driver Class Deviation
- Accident Free Deviation
- Financial Responsibility Deviation (Credit Score)
- Matrix Deviation (prior insurance, prior bodily injury limits, number of vehicles)
- Driving record deviation.
- Misc Vehicle Deviation (Antique or Classic Autos, Motorcycles and any vehicle not subject to the SDIP)
- Term with Prior Carrier Deviation.
- Eff 10-1-15 NTWP-130104392 [NCDOI](#)

121. Nationwide General Insurance Company

- Financial Responsibility Deviation – Based on credit scoring. Credit varies.
- Territory Deviation – Credit varies by territory.
- Nationwide Affinity Deviation.
- Preferred Driver Deviation –according to certain criteria.
- Intra-Agency Transfer Deviation.
- Matrix Deviation.
- Home and Car Deviation.
- Non-Nationwide Homeowner Deviation.
- Auto Financial Deviation.
- Miscellaneous Vehicle Deviation.
- Driver Class Deviation.
- Household composition deviation
- Payment Plan Deviation.
- Tier Deviation.
- Terms with prior carrier deviation.
- Increased Limits.
- New Vehicle Deviation.
- Advanced Quote Deviation.
- SDIP Deviation.
- Time Since Incident Deviation.
- Nationwide Associate Deviation.
- Uninsured/Underinsured Motorist deviation.
- Accident Forgiveness Deviation.
- Minor violation Forgiveness Deviation.
- Preferred Deviation.
- Preferred Bundle Deviation.
- Easy Pay sign-up deviation.
- Deductible Deviation.
- Company placement Deviation.
- Paperless Policy Deviation.
- Select Deviation.
- Eff 10-1-15 NWPC-130207928 [NCDOI](#)

122. Nationwide Insurance Company of America

**Motorcycle**

- Motorcycle Deviation Matrix.
- Eff 6-17-13 NWSP-129017869 [NCDOI](#)
- 
- Financial Responsibility Deviation – Based on credit scoring. Credit varies.
- Territory Deviation – Credit varies by territory.
- Nationwide Affinity Deviation.
- Preferred Driver Deviation –according to certain criteria.
- Intra-Agency Transfer Deviation.
- Matrix Deviation.
- Home and Car Deviation.
- Non-Nationwide Homeowner Deviation.
- Auto Financial Deviation.
- Miscellaneous Vehicle Deviation.
- Driver Class Deviation.
- Household composition deviation
- Payment Plan Deviation.
- Tier Deviation.
- Terms with prior carrier deviation.
- Increased Limits.
- New Vehicle Deviation.
- Advanced Quote Deviation.

- SDIP Deviation.
- Time Since Incident Deviation.
- Nationwide Associate Deviation.
- Uninsured/Underinsured Motorist deviation.
- Accident Forgiveness Deviation.
- Minor violation Forgiveness Deviation.
- Preferred Deviation.
- Preferred Bundle Deviation.
- Easy Pay sign-up deviation.
- Deductible Deviation.
- Company placement deviation.
- Paperless Policy Deviation.
- Eff 10-1-15 NWPC-130207857 [NCDOI](#)

**123. Nationwide Mutual Fire Insurance Company**

- Company Deviation Factor
- Inexperienced operator deviation.
- Multi-auto Policy Deviation.
- Eff. 3-1-12 NTWP-128004034 [NCDOI](#)

**124. Nationwide Mutual Insurance Company**

**NATIONWIDE MUTUAL INSURANCE COMPANY**

- Senior Adult Discount Deviation.
- Home and Car Deviation.
- Miscellaneous Vehicle Deviation.
- Preferred Driver Deviation.
- Combined deviation
- Affinity Deviation.
- Intra-agency transfer Deviation
- Payment Plan Deviation.
- Merit Credit deviation.
- Nationwide Associate Deviation.
- Nationwide Uninsured/Underinsured Motorists Coverage.
- Minor Violation Forgiveness Deviation.
- Easy Pay Sign-up Deviation.
- Multi-Auto Policy Deviation.
- Eff 10-1-15 NWPC-130207266 [NCDOI](#)

**NATIONWIDE MUTUAL INSURANCE COMPANY (HARLEYSVILLE OPERATIONS)**

- Preferred customer discount.
- StarPak Program Discount.
- Companion Credit.
- Life Insurance/Annuity Policy Discount.
- Group discount.
- Multi-Line (Commercial Auto) all premiums except UM and UIM coverage.
- New Policyholder discount.
- First Accident Forgiveness.
- Territorial Deviations.
- Electronic Funds Transfer.
- Eff. 10-1-15 HRLV-130110037 [NCDOI](#)

**NATIONWIDE MUTUAL INSURANCE COMPANY Classic Auto Program**

- Mass marketing discount.
- Antique Auto.
- Classic Auto.
- Eff 10-1-15 NWLC-130124219 [NCDOI](#)



125. Nationwide Property and Casualty Insurance Company

- Financial Responsibility Deviation.
- Territory Deviation.
- Nationwide Affinity Deviation.
- Preferred Driver Deviation –according to certain criteria.
- Intra-Agency Transfer Deviation.
- Matrix Deviation.
- Home Car Deviation.
- Non-Nationwide Homeowner Deviation.
- Auto Financial Deviation.
- Miscellaneous Vehicle Deviation.
- Driver Class Deviation.
- Household composition deviation
- Payment Plan Deviation.
- Tier Deviation.
- Terms with prior carrier deviation.
- Increased Limits.
- New Vehicle Deviation.
- Advanced Quote Deviation.
- SDIP Deviation.
- Time Since Incident Deviation.
- Nationwide Associate Deviation.
- Uninsured/Underinsured Motorist deviation.
- Accident Forgiveness Deviation.
- Minor violation Forgiveness Deviation.
- Fender Bender Forgiveness.
- Preferred Bundle Deviation.
- Easy Pay sign-up deviation.
- Deductible deviation.
- Paperless Policy Deviation.
- Effective 10-1-15 NWPC-130207908 [NCDOI](#)

126. Netherlands Insurance Company

- 10% deviation applies to BI, PD, medical payments for risks in territory 11, 13, 14, 15, 16, 17, 18, 24, 25, 31, 32, 33, 47, 51.
- 15% deviation applies to bodily injury, property damage & medical payments for risks in territory 52.
- 15% deviation applies to comprehensive and collision for risks in territories 11,13,14, 16, 17,18, 24, 25, 31, 32, 33, 47.
- 20% deviation applies to comprehensive and collision for risks in territories 15, 51, 52.
- 4% discount bodily injury, property damage & med pay comp and coll coverages where all operators must have '0' merit rating points.
- 7% discount bodily injury, property damage & med pay comp and coll coverages for risks part of the Personal Protectors Program.
- 2% discount for BI, PD, & med pay comp and coll coverages provided the principal operator of the vehicle is age 55 or older.
- Eff. 10-15-02

127. New South Insurance Company

- Waive installment Payment Plan fee.
- Vehicle with full coverage, Non Preferred.
- Safe Driver Insurance Plan Single/Multi Car deviation.
- Eff. 11-1-09 GMMX-126328296 [North Carolina Department of Insurance](#)

128. North Carolina Farm Bureau Mutual Insurance Company

- Driving Experience.
- Deviation of 20% to Collision Coverage on Motorcycles with greater than 1000 cc's.
- Territory Deviation will apply to BI, PD Med Pay, Comp and Coll coverages.
- Twelve-point violation for BI, PD Med Pay, Comp and Coll coverages
- Split Limit BI Increased Limits.
- Insurance Credit Scoring.

- Eff 10-1-15 NCFB-130040836 [NCDOI](#)

129. Northern Insurance Company of New York

- 10% BI, PD, medical payments, comprehensive, collision & all miscellaneous coverage (Tier I).
- 6% deviation BI, PD, medical payments, comprehensive, collision & all other miscellaneous coverage (Tier II).
- 3% BI, PD, medical payments, comprehensive, collision & all miscellaneous coverage (Tier III).
- 5% BI, PD, med pays, comp & coll for operators with at least 30 yrs. driving experience with no inexperience operators.
- 5% BI & PD with anti-lock braking system.
- Various deviations for comprehensive with vehicles equipped with anti-theft devices.
- 5% BI, PD, med pay, uninsured & underinsured motorist, comp, coll, towing & all misc coverage for auto & home discount.
- 10% BI, PD, comprehensive & collision with named insured employed as an educator.
- 12% BI, PD, med pay, comp & collision where name insured is an employee of Centry Furniture Industries Inc.
- 6% deviation on BI, PD, comp & coll if named insured is an employee of Premier, Inc. & its Hospitals & Health Systems & Premier Insurance Management Services, Inc.
- 9% deviation on BI, PD, comp & coll if named insured is an employee of American Veterinarians Medical Association Professional Liability Insurance Trust.
- Eff. 7-19-01 PC042666 [NCDOI](#)

130. Ohio Casualty Insurance Company

- 4% credit to all coverages with an operator age 55 or older who purchase Homeowners coverage in Ohio Casualty Group.
- Employee Discount: 15% when criteria is met.
- Anti-Theft Discount: Comprehensive Coverage only: 5% alarm only & active disabling devices: 15% passive disabling devices: Other criteria apply.
- Eff. 9-1-00

131. Omni Insurance Company

- For deviations see the North Carolina Department of Insurance website.
- Eff 5-28-01 **PC041974** [Filing Detail](#)

132. OneBeacon America Insurance Company

- Base rate deviation by territory: bodily injury, property damage, med pay, comprehensive & collision premium. Variable credits.
- 5% bodily injury, property damage, med pay, comprehensive & collision driven by insured who reached age 55.
- Anti-Theft Device Credits: on comprehensive if vehicle is equipped with anti-theft device. 5% alarm only, active disabling device. 10% passive disabling device.
- Cancellation will be done on a pro-rata basis.
- Eff. 11-20-01

133. OneBeacon Midwest Insurance Company

- 5% Multi-Policy Credit for BI, PD, med pay, comprehensive & collision for principal driver age 55 & over.
- Anti-Theft Device Credit: Credit varies 5% - 10% for comprehensive coverage.
- Cancellation: Deviation on short rate cancellation resulting in pro-rata cancellation.
- Eff. 11-20-01

134. Owners Insurance Company

- Bodily Injury Limit Deviation.
- Property Damage Limit Deviation.
- Owners Rate Deviation.
- Symbol Deviation.
- Multi Policy Discount Auto/Home; Auto/Life; Auto/Umbrella Discount for BI, PD, Med Pay, comprehensive & collision.
- Paid in full discount.
- Mature Driver Discount.
- Territory Deviation
- Insurance Scoring Discount.
- Financial Responsibility Deviation.
- Eff 10-1-15 AOIC-130163936 [NCDOI](#)

135. Pacific Employers Insurance Company
- 17% BI, PD, med pay, uninsured motorists, combined uninsured & underinsured, comprehensive & collision.
  - Eff. 3-18-97
136. Pacific Indemnity Company
- Antique autos by territory.
  - Installment Payment -recurring payments waived.
  - Eff. 10-1-15 CHUB-129988231 [NCDOI](#)
137. Peak Property and Casualty Insurance Corporation
- SDIP Points BI & PD and Med Pay deviations 12-20 SDIP points.
  - Eff 4-13-15 VKNG-129979765 [NCDOI](#)
138. Peerless Insurance Company
- Deviation on BI, PD, Med Pay, Comp and Coll written with forms HO-3, HO-5, or HE-7 that are part of the Personal Protector Program.
  - Deviation on BI, PD, Med Pay, Comp & Coll written with form HO-06 that is part of the Personal Protector program.
  - Deviation on Installment Payment Plan by Electronic Funds Transfer or Agency Bill.
  - Price Point deviation.
  - Deviation on BI, PD, Med Pay, Comp and Coll coverage written with forms HO-4 and part of Personal Protector Program.
  - Effective 8-15-13 LBRM-128968114 [NCDOI](#)
139. Pennsylvania General Insurance Company
- 20% non-fleet private passenger auto comprehensive & collision rates.
  - 5% Account Credit is applicable to all voluntary personal auto policies where named insured has his/her homeowners (except Forms HO- & HO-4) insurance in any of General Accident Companies. Credit applies to total premium for each coverage.
  - 5% Anti-Lock Brake Discount: BI, PD, single limit liability, medical payments & collision if vehicle is equipped with factory installed anti-lock brakes.
  - 15% bodily injury, property damage & medical payments.
  - Eff. 3-15-96
140. Pennsylvania National Mutual Casualty Insurance Company
- Account Credit, Preferred and Preferred Advantage Programs.
  - Account Credit without Homeowners Preferred and Preferred Advantage Programs.
  - Mature Driver Discount Preferred and Preferred Advantage Programs.
  - Personal Auto Preferred Program by Territory.
  - Personal Auto Preferred Advantage Program by Territory.
  - Insurance Bureau Score discount Preferred and Preferred Advantage Programs.
  - Private Passenger Autos written on a Commercial Lines Policy.
  - Underwriting Scorecard deviation.
  - Territory Deviation.
  - Recurring Payment charge waived.
  - Paid in Full Discount.
  - Affinity Group Discount.
  - Intra-Agency Transfer Transition Factor.
  - Advanced quote discount.
  - Eff 10-1-15 PNPR-130104537 [NCDOI](#)
141. Pharmacists Mutual Insurance Company
- Multi-Policy Credit Personal Package discount.
  - Multivariate Rating.
  - Deviation of Base Rates.
  - Eff 11-1-11 PHAR-127314841 [NCDOI](#)
142. Philadelphia Indemnity Insurance Company
- Misc Type E Antique Auto.
  - Misc Type F Classic Auto.

- Misc Type E Physical Damage only and Collision coverage for Antique Auto.
- Misc Type F Classic Auto Physical Damage.
- Eff 4-1-14 PHLX-G129363895 [NCDOI](#)

143. Phoenix Insurance Company

- Company Coverage Factors.
- Account Discount (Multi-Policy)
- Contributing Vehicle Credit (number of vehicles)
- Hybrid Vehicle Discount (type of fuel used)
- Installment Payment.
- Multi-Line Insurance and Financial Services Institution.
- Effective 10-1-15 TRVA-130114238 [NCDOI](#)

144. Platt River Insurance Company

- 17.5 % Credit Physical Damage and 5% Credit Liability base premiums: Certain Preferred Driver criteria must be met.
- 5% Credit Physical Damage base premiums: Certain Standard Driver criteria must be met.
- Account Credit Program: 10% Credit: Must have Homeowners and Auto policy with UIC.
- 5% Credit for BI, PD and Med Pay for factory installed Anti-Lock Brake System.
- 5% Credit for BI, PD, Med Pay, Collisions, and Comprehensive premiums: Mature Driver Discount: Certain criteria apply.
- Eff. 10-1-99

145. Privilege Underwriters Reciprocal Exchange

- Extra Vehicle deviation.
- Accident Prevention Course.
- Driver Training Course.
- Good Student Discount.
- Away at School discount.
- Years clean discount.
- Multi-line Policy.
- Anti-lock brakes.
- Anti-theft discount.
- Window Glass Etching discount.
- Tier Rating Credit Scoring.
- Annual Mileage Discount.
- Mobile Device Control Discount.
- Accident Forgiveness.
- Vacation Use Discount.
- Years Licensed Deviation.
- Territory deviation.
- Renewal Discount.
- Eff 10-1-15 PRIV-1302131946 [NCDOI](#)

146. Progressive American Insurance Company

- Territory Deviation – Liability
- Household Group Deviation – Liability
- Financial Responsibility Deviation – Liability
- Points Deviation – Liability
- High Points Deviation- Liability
- Discount Deviation – Liability
- Accident with no Point Deviation – Liability
- Accident with Point Deviation – Liability
- Major Violation Deviation – Liability
- Minor Violation and Points Deviation – Liability
- Market and Points Deviation – Liability
- Points and Inexperienced Operator Deviation – Liability
- Household Structure Deviation – Liability
- Tier Deviation – Liability.
- Paperless Deviation – Liability.

- BI Limit Deviation - Liability.
- Household Composition Deviation – Liability.
- Non-Negligent Occurrence Deviation – Liability.
- Territory Deviation – Physical Damage
- Household Group Deviation – Physical Damage
- Financial Responsibility Deviation – Physical Damage
- Points Deviation – Physical Damage
- High Points Deviation- Physical Damage
- Discount Deviation – Physical Damage
- Accident with no Point Deviation – Physical Damage
- Accident with Point Deviation – Physical Damage
- Major Violation Deviation – Physical Damage
- Minor Violation and Points Deviation – Physical Damage
- Points and Inexperienced Operator Deviation- Physical Damage
- Household Structure Deviation – Physical Damage
- Tier Deviation – Physical Damage
- Paperless Deviation – Physical Damage.
- Electronic Funds Transfer Installment Deviation.
- Household Composition Deviation – Physical Damage.
- Non-Negligent Occurrence Deviation – Physical Damage.
- Electronic Funds Transfer Installment deviation.
- Eff 9-6-13 PRGS-129156410 [NCDOI](#)

147. Progressive Northern Insurance Company

- Territory Deviation – Liability
- Household Group Deviation – Liability
- Financial Responsibility Deviation – Liability
- Points Deviation – Liability
- High Points Deviation- Liability
- Discount Deviation – Liability
- Accident with no Point Deviation – Liability
- Accident with Point Deviation – Liability
- Major Violation Deviation – Liability
- Minor Violation and Points Deviation – Liability
- Market and Points Deviation – Liability
- Points and Inexperienced Operator Deviation – Liability
- Household Structure Deviation – Liability
- Multi Policy Deviation – Liability
- Paperless Deviation.
- Household composition Deviation – Liability.
- Non-Negligent Occurrence Deviation.
- Territory Deviation – Physical Damage
- Household Group Deviation – Physical Damage
- Financial Responsibility Deviation – Physical Damage
- Points Deviation –Physical Damage
- High Points Deviation- Physical Damage
- Discount Deviation – Physical Damage
- Accident with no Point Deviation – Physical Damage
- Accident with Point Deviation – Physical Damage
- Major Violation Deviation – Physical Damage
- Minor Violation and Points Deviation – Physical Damage
- Market and Points Deviation – Physical Damage
- Points and Inexperienced Operator Deviation – Physical Damage
- Household Structure Deviation – Physical Damage
- Multi Policy Deviation – Physical Damage
- Paperless Deviation – Physical Damage.
- Household composition Deviation – Physical Damage.

- Non-Negligent Occurrence Deviation – Physical Damage.
- Electronic Funds Transfer Installment deviation
- New Business Installment deviation.
- Eff 9-6-13 PRGS-129151581 [NCDOI](#)

148. Progressive Preferred Insurance Company

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components.

- 14%-35% for single car policies, non standard underwriting with 5-6 or more SDIP pts.
- 28% for multi car policies, non standard underwriting with 6 or more SDIP pts.
- 15%-36% for single car policies, middle underwriting with 3-6 or more SDIP pts.
- 11%-29% for multi car policies, middle underwriting with 4-6 or more SDIP pts.
- 14%-50% for single car policies, standard underwriting with 0-6 or more SDIP pts.
- 16%-35% for multi car policies, standard underwriting with 2-6 or more SDIP pts.
- 31%-53% for single car policies, preferred underwriting with 0-6 or more SDIP pts
- 25%-39% for multi car policies, preferred underwriting with 0-6 or more SDIP pts.
- 51%-53% for single car policies, ultra-preferred underwriting with 0-6 or more SDIP pts.
- 39%-42% for multi car policies, ultra preferred underwriting with 0-6 or more SDIP pts.
- 5% for policies in non-standard, middle & standard underwriting to policies with proof of homeownership.
- 5%-10% for risks who are members of qualified participating groups, associations or employees of qualified participating employer when risks meet underwriting guidelines.

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components.

12 point violation must not be one of the following:

- Manslaughter or negligent homicide.
  - Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing.
  - Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
  - Transporting illegal intoxicating liquors by motor vehicle.
- Deviation for single car, non standard underwriting, 12-21 SDIP pts. Credit varies 58%-74%.
  - Deviation for multi car, non standard underwriting, 12-21 SDIP pts. Credit varies 44%-63%.
  - Deviation for single car, middle underwriting, 12-21 SDIP pts. Credit varies 60%-75%.
  - Deviation for multi car, middle underwriting, 12-21 SDIP pts. Credit varies 48%-66%.
  - Deviation for single car, standard, preferred and ultra preferred underwriting, 12-21 SDIP pts. Credit varies 60%-75%.
  - Deviation for multi car, standard, preferred and ultra preferred underwriting, 12-21 SDIP pts. Credit varies 48%-66%.

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components. If the resulting rate is equal to or greater than N.C. Rate Bureau rates, the policy is ineligible for any deviation.

- 1.14 factor applies single car, non standard underwriting for policies without proof of prior auto insurance.
- 1.09 factor applies multi car, non standard underwriting for policies without proof of prior auto insurance.
- 1.05-1.20 factors vary based on territories.
- 1.05-3.20 factors vary based on average driver group 1-17.
- 1.10-1.45 factors vary for single car policies with 1-3 or more accidents.
- 1.06-1.30 factors vary for multi car policies with 1-3 or more accidents.

PHYSICAL DAMAGE All deviation applicable to non-fleet private passenger auto physical damage coverage for all listed deviation components, unless otherwise stated below.

- 26% for single car policies, non standard underwriting with 6 or more SDIP pts.
- 23% for multi car policies, non standard underwriting with collision coverage on more than one vehicle with 6 or more SDIP pts.
- 27%-28% for single car policies, middle underwriting with 5-6 or more SDIP pts.
- 37% for multi car policies, non standard underwriting with collision coverage on one vehicle with 6 or more SDIP pts.
- 18%-24% for multi car policies, middle underwriting, collision coverage on more than one vehicle 5-6 or more SDIP pts.
- 33%-47% for single car policies, standard underwriting with 2-6 or more SDIP pts.
- 31%-38% for multi car policies, middle underwriting, collision coverage on one vehicle with 5-6 or more SDIP pts.
- 22%-40% for multi car policies, standard underwriting, collision coverage on more than one vehicle, 2-6 or more SDIP pts.
- 24%-47% for multi car policies, standard underwriting, collision coverage on one vehicle with 2-5 or more SDIP pts.
- 26%-47% for single car policies, preferred underwriting with 0-5 or more SDIP pts.
- 23%-40% for multi car policies, preferred underwriting, collision coverage on more than one vehicle, 0-6 or more SDIP pts.
- 23%-47% for multi car policies, preferred underwriting, collision coverage on one vehicle with 0-5 or more SDIP pts.



- 48% single car policies, ultra preferred underwriting.
- 40% multi car policies, ultra preferred underwriting, collision coverage on more than one vehicle.
- 40%-47% multi car policies, ultra preferred underwriting, collision coverage on one vehicle with 0-5 or more SDIP pts.
- 5% for policies, non standard, middle and standard underwriting with proof of homeownership.
- 5%-10% for risks who are members of qualified participating groups, associations or employees of qualified participating employers when risks meet underwriting guidelines.

PHYSICAL DAMAGE All deviation applicable to non-fleet private passenger auto physical damage coverage for all listed deviation components, unless otherwise stated below.

12 point violation must not be one of the following:

- Manslaughter or negligent homicide.
  - Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing.
  - Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
  - Transporting illegal intoxicating liquors by motor vehicle.
- 54%-69% single car policies, non standard underwriting with 12-18 or more SDIP pts.
  - 45%-64% for multi car policies, non standard underwriting, with collision coverage on more than one vehicle with 12-18 or more SDIP pts.
  - 51%-67% for multi car policies, non standard underwriting, collision coverage on one vehicle with 12-18 or more SDIP pts.
  - 57%-71% for single car policies, middle underwriting with 12-18 or more SDIP pts.
  - 47%-66% for multi car policies, middle underwriting with collision coverage on more than one vehicle with 12-18 or more SDIP pts.
  - 54%-69% for multi car policies, middle underwriting with collision coverage on one vehicle with 12-18 or more SDIP pts.
  - 57%-71% for single car policies, standard, preferred and ultra preferred underwriting with 12-18 or more SDIP pts.
  - 47%-66% for multi car policies, standard, preferred and ultra preferred underwriting, collision coverage on more than one vehicle with 12-21 SDIP pts.
  - 54%-69% for multi car policies, standard, preferred and ultra-preferred underwriting, collision coverage on one vehicle with 12-18 or more SDIP pts.

PHYSICAL DAMAGE All deviation applicable to non-fleet private passenger auto physical damage coverage for all listed deviation components. If the resulting rate is equal to or greater than the N.C. Rate Bureau, the policy is ineligible for any deviation.

- 1.19 factor applies, single car policies, non standard underwriting for policies without proof prior of auto insurance.
- 1.15 factor applies, multi car policies, non standard underwriting without proof of prior auto insurance.
- 1.05-1.20 factors vary based on territories.
- 1.10-2.75 factors vary based on average driver group 1-16.
- 1.08-1.35 single car policies with 1-3 or more accidents.
- 1.05-1.24 multi car policies with 1-3 or more accidents.
- Installment Payment Plan: \$3 charge waived for policies purchased by employees from an approved employer group if premium is paid via payroll deduction.
- Eff. 7-1-99

149. Progressive Premier Insurance Company of Illinois

- Tier deviation.
- Electronic Funds Transfer Installment Deviation.
- New business Installment deviation.
- Pro-Rata Cancellation deviation.
- Coverage for Rented Vehicles.
- Eff 10-1-15 PRGS-130154626 [NCDOI](#)

150. Progressive Southeastern Insurance Company

- Tier Deviation.
- Electronic Funds transfer installment deviation.
- New business installment deviation.
- Pro rata cancellation deviation.
- Coverage for Rented Vehicles.
- Eff 10-1-15 PRGS-130154309 [NCDOI](#)

151. Progressive Universal Insurance Company

- Tier Deviation.
- Electronic Funds Transfer Installment Deviation.

- New business Installment deviation.
- Pro-Rata Cancellation deviation.
- Coverage for Rented Vehicles.
- Eff 10-1-15 PRGS-130154631 [NCDOI](#)

152. Property and Casualty Insurance Company of Hartford

- Territory Deviation.
- Non-Resident Student.
- Account Credit.
- Homeownership Credit.
- Personal Umbrella Policy Credit.
- Hybrid Vehicle Credit.
- New Vehicle Discount.
- Household Composition Primary Classification Deviation.
- Presence of married or domestic partners/total number of drivers.
- Years licensed/married status.
- Years licensed/annual mileage.
- Limited Driver.
- Years licensed/driver training.
- Years Licensed/Good Student.
- Years licensed/principal/occasional.
- Years licensed/number of vehicles.
- Years licensed/household composition.
- Vehicle age/number of vehicles.
- Annual mileage deviation.
- Defensive driver deviation.
- Writing Company Deviation.
- Accident forgiveness Deviation.
- SDIP incident count deviation.
- Tier Deviation chart.
- Eff 10-1-15 HART-130134063 [NCDOI](#)

153. Providence Washington Insurance Company

**Standard Program**

- Multi-Policy Credit: 10% applies to bodily injury, property damage, medical payments, comprehensive & collision.
- Mature Driver Credit: Applies to bodily injury, property damage, medical payments, comprehensive & collision.
- Multiple Automobile Credit: 5% applies to BI, PD, medical payments, comprehensive & collision: Certain criteria apply.

**Preferred Program**

- Territory Deviation: Various credits apply to bodily injury, property damage, medical payments, comprehensive & collision.
- Multi Policy Credit: 10% applies to bodily injury, property damage, medical payments, comprehensive & collision.
- Mature Driver Credit: Applies to bodily injury, property damage, medical payments, comprehensive & collision.
- Multiple Automobile Credit: 5% applies to BI, PD, medical payments, comprehensive & collision: Certain criteria apply.
- Eff.7-1-02

154. Republic Franklin Insurance Company

- Personal EDGE Essentials Auto Account Credit.
- Select Program auto Account credit.
- Personal EDGE Essentials and Select Program W.I.S.E./Affinity Discount.
- Select Program Mature Driver Credit: Certain.
- Select Program deviation.
- Essentials Program Tiered Rating Deviation.
- Premium Payment Credit.
- Eff. 4-15-15 UTCX-G129882262 [NCDOI](#)

155. Response Worldwide Insurance Company

- 7.0% non-fleet private passenger auto bodily injury, property damage & medical payments coverage when certain criteria is met.
- 10.0% non-fleet private passenger auto comprehensive & collision coverage if certain criteria is met.



- Eff. 7-15-96 PC 034398 [Filing Detail](#)

156. Safeco Insurance Company of America

- Territory Deviation.
- Driving Group Deviations.
- Renewal, Market, and Tier Deviations.
- SDIP, Single/Multi Car Deviations.
- SDIP, Single/Multi Car, Major Deviations.
- Account Discount Deviations.
- Vehicle Usage and Market Deviations.
- Limited Experience Operator Program Subscription Deviation.
- Certified Risks – Financial Responsibility Laws Deviation.
- Eff 10-1-15 LBPM-130207189 [NCDOI](#)

157. Seaton Insurance Company

- 15% auto liability, med pay & physical damage. "Unimate Plus" in addition to above: (1) Policy in force 3 yrs. & no at-fault accident additional 5% credit liability, med pays & phys damage; (2) Policy in force 6 yrs. & no at-fault accident; Second 5% credit on coverages listed above.
- 5% non-fleet private passenger auto non-fleet physical damage rates. Discount applies: (1) All vehicles assigned to driver 55 yrs. of age or older, (2) All vehicles on policy, regardless of number, if all drivers are 55 yrs. of age or older, (3) Private passenger vehicles only (no miscellaneous types).
- Eff. 6-20-88

158. Selective Insurance Company of South Carolina

- Installment Payment Plan: \$2 per each installment.
- 30% deviation applies to liability & physical damage when a commercial package policy is written with the risk.
- Eff. 6-1-01

159. Selective Insurance Company of the Southeast

- 30% deviation will be applied to liability Phys Damage rates when a Commercial Package policy is written in conjunction with the risk.
- Eff. 4-1-08 PC112412 [North Carolina Department of Insurance](#)

160. Sentinel Insurance Company, Ltd.

- Insurance score Tier deviation factors.
- Account/Tier Deviation.
- Safe Driver/Incident Free Credit/Tier Deviation factor.
- Least experienced driver factor/Tier Deviation factor
- Most experienced driver factor/Tier Deviation factor.
- Prior BI limits credit/Tier Deviation factor.
- Territory/Tier Deviation factor.
- Business Owned Non-Fleet Credit.
- Eff 10-1-15 HART-130123852 [NCDOI](#)

161. Southern Guaranty Insurance Company

- Exceptional Driver Program: 15% BI, PD, med pay, comprehensive & collision when underwriting guidelines are met.
- Exception Plus: Additional 5% credit for BI, PD, med pay, comp & coll when policy has been in-force at least 3 yrs. & no at-fault accidents in preceding 3 yrs. A second 5% credit for policies in-force at least 6 yrs. & no at-fault accidents in preceding 6 yrs. Maximum Exceptional Driver credit is 25%.
- Mature Driver Discount: 10% BI, PD, med pay, comprehensive, collision & medical payments when underwriting guidelines are met.
- Multi Policy Discount: 5% auto comp & coll base rate if Southern Guaranty Insurance Company insures both homeowner & auto policy.
- 10% credit auto BI, PD, med pay, comp & coll for all private passenger auto policies for University of North Carolina Employees.
- Eff. 7-1-00

162. Southern Insurance Company of Virginia  
ADVANTAGE XL PROGRAM

- Multi-Car Discount.
- Recreational Trailer Rate Discount.
- Loss Free Renewal Discount.
- New Business Automobile Discount.
- Passive Restraint Discount.
- Anti-Lock Braking System Discount.
- Anti-Theft Devices Discount.
- Account Credit.
- Automatic Payment Plan.
- First Accident Forgiveness.
- XL Factors.
- Experienced Operator Discount.
- Paid in Full Discount.
- Pace Bundle Deviation.

#### MERIT XL PROGRAM

- Deviation by Coverage and Territory.
- Experienced Operator Discount.
- Multi-Car Discount.
- Recreational Trailer Rate Discount.
- Loss-Free Renewal Discount.
- New Business Automobile Discount.
- Passive Restraint Discount.
- Anti-Lock Braking System Discount.
- Anti-Theft Devices Discount.
- Account Credit.
- Automatic Payment Plan.
- First Accident Forgiveness.
- XL Factors.
- Paid in Full Discount.
- Pace Bundle Deviation.

#### SUPERIOR XL PROGRAM

- Deviation by Coverage and Territory.
- Experienced Operator Discount.
- Multi-Car Discount.
- Recreational Trailer Rate Discount.
- Loss-Free Renewal Discount.
- New Business Automobile Discount.
- Passive Restraint Discount.
- Anti-Lock Braking System Discount.
- Anti-Theft Devices Discount.
- Account Credit Plan.
- Automatic Payment Plan.
- First Accident Forgiveness.
- XL Factors.
- Extra Edge Discount.
- Paid in Full Discount.
- Pace Bundle Deviation.

#### PREFERRED XL PROGRAM

- Deviation by Coverage and Territory.
- Experienced Operator Discount.
- Multi-Car Discount.
- Recreational Trailer Rates.
- Loss-Free Renewal Discount.
- New Business Automobile Discount.

- Passive Restrain Discount.
- Anti-Lock Braking System Discount.
- Anti-Theft Devices Discount.
- Account Credit Plan.
- Automatic Payment Plan.
- First Accident Payment Plan.
- XL Rating Factor.
- Paid in Full Discount.
- Pace Bundle Deviation.

#### AUTOGUARD XL, AUTOGUARD II XL PROGRAMS

- Multi-Car Discount.
- Recreational Trailer Rate Discount.
- Passive Restraint Discount.
- Anti-Lock Braking System Discount.
- Anti-Theft Devices Discount.
- Account Credit.
- Automatic Payment Plan.

#### PREFERRED PROGRAM

- Deviation by Coverage and Territory.
- Experienced Operator Discount.
- Multi-Car Discount.
- Recreational Trailer Rates.
- Loss-Free Renewal Discount.
- New Business Automobile Discount.
- Passive Restraint Discount.
- Anti-Lock Braking System Discount.
- Anti-Theft Devices Discount.
- Account Credit Plan.
- Automatic Payment Plan.
- Paid in Full Discount.

#### STANDARD PROGRAM

- Experienced Operator Discount.
- Multi-Car Discount.
- Recreational Trailer Rates.
- Loss-Free Renewal Discount.
- Passive Restraint Discount.
- Anti-Lock Braking System Discount.
- Anti-Theft Devices Discount.
- Account Credit Plan.
- Automatic Payment Plan.
- Paid in Full Discount.
- Eff. 11-27-15 DNGL-130257015 [NCDOI](#)

#### 163. Southern Pilot Insurance Company

- UNC-Chapel Hill Employee discount.
- Exceptional Driver Plan Credit: on a vehicle insured in the voluntary market and principally driven by an operator with at least nine years of operating experience who has had no chargeable accidents within the past three years.
- Accident Free Discount: 5% credit shall be applied to BI, PD, Med Pay, Comp and Coll premiums on a vehicle insured in the voluntary market and driven by an operator who has had no chargeable accidents within the past three years and has been continuously insured with Southern Pilot for at least three years. An additional 5% applies for a six yr. period. New Business applicants and Southern Pilot renewal customers insured in the voluntary market who can document continuous coverage with a prior carrier and no chargeable accident for a three or six year period as described above are also eligible for the Southern Pilot Accident Free Discount. Maximum Accident Free Discount is 10%. Accident Free will be removed at the next renewal following the first chargeable accident where \$1000 or more was paid for BI, PD, Med and Coll (combined) for any operator in the household.

- Mature Driver Discount: Principal Operators who have 34 years or more of driving experience that are written in the voluntary market and have no operators in their household with less than nine years driving experience shall receive a % discount on Bodily Injury, Property Damage, Comprehensive, Collision & Medical expense premiums for the vehicle they principally operator.
- Multi Policy Discount: 5% credit applied to BI, PD, med pay, comp, & coll premiums developed from the North Carolina Rate Bureau Personal Auto Manual on a vehicle insured in the voluntary market when Southern Pilot Insurance Company insures an individual's home and automobile.
- Eff. 2-24-09 PC123649 [North Carolina Department of Insurance](#)

164. SPARTA Insurance Company

- 5% auto BI, PD, medical payments, comprehensive & collision driven by insured who reached age 55.
- Anti-Theft Device Credits: auto comprehensive when vehicle is equipped with anti-theft device. 5% alarm only, active disabling device. 10% passive disabling device.
- Cancellation will be done on a pro-rata basis.
- Eff. 11-20-01 PC045268 [Filing Detail](#)

165. St. Paul Fire and Marine Insurance Company

- Installment charge deviation: \$2 charge each installment.
- Eff. 1-1-95

166. St. Paul Guardian Insurance Company

- 5% base rate comprehensive coverage when policy qualifies for PAK II Program.
- 5% base rate collision coverage when policy qualifies for PAK II Program.
- 10% Mature Operator Credit: Combined single limit BI, PD, med pay, comp & coll, when principal operator is age 55 & less than or equal to 64 yrs. of age & no inexperienced operators in household. 5% credit for ages 65-74 & no inexperience operator in household.
- 10% Good Driver Deviation, when certain criteria is met.
- Symbol Reactivities model year 1976-1982, Symbol 14, comprehensive - 7.8% credit; collision - 12.7% credit. Model yrs. 1975 & prior; Values above \$10,000 rated Symbol 7 for comprehensive & collision.
- Increase Limits Extended Transportation Expense Coverage is provided at no charge, when comprehensive coverage is purchased & policy qualifies for PAK II Program.
- Passive Restraint Deviation: 20% when restraint is installed in driver-side only position; 30% when restraint is installed in both front outboard seat positions. If policy qualifies for PAK II Program, airbag discount applies to factory installed automatic occupant restraint. Deviation applies only to medical payments base premium.
- Anti-Theft Device Deviation for PAK II Program: 5% alarm only, 5% active disabling device; 15% passive disabling device. This deviation applies to comprehensive base premium.
- Anti-Lock Braking System Deviation: 5% combined single limit liability, BI, PD liability base premium when private passenger auto equipped with factory installed four-wheel anti-lock braking system.
- Golfmobile Liability Coverage provided at no additional charge.
- Miscellaneous Types: ATV, minibike & dune buggy, combined BI & PD liability rates not used for commercial purposes will be same rate as North Carolina Reinsurance Facility. Snowmobile rates, medical payments coverage rate will be 22% of Territory 18 private passenger auto med pays rate. Collision rates will be same as NC Rate Bureau's snowmobile rates.
- 10% when more than one recreational vehicle is covered under same policy for following miscellaneous types, trailers designed for use with private passenger autos, motorbikes or other similar motor vehicles not used for commercial purposes (excluding motorcycles, motorscooters & mopeds); snowmobiles & golfmobiles.
- Renewal Credit: 0-2 yrs.-0%; 3yrs.-3%; 4yrs.-4%; 5 or more yrs. -5% premium credit when insured maintained consecutive yrs. of coverage with St. Paul. Credit will apply to final premium for each coverage & rounded to nearest dollar.
- Installment charge deviation: \$2 charge each installment unless Electronic Funds Transfer billing option is selected, then no charge.
- Employee Discount: New Business - 20%; Renewals - 15% when criteria is met.
- Eff. 3-1-00

167. St. Paul Mercury Insurance Company

- 15% non-fleet private passenger auto liability & physical damage insurance rates.
- Eff. 1-1-88

168. Standard Fire Insurance Company

- Territorial Deviation Grid.
- Insurance Score Level Multiplier for Other Than Inexperienced Operators.

- Account Discount.
- Hybrid Vehicle Discount.
- Installment Payment deviation.
- Minimum Years Licensed and Number of Married.
- Vehicle Driver Composition.
- Good Student Credit.
- Eff 10-1-15 TRVA-130114112 [NCDOI](#)

169. State Automobile Mutual Insurance Company

- 10% auto BI, PD, med pay, comp & coll coverages, no SDIP pts., no inexperienced operators & insured has Homeowners policy with State Auto Companies.
- 5% auto BI, PD, medical payments, comprehensive & collision coverages provided no SDIP pts., no inexperienced operators & all operators in household are age 55 or older.
- 15% auto BI, PD, med pay, comp & coll coverages provided there are no SDIP pts., no inexperienced operators, all operators in household are age 55 or older and insured has a Homeowners policy with State Auto Companies.
- Installment Pay Plan charge is reduced to \$1 per installment on all new and renewal business.
- 5% auto BI & PD liability (or combined single liability) coverage for private passenger auto equipped with factory installed four wheel anti-locking braking systems.
- Eff. 2-1-93

170. State Auto Property & Casualty Insurance Company

- Auto/Home Discount.
- Financial Stability.
- Driver Experience.
- Territory deviation.
- Early Upload discount.
- Good Student Discount.
- Anti-Lock Braking Systems Discount.
- Installment Plan with Electronic Funds Transfer deviation.
- Customizing Equipment deviation.
- Discount for Electric Autos.
- Paid in Full Discount.
- Employee Group Discount Plan.
- Eff. 10-1-15 STAT-130065203 [NCDOI](#)

171. State Farm Mutual Automobile Insurance Company

- Territory Deviation.
- Accident Free Deviation.
- Multi Line Deviation when criteria is met.
- Installment Payment - electronic funds transfer Deviation.
- Good Driving Deviation.
- Classic vehicle Deviation.
- Customer Rating Index (CRI) Deviation.
- SDIP Deviation.
- Customization Deviation.
- Antique Vehicle Deviation.
- Motorcycle Liability Deviation.
- Multi-car deviation.
- Classification deviation.
- Medical payment coverage limit deviation.
- PPA model year deviation.
- Motor cycle model year deviation.
- Inexperienced operator deviation.
- Drive safe & save deviation.
- Location Rating factors.
- Eff 10-1-15 SFMA-130048886 [NCDOI](#)

172. Teachers Insurance Company

- Multiline Deviation.
- Surcharge Forgiveness (SDIP).
- Electronic Funds Transfer (Payment Options).
- Installment Payments.
- Payroll Payment Plan Deviation.
- Educator deviation.
- 2011+ ISO Symbol Deviation.
- Eff 10-1-14 HRMN-129632610 [NCDOI](#)

173. Titan Indemnity Company

- **TIER A**
- Territory Deviation.
- Model Year Deviation.
- New Vehicle Deviation.
- Driver Class Deviation.
- Accident Free Deviation.
- Financial Responsibility Deviation (Credit Score).
- Matrix Deviation (various characteristics).
- Safe Driver Insurance Plan Deviation.
- Inexperienced Operator Deviation.
- Intra Agency Transfer Deviation.
- Affinity Deviation.
- Paid in Full Deviation.
- Military Deviation.
- Increased Limits Deviation.
- Household composition Deviation.
- Advance Quote Deviation.
- Driving Group Deviation.
- Premium Payer Reward deviation.
- Prior Carrier Deviation.
- Prior Insurance Lapse Deviation.
- Accident Forgiveness Deviation.
- Deductible Deviation.
- **TIER B**
- Territory Deviation.
- Model Year Deviation.
- New Vehicle Deviation.
- Driver Class Deviation.
- Accident Free Deviation.
- Matrix Deviation.
- Safe Driver Insurance Plan Deviation.
- Inexperienced Operator Deviation.
- Intra Agency Transfer Deviation.
- Affinity Deviation.
- Paid in Full Deviation.
- Military Deviation.
- Advance Quote Deviation.
- Driving Group Deviation.
- Premium Payer Reward deviation.
- Prior Carrier Type Deviation.
- Prior Insurance Lapse Deviation.
- Accident Forgiveness Deviation.
- Collision deviation.
- Increased Limits deviation.
- Household Composition.
- Eff 10-1-15 NTWP-130104409 [NCDOI](#)

174. Travelers Casualty & Surety Company

- Anti-Lock Brake Deviation: 5% auto single limit (liability & medical payments) or BI, PD & medical payments.
- Anti-Theft Device Deviation: 5% or 10% discount depending on how vehicle is equipped. Applicable to non-fleet private passenger auto comprehensive base premiums.
- 7% Loss & Conviction Free Renewal Deviation: Multi-car policies: Applies to non-fleet private passenger auto BI, PD, medical payments & collision coverage. Credit applies to voluntary policies.
- Mature Driver Deviation: 3% to BI, PD & medical payments; 5% collision, 10% comprehensive coverage.
- Passive Restraint Discount: 1% auto BI, PD & medical payments. Credit applies to voluntary policies.
- 7% Loss & Conviction Free Renewal Deviation; Multi-car policies: Applies to collision coverage only when policy is ceded to the Facility.
- Mature Driver Deviation.
- Eff. 12-17-93

175. Travelers Casualty & Surety Company of America

- 15% non-fleet private passenger auto bodily injury, property damage & medical payments rates.
- 15% non-fleet private passenger auto comprehensive & collision rates.
- Eff. 10-15-92

176. Travelers Casualty Insurance Company of America

- 30% non-fleet private passenger auto liability & medical payments rates.
- 30% non-fleet private passenger auto physical damage rates.
- Eff. 10-15-92
- Name Changed from Travelers Casualty & Surety Company of Illinois effective 1/1/04

177. Travelers Home and Marine Insurance Company

- Territory Factors by coverage.
- Policy Variables by region code, Insurance Score, and residence type.
- Household Composition 1 by insurance score, drivers, incidents, marital status, and number of vehicles.
- Household Composition 2 by licensed drivers, vehicles, and marital status.
- Household Composition 3 by highest licensed drivers, vehicles, and marital status.
- Household Composition 4 by lowest licensed drivers, inexperienced operators, vehicles, and tenure.
- Underwriting Tier by prior insurance, incident classification.
- Driver Insured Elsewhere.
- Accident Forgiveness.
- Annual Mileage by vehicle, years licensed, inexperience, vehicle age, annual mileage.
- Foreign licenses by tenure.
- Out of State Driver's license.
- Unverifiable motor vehicles report.
- Coverage level adjustment.
- Location level by garaging zip code.
- Vehicle Liability Risk Group bodily injury.
- Vehicle Liability Risk Group property damage.
- Vehicle Liability Risk Group medical payment.
- Vehicle Liability Risk Group collision.
- Vehicle Liability Risk Group comprehensive.
- Policy Level Vehicle Liability Risk Group bodily injury.
- Policy Level Vehicle Liability Risk Group property damage.
- Policy Level Vehicle Liability Risk Group collision.
- Policy Level Vehicle Liability Risk Group comprehensive.
- Model year.
- New Car Discount.
- Alternative Fuel Vehicle Discount.
- Total Policy Safe Driver Incident.
- Vehicle Use.
- Safe Driver Discount.
- Good Student Discount.
- Student Away at School Discount.

- Driver training discount.
- Affinity Discount.
- Multi Car Discount.
- Early Quote discount.
- Continuous Insurance Discount.
- Good Payer Discount.
- Electronic Payment Discount.
- Multi Policy and Homeownership Discount.
- Paid in Full discount.
- Insurance Score Tier.
- Installment Payments.
- Transition Modification.
- Transition Modification Acquisition.
- Eff 10-18-15 TRVA-130100614 [NCDOI](#)

178. Travelers Indemnity Company

- Installment Payment Plan.
- Contributing Vehicle Credit.
- Eff. 10-1-15 TRVA-130114275 [NCDOI](#)

179. Travelers Indemnity Company of America

- Account Discount.
- Contributing Vehicle Credit.
- Hybrid Vehicle Discount.
- Installment Payments - Installment charge for each installment is deleted.
- Eff 10-1-15 TRVA-130114258 [NCDOI](#)

180. The Travelers Indemnity Company of Connecticut

- Company Coverage Factors.
- Account Discount.
- Contributing Vehicle Credit.
- Hybrid Vehicle Discount 10% discount.
- Installment Payment Plan.
- Effective 10-1-15 TRVA-130114259 [NCDOI](#)

181. Travelers Personal Security Insurance Company

- Territorial Deviation Grid.
- Insurance Score Level Multiplier for Other Than Inexperienced Operators.
- Account Discount.
- Company Coverage Factor.
- Hybrid Vehicle Discount.
- Installment Payment deviation.
- Minimum Years Licensed and Number of Married.
- Vehicle Driver Composition.
- Good Student Credit.
- Eff 10-1-15 TRVA-130106119 [NCDOI](#)

182. Travelers Property Casualty Company of America

- Account Credit: 10% credit when voluntary auto & homeowners policy with The Travelers.
- Careful Driver Credit: 7% auto BI, PD, medical payments & collision that have 0 SDIP pts. for the last 3 consecutive yrs.
- Senior Driver Credit: Credit varies 3% - 6% when criteria is met.
- Contributing Vehicle Credit: 25% auto BI, PD, med pay & coll for single car policy, yet have more than one auto insured with The Travelers.
- Contributing Vehicle Credit: 15% auto comprehensive, fire/fire & theft/fire, theft, CAC for insured who have a single car policy, yet have more than one auto insured with The Travelers.
- Highly Preferred Credit: 19% credit when certain criteria is met.
- Preferred Credit: 10% credit when certain criteria is met.
- Eff. 8-21-99



183. Truck Insurance Exchange

- Territory Deviation.
- Household Group Deviation - Liability.
- Single Car Financial Responsibility and Points Deviation – Liability.
- Multi Car Financial Responsibility and Points Deviation – Liability.
- Financial Responsibility High Points Deviation Single Car – Liability.
- Financial Responsibility High Points Deviation Multi Car – Liability.
- Multi-Car/Paid-in-full/Auto-Home/Mobile Home/Rent Deviation – Liability.
- Accident and Point Deviation - Liability.
- Major Violation Deviation – Liability.
- Minor Violation and Points Deviation – Liability.
- Market and Points Deviation – Liability.
- Points and Inexperienced Operator Deviation – Liability.
- Household Structure Deviation – Liability.
- Electronic Funds Transfer Installment Deviation.
- Territory Deviation-Physical Damage.
- Household Group Deviation - Physical Damage.
- Single Car-Points Financial Responsibility and Points Deviation - Physical Damage.
- Multi Car, One Collision Vehicle, Financial Responsibility and Points – Physical Damage.
- Multi Car, Two or More Collision Vehicles, Financial Responsibility and Points – Physical Damage
- Financial Responsibility High Points Deviation Single Car-Physical Damage.
- Financial Responsibility High Points Deviation Multi Car-Physical Damage.
- Multi Car/Paid in full/auto-Home/Mobile Home/rent deviation - Physical Damage.
- Accident and Point Deviation-Physical Damage.
- Major Violation-Physical Damage.
- Minor Violation and Points Deviation-Physical Damage.
- Market and Points Deviation-Physical Damage.
- Points and Inexperienced Operator Deviation - Physical Damage.
- Household Structure Deviation-Physical Damage.
- Marital Status deviation Liability.
- Electronic Funds Transfer Deviation Liability.
- Marital Status deviation Physical Damage.
- Electronic Funds Transfer Deviation Physical Damage
- Eff 3-1-10 FARM-126381295 [North Carolina Department of Insurance](#)

184. Trumbull Insurance Company

- Insurance Score Tier deviation.
- Account or Homeownership Factor deviation.
- Driving Record Factor.
- Least Experienced drive factor.
- Most experienced driver factor.
- Prior bodily injury limits factor.
- Annual mileage factor.
- Cars versus drivers factor.
- Marital Status factor.
- AARP Membership.
- Territory factor.
- Defensive Driver factor.
- Business Owned Non-Fleet Auto credit.
- Eff 10-1-15 HART-130118530 [NCDOI](#)

185. Twin City Fire Insurance Company

- Account Credit.
- Agency Book Transfer.
- Multi Car Discount.
- Eff 5-8-12 HART-128009725 [NCDOI](#)

186. USAA Casualty Insurance Company

- Territory Deviation.
- Make/Model Deviation.
- Tier Deviation.
- New Vehicle Discount Deviation.
- Occasional Operator Deviation.
- Passive Restraint Seat Belt Discount Deviation.
- MyUSAA Legacy Deviation.
- Principal Operator Age 55 And Over Deviation.
- Military Installation Garaging Deviation.
- Premier Driver Deviation.
- Daytime Running Lights Deviation.
- Years Driving Experience/Marital Status Deviation.
- Multiple Car By Number of Operators.
- Short Rate Cancellation Tables Cancellation Deviation.
- UMBI and UMBI/UIMBI.
- Audio, Visual and Data Electronic Equipment Coverage Deviation.
- Customizing Equipment Coverage
- Named Non-Owner Policy Deviation.
- Extended Transportation Expenses coverage.
- Miscellaneous Types/Trailers.
- Installment Payment Plan Deviation.
- Eff 10-2-15 USAA-130143600 [NCDOI](#)

187. USAA General Indemnity Company

- Territory Deviation.
- Make/Model Deviation.
- Tier Deviation.
- New Vehicle Discount Deviation.
- Occasional Operator Deviation.
- Passive Restraint Seat Belt Discount Deviation.
- MyUSAA Legacy Deviation.
- Principal Operator Age 55 And Over Deviation.
- Military Installation Garaging Deviation.
- Premier Driver Deviation.
- Daytime Running Lights Deviation.
- Years Driving Experience/Marital Status Deviation.
- Multiple Car By Number of Operators.
- Short Rate Cancellation Tables Cancellation Deviation.
- UMBI and UMBI/UIMBI.
- Audio, Visual and Data Electronic Equipment Coverage Deviation.
- Customizing Equipment Coverage
- Named Non-Owner Policy Deviation.
- Extended Transportation Expenses coverage.
- Miscellaneous Types/Trailers.
- Installment Payment Plan Deviation.
- Eff 10-2-15 USAA-130143633 [NCDOI](#)

188. Unigard Indemnity Company

- 5% auto physical damage rates. Deviation applies: (1) All vehicles assigned to driver 55 yrs. of age or older, (2) All vehicles on policy, regardless of number, if all drivers are 55 yrs. of age or older, (3) Private passenger vehicles only.
- 10% physical damage rates when same insured also has Homeowners Form HO 00 03 or HO 00 06.
- Eff. 9-5-89

189. United Services Automobile Association

- Territory Deviation.
- Make/Model Deviation.

- Tier Deviation.
- New Vehicle Discount Deviation.
- Occasional Operator Deviation.
- Passive Restraint Seat Belt Discount Deviation.
- MyUSAA Legacy Deviation.
- Principal Operator Age 55 And Over Deviation.
- Military Installation Garaging Deviation.
- Premier Driver Deviation.
- Daytime Running Lights Deviation.
- Years Driving Experience/Marital Status Deviation.
- Multiple Car by Number of Operators deviation.
- Short Rate Cancellation Tables Cancellation Deviation.
- UMBI and UMBI/UIMBI.
- Audio, Visual and Data Electronic Equipment Coverage Deviation.
- Customizing Equipment Coverage
- Named Non-Owner Policy Deviation.
- Extended Non-Owned liability.
- Miscellaneous Types/Trailers.
- Installment Payment Plan Deviation.
- Eff. 10-2-15 USAA-130143599 [NCDOI](#)

190. United States Fidelity & Guaranty Company

- Multi-Policy Discount.
- Principal Operator age 55 & over.
- Physical Damage Deviation.
- Special Package Discount.
- Employee Group Discount.
- Eff. 9-1-00 PC034571 [NCDOI](#)

191. United States Liability Insurance Company

- Deviation on UMBI for limits up to 250K/500K and for limits higher than 250K/500K.
- Deviation on combines UM/UIM Bodily Injury.
- Deviation credit range for BI, PD and Medical Payments.
- Deviation on Comp, Fire and Theft Rates.
- Deviation on Collision Rates.
- Credit applied to deviated rates on BI, PD, and Med Pay for rating each each vehicle in excess of 3.
- Eff 2-2-12 USLI-127937418 [NCDOI](#)

192. Unitrin Auto and Home Insurance Company

- Pricing Level Voluntary deviations no points.
- Territory Definitions.
- Experienced Operator Credit
- Network Discount
- Anti-Theft Devices
- Package Plus Deviation.
- Multiple Vehicle Discount.
- Anti-lock Breaking deviation.
- Extended Transportation Expense Coverage (Package Plus Only).
- Electronic Funds Transfer (EFT) Installment Payments-No installment charge will be applied
- Pro rata Cancellation.
- Eff 10-1-15 KEMP-130147073 [NCDOI](#)

193. Unitrin Safeguard Insurance Company

- Package Plus – Multi Policy discount.
- Experienced operator credit.
- Territory Deviation without points.
- Multiple Vehicle Discount.

- Network discount.
- Anti-Lock Braking Systems.
- Anti-Theft Devices.
- Pricing Level Deviation.
- Electronic Funds Transfer (EFT).
- Miscellaneous Coverage – Extended Transportation coverage.
- Pro-Rate Cancellation – All package policies.
- Eff 10-1-15 KEMP-130146841 [NCDOI](#)

194. Universal Insurance Company

- Vehicle-Driver Deviation.
- Number of At Fault Accidents.
- Homeowners Deviation.
- Auto and Home Deviation.
- Financial Responsibility.
- Electronic Funds Transfer Deviation.
- Affinity Deviation.
- Eff. 10-1-15 UVIC-130145316 [NCDOI](#)

195. Utica Mutual Insurance Company

- Utica National Insurance Group Employees Mass Merchandising Plan.
- Account Credit
- Wise Affinity/Affinity discount.
- Premium Payment Credit
- Edge Program Tiered Rating
- Eff. 4-15-15 UTCX-G129881782 [NCDOI](#)

196. Utica National Assurance Company

- Mass Merchandising Plan for employees of Utica National Insurance Group.
- Personal Lines Account Credit.
- Wise Affinity/Affinity discount.
- Company Car Discount.
- Mature Driver Credit.
- Electronic Stability Control devices Discount.
- Greenhouse Gas Score credit.
- Premium Payment Credit.
- Edge II Program Tiered Rating.
- Eff. 11-1-10 UTCX-G126752143 [North Carolina Department of Insurance](#)

197. Valiant Insurance Company

- 5% non-fleet private passenger auto comprehensive & collision insurance rates.
- 5% auto bodily injury, property damage, comprehensive & collision coverage if named insured is an educator.
- 5% auto BI, PD, medical payments, comprehensive & collision for loss free credit insured with 3 years with "0" SDIP pts.
- 10% auto bodily injury, property damage, med pay, comprehensive & collision for loss free credit insured 6 years with "0" SDIP pts.
- 5% auto bodily injury & property damage for anti-lock brakes.
- 5% auto comprehensive with anti-theft device (active).
- 10% auto comprehensive with anti-theft device (passive).
- 5% auto bodily, property damage, medical payments, comprehensive & collision for mature driver.
- 5% auto bodily injury, property damage, medical payments, comprehensive & collision for account driver.
- 5% auto comprehensive & collision for multi-car policies.
- 15% auto comprehensive & collision for cars with "0" SDIP pts.
- Eff. 2-15-98

198. Victoria Fire & Casualty Company

**TIER A**

- Territory Deviation.
- Model Year Deviation.

- New Vehicle deviation.
- Driver class Deviation.
- Accident Free Deviation.
- Financial Responsibility Deviation(credit score).
- Matrix Deviation (various characteristics).
- Safe Driver Insurance plan Deviation.
- Inexperienced Operator Deviation.
- Intra Agency Transfer Deviation (independent agency refers to Titan).
- Affinity Deviation.
- Paid in Full Policy Premium Amount Deviation.
- Military Deviation.
- Increased Limits Deviation.
- Household composition Deviation.
- Advance Quote Deviation.
- Driving Group Deviation.
- Premium Payer Reward deviation.
- Prior Carrier Deviation.
- Prior Insurance Lapse Deviation.
- Accident Forgiveness Deviation.
- Deductible Deviation.

**TIER B**

- Territory Deviation and Territory Definitions.
- Model Year Deviation.
- New Vehicle deviation.
- Driver class Deviation.
- Accident Free Deviation.
- Matrix Deviation (various characteristics).
- Safe Driver Insurance plan Deviation.
- Inexperienced Operator Deviation for Bodily Injury, Property Damage, Med Pay and Collision.
- Intra Agency Transfer Deviation (independent agency refers to Titan).
- Affinity Deviation.
- Paid in Full Policy Premium Amount Deviation.
- Military Deviation.
- Advance Quote Deviation.
- Driving Group Deviation.
- Premium Payer Reward deviation.
- Prior Carrier Type Deviation.
- Prior Insurance Lapse Deviation.
- Accident Forgiveness Deviation.
- Deductible deviation.
- Increased Limits deviation.
- Household Composition Deviation.
- Eff 10-1-15 NTWP-130104491 [NCDOI](#)

199. Vigilant Insurance Company

- Antique autos.
- installment Payment recurring payments waived.
- Eff. 10-1-15 CHUB-129988293 [NCDOI](#)

200. West American Insurance Company

- Fampak Discount: 5% credit for all coverages.
- Prime Life Discount: 4% credit for all coverages.
- Employee Discount: 15% credit for all coverages.
- Base Rate Deviation by territory.
- Anti-Theft Discount various discounts.
- Eff. 9-1-00 PC035766 [NCDOI](#)

201. Wilshire Insurance Company

- Liability Deviation.
- Liability Deviation.
- Liability Deviation.
- Liability Deviation.
- Liability Deviation.
- Liability Deviation.
- Liability Deviation.
- Liability Deviation.
- Liability Deviation.
- Voluntary Manual Deviation (Inexperienced Operator).
- Eff 7-5-11 OCCD-127196090 [NCDOI](#)

## **AUTOMOBILE**

1. 21<sup>st</sup> Century Advantage Insurance Company
  - Anti-Theft Devices Discount.
  - Anti-lock braking system discount.
  - Extra automobile discount.
  - Tier Deviation.
  - Deviation for determining other than collision base rates for symbols not displayed.
  - Extended transportation expenses coverage deviation.
  - Driver Deviations.
  - Eff 6-1-08 APCG-125478807 [SERFF Filing Access - North Carolina](#)
  
2. 21<sup>st</sup> Century Centennial Insurance Company
  - Class Deviation.
  - Territory Deviation.
  - Tier Deviation.
  - Household Composition Deviation.
  - Primary Graded Adjustment Deviation.
  - Liability Vehicle Age Deviation.
  - ISO Model Year Symbol Deviation.
  - 21<sup>st</sup> Century Model Year Symbol Deviation.
  - Anti-Theft Deviation.
  - Eff 11-11-13 AGMK-128859882 [SERFF Filing Access - North Carolina](#)
  
3. ACE American Insurance Company
  - 17% private passenger auto BI, PD, Med Pay, uninsured motorist, combined uninsured & underinsured, comp & collision.
  - Eff. 3-18-97
  
4. ACE Fire Underwriters Insurance Company
  - 17% non-fleet private passenger auto bodily injury, property damage, medical payment, uninsured motorist, combined uninsured motorist & underinsured motorist, comprehensive & collision.
  - Eff. 3-18-97
  
5. ACE Property & Casualty Insurance Company
  - 17% non-fleet private passenger auto bodily injury, property damage, medical payment, uninsured motorist, combined uninsured motorist & underinsured motorist, comprehensive & collision.
  - Eff. 3-18-97
  
6. AIG Property Casualty Company
  - Anti-theft Devices Discount
  - Anti-lock braking system discount.
  - Extra automobile discount.
  - Tier Deviation.
  - Deviation for determining Other Than Collision base rates for symbols not displayed.
  - Extended Transportation Expenses coverage deviation.
  - Driver Deviations.
  - Eff 10-28-15 APCG-130283873 [SERFF Filing Access - North Carolina](#)
  
7. AMCO Insurance Company
  - Financial Responsibility Deviation.
  - Territory Deviation.
  - Allied Affinity Deviation.
  - Preferred Driver Deviation.
  - Driver Class Deviation.
  - Miscellaneous Vehicle Deviation.
  - Eff. 10-1-16 NWPC-130618744 [SERFF Filing Access - North Carolina](#)

8. AMEX Assurance Company

- Accident-Free Discount: Applies to auto BI, PD, med payment & collision: 3-5 yrs.- 10% credit: 6 yrs. or more- 15% credit.
- Auto/Homeowner Discount 5% Forms 3 & 6: with accompanying homeowners policy.
- Deviation for auto bodily injury, property damage, medical payments, comprehensive & collision: Credit varies.
- Installment Payment Plan: Charge waived for electronic funds transfer or payroll deduction.
- Work Site Discount: named insured policy through the Work Site Marketing Program of AMEX Assurance Company. Preferred Client Deviation 10%.
- Costco Discount: 3% applies to policies for member insureds of Costco. Vehicle Usage Discount.
- Multi-car discount for Liability, Comp & coll
- Liability Limits: credit varies by Limit amount.
- Eff. 9-1-06 USPH-6RZG9Y391 PC095703 [SERFF Filing Access - North Carolina](#)

9. Alfa Alliance Insurance Corporation

- Account Discount.
- Multi-Vehicle Discount.
- Driver Experience Factor.
- Insurance Score (Credit) Factor.
- Installment Payment Deviation.
- Eff. 8-15-11 AFAL-127308907 [SERFF Filing Access - North Carolina](#)

10. Allied Property and Casualty Insurance Company

- Financial Responsibility Deviation.
- Territory Deviation.
- Allied Affinity Deviation.
- Preferred Driver Deviation.
- Matrix Deviation.
- Home and Car Deviation.
- Non-Allied Homeowner Deviation.
- Auto Financial Deviation.
- Driver Class Deviation.
- Household Composition Deviation.
- Miscellaneous Vehicle Deviation.
- Nationwide Associate Deviation.
- Advanced Quote Deviation.
- New Vehicle Deviation.
- Prior Carrier Deviation.
- Easy Pay Sign-up Deviation.
- Eff. 10-1-16 NWPC-130618723 [SERFF Filing Access - North Carolina](#)

• **Motorcycle/Recreational Vehicle**

- Matrix Deviation
- Eff 8-10-07 PC104818

11. Allstate Indemnity Company

**Standard (Preferred Program)**

- Territory Deviation.
- Years Licensed Deviation.
- Fifty-Five (55) and Over Discount.
- Tier Deviation.
- Premier and Premier Plus Discount.
- Multiple Policy Discount.
- New Car Discount.
- The Good Hands People Discount.
- Antilock Brake Discount.
- Accident Rating Deviation (SDIP).
- Installment Payment Fee for Electronic Funds Transfer or Payroll Deviation
- Coverage Deviations (Death Indemnity).
- Certified Risks Financial Responsibility Laws.



- Allstate Auto/Life Discount.
  - Maximum Deviation.
  - **Non-Standard Auto Program**
  - Liability Coverage Deviations for Bodily Injury and Property Damage
  - Installment Payments, Electronic Funds Transfer or Payroll Deduction
  - The Good Hands People Discount.
  - Certified Risks Financial Responsibility Laws.
  - Maximum Deviation.
  - Eff 10-1-15 ALSE-130175562 [SERFF Filing Access - North Carolina](#)
12. Allstate Insurance Company
- Installment Payment Fee.
  - Death Indemnity Coverage Deviation.
  - Certified Risks Financial Responsibility Laws.
  - Effective 4-13-2015 ALSE-129842762 [SERFF Filing Access - North Carolina](#)
13. Allstate Property and Casualty Insurance Company
- Territory Deviation.
  - Household Composition.
  - Multiple Policy Discount.
  - New Car Discount.
  - 55 And Over Discount.
  - The Good Hands People Discount.
  - Antilock Brake Discount.
  - Tier.
  - Premier and Premier Plus Discount.
  - Good Payer Discount.
  - Allstate Easy Pay Plan Discount.
  - Years Licensed Deviation.
  - Installment Payments.
  - Future Effective Date Discount.
  - Preferred Package Discount.
  - Full Pay Discount.
  - Certified Risks Financial Responsibility Laws.
  - Allstate Auto/Life Discount.
  - Accident Forgiveness Deviation.
  - Maximum Deviation.
  - Allstate eSMART discount.
  - Drivewise Discount.
  - Drivewise Performance Reward.
  - Effective 11-14-16 ALSE-130740595 [SERFF Filing Access - North Carolina](#)
14. American Automobile Insurance Company
- Tier Deviation Factor.
  - Account Credit.
  - Electronic Funds Transfer.
  - Vehicle Equipped with Anti-Theft Devices-Alarm only devices, Active disabling devices, Passive Disabling devices.
  - Comprehensive Rate Deviation factor.
  - Motorcycle Physical Damage Coverage.
  - Territory Deviation.
  - Eff. 8-15-10 FFDC-126581084 [SERFF Filing Access - North Carolina](#)
15. American Bankers Insurance Company of Florida
- Antique Auto Program
  - Car Club discount.
  - Antique Auto 2500 Mile Tier.
  - Antique Auto 5000 Mile Tier.
  - Modified/Collectible Vehicles 2500 Mile Tier.

- Modified/Collectible Vehicles 5000 Mile Tier.
  - Eff. 4-1-10 ASPX-126454260 [SERFF Filing Access - North Carolina](#)
16. American Centennial Insurance Company
- 5% non-fleet private passenger auto liability & physical damage rates.
  - Eff. -1-85
17. American Economy Insurance Company
- 10% deviation where principal operator is aged 55 & over with no inexperienced operator in household.
  - Eff. 4-19-91
18. American Fire & Casualty Company
- Fampak Discount: 5% credit for all coverages.
  - Prime Life Discount: 4% credit for all coverages: Certain criteria must be met.
  - Employee Discount: 15% credit for all coverages.
  - Base Rate Deviation by territory for bodily injury, property damage, med pay, uninsured motorists, comp & coll coverages.
  - Anti-Theft Discount: Com Coverage only: 5% & 15% credit: Certain criteria apply.
  - Eff. 9-1-00 PC035767 [NCDOI](#)
19. American Home Assurance Company
- 6% - 37% deviation for med pay & uninsured & uninsured/underinsured motorists coverage: All territories.
  - 1% - 46% deviation for bodily injury, property damage, comprehensive & collision coverages: Certain criteria apply.
  - 5% deviation for bodily injury, property damage, medical payments, comprehensive & collision for multi car policies.
  - 5% deviation for comprehensive: All vehicles equipped with alarm only and active disabling devices.
  - 15% deviation for comprehensive: All vehicles equipped with passive disabling devices.
  - 5% deviation for certain coverages: All insureds within sponsored groups.
  - Installment fee waived for automatic deductions from a financial account.
  - 1st installment fee waived for all multiple payment modes.
  - Eff. 12-20-02 PC054433 [NCDOI](#)
20. American Insurance Company
- Tier Deviation Factor.
  - Account Credit.
  - Electronic Funds Transfer.
  - Vehicle Equipped with Anti-Theft Devices-Alarm only devices, Active disabling devices, Passive Disabling devices.
  - Comprehensive Rate Deviation factor.
  - Motorcycle Physical Damage Coverage.
  - Territory Deviation
  - Eff 8-15-10 FFDC-126581089 [SERFF Filing Access - North Carolina](#)
21. American Manufacturers Mutual Insurance Company
- Voluntary deviations without driving points - BI, PD, COMP, COLL credit varies by territory.
  - Voluntary deviations with driving points - BI, PD, COMP, COLL credit varies by territory.
  - Safety Equipment Discounts - 5% - 15% to Med Pay if qualified.
  - Anti-locking braking system discount - 5% for autos equipped with a factory installed four wheel Anti-Lock Braking System.
  - Extended Transportation Expenses Coverage - KIP ONLY - \$30/\$900 Increased Transportation Expense no additional charge.
  - Cancellation - KIP ONLY - return premium is computed on a Pro Rata basis.
  - Classifications - Experienced Operator Credit - principal operator is aged 55 and over and no inexperienced operators apply to the vehicle, apply a 3% discount to the BI and PD Liability, Med Pay, Coll and Coll premiums.
  - Classic Auto Discount: 80% discount to Misc Types Rule-19.F. Classic Auto Discount for BI, PD & med pay coverages.
  - Deferred Premium Payment Plans electronic funds transfer, a \$1 monthly service charge is applied per billing.
  - Kemper Network Deviation 7%: Certain criteria apply.
  - Anti Theft Devices Discount - credit varies.
  - Eff 7-1-03 PC062831 [NCDOI](#)
22. American Motorists Insurance Company
- Extended Transportation Expenses Coverage - KIP only: Coverage included at no additional charge.

- Cancellation - KIP only: Compute return premium on pro rata basis.
- Deferred Premium Payment Plan.
- 7% Kemper Network Deviation: Certain criteria apply.
- Eff 7-1-03 PC062832 [NCDOI](#)

23. American Security Insurance Company

- Deviation: Charge as premium for comprehensive (full coverage) & collision (\$100 deductible), the NC Rate Bureau base rates, which became effective January 1, 1984 for territory 17, separately for each coverage. Premiums so determined are applied statewide regardless of territory, no primary or secondary rating factors are applied.  
Eff. 2-1-86

24. American Southern Insurance Company

- 12.5% Elite Driver Discount: Applies to each vehicle, each driver when meeting criteria.
- 5% Preferred Driver Discount: Applies to each vehicle, each driver when meeting criteria.
- 2% AAA Carolina Affinity Group Discount when insured is a member of AAA Carolinas.
- Renewal Discount Program when insured with American Southern for three continuous years and loss free.
- Multiple policy discount when the policyholder places both automobile and homeowners coverage through the American Auto Club Insurance Agency. Discount applies to BI, PD, Med Pay, Coll and Comp premiums.
- 10% Super Preferred Driver Discount.
- Eff. 6-15-04 PC071954 [NCDOI](#)

25. American States Insurance Company

- Tier Deviations.
- ATP Constant.
- Territory Deviations.
- Driver Class Deviations.
- Driver Experience Deviations.
- Student Deviations.
- Merit Deviation.
- Household Structure Deviations.
- Symbol Deviations.
- Model Year Deviations.
- Maximum Years Driving Experience Deviations.
- Minimum Years Driving Experience Deviations.
- Multi-Car Discount Deviation.
- Account Discount Deviations.
- Full Coverage Deviations.
- Accident Free Deviation.
- Violation Free Deviation.
- Accident Forgiveness Deviation.
- Paid in Full Deviation.
- Group Discount Deviation.
- Anti-Theft Discount Deviation.
- Advanced Quote Discount Deviation.
- Employee Discount Deviation.
- New Vehicle Deviations.
- Low Mileage Discount Deviations.
- Policy Transfer Deviation.
- RightTrack Deviation.
- Installment Fee Deviation.
- Eff. 11-12-16 LBPM-130721894 [SERFF Filing Access - North Carolina](#)

26. American States Preferred Insurance Company

- Territory Deviation.
- Driving Group Deviation.
- Renewal, Market, Tier Deviation.
- SDIP, Single Car/Multi-Car Deviation.
- SDIP, Single Car/Multi-Car, Major Deviations.

- Account Discount Deviation.
  - Vehicle Usage, Market Deviation.
  - Certified Risks – Financial Responsibility Laws Deviation.
  - Eff. 4-28-16 LBPM-130480466 [SERFF Filing Access - North Carolina](#)
27. AMICA Mutual Insurance Company
- Downward Deviation to Base Rates.
  - Multi-line Deviation.
  - Deviations to the 1 year short-rate cancellation.
  - Installment Optional Payment Plans Deviation.
  - Eff. 10-1-15 AMMA-129974463 [SERFF Filing Access - North Carolina](#)
28. Arch Insurance Company
- 15% private passenger auto comprehensive & collision rates.
  - Eff 9-29-92
29. Argonaut Insurance Company
- Advantage Discount: 13.5% discount applies to BI,PD, medical, collision & comprehensive for single car auto policies.
  - Multi-Car Discount: 23.7% discount applies to BI, PD, medical, collision & comprehensive for single car auto policies.
  - Preferred Driver Discount: 10% discount applies to BI, PD, medical, collision & comprehensive for single car auto policies.
  - Eff. 4-1-00 PC031707 [NCDOI](#)
30. Arrowood Indemnity Company
- Installment Payment Plan – Agency payroll deduction.
  - Eff 5-15-04 PC069376 [NCDOI](#)
31. Associated Indemnity Corporation
- Tier Deviation Factor.
  - Account Credit.
  - Electronic Funds Transfer.
  - Vehicle Equipped with Anti-Theft Devices-Alarm Only Devices, Active Disabling Devices, Passive Disabling Devices.
  - Motorcycle Physical Damage Coverage only.
  - Territory Deviation.
  - Eff. 8-15-10 FFDC-126581062 [SERFF Filing Access - North Carolina](#)
32. Association Insurance Company
- 12.5% non-fleet private passenger auto liability & physical damage insurance rates.
  - 32.5% non-fleet private passenger auto BI, PD, medical payments, comprehensive & collision for SAS Institute Employees.
  - Eff. 1-1-96
33. Assurance Company of America
- 5% non-fleet private passenger auto liability bodily injury, property damage & medical payments.
  - 15% non-fleet private passenger auto comprehensive & collision.
  - 7.5% deviation for drivers with 30 yrs. driving experience & no inexperience operator on policy.
  - 5% non-fleet private passenger auto BI, PD, med pay, comp & coll coverage for 3 consecutive yrs. with "0" SDIP pts.
  - 10% non-fleet private passenger auto BI, PD, med pay, comp & coll coverage for 6 consecutive yrs. with "0" SDIP pts.
  - 5% non-fleet private passenger auto liability, property damage, comp & collision coverage if named insured is an educator.
  - 5% non-fleet private passenger auto bodily injury & property if auto has anti-lock brakes.
  - 5% non-fleet private passenger auto comprehensive if auto has anti-theft device.
  - 10% non-fleet private passenger auto comprehensive if auto has anti-theft device.
  - 5% non-fleet private passenger auto BI, PD, med pay, comp & collision of insured has homeowners policy with Assurance.
  - 5% non-fleet private passenger auto comprehensive & collision for multi-car policies.
  - 20% non-fleet private passenger auto comprehensive & collision for cars with "0" SDIP pts.
  - Eff. 2-15-98
34. Atlantic Casualty Insurance Company  
 LIABILITY All deviation applicable to non-fleet private passenger bodily injury & property damage coverage for all listed components.

12 point violation must not be one of the following.

- a. Manslaughter or negligent homicide.
  - b. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
  - c. Pre-arranged racing or knowingly lending a motor vehicle to be used in pre-arranged racing.
  - d. Transporting illegal intoxicating liquors by motor vehicle.
- 37% bi & pd, single car policies with limits of liability that do not exceed \$25,000/\$50,000 bodily injury, \$25,000 property damage, \$2,000 medical payments: \$25,000/\$50,000/\$25,000 uninsured motorists for operators with 3 yrs. or more driving experience & limits of \$50,000/\$100,000 bodily injury, \$50,000 property damage, \$2,000 medical payments, \$50,000/\$100,000/\$50,000 UM/UIM for operators with 5 yrs. or more driving experience with 12-20 SDIP pts.
  - 33% bi & pd, multi-car policies with limits of liability that do not exceed \$25,000/\$50,000 bodily injury, \$25,000 property damage, \$2,000 medical payments, \$25,000/\$50,000/\$25,000 uninsured motorists for operators with 3 yrs. or more driving experience & limits of \$50,000/\$100,000 bodily injury, \$50,000 property damage, \$2,000 medical payments, \$50,000/\$100,000/\$50,000 UM/UIM for operators with 5 yrs. or more driving experience with 12-20 SDIP pts.
  - Eff. 7-1-94

#### MOTORCYCLE

- 9% average deviation for private passenger motorcycle physical damage.
- 15% average deviation private passenger motorcycle bodily Injury & property damage.
- Eff. 7-1-91

#### 35. Auto Owners Insurance Company

##### **Premier Program**

- Bodily Injury Deviation.
- Auto-Owners Premier Rate Deviation.
- Comp Symbol Deviation 22-27.
- Auto/Home Multi-Policy Discount.
- Auto/Life Multi-Policy Discount.
- Auto/Umbrella Multi-Policy Discount.
- Paid in Full Discount, All Coverages.
- Territory Deviation.
- Insurance Score Deviation, All Coverages.
- Auto Death Indemnity.
- Total Disability Benefits.
- Financial Responsibility Deviation.
- Advance Quote Discount.
- Auto/Renters Discount.

##### **Standard Program**

- Paid in Full Discount, All Coverages.
- Auto/Home Multi-Policy Discount.
- Auto/Life Multi-Policy Discount.
- Auto/Umbrella Multi-Policy.
- Total Disability Benefits.
- Auto Death Indemnity.
- Comp Symbol Deviation 22-27.
- Territory Deviation.
- Financial Responsibility Deviation.
- Advance Quote Discount.
- Auto/Renters Discount.
- Eff 10-1-16 AOIC-130622611 [SERFF Filing Access - North Carolina](#)

#### 36. Bankers Standard Insurance Company

- Vehicle equipped with anti-theft devices discount.
- Anti-Lock braking system discount.
- Vehicles with Symbol 27.
- Extra Automobile Discount.
- Extended transportation expense.
- IBS Factors.
- Mass Merchandising discount.

- Installment Payments Automation discount.
- Driver Deviations.
- Eff. 1-1-16 ACEH-130269516 [SERFF Filing Access - North Carolina](#)

37. Burlington Insurance Company

- 15% private passenger auto physical damage insurance rates.
- Eff. 5-28-87

38. Central Mutual Insurance Company

- Central's Pathway Deviation.
- First Accident Forgiveness Discount.
- Installment Charge Deviation.
- Owned Vehicles with Additional Company-Owned Vehicles.
- Transition/Loyalty Credit.
- Waiver of Premium Deviation.
- Central Mutual Summit Package Deviation.
- Central Mutual Affiliate Group Membership Deviation.
- Paid in full discount.
- ADEPT Driver Participation Discount.
- ADEPT Driver Certification Discount.
- New Inexperienced Operator Family Loyalty Discount.
- Named Non-Owner Deviation.
- Eff 12-1-16 CEMC-130694656 [SERFF Filing Access - North Carolina](#)

39. Century Indemnity Company

- 10% non-fleet private passenger auto comprehensive & collision rates.
- Eff. 6-1-89

40. The Charter Oak Fire Insurance Company

- Company Coverage-Deviation by Coverage (coverages purchased)
- Account Discount (Multi Policy)
- Contributing Vehicle Credit (number of vehicles)
- Hybrid Vehicle Discount – type of fuel used 10% discount.
- Installment Payment Plan.
- Eff 10-1-15 TRVA-130114255 [SERFF Filing Access - North Carolina](#)

41. Chartis Casualty Company

- Deviation applies to non-fleet private passenger BI and PD Liability rate that is not one of the following:
  - a. Manslaughter or negligent homicide.
  - b. Prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing.
  - c. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
  - d. Transporting illegal intoxication liquors by motor vehicle.
- 39% on rates with 12-14 SDIP policy points, multi-car & driving experience of 5-6 years with a 12 point violation.
- 48.0% on rates with 12-14 SDIP policy points, multi-car/married & driving experience of 7-38 years with a 12 point violation.
- 62.0% on rates with 12-14 SDIP policy points, single car with 7-38 years driving experience with a 12 point violation.
- 39% on rates with 12-14 SDIP policy points, multi-car, unmarried with 7-38 years driving experience with a 12 point violation.
- 39% on rates with 12-14 SDIP policy points, multi-car & driving experience of 39+ years with a 12 point violation.
- 50% on rates with 12-17 SDIP policy points, single car with 5-6 years driving experience with a 12 point violation.
- 50% on rates with 12-17 SDIP policy points, single car with driving experience of 39+ years with a 12 point violation.
- 39% on rates with 15-17 SDIP policy points, multi-car & 5 years of driving experience with a 12 point violation.
- 55% on rates with 15-17 SDIP policy points, single car and 5-6 years driving experience with a 12 point violation.
- 13% on rates with 18-20 SDIP policy points, multi-car and 5+ years of driving experience with a 12 point violation.
- 13% on rates with 18-20 SDIP policy points, single car and 5+ years of driving experience with a 12 point violation.
- 50% on rates with 18-20 SDIP policy points, single car, married driver with 5-38 years of driving exp with a 12 point violation.
- 39% on rates with 18-20 SDIP policy points, multi-car, married driver with 5-38 years of driving exp with a 12 point violation.
- 13% on rates with 18-20 SDIP policy points, single car, married driver with 39+ years of driving exp with a 12 point violation.
- 13% on rates with 18-20 SDIP policy points, multi-car, married driver with 39+ years of driving exp with a 12 point violation.



- Effective 8-27-04 PC073480 [NCDOI](#)
42. The Cincinnati Insurance Company
- Deviation Base Rates – Bodily Injury, Property Damage, Medical Payments, Other Than Collision and Collision.
  - Package Discount.
  - Installment Payment Plan.
  - Annual Pay Discount.
  - Preferred Risk Credit Factors.
  - Insurance Scoring Message Credit Factors.
  - Primary Classification rating factors.
  - Driver Experience Factors – Bodily Injury and Property Damage.
  - New Business Advance Quote Discount.
  - Eff. 10-1-16 CNNB-130588820 [SERFF Filing Access - North Carolina](#)
43. Citizens Insurance Company of America
- 10% deviation on coverage for principal operators in household age 55 or older where there are no other operators in household with less than 3 yrs. driving experience. This is a per vehicle credit.
  - Account Credit: 5% auto comp & coll coverage if insured has Homeowners policy with The Hanover Insurance Company.
  - Non-Smoker Discount: 5% auto comprehensive & collision coverage if no drivers have smoked in the past 15 months.
  - 10% deviation for auto bodily injury, property damage, medical payments, comprehensive & collision.
  - Renewal Credit applies to auto bi, pd, med pay, comp & collision. Less than 3 yrs-0%; 3-5 yrs.-3.0%; 5 yrs or more-6.0%.
  - Eff. 9-1-94
44. Colonial American Casualty and Surety Company
- 20% non-fleet private passenger auto bodily injury and property damage. 30% physical damage.
  - 10% auto bodily injury, property damage, medical payments, comprehensive & collision age 55 and over.
  - Good Driver Discount when principal operator(s) has no fault accidents & no moving violation in past 3 yrs.
  - Anti-Theft Device Deviation varies 5% - 10% for non-fleet private passenger auto comprehensive.
  - Eff. 1-1-98
45. Continental Insurance Company
- Anti-Theft Device Discount: Certain criteria apply.
  - Vin Etching Discount: 5% credit applies when criteria are met.
  - Accident/Violation Free Discount.
  - Daytime Running Light Discount.
  - Companion Policy Discount: 10% credit applies if named insured has homeowners policy with any Encompass Ins Co.
  - Airbag Discount: Credit varies when certain criteria is met.
  - Anti-Lock Braking System Discount.
  - Eff. 7-3-01
46. Continental Indemnity Company
- Discount for Qualified Preferred Drivers: 17.5% credit physical damage-5% credit liability when certain criteria is met.
  - Discount for Qualified Standard Drivers: 5% credit physical damage when certain criteria is met.
  - Account Credit Program credit when certain criteria is met & both homeowners & auto policies are written through CNIC.
  - Anti Lock Braking System Discount: 5% credit.
  - Mature Driver Discount: 5% credit when certain criteria is met.
  - Eff. 1-1-01 PC038499 [NCDOI](#)
47. Depositors Insurance Company
- Matrix Deviation
  - Eff 8-10-07 PC104819 [NCDOI](#)
48. Economy Fire and Casualty Insurance Company
- Territory Deviation.
  - Experienced Driver Deviation.
  - Age 55 and Over Deviation.
  - Preferred Customer Discount.
  - Met Rewards Discount.

- Auto Policy Plus Multi-Policy Discount.
- Mass Merchandising Account Deviation.
- Payroll Deduction Discount.
- Employment Tenure Discount.
- Small Group Account Discount.
- Extended Transportation Expenses Coverage.
- Repair or Replacement Coverage – One Year Coverage.
- Coverage for Rented Vehicles.
- Certified Risks Financial Responsibility laws discount.
- Eff 4-15-16 METX-G130520084 [SERFF Filing Access - North Carolina](#)

49. Economy Preferred Insurance Company

- Territory Deviation.
- Experienced Driver Deviation.
- Age 55 and Over Deviation.
- Preferred Customer Discount.
- Met Rewards Discount.
- Auto Policy Plus-Multi-Policy Discount.
- Mass Merchandising Account Deviation.
- Payroll Deduction Discount.
- Employment Tenure Discount.
- Small Group Account Discount.
- Extended Transportation Expenses Coverage.
- Repair or Replacement Coverage – One Year Coverage.
- Coverage for Rented Vehicles.
- Certified Risks Financial Responsibility laws discount.
- Eff 4-15-16 METX-G130520159 [SERFF Filing Access - North Carolina](#)

50. Economy Premier Assurance Company

- Pak II Package Credit.
- Pak II Renewal Credit.
- Age 55 and over deviation.
- Good Driver Credit when certain criteria is met.
- Symbol Relativities Deviation.
- Increased Limits Transportation Expenses Deviation.
- Passive Restraint Credit.
- Anti-Theft Device Credit.
- Anti-Lock Braking System Credit.
- Golf-mobile Liability: No additional charge.
- ATV, Mini-bike & Dune Buggy CSL BI & PD liability rates.
- ATV, Mini-bike & Dune Buggy Medical Payment rates.
- Recreational Vehicle Multi-Vehicle Credit.
- Eff. 2-25-13 METX-G128821620 [SERFF Filing Access - North Carolina](#)

51. Electric Insurance Company

- Tier Level Deviations.
- Cancellation deviation.
- Mass Marketing discount.
- Multi-Policy credit.
- Safe driver discount.
- Payroll deduct discount.
- Installment Payments.
- Eff. 11-16-15 ELEC-130235212 [SERFF Filing Access - North Carolina](#)

52. Employers Mutual Casualty Company

- Multi-Policy Credit when auto & homeowners coverage are written with Employers Mutual Casualty Company and/or Emcasco Insurance Company.



- Safety Equipment/Anti-Theft Discount: 20% med pay premium passive restraint on driver side only. 30% med pay premium passive restraint on both sides. 5% on bodily injury & property damage premium for four wheel anti-lock braking system. 5% comprehensive premium for alarm & active disabling devices. 15% comprehensive premium for passive disabling devices.
- Installment Payment Plan: \$3 charge waived when method of payment is through electronic funds transfer.
- Eff. 5-25-97

53. Encompass Indemnity Company

- Territory Deviation.
- Household Composition.
- New Car Discount.
- Tier Rating.
- Good Payer Discount.
- Encompass Easy Pay Plan discount.
- Years Licensed Deviation.
- Homeownership Discount.
- Future effective date discount.
- Accident/Violation Free Discount.
- Companion Discount.
- Anti-theft device discount.
- Anti-lock braking system discount.
- Daytime Running lights discount.
- Bodily Injury Increased Limits Discount.
- Med Pay increased limits deviation.
- All other trailers comprehensive deductible deviation.
- Pro rata table cancellation deviation.
- Preferred Protection Discount.
- Certified Risks – Financial Responsibility Laws.
- Full Pay Discount.
- Eff 10-1-15 USAA-130143588 [SERFF Filing Access - North Carolina](#)

**Antique and Classic Automobile Program**

- Antique Autos Deviation for BI, PD, Med Pay, UM/UIM – All Territories.
- Classic Autos Deviation for BI, PD, Med Pay, UM/UIM – All Territories
- Eff 5-15-06 PC091813

54. Erie Insurance Company

- Age 55 and Over Deviation, Bodily Injury, Property Damage, Comprehensive and Collision.
- Anti-Lock Brake, Bodily Injury, Property Damage..
- Anti-Theft Device Deviation, Comprehensive.
- Feature 15 Deviation (Accident Forgiveness).
- Installment Premium Payment Plan.
- Coverage for Rented Vehicles.
- Multi-Policy Discount, Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision.
- Multi Car - Separate Policies: Certain criteria apply.
- Reduced Usage Discount, Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision.
- Payment Plan Discount (Payment Options).
- Classic Vehicles.
- Pro-Rata Cancellation for All Policies.
- Multi-Auto Policy.
- Effective 10-1-16 ERAP-130634120 [SERFF Filing Access - North Carolina](#)

55. Erie Insurance Exchange

- Base Rate Deviations by Territory, Bodily Injury, Property Damage, Medical Payments, Comprehensive and Collision.
- Age 55 and Over, Bodily Injury, Property Damage, Medical Payments, Comprehensive and Collision.
- Anti-Lock Brake Deviation, Bodily Injury and Property Damage.
- Anti-Theft Device D, Comprehensive Coverage.
- First Accident Forgiveness Deviation.

- Feature 15 Deviation.
- Premium Payment Plan.
- Coverage for Rented Vehicles, Comprehensive and Collision.
- Pro-Rata Cancellation.
- Multi Policy Discount.
- Driver Experience Factor.
- Multi Auto Discount - Separate Policies.
- Reduced Usage Discount.
- Tiered Rating.
- Payment Plan Discount.
- Classic Vehicles, Bodily Injury and Property Damage.
- Safe Driver Discount, Bodily Injury, Property Damage, Comprehensive and Collision.
- Advance Quote Discount
- Prior Bodily Injury Limits Discount.
- Class.
- Model Year.
- Eff 10-1-16 ERAP-130634026 [SERFF Filing Access - North Carolina](#)

56. Essentia Insurance Company

- Antique autos.
- Classic Autos.
- Mass Marketing.
- Eff 10-1-11 ESSN-130657997 [SERFF Filing Access - North Carolina](#)

57. Esurance Insurance Company

- Territory Deviation.
- Household Group Deviation
- Financial Responsibility Deviation
- Points Deviation
- High Points Deviation
- Discount Deviation
- Accident with No Point Deviation
- Accident with Point Deviation
- Major Violation Deviation
- Minor Violation and Points Deviation
- Market and Points Deviation
- Points and Inexperienced Operator Deviation.
- Household Structure Deviation
- Bodily Injury Deviation.
- Claim Free Discount
- Preferred Risk Discount
- Affinity Discount.
- Education discount
- Switch and Save Discount
- Expense Saving Discount
- Time at Residence Discount
- Future Effective Date Discount
- Mature Driver Discount.
- Multi-Policy Discount.
- Eff 5-11-16 ESUR-130519086 [SERFF Filing Access - North Carolina](#)

58. Fairmont Premier Insurance Company

- 10.7% private passenger auto BI, PD, med pay, coll, uninsured BI and combined uninsured/underinsured BI; 15.5% comprehensive.
- Free of at fault accidents: 3-6 yrs.; 10%-non-fleet private passenger auto BI, PD, med pay & coll; Over 6 yrs.-15%.
- 10% non-fleet private passenger auto BI, PD, med pay, comp & col for principal operators age 55 and over where there is no principal operator in household.
- BMW model yrs. 1995 & newer: 20% comprehensive; 10% collision.

- Eff. 3-1-98

59. Farm Bureau Insurance of North Carolina Inc.

- 55% deviation applies to the surcharge on voluntary policies for a 12-point violation that is not one of the following: a) manslaughter or negligent homicide resulting from the operation of a motor vehicle, b) prearranged highway racing or knowingly lending a motor vehicle to be used in prearranged highway racing, c) failure to stop and render aid when involved in an accident resulting in bodily injury or death (hit and run driving), or d) transportation for the sale of illegal intoxicating liquors by motor vehicles.
- Effective 10-1-04 PC073968 [NCDOI](#)

60. Farmers Insurance Exchange

- Ultra Premier Rating Plan Deviation
- Premier and Preferred Base Rate Deviations.
- Auto/Multi Policy Discount: Certain criteria apply.
- Anti-Theft Device Discount: ½ % discount applies to Comp when a vehicle is equipped with a passive anti-theft device.
- Electronic Funds Transfer Discount.
- Eff. 10-1-08 PC116744 [NCDOI](#)

61. Federal Insurance Company

- Antique autos by territory.
- Installment Payment-recurring payments.
- Eff. 10-1-15 CHUB-129988226 [SERFF Filing Access - North Carolina](#)

62. Federated Mutual Insurance Company

- 5% non-fleet private passenger liability & physical damage when homeowners & personal umbrella policy is written with Federated Mutual Insurance Company.
- Installment Payment Plan: \$2 charge each installment subject to max. of \$5 per account for all policies.
- Eff. 4-21-95

63. Fidelity & Deposit Compay of Maryland

- 20% non-fleet private passenger auto bodily injury and property damage. 30% physical damage.
- 10% non-fleet private passenger auto bodily injury, property damage, med pay, comp. & collision age 55 and over.
- Good Driver Discount: 10% auto liability, PD, med pay comp & coll when principal operator(s) has no fault accidents & no moving violation in past 3 yrs.
- Anti-Theft Device: Deviation varies 5% - 10% for non-fleet private passenger auto comprehensive.
- Eff. 1-1-98

64. Fidelity & Guaranty Insurance Company

- Multi-Policy Discount: 2% credit to total auto insurance premium when both auto & home-owners policies are purchased through USF&G Group when certain criteria is met.
- 2% credit auto BI, PD, med pay, comp & coll premium when principal operator is age 55 & over and there are no inexperienced operators in household.
- Physical Damage Deviation: 6% applies to comprehensive & collision.
- Special Package Discount: 5% credit total policy premium for insured who meet specified underwriting guidelines.
- 15% total premium for insureds who are a participant through any of the USF&G Group Marketing Plans.
- Eff. 9-1-00

65. Fidelity & Guaranty Insurance Underwriters

- Multi-Policy Discount: 2% credit to total auto insurance premium when both auto & home-owners policies are purchased through USF&G Group when certain criteria is met.
- 2% BI, PD, med pay, comp & coll deviation to premium when principal operator is age 55 & over and there are no inexperienced operators in household.
- Physical Damage Deviation: 6% applies to comprehensive & collision.
- Special Package Discount: 5% credit total policy premium for insured who meet specified underwriting guidelines.
- 15% auto total premium for insureds who are a participant through any of the USF&G Group Marketing Plans.
- Eff. 9-1-00

66. Firemans Fund Insurance Company

- Tier Deviation Factor.

- Account Credit.
- Electronic Funds Transfer.
- Vehicle Equipped with Anti-Theft Devices-Alarm Only Devices, Active Disabling Devices, Passive Disabling Devices.
- Motorcycle Physical Damage Coverage only.
- Territory Deviation.
- Eff. 8-15-10 FFDC-126580666 [SERFF Filing Access - North Carolina](#)

67. Firemen's Insurance Company of Washington D.C.

- 15% auto BI, PD, medical payments, uninsured/underinsured motorist, comp & collision coverage.
- Eff. 11-1-94

68. First Financial Insurance Company

- 15% non-fleet private passenger physical damage rates.
- Eff. 12-7-87

69. First Liberty Insurance Corporation

- Liability Single Limits (Property Damage) deviation
- Liability Split Limits (Bodily Injury) deviation
- Property Damage Limits deviation.
- Medical Payments deviation.
- Group Savings Plus Discount Program.
- Homeowners Discount
- Mature Driver Discount.
- Waive the additional \$3.00 charge on the first installment on the Installment Payment Plan
- Short Rate Cancellation deviation
- New Customer deviation.
- Tiering Deviation.
- Eff. 12-15-08 PC116669 [NCDOI](#)

70. First National Insurance Company of America

- Territory Deviation.
- Driving Group Deviation.
- Renewal, Market, Tier Deviation.
- SDIP, Single Car/Multi-Car Deviation.
- SDIP, Single Car/Multi-Car, Major Deviation.
- Account Discount Deviation.
- Vehicle Usage, Market Deviation.
- Certified Risks – Financial Responsibility Laws Deviation.
- Installment Fee Deviation.
- Eff 8-15-16 LBPM-130655814 [SERFF Filing Access - North Carolina](#)

71. Foremost Insurance Company

- Installment Payments
- Eff 12/1/06 PC099237 [NCDOI](#)

72. GEICO Indemnity Company

- Automobile Installment Payments.
- E-Banking Discount.
- Multi-Line Discount.
- Model Year Deviation.
- Eff. 10-1-16 GECC-130643575 [SERFF Filing Access - North Carolina](#)

73. Garrison Property and Casualty Insurance Company

- Territory Deviation.
- Make/Model Deviation.
- Tier Deviation.
- New Vehicle Discount Deviation.
- Occasional Operator Discount Deviation.

- Passive Restraint (Seat Belt) Discount Deviation.
- MyUSAA Legacy Discount Deviation.
- Principal Operator Age 55 And Over Discount Deviation.
- Military Installation Garaging Discount Deviation.
- Premier Driver Discount Deviation.
- Daytime Running Lights Discount Deviation.
- Years Driving Experience/Marital Status Deviation.
- Multiple Car by Number of Operators Deviation.
- Short Rate Cancellation Tables Deviation.
- UMBI and UMBI/UIMBI Deviation.
- Audio, Visual and Data Electronic Equipment Coverage Deviation.
- Customizing Equipment Coverage Deviation.
- Named Non-Owner Policy Deviation.
- Extended Non-Owned Liability Deviation.
- Miscellaneous Types/Trailers Deviation.
- Installment Payment Plan Deviation.
- Eff 10-14-16 USAA-130760211 [SERFF Filing Access - North Carolina](#)

74. General Insurance Company of America

- Territory Deviation.
- Driving Group Deviation.
- Renewal, Market, Tier Deviation.
- SDIP, Single Car/Multi-Car Deviation.
- SDIP, Single Car/Multi-Car Major Deviation.
- Account Discount Deviation.
- Vehicle Usage, Market Deviation.
- Certified Risks – Financial Responsibility Laws Deviation.
- Installment Fee Deviation.
- Effective 8-15-16 LBPM-130655833 [SERFF Filing Access - North Carolina](#)

75. Generali - U S Branch

- 10% auto liability BI & PD for operator licensed 15 or more yrs. & all drivers total 7-11 SDIP pts.
- 20% auto liability BI & PD for operators licensed 15 or more yrs. & all drivers total 12-20 SDIP pts.
- 15% auto liability BI & PD for operators licensed 10 yrs., but less than 15 yrs. & all drivers total 12-20 SDIP pts.
- 5% auto liability BI & PD for operators licensed 5 yrs., but less than 10 yrs. & all drivers total of 12-20 SDIP pts.
- 5% liability BI & PD rates where vehicles are garaged in territories 11,13,17,31,32,41 or 47.
- 7.5% non-fleet private passenger auto liability BI & PD rates where vehicles are garaged in territories 24,26,33 or 43.
- Eff. 2-9-94

76. Government Employees Insurance Company

- Bodily Injury, Property Damage, Medical Payments, Collision and Comprehensive Deviations by Territory.
- Bodily Injury, Property Damage and Medical Payments Increased Limits Factor Deviation.
- North Carolina 55 & Over Deviation.
- Sponsored Marketing Group Pricing Track.
- Motorcycle Safety Course Credits.
- Five (5) Year Good Driving Discount.
- Associate Discount.
- Military Discount.
- Tier Factor.
- Driving Record Tier Matrix Deviation.
- Automobile Installment Payments.
- Driver Class Matrix.
- Territory Subdivision by Zip Code.
- Emergency Road Service.
- E-Banking Discount.
- Multi-Line Discount.
- Household Composite Index Deviation.

- Model Year Deviation.
  - Waiver of Surcharge.
  - Deductible Insurance.
  - Eff. 10-6-16 GECC-130680091 [SERFF Filing Access - North Carolina](#)
77. Grain Dealers Mutual Insurance Company
- Insurance Score Credit.
  - Eff 8-4-12 NGMC-128287690 [SERFF Filing Access - North Carolina](#)
78. Graphic Arts Mutual Insurance Company
- Mass Merchandising Plan Discount (Superior and Quality Programs).
  - Superior Program Deviation.
  - Personal Lines Account Credit (Superior and Quality Programs).
  - W.I.S.E./Affinity Discount Deviation (Superior and Quality Programs).
  - Mature Driver Credit (Superior Program).
  - Eff. 10-1-16 UTCX-G130542075 [SERFF Filing Access - North Carolina](#)
79. GuideOne Mutual Insurance Company
- 55% liability & physical damage rates on autos rated as Class 3 under Rule 4 of the NC Personal Auto Manual.
  - Eff. 2-1-89
80. Hanover American Insurance Company
- Account Credit Program
  - Renewal Credit: insured with Hanover American Insurance Company only.
  - Electronic Funds Transfer Payment Plan.
  - Group Modification Plan.
  - Installment Payment Plan.
  - Anti-Theft Discount Deviation.
  - Insurance Score BudgetWise Discount.
  - Eff. 10-1-15 HNVX-G130194535 [SERFF Filing Access - North Carolina](#)
81. The Hanover Insurance Company
- Anti-Theft Discount Deviation: 5%-10% when certain criteria is met.
  - Installment Pay Plan by Electronic Funds Transfer: No service charge.
  - Group Modification Plan Deviation: 0% to 15.5%.
  - Installment Payment Plan: \$3 charge for each installment, excluding first installment.
  - Eff. 4-1-02
82. Harbor Specialty Insurance Company
- 10% physical damage insurance rates for risks with "0" SDIP pts.
  - 5% BI, PD, medical payments, comprehensive & collision rates if principal operator of vehicle is age 55 or older.
  - 15% comprehensive & collision rates for risks with "0" SDIP pts. Policy must be a part of Personal Protection Program.
  - 5% non-fleet private pass auto BI, PD & Med Pay rates for risks with "0" SPID pts.
  - Eff 2-1-94
83. Harleysville Preferred Insurance Company
- Preferred Customer Discount.
  - StarPak Program Discount.
  - Companion Credit.
  - Life Insurance/Annuity Policy Discount.
  - Group Discount, Liability, Medical Payments, Comprehensive and Collision Coverages.
  - Coverage Factors for Comprehensive and Collision coverages.
  - Multi-Line (Commercial Auto).
  - New Policyholder Discount.
  - First Accident Forgiveness.
  - Territorial Deviations.
  - Electronic Funds Transfer(EFT).
  - Eff 10-1-16 HRLV-130655828 [SERFF Filing Access - North Carolina](#)

84. Hartford Accident and Indemnity Company

- Territory Deviation.
- Non-Resident Student.
- Account Credit.
- Homeownership Credit.
- Personal Umbrella Policy Credit.
- Hybrid Vehicle Credit.
- New Vehicle Discount.
- Household Composition.
- Presence of Married or Domestic Partners/Total Number of Drivers.
- Years Licensed/Married Status.
- Years Licensed/Annual Mileage.
- Limited Driver.
- Years Licensed/Driver Training.
- Years Licensed/Good Student.
- Years Licensed/Principal Occasional.
- Years Licensed/Number of Vehicles.
- Years Licensed/Household Composition.
- Vehicle Age/Number of Vehicles.
- Annual Mileage Deviation.
- Defensive Driver Deviation.
- Writing Company Deviation.
- Accident Forgiveness Deviation.
- SDIP Incident Count Deviation.
- Tier Deviation Chart.
- Business Owned Non-Fleet PPA Auto Credit.
- Territory Definition Table.
- Maximum Deviation Factor.
- Eff 10-22-16 HART-130665203 [SERFF Filing Access - North Carolina](#)

85. Hartford Casualty Insurance Company

- Agency Book Transfer Credit, maintained continuous automobile coverage, four or more consecutive years of accident and conviction free experience, BI, PD, Med Pay, Comp and Collision.
- Account Credit.
- Eff 5-8-12 HART-128103692 [SERFF Filing Access - North Carolina](#)

86. Hartford Fire Insurance Company

- Territory Deviation.
- Non-Resident Student.
- Account Credit.
- Homeownership Credit.
- Personal Umbrella Policy Credit.
- Hybrid Vehicle Credit.
- Employee Discount.
- New Vehicle Discount.
- Designated Affinity Groups Deviation.
- Household Composition Primary Classification Deviation.
- Presence of Married or Domestic Partners/Total Number of Drivers.
- Years Licensed/Married Status.
- Years Licensed/Annual Mileage.
- Limited Driver.
- Years Licensed/Driver Training.
- Years Licensed/Good Student.
- Years Licensed/Principal/Occasional.
- Years Licensed/Number of Vehicles.
- Years Licensed/Household Composition.



- Vehicle Age/Number of Vehicles.
- Writing Company Expense Deviation.
- Annual Mileage Deviation.
- Defensive Driver Deviation.
- Accident Forgiveness Deviation.
- SDIP Incident Count Deviation.
- Tier Deviation chart.
- Eff 4-23-16 HART-130478307 [SERFF Filing Access - North Carolina](#)

87. Hartford Insurance Company of the Midwest

- Territory Deviation.
- Non-Resident Student.
- Account Credit.
- Homeownership Credit.
- Personal Umbrella Policy Credit.
- Hybrid Vehicle Credit.
- Employee Discount.
- New Vehicle Discount.
- Household Composition Primary Classification Deviation.
- Presence of Married or Domestic Partners/Total Number of Drivers.
- Years Licensed/Married Status.
- Years Licensed/Annual Mileage.
- Limited Driver.
- Years Licensed/Driver Training.
- Years Licensed/Good Student.
- Years Licensed/Principal/Occasional.
- Years Licensed/Number of Vehicles.
- Years Licensed/Household Composition.
- Vehicle Age/Number of Vehicles.
- Annual Mileage Deviation.
- Writing Company Expense Deviation.
- Defensive Driver Deviation.
- Accident Forgiveness Deviation.
- SDIP Incident Count Deviation.
- Tier Deviation Chart.
- Territory Definition Table.
- Maximum Deviation Factor.
- Eff 10-22-16 HART-130665274 [SERFF Filing Access - North Carolina](#)

88. Hartford Underwriters Insurance Company

- Defensive Driver Credit.
- Account Credit.
- Renewal Credit Discount.
- Incident Free Credit.
- Safe Driver Plus Credit.
- Advantage Discount.
- Primary Classification Rating Factors Exception.
- Eff. 11-1-09 HART-126225525 [SERFF Filing Access - North Carolina](#)

89. Horace Mann Insurance Company

- Surcharge Forgiveness.
- Electronic Funds Transfer.
- Installment Payments.
- Payroll Payment Plan Deviation.
- Educator Deviation.
- Replacement Coverage for New Autos Deviation.
- 2011+ ISO Symbol Deviation



- Multiline Deviation.
- Eff 10-1-16 HRMN-130602287 [SERFF Filing Access - North Carolina](#)

90. Horace Mann Property & Casualty Insurance Company

- Territory Deviation.
- Multi-line Deviation.
- Surcharge Forgiveness.
- Electronic Funds Transfer.
- Installment Payments.
- Credit Rating Deviation.
- Administrator Deviation.
- Payroll Payment Plan Deviation.
- Educator Deviation.
- 2011+ ISO Symbol Deviation.
- New Customer Deviation.
- Advanced Quote Deviation.
- Eff. 10-1-16 HRMN-130602223 [SERFF Filing Access - North Carolina](#)

91. IDS Property Casualty Insurance company

- Accident Free Discount.
- Auto/Homeowner Discount
- Base Rate Coverages Deviation BI, PD, Med Pay, Comp, Coll and UM/UIM limits.
- Liability Limits deviation.
- Installment Pay Plan.
- Work Site Discount.
- Costco Member Discount.
- Multi-car Discount.
- Affinity discount.
- Territory Deviation.
- Eff 10-1-15 PRCA-130196195 [SERFF Filing Access - North Carolina](#)

92. Indemnity Insurance Company of North America

- 17% BI, PD, medical payments, uninsured motorists, combined uninsured & underinsured, comp & collision.
- Eff. 3-18-97

93. Infinity Insurance Company

**CLASSIC COLLECTORS PROGRAM**

- BI & PD, UM or UM/UIM Combined BI, UM or UM/UIM PD coverage, Medical Payment discounts.
- Comp and Coll and towing coverage deviation.
- Transfer Credits.
- Eff 2-10-10 NFNT-126446722 [SERFF Filing Access - North Carolina](#)

94. Insura Property and Casualty Insurance Company

- Multi Policy Discount: 7.5% credit when Homeowners policy is written in the Anthem Casualty Insurance Group.
- Anti-Theft Discount: Variable credit.
- Longevity Discount: credit to Plus & Premier auto policies that have been in force for past 5 yrs.
- Mature Operator Discount: discount for drivers age 55 to 69 yrs. old with no driver with less than 5 yrs. driving experience. Credit applies to Plus & Premier policies only.
- Discount Factor for BI, PD, medical payments, comprehensive & collision on all Insura Premier policies.
- Eff. 1-27-03 PC056566 [NCDOI](#)

95. Insurance Company of North America

- 17% BI, PD, med payments, uninsured motorists, combined uninsured & underinsured, comp & collision.
- Eff. 3-18-97

96. Integon Casualty Insurance Company

- Waive installment Payment Plan fee.
- Vehicle with full coverage, Non Preferred.

- Driver Class Deviation.
- Eff. 11-1-09 GMMX-129493514 [SERFF Filing Access - North Carolina](#)

97. Integon General Insurance Corporation

- Payment Deviation.
- Payment Adjustment deviation.
- Foreign Driver Experience Deviation.
- Driver Class Deviation.
- Household Composition deviation.
- Experience/Violation Credit.
- Credit Program.
- Thin and no hit deviation.
- Violations deviations.
- Accident Forgiveness deviation.
- Garaging Territory.
- Tier Territory deviation.
- Homeowner/Mobile Home deviation.
- GMAC Affiliation deviation.
- Miscellaneous Policy and Vehicle Level Deviation.
- Low Mileage deviation.
- Miscellaneous Driver Level deviation.
- Insurance Experience deviation.
- New Business deviation.
- Tenure-Vehicles/driver/coverage deviation.
- Vehicle History deviation.
- Vehicle Symbol deviation liability.
- Vehicle Age deviation.
- Internal Transfer deviation.
- Rate Stability deviation.
- Book roll Stabilization deviation.
- Base rate deviation.
- Primary Policy Exposure deviation.
- Secondary Policy Exposure deviation.
- National General Insurance Employee deviation
- Eff. 10-3-15 GMMX-130191791 [SERFF Filing Access - North Carolina](#)

98. Integon Indemnity Corporation

- Payment Deviation.
- Payment Adjustment deviation.
- Foreign Driver Experience Deviation.
- Driver Class Deviation.
- Household Composition deviation.
- Experience/Violation Credit.
- Credit Program.
- Thin and no hit deviation.
- Violations deviations.
- Accident Forgiveness deviation.
- Garaging Territory.
- Tier Territory deviation.
- Homeowner/Mobile Home deviation.
- GMAC Affiliation deviation.
- Miscellaneous Policy and Vehicle Level Deviation.
- Low Mileage deviation.
- Miscellaneous Driver Level deviation.
- Insurance Experience deviation.
- New Business deviation.
- Tenure-Vehicles/driver/coverage deviation.

- Vehicle History deviation.
- Vehicle Symbol deviation liability.
- Vehicle Age deviation.
- Internal Transfer deviation.
- Rate Stability deviation.
- Book roll Stabilization deviation.
- Base rate deviation.
- Primary Policy Exposure deviation.
- Secondary Policy Exposure deviation.
- National General Insurance Employee deviation.
- Eff. 10-1-15 GMMX-130191790 [SERFF Filing Access - North Carolina](#)

99. Integon National Insurance Company

- Installment Fee Waived.
- Full Coverage Deviation.
- Electronic Funds Transfer Deviation.
- Safe Driver Insurance Plan/Single vs. Multi-Car Deviation.
- Inexperience Operator Deviation.
- Driver Class and Waivable Violations Deviations (Liability).
- Credit Program Deviations.
- At Fault Accident.
- New Car Deviation.
- Territory Deviation.
- Policy Limit Deviation.
- NCI Deviation.
- Multi Policy(Homeowner) Deviation.
- Minimum Driving Experience Deviation.
- Miscellaneous Deviation.
- Book Roll Stabilization Deviation.
- Eff 10-1-16 GMMX-130600007 [SERFF Filing Access - North Carolina](#)

100. Integon Preferred Insurance Company

- Payment Deviation.
- Payment Adjustment deviation.
- Foreign Driver Experience Deviation.
- Driver Class Deviation.
- Household Composition deviation.
- Experience/Violation Credit.
- Credit Program.
- Thin and no hit deviation.
- Violations deviations.
- Accident Forgiveness deviation.
- Garaging Territory.
- Tier Territory deviation.
- Homeowner/Mobile Home deviation.
- GMAC Affiliation deviation.
- Miscellaneous Policy and Vehicle Level Deviation.
- Low Mileage deviation.
- Miscellaneous Driver Level deviation.
- Insurance Experience deviation.
- New Business deviation.
- Tenure-Vehicles/driver/coverage deviation.
- Vehicle History deviation.
- Vehicle Symbol deviation liability.
- Vehicle Age deviation.
- Internal Transfer deviation.
- Rate Stability deviation.

- Book roll Stabilization deviation.
- Base rate deviation.
- Primary Policy Exposure deviation.
- Secondary Policy Exposure deviation.
- National General Insurance Employee deviation.
- Eff 10-3-15 GMMX-130191774 [SERFF Filing Access - North Carolina](#)

101. Ironshore Indemnity Inc.

- 7.5% BI, PD for multi-car policies, where all drivers on policy together have 12-20 SDIP pts. with one 12 pt. violation which is not one of following: A. Manslaughter or negligent homicide: B. Failure to stop & render aid when involved in an accident resulting in bodily injury or death: C. Pre-arranged racing or knowingly lending a vehicle to be used in prearranged racing: D. Transporting illegal intoxicating liquors by motor vehicle.
- 15% BI, PD for single car risk, where all drivers on policy together have 12-20 SDIP pts. with one 12 pt. violation is not one of following: A. Manslaughter or negligent homicide; B. Failure to stop & render aid when involved in an accident resulting in bodily injury or death: C. Pre-arranged racing of knowingly lending a vehicle to be used in pre-arranged racing: D. Transporting illegal intoxicating liquors by motor vehicle.
- Eff. 6-7-95

102. Lancer Insurance Company

All deviations applicable to non-fleet private passenger auto comprehensive & collision coverages for single car and the insured may not have one of the following:

- Manslaughter or negligent homicide.
  - Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
  - Prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing.
  - Transporting illegal liquors by motor vehicle.
- 28% for policies with 12-15 pts.; based on model yr. of auto; driver has at least 3-6 yrs. driving experience.
  - 45% for policies with 12-15 pts.; based on model yr. of auto; driver has at least 7-14 yrs. driving experience.
  - 48% for policies with 12-15 pts.; based on model yr. of auto; driver has at least 15-45 yrs. driving experience.
  - 30% for policies with 10-11 pts.; based on model yr. of auto; driver has at least 7-14 yrs. driving experience.
  - 35% for policies with 10-11 pts.; based on model yr. of auto; driver has at least 15-45 yrs. driving experience.
  - 20% for policies with 8-9 pts.; based on model yr. of auto; driver has at least 7-14 yrs. driving experience.
  - 25% for policies with 8-9 pts.; based on model yr. of auto; driver has at least 15-45 yrs. driving experience.
  - 37% for policies with 8-15 pts.; based on model yr. of auto; driver has at least 3 yrs. driving experience.
  - Eff. 4-1-99

103. Liberty Mutual Insurance Company

- Group Savings Plus Discount.
- Homeowners Discount.
- Mature Driver Discount Program.
- New Customer downward deviation.
- Tiering Deviations.
- Installment Payment Plan.
- Short Rate Cancellation deviation.
- Early Shopper Discount.
- Eff. 3-6-12 LBPM-127985786 [SERFF Filing Access - North Carolina](#)

104. LM Insurance Corporation

- Liberty Mutual advantage.
- Multi-Policy Discount.
- Policy Segmentation Program.
- New Graduate Discount.
- Student-away-at-School Discount.
- Good Student Discount.
- Newly Retired Discount.
- Accident Prevention Course Discount.
- Driver Training Discount.
- TeenSMART Driving Course Discount.
- Military Discount.
- New-to-Liberty Vehicle Discount.

- Vehicle Safety Discount.
- Hybrid Vehicle Discount.
- Paid-in-Full Discount.
- Electronic Funds Transfer (EFT) / Recurring Credit Card Discount.
- Payroll Deduction Discount.
- Early Shopper Discount.
- Newlywed Discount.
- Newly Licensed Driver Discount.
- Newly Independent Discount.
- New Move Discount.
- Paperless Policy Discount.
- Accident Forgiveness.
- Installment Payments.
- Pro-Rata Cancellation Exception.
- Eff 10-30-15 LBPM-130245075 [SERFF Filing Access - North Carolina](#)

105. LM Property & Casualty Insurance Company

- 2% BI, PD, medical payments, comprehensive & collision for Senior Driver Discount. Certain criteria apply.
- 8% BI, PD, comprehensive & collision for Long Term Discount, when criteria is met.
- 6% BI, PD, comprehensive & collision for New Business Discount.
- 5% Renter's (HO-4) Companion Policy Discount.
- 5% Companion for Life Discount.
- Base Rate Deviation for single & multi car policies.
- Electronic Funds Transfer Deviation: \$1 service charge deleted.
- Installment Payment Plan: No charge for first installment payment.
- Eff. 7-11-03 PC061489 [NCDOI](#)

106. Lumbermens Mutual Casualty Company

- Deferred Premium Payment Plan - monthly service charge of 3\$ is applied per billing. If paid through electronic funds transfer, a monthly service charge is applied per billing.
- 7% Kemper Network Deviation: Certain criteria apply.
- Eff 7-1-03

107. Maiden Speciatly Insurance Company

- Installment Fee Waived deviation.
- Full Coverage deviation.
- Safe Driver Insurance Plan/Single vs. Multi-Car deviation.
- Eff. 11-1-09 GMMX-126330263 [SERFF Filing Access - North Carolina](#)

108. Main Street America Assurance Company

- Preferred Plus Driver Discount. Collision and Comp Coverages
- Preferred Driver Discount Comp and Coll Coverages.
- Insurance Score Discount BI, PD, Med Pay , Uninsured and Combines UM/UN.
- Installment Pay Plan – Multi-policies, Installment Pay Plan – EFT.
- Combines Personal Protection Program – both HO and Auto, BI, PD, Med, Coll, Comp.
- Eff 10-10-07 PC107137 [NCDOI](#)

109. Markel Insurance Company

- Base Rate Deviation.
- Mass Marketing Discount.
- Eff 1-1-13 MRKA-128222281 [SERFF Filing Access - North Carolina](#)

110. Maryland Casualty Company

- 5% BI, PD, comprehensive & collision coverage if named insured is an educator.
- 5% BI, PD, med payments, comp & collision for drivers with least 30 yrs. driving experience & no inexperience operator.
- 5% non-fleet private passenger auto comprehensive & collision for multi-car policies.
- 5% non-fleet private passenger auto comprehensive & collision for vehicles with "0" SDIP.
- 5% non-fleet private passenger auto BI, PD for anti-lock braking system.

- 5% non-fleet private passenger auto comprehensive for active anti-theft disabling devices.
- 5% non-fleet private passenger auto BI, PD, comprehensive, collision, uninsured
- underinsured motorist, towing & labor & all miscellaneous coverage (companion policy).
- Eff. 2-15-98

111. Massachusetts Bay Insurance Company

- Account Credit Program.
- Electronic Funds Transfer Payment Plan.
- Group Modification Plan.
- Installment Payment Plan.
- Anti-Theft Discount Deviation.
- Insurance Score Budget wise discount.
- Eff. 10-1-15 HNVX-G130194772 [SERFF Filing Access - North Carolina](#)

112. Members Insurance Company

- Vehicle Driver Deviation.
- Number of at fault accidents.
- Homeowners deviation.
- Auto and Home Deviation.
- Financial Responsibility.
- Electronic Funds Transfer Deviation.
- Affinity Deviation.
- AAA Employee Deviation.
- Eff 10-1-15 CMCG-130145202 [SERFF Filing Access - North Carolina](#)

113. Merastar Insurance Company

- Account Discount, Rule 4.I. (a).
- Mature Operator Discount, Rule 4.I (b).
- Auto/Home Discount, Rule 4.I. (a) on BI, PD, med pay, comp and coll rates.
- Safe and Sound Discount, Rule 4.I. (b) on comp and coll rates.
- Anti-Lock Braking Discount, Rule 4.I.(c) on collision.
- Anti-Theft Discount, Rule 4.I. (c) on comp rates.
- Waiver of Installment Charge, Rule 4.I. (a).
- Personal Financial Management Discount (Credit Score), Rule 4.I. (b).
- Eff. 12-15-09 UNTR-126283450 [SERFF Filing Access - North Carolina](#)

114. Metropolitan Direct Property & Casualty Insurance Company

- Territory Deviation.
- Experienced Driver Deviation.
- Age 55 and Over Deviation.
- Preferred Customer Discount.
- Met Rewards Discount.
- Auto Policy Plus-Multi Policy Discount.
- Mass Merchandising Account Deviation.
- Payroll Deduction Discount.
- Employment Tenure Discount.
- Small Group Account Discount.
- Extended Transportation Expenses Coverage.
- Repair or Replacement Coverage – One Year Coverage.
- Coverage for Rented Vehicles.
- Certified Risks Financial Responsibility Laws Discount.
- Multi Cycle Discount.
- Eff 4-15-16 METX-G130520148 [SERFF Filing Access - North Carolina](#)

115. Metropolitan Property & Casualty Insurance Company

- Territory Deviation.
- Auto Policy Plus.
- Mass Merchandising Account.

- Payroll Deduction Discount.
- Tenure Discount.
- Small Group Account Discount.
- Extended Transportation Expenses Coverage.
- Repair or Replacement Coverage – One Year Coverage.
- Coverage for Rented Vehicles.
- Certified Risks Financial Responsibility Laws Discount.
- Multi-Cycle Discount.
- Multi-RV Discount.
- Liability Coverages Base Premiums ATV, Dune Buggies, Mini-Bikes, other Personal Transport.
- Liability Coverages Base Premiums- Golfmobiles.
- Eff. 4-15-16 METX-G130520089 [SERFF Filing Access - North Carolina](#)

116. Motors Insurance Corporation

- Deviation applies under Mechanical Insurance Program & provides for eliminating surcharge on all eligible vehicles equipped with diesel engines.
- Eff. 10-1-85

117. NGM Insurance Company

- Preferred Plus Driver Discount.
- Preferred Driver Discount.
- Insurance Score.
- Installment Payment Plan Deviation.
- Homeownership Discount.
- Bodily Injury Increased Limit Factor Table.
- Collision Deductible Table.
- Comprehensive Deductible Table.
- New Business Discount.
- Mature Driver Accident Prevention Course Discount.
- Anti-Lock Braking System Discount
- By-Coverage Territory Base Rate.
- Eff. 11-1-16 NGMC-130667678 [SERFF Filing Access - North Carolina](#)

118. National Specialty Insurance Company

- Deviation on bodily injury, property damage & medical payments: 15% - 0 SDIP pts.; 10% 1-4 SDIP pts. if certain criteria is met.
- Deviation non-fleet private passenger auto comprehensive & collision coverage: 10% - 0 SDIP pts. if certain criteria is met.
- Eff. 2-6-95 *Name changed from State National Specialty Insurance Company effective 3/16/04*

119. National Surety Corporation

- Tier Deviation Factor.
- Account Credit.
- Electronic Funds Transfer.
- Vehicle Equipped with Anti-Theft Devices-Alarm Only Devices, Active Disabling Devices, Passive Disabling Devices.
- Motorcycle Physical Damage Coverage only.
- Territory Deviation.
- Eff. 8-15-10 FFDC-126581109 [SERFF Filing Access - North Carolina](#)

120. Nationwide Affinity Insurance Company of America

- Territory Deviation.
- Affinity Deviation.
- Liability Vehicle Grouping Deviation.
- Model Year Deviation.
- New Vehicle Deviation.
- Driver Class Deviation.
- Accident Free Deviation.
- Financial Responsibility Deviation.



- Matrix Deviation.
- Driving Record Deviation.
- Miscellaneous Vehicle Deviation.
- Term with Prior Carrier Deviation.
- Eff 10-1-16 NTWP-130621673 [SERFF Filing Access - North Carolina](#)

121. Nationwide General Insurance Company

- Financial Responsibility Deviation.
- Territory Deviation.
- Nationwide Affinity Deviation.
- Preferred Driver Deviation.
- Intra-Agency Transfer Deviation.
- Matrix Deviation.
- Home and Car Deviation.
- Non-Nationwide Homeowner Deviation.
- Auto Financial Deviation.
- Driver Class Deviation.
- Household Composition Deviation
- Payment Plan Deviation – Electronic Funds Transfer.
- Tier Deviation, Bodily Injury and Property Damage.
- Terms with Prior Carrier Deviation.
- Increased Limits Deviation to Bodily Injury Coverage.
- New Vehicle Deviation, Bodily Injury, Property Damage, Medical Payments and Collision.
- Advanced Quote Deviation, Bodily Injury, Property Damage, Medical Payments and Collision.
- SDIP Deviation.
- Time Since Incident Deviation.
- Nationwide Associate Deviation.
- Uninsured/Underinsured Motorist Deviation.
- Accident Forgiveness Deviation.
- Minor Violation Forgiveness Deviation.
- Preferred Bundle Deviation.
- Preferred Deviation.
- Easy Pay Sign-Up Deviation.
- Deductible Deviation.
- Company Placement Deviation.
- Paperless Policy Deviation.
- Select Deviation.
- Eff 10-1-16 NWPC-130513738 [SERFF Filing Access - North Carolina](#)

122. Nationwide Insurance Company of America

**Motorcycle**

- Motorcycle Deviation Matrix.
- Eff 6-17-13 NWSP-129017869 [SERFF Filing Access - North Carolina](#)
- 
- Financial Responsibility Deviation – Based on credit scoring. Credit varies.
- Territory Deviation – Credit varies by territory.
- Nationwide Affinity Deviation.
- Preferred Driver Deviation –according to certain criteria.
- Intra-Agency Transfer Deviation.
- Matrix Deviation.
- Home and Car Deviation.
- Non-Nationwide Homeowner Deviation.
- Auto Financial Deviation.
- Miscellaneous Vehicle Deviation.
- Driver Class Deviation.
- Household composition deviation
- Payment Plan Deviation.



- Tier Deviation.
- Terms with prior carrier deviation.
- Increased Limits.
- New Vehicle Deviation.
- Advanced Quote Deviation.
- SDIP Deviation.
- Time Since Incident Deviation.
- Nationwide Associate Deviation.
- Uninsured/Underinsured Motorist deviation.
- Accident Forgiveness Deviation.
- Minor violation Forgiveness Deviation.
- Preferred Deviation.
- Preferred Bundle Deviation.
- Easy Pay sign-up deviation.
- Deductible Deviation.
- Company placement deviation.
- Paperless Policy Deviation.
- Eff 10-1-15 NWPC-130207857 [SERFF Filing Access - North Carolina](#)

**123. Nationwide Mutual Fire Insurance Company**

- Company Deviation Factor
- Inexperienced Operator Deviation.
- Multi-auto Policy Deviation.
- Eff. 3-1-12 NTWP-128004034 [SERFF Filing Access - North Carolina](#)

**124. Nationwide Mutual Insurance Company**

**NATIONWIDE MUTUAL INSURANCE COMPANY**

- Senior Adult Deviation.
- Home and Car Deviation.
- Miscellaneous Vehicle Deviation.
- Preferred Driver Deviation.
- Combined Deviation.
- Affinity Deviation.
- Intra-Agency transfer Deviation
- Payment Plan Deviation.
- Merit Credit Deviation.
- Nationwide Associate Deviation.
- Nationwide Uninsured/Underinsured Motorists Coverage.
- Minor Violation Forgiveness Deviation.
- Easy Pay Sign-up Deviation.
- Multi-Auto Policy Deviation.
- Eff 10-1-16 NWPC-130585454 [SERFF Filing Access - North Carolina](#)

**NATIONWIDE MUTUAL INSURANCE COMPANY (HARLEYSVILLE OPERATIONS)**

- Preferred Customer Discount.
- StarPak Program Discount.
- Companion Credit.
- Life Insurance/Annuity Policy Discount.
- Group Discount.
- Multi-Line (Commercial Auto).
- New Policyholder Discount.
- First Accident Forgiveness.
- Territorial Deviations.
- Electronic Funds Transfer.
- Eff 10-1-16 NWPC-130585454 [SERFF Filing Access - North Carolina](#)

**NATIONWIDE MUTUAL INSURANCE COMPANY Classic Auto Program**

- Antique Auto.

- Classic Auto.
- Mass Marketing Deviation.
- Eff 10-1-16 NWLC-130663464 [SERFF Filing Access - North Carolina](#)

125. Nationwide Property and Casualty Insurance Company

- Financial Responsibility Deviation.
- Territory Deviation.
- Nationwide Affinity Deviation.
- Preferred Driver Deviation.
- Intra-Agency Transfer Deviation.
- Matrix Deviation.
- Home Car Deviation.
- Non-Nationwide Homeowners Deviation.
- Auto Financial Deviation.
- Miscellaneous Vehicle Deviation.
- Driver Class Deviation.
- Household Composition Deviation
- Payment Plan Deviation – Electronic Funds Transfer.
- Tier Deviation, Bodily Injury and Property Damage.
- Terms with Prior Carrier Deviation.
- Increased Limits Deviation to Bodily Injury Coverage.
- New Vehicle Deviation, Bodily Injury, Property Damage, Medical Payments, and Collision.
- Advanced Quote Deviation, Bodily Injury, Property Damage, Medical Payments and Collision.
- SDIP Deviation.
- Time Since Incident Deviation.
- Nationwide Associate Deviation.
- Uninsured/Underinsured Motorist deviation.
- Accident Forgiveness Deviation.
- Minor Violation Forgiveness Deviation.
- Fender Bender Forgiveness Deviation.
- Preferred Bundle Deviation.
- Preferred Deviation.
- Easy Pay Sign-Up Deviation.
- Deductible Deviation.
- Paperless Policy Deviation.
- Effective 10-1-16 NWPC-130513767 [SERFF Filing Access - North Carolina](#)

126. Netherlands Insurance Company

- 10% deviation applies to BI, PD, medical payments for risks in territory 11, 13, 14, 15, 16, 17, 18, 24, 25, 31, 32, 33, 47, 51.
- 15% deviation applies to bodily injury, property damage & medical payments for risks in territory 52.
- 15% deviation applies to comprehensive and collision for risks in territories 11,13,14, 16, 17,18, 24, 25, 31, 32, 33, 47.
- 20% deviation applies to comprehensive and collision for risks in territories 15, 51, 52.
- 4% discount bodily injury, property damage & med pay comp and coll coverages where all operators must have '0' merit rating points.
- 7% discount bodily injury, property damage & med pay comp and coll coverages for risks part of the Personal Protectors Program.
- 2% discount for BI, PD, & med pay comp and coll coverages provided the principal operator of the vehicle is age 55 or older.
- Eff. 10-15-02

127. New South Insurance Company

- Waive installment Payment Plan fee.
- Vehicle with full coverage, Non Preferred.
- Safe Driver Insurance Plan Single/Multi Car deviation.
- Eff. 11-1-09 GMMX-126328296 [SERFF Filing Access - North Carolina](#)

128. North Carolina Farm Bureau Mutual Insurance Company

- Driving Experience Policies with Reward Driver (29 to 49 years driving experience).

- Deviation of 20% to Collision Coverage on Motorcycles with Greater than 1000 cc's.
- Territory Deviation Bodily Injury, Property Damage, Medical Payments, Comprehensive and Collision.
- Twelve-point Violation for Bodily Injury, Property Damage, Medical Payments, Comprehensive and Collision.
- Split Limit Bodily Injury Increased Limits.
- Insurance Credit Scoring.
- Eff 10-1-16 NCFB-13599920 [SERFF Filing Access - North Carolina](#)

129. Northern Insurance Company of New York

- 10% BI, PD, medical payments, comprehensive, collision & all miscellaneous coverage (Tier I).
- 6% deviation BI, PD, medical payments, comprehensive, collision & all other miscellaneous coverage (Tier II).
- 3% BI, PD, medical payments, comprehensive, collision & all miscellaneous coverage (Tier III).
- 5% BI, PD, med pays, comp & coll for operators with at least 30 yrs. driving experience with no inexperience operators.
- 5% BI & PD with anti-lock braking system.
- Various deviations for comprehensive with vehicles equipped with anti-theft devices.
- 5% BI, PD, med pay, uninsured & underinsured motorist, comp, coll, towing & all misc coverage for auto & home discount.
- 10% BI, PD, comprehensive & collision with named insured employed as an educator.
- 12% BI, PD, med pay, comp & collision where name insured is an employee of Centry Furniture Industries Inc.
- 6% deviation on BI, PD, comp & coll if named insured is an employee of Premier, Inc. & its Hospitals & Health Systems & Premier Insurance Management Services, Inc.
- 9% deviation on BI, PD, comp & coll if named insured is an employee of American Veterinarians Medical Association Professional Liability Insurance Trust.
- Eff. 7-19-01 PC042666 [NCDOI](#)

130. Ohio Casualty Insurance Company

- 4% credit to all coverages with an operator age 55 or older who purchase Homeowners coverage in Ohio Casualty Group.
- Employee Discount: 15% when criteria is met.
- Anti-Theft Discount: Comprehensive Coverage only: 5% alarm only & active disabling devices: 15% passive disabling devices: Other criteria apply.
- Eff. 9-1-00

131. Omni Insurance Company

- For deviations see the North Carolina Department of Insurance website.
- Eff 5-28-01 PC041974 [NCDOI](#)

132. OneBeacon America Insurance Company

- Base rate deviation by territory: bodily injury, property damage, med pay, comprehensive & collision premium. Variable credits.
- 5% bodily injury, property damage, med pay, comprehensive & collision driven by insured who reached age 55.
- Anti-Theft Device Credits: on comprehensive if vehicle is equipped with anti-theft device. 5% alarm only, active disabling device. 10% passive disabling device.
- Cancellation will be done on a pro-rata basis.
- Eff. 11-20-01

133. OneBeacon Midwest Insurance Company

- 5% Multi-Policy Credit for BI, PD, med pay, comprehensive & collision for principal driver age 55 & over.
- Anti-Theft Device Credit: Credit varies 5% - 10% for comprehensive coverage.
- Cancellation: Deviation on short rate cancellation resulting in pro-rata cancellation.
- Eff. 11-20-01

134. Owners Insurance Company

- Bodily Injury Limit Deviation.
- Owners Rate Deviation.
- Symbol Deviation.
- Auto/Home Multi Policy Discount
- Auto/Life Multi Policy Discount.
- Auto/Umbrella Multi Policy.
- Paid in Full Discount.
- Mature Driver Discount.

- Insurance Score Deviation.
  - Territory Deviation.
  - Financial Responsibility Deviation.
  - Advance Quote Discount.
  - Auto/Renters Discount.
  - Eff 10-1-16 AOIC-130620953 [SERFF Filing Access - North Carolina](#)
135. Pacific Employers Insurance Company
- 17% BI, PD, med pay, uninsured motorists, combined uninsured & underinsured, comprehensive & collision.
  - Eff. 3-18-97
136. Pacific Indemnity Company
- Antique autos by territory.
  - Installment Payment -recurring payments waived.
  - Eff. 10-1-15 CHUB-129988231 [SERFF Filing Access - North Carolina](#)
137. Peak Property and Casualty Insurance Corporation
- SDIP Points BI & PD and Med Pay deviations 12-20 SDIP points.
  - Eff 4-13-15 VKNG-129979765 [SERFF Filing Access - North Carolina](#)
138. Peerless Insurance Company
- Deviation on BI, PD, Med Pay, Comp and Coll written with forms HO-3, HO-5, or HE-7 that are part of the Personal Protector Program.
  - Deviation on BI, PD, Med Pay, Comp & Coll written with form HO-06 that is part of the Personal Protector program.
  - Deviation on Installment Payment Plan by Electronic Funds Transfer or Agency Bill.
  - Price Point deviation.
  - Deviation on BI, PD, Med Pay, Comp and Coll coverage written with forms HO-4 and part of Personal Protector Program.
  - Effective 8-15-13 LBRM-128968114 [SERFF Filing Access - North Carolina](#)
139. Pennsylvania General Insurance Company
- 20% non-fleet private passenger auto comprehensive & collision rates.
  - 5% Account Credit is applicable to all voluntary personal auto policies where named insured has his/her homeowners (except Forms HO- & HO-4) insurance in any of General Accident Companies. Credit applies to total premium for each coverage.
  - 5% Anti-Lock Brake Discount: BI, PD, single limit liability, medical payments & collision if vehicle is equipped with factory installed anti-lock brakes.
  - 15% bodily injury, property damage & medical payments.
  - Eff. 3-15-96
140. Pennsylvania National Mutual Casualty Insurance Company
- Account Credit.
  - Account Credit without Homeowners Due to W/H Exposure.
  - Mature Driver Discount.
  - Personal Auto Preferred Program Discount.
  - Personal Auto Preferred Advantage Program Discount.
  - Insurance Bureau Score Discount.
  - Private Passenger Autos Written on a Commercial Lines Policy.
  - Underwriting Scorecard Deviation.
  - Territory Deviation.
  - Recurring Payment Charge Waived.
  - Paid in Full Discount.
  - Affinity Group Discount.
  - Intra-Agency Transfer Transition Factor.
  - Advanced Quote Discount.
  - Eff 10-1-16 PNPR-130579620 [SERFF Filing Access - North Carolina](#)
141. Pharmacists Mutual Insurance Company
- Multi-Policy Credit Personal Package discount.

- Multivariate Rating.
- Deviation of Base Rates.
- Eff 11-1-11 PHAR-127314841 [SERFF Filing Access - North Carolina](#)

142. Philadelphia Indemnity Insurance Company

- Misc Type E Antique Auto.
- Misc Type F Classic Auto.
- Misc Type E Physical Damage only and Collision coverage for Antique Auto.
- Misc Type F Classic Auto Physical Damage.
- Eff 4-1-14 PHLX-G129363895 [SERFF Filing Access - North Carolina](#)

143. Phoenix Insurance Company

- Territory Deviation.
- Company Coverage Factors.
- Account Discount.
- Contributing Vehicle Credit.
- Hybrid Vehicle Discount.
- Installment Payments Deviation.
- Multi-Line Insurance and Financial Services Institutions.
- Effective 10-1-16 TRVA-130603005 [SERFF Filing Access - North Carolina](#)

144. Platt River Insurance Company

- 17.5 % Credit Physical Damage and 5% Credit Liability base premiums: Certain Preferred Driver criteria must be met.
- 5% Credit Physical Damage base premiums: Certain Standard Driver criteria must be met.
- Account Credit Program: 10% Credit: Must have Homeowners and Auto policy with UIC.
- 5% Credit for BI, PD and Med Pay for factory installed Anti-Lock Brake System.
- 5% Credit for BI, PD, Med Pay, Collisions, and Comprehensive premiums: Mature Driver Discount: Certain criteria apply.
- Eff. 10-1-99

145. Privilege Underwriters Reciprocal Exchange

- Extra Vehicle Deviation.
- Accident Prevention Course.
- Driver Training Course.
- Good Student Discount.
- Away at School Discount.
- Years Clean Discount.
- Multi-line Policy.
- Anti-lock Brakes.
- Anti-theft Discount.
- Window Glass Etching discount.
- Tier Rating Credit Scoring.
- Annual Mileage Discount.
- Mobile Device Control Discount.
- Accident Forgiveness.
- Vacation Use Discount.
- Years Licensed Deviation.
- Territory Deviation.
- Renewal Discount.
- Eff 10-1-16 PRIV-130593541 [SERFF Filing Access - North Carolina](#)

146. Progressive American Insurance Company

- Territory Deviation – Liability
- Household Group Deviation – Liability
- Financial Responsibility Deviation – Liability
- Points Deviation – Liability
- High Points Deviation- Liability
- Discount Deviation – Liability
- Accident with no Point Deviation – Liability

- Accident with Point Deviation – Liability
- Major Violation Deviation – Liability
- Minor Violation and Points Deviation – Liability
- Market and Points Deviation – Liability
- Points and Inexperienced Operator Deviation – Liability
- Household Structure Deviation – Liability
- Tier Deviation – Liability.
- Paperless Deviation – Liability.
- BI Limit Deviation - Liability.
- Household Composition Deviation – Liability.
- Non-Negligent Occurrence Deviation – Liability.
- Territory Deviation – Physical Damage
- Household Group Deviation – Physical Damage
- Financial Responsibility Deviation – Physical Damage
- Points Deviation – Physical Damage
- High Points Deviation- Physical Damage
- Discount Deviation – Physical Damage
- Accident with no Point Deviation – Physical Damage
- Accident with Point Deviation – Physical Damage
- Major Violation Deviation – Physical Damage
- Minor Violation and Points Deviation – Physical Damage
- Points and Inexperienced Operator Deviation- Physical Damage
- Household Structure Deviation – Physical Damage
- Tier Deviation – Physical Damage
- Paperless Deviation – Physical Damage.
- Electronic Funds Transfer Installment Deviation.
- Household Composition Deviation – Physical Damage.
- Non-Negligent Occurrence Deviation – Physical Damage.
- Electronic Funds Transfer Installment deviation.
- Eff 9-6-13 PRGS-129156410 [SERFF Filing Access - North Carolina](#)

147. Progressive Northern Insurance Company

- Territory Deviation – Liability
- Household Group Deviation – Liability
- Financial Responsibility Deviation – Liability
- Points Deviation – Liability
- High Points Deviation- Liability
- Discount Deviation – Liability
- Accident with no Point Deviation – Liability
- Accident with Point Deviation – Liability
- Major Violation Deviation – Liability
- Minor Violation and Points Deviation – Liability
- Market and Points Deviation – Liability
- Points and Inexperienced Operator Deviation – Liability
- Household Structure Deviation – Liability
- Multi Policy Deviation – Liability
- Paperless Deviation.
- Household composition Deviation – Liability.
- Non-Negligent Occurrence Deviation.
- Territory Deviation – Physical Damage
- Household Group Deviation – Physical Damage
- Financial Responsibility Deviation – Physical Damage
- Points Deviation –Physical Damage
- High Points Deviation- Physical Damage
- Discount Deviation – Physical Damage
- Accident with no Point Deviation – Physical Damage
- Accident with Point Deviation – Physical Damage



- Major Violation Deviation – Physical Damage
- Minor Violation and Points Deviation – Physical Damage
- Market and Points Deviation – Physical Damage
- Points and Inexperienced Operator Deviation – Physical Damage
- Household Structure Deviation – Physical Damage
- Multi Policy Deviation – Physical Damage
- Paperless Deviation – Physical Damage.
- Household composition Deviation – Physical Damage.
- Non-Negligent Occurrence Deviation – Physical Damage.
- Electronic Funds Transfer Installment deviation
- New Business Installment deviation.
- Eff 9-6-13 PRGS-129151581 [SERFF Filing Access - North Carolina](#)

148. Progressive Preferred Insurance Company

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components.

- 14%-35% for single car policies, non-standard underwriting with 5-6 or more SDIP pts.
- 28% for multi car policies, non-standard underwriting with 6 or more SDIP pts.
- 15%-36% for single car policies, middle underwriting with 3-6 or more SDIP pts.
- 11%-29% for multi car policies, middle underwriting with 4-6 or more SDIP pts.
- 14%-50% for single car policies, standard underwriting with 0-6 or more SDIP pts.
- 16%-35% for multi car policies, standard underwriting with 2-6 or more SDIP pts.
- 31%-53% for single car policies, preferred underwriting with 0-6 or more SDIP pts
- 25%-39% for multi car policies, preferred underwriting with 0-6 or more SDIP pts.
- 51%-53% for single car policies, ultra-preferred underwriting with 0-6 or more SDIP pts.
- 39%-42% for multi car policies, ultra-preferred underwriting with 0-6 or more SDIP pts.
- 5% for policies in non-standard, middle & standard underwriting to policies with proof of homeownership.
- 5%-10% for risks who are members of qualified participating groups, associations or employees of qualified participating employer when risks meet underwriting guidelines.

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components.

12 point violation must not be one of the following:

- Manslaughter or negligent homicide.
  - Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing.
  - Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
  - Transporting illegal intoxicating liquors by motor vehicle.
- Deviation for single car, non-standard underwriting, 12-21 SDIP pts. Credit varies 58%-74%.
  - Deviation for multi car, non-standard underwriting, 12-21 SDIP pts. Credit varies 44%-63%.
  - Deviation for single car, middle underwriting, 12-21 SDIP pts. Credit varies 60%-75%.
  - Deviation for multi car, middle underwriting, 12-21 SDIP pts. Credit varies 48%-66%.
  - Deviation for single car, standard, preferred and ultra-preferred underwriting, 12-21 SDIP pts. Credit varies 60%-75%.
  - Deviation for multi car, standard, preferred and ultra-preferred underwriting, 12-21 SDIP pts. Credit varies 48%-66%.

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components. If the resulting rate is equal to or greater than N.C. Rate Bureau rates, the policy is ineligible for any deviation.

- 1.14 factor applies single car, non-standard underwriting for policies without proof of prior auto insurance.
- 1.09 factor applies multi car, non-standard underwriting for policies without proof of prior auto insurance.
- 1.05-1.20 factors vary based on territories.
- 1.05-3.20 factors vary based on average driver group 1-17.
- 1.10-1.45 factors vary for single car policies with 1-3 or more accidents.
- 1.06-1.30 factors vary for multi car policies with 1-3 or more accidents.

PHYSICAL DAMAGE All deviation applicable to non-fleet private passenger auto physical damage coverage for all listed deviation components, unless otherwise stated below.

- 26% for single car policies, non-standard underwriting with 6 or more SDIP pts.
- 23% for multi car policies, non-standard underwriting with collision coverage on more than one vehicle with 6 or more SDIP pts.
- 27%-28% for single car policies, middle underwriting with 5-6 or more SDIP pts.
- 37% for multi car policies, non-standard underwriting with collision coverage on one vehicle with 6 or more SDIP pts.

- 18%-24% for multi car policies, middle underwriting, collision coverage on more than one vehicle 5-6 or more SDIP pts.
- 33%-47% for single car policies, standard underwriting with 2-6 or more SDIP pts.
- 31%-38% for multi car policies, middle underwriting, collision coverage on one vehicle with 5-6 or more SDIP pts.
- 22%-40% for multi car policies, standard underwriting, collision coverage on more than one vehicle, 2-6 or more SDIP pts.
- 24%-47% for multi car policies, standard underwriting, collision coverage on one vehicle with 2-5 or more SDIP pts.
- 26%-47% for single car policies, preferred underwriting with 0-5 or more SDIP pts.
- 23%-40% for multi car policies, preferred underwriting, collision coverage on more than one vehicle, 0-6 or more SDIP pts.
- 23%-47% for multi car policies, preferred underwriting, collision coverage on one vehicle with 0-5 or more SDIP pts.
- 48% single car policies, ultra-preferred underwriting.
- 40% multi car policies, ultra-preferred underwriting, collision coverage on more than one vehicle.
- 40%-47% multi car policies, ultra-preferred underwriting, collision coverage on one vehicle with 0-5 or more SDIP pts.
- 5% for policies, non-standard, middle and standard underwriting with proof of homeownership.
- 5%-10% for risks who are members of qualified participating groups, associations or employees of qualified participating employers when risks meet underwriting guidelines.

PHYSICAL DAMAGE All deviation applicable to non-fleet private passenger auto physical damage coverage for all listed deviation components, unless otherwise stated below.

12 point violation must not be one of the following:

- Manslaughter or negligent homicide.
  - Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing.
  - Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
  - Transporting illegal intoxicating liquors by motor vehicle.
- 54%-69% single car policies, non-standard underwriting with 12-18 or more SDIP pts.
  - 45%-64% for multi car policies, non-standard underwriting, with collision coverage on more than one vehicle with 12-18 or more SDIP pts.
  - 51%-67% for multi car policies, non-standard underwriting, collision coverage on one vehicle with 12-18 or more SDIP pts.
  - 57%-71% for single car policies, middle underwriting with 12-18 or more SDIP pts.
  - 47%-66% for multi car policies, middle underwriting with collision coverage on more than one vehicle with 12-18 or more SDIP pts.
  - 54%-69% for multi car policies, middle underwriting with collision coverage on one vehicle with 12-18 or more SDIP pts.
  - 57%-71% for single car policies, standard, preferred and ultra-preferred underwriting with 12-18 or more SDIP pts.
  - 47%-66% for multi car policies, standard, preferred and ultra-preferred underwriting, collision coverage on more than one vehicle with 12-21 SDIP pts.
  - 54%-69% for multi car policies, standard, preferred and ultra-preferred underwriting, collision coverage on one vehicle with 12-18 or more SDIP pts.

PHYSICAL DAMAGE All deviation applicable to non-fleet private passenger auto physical damage coverage for all listed deviation components. If the resulting rate is equal to or greater than the N.C. Rate Bureau, the policy is ineligible for any deviation.

- 1.19 factor applies, single car policies, non-standard underwriting for policies without proof prior of auto insurance.
- 1.15 factor applies, multi car policies, non-standard underwriting without proof of prior auto insurance.
- 1.05-1.20 factors vary based on territories.
- 1.10-2.75 factors vary based on average driver group 1-16.
- 1.08-1.35 single car policies with 1-3 or more accidents.
- 1.05-1.24 multi car policies with 1-3 or more accidents.
- Installment Payment Plan: \$3 charge waived for policies purchased by employees from an approved employer group if premium is paid via payroll deduction.
- Eff. 7-1-99

149. Progressive Premier Insurance Company of Illinois

- Tier Deviation.
- Electronic Funds Transfer Installment Deviation.
- New Business Installment Deviation.
- Pro-Rata Cancellation Deviation.
- Coverage for Rented Vehicles.
- Eff 10-1-16 PRGS-130632437 [SERFF Filing Access - North Carolina](#)

150. Progressive Southeastern Insurance Company

- Tier Deviation.
- Electronic Funds Transfer Installment Deviation.



- New Business Installment Deviation.
- Pro-Rata Cancellation Deviation.
- Eff 10-1-16 PRGS-1300632386 [SERFF Filing Access - North Carolina](#)

151. Progressive Universal Insurance Company

- Tier Deviation.
- Electronic Funds Transfer Installment Deviation.
- New Business Installment Deviation.
- Pro-Rata Cancellation Deviation.
- Coverage for Rented Vehicles.
- Eff 10-1-16 PRGS-130632426 [SERFF Filing Access - North Carolina](#)

152. Property and Casualty Insurance Company of Hartford

- Territory Deviation.
- Non-Resident Student.
- Account Credit.
- Homeownership Credit.
- Personal Umbrella Policy Credit.
- Hybrid Vehicle Credit.
- New Vehicle Discount.
- Household Composition Primary Classification Deviation.
- Presence of Married or Domestic Partners/Total Number of Drivers.
- Years Licensed/Married Status.
- Years Licensed/Annual Mileage.
- Limited Driver.
- Years Licensed/Driver Training.
- Years Licensed/Good Student.
- Years Licensed/Principal/Occasional.
- Years Licensed/Number of Vehicles.
- Years Licensed/Household Composition.
- Vehicle Age/Number of Vehicles.
- Annual Mileage Deviation.
- Defensive Driver Deviation.
- Writing Company Deviation.
- Accident Forgiveness Deviation.
- SDIP Incident Count Deviation.
- Tier Deviation chart.
- Territory Deviation.
- Maximum Deviation Factor.
- Eff 10-22-16 HART-130665285 [SERFF Filing Access - North Carolina](#)

153. Providence Washington Insurance Company

**Standard Program**

- Multi-Policy Credit: 10% applies to bodily injury, property damage, medical payments, comprehensive & collision.
- Mature Driver Credit: Applies to bodily injury, property damage, medical payments, comprehensive & collision.
- Multiple Automobile Credit: 5% applies to BI, PD, medical payments, comprehensive & collision: Certain criteria apply.

**Preferred Program**

- Territory Deviation: Various credits apply to bodily injury, property damage, medical payments, comprehensive & collision.
- Multi Policy Credit: 10% applies to bodily injury, property damage, medical payments, comprehensive & collision.
- Mature Driver Credit: Applies to bodily injury, property damage, medical payments, comprehensive & collision.
- Multiple Automobile Credit: 5% applies to BI, PD, medical payments, comprehensive & collision: Certain criteria apply.
- Eff.7-1-02

154. Republic Franklin Insurance Company

- Personal EDGE Essentials Auto Account Credit.
- Select Program auto Account credit.
- Personal EDGE Essentials and Select Program W.I.S.E./Affinity Discount.
- Select Program Mature Driver Credit: Certain.

- Select Program deviation.
  - Essentials Program Tiered Rating Deviation.
  - Premium Payment Credit.
  - Eff. 4-15-15 UTCX-G129882262 [SERFF Filing Access - North Carolina](#)
155.        Response Worldwide Insurance Company
- 7.0% non-fleet private passenger auto bodily injury, property damage & medical payments coverage when certain criteria is met.
  - 10.0% non-fleet private passenger auto comprehensive & collision coverage if certain criteria is met.
  - Eff. 7-15-96 PC034398 [NCDOI](#)
156.        Safeco Insurance Company of America
- Territory Deviation.
  - Driving Group Deviation.
  - Renewal, Market, Tier Deviation.
  - SDIP, Single Car/Multi-Car Deviation.
  - SDIP, Single Car/Multi-Car, Major Deviation.
  - Account Discount Deviations.
  - Vehicle Usage, Market Deviation.
  - Certified Risks – Financial Responsibility Laws Deviation.
  - Installment Fee Deviation.
  - Eff 8-15-16 LBPM-130655834 [SERFF Filing Access - North Carolina](#)
157.        Seaton Insurance Company
- 15% auto liability, med pay & physical damage. "Unimate Plus" in addition to above: (1) Policy in force 3 yrs. & no at-fault accident additional 5% credit liability, med pays & phys damage; (2) Policy in force 6 yrs. & no at-fault accident; Second 5% credit on coverages listed above.
  - 5% non-fleet private passenger auto non-fleet physical damage rates. Discount applies: (1) All vehicles assigned to driver 55 yrs. of age or older, (2) All vehicles on policy, regardless of number, if all drivers are 55 yrs. of age or older, (3) Private passenger vehicles only (no miscellaneous types).
  - Eff. 6-20-88
158.        Selective Insurance Company of South Carolina
- Installment Payment Plan: \$2 per each installment.
  - 30% deviation applies to liability & physical damage when a commercial package policy is written with the risk.
  - Eff. 6-1-01
159.        Selective Insurance Company of the Southeast
- 30% deviation will be applied to liability Phys Damage rates when a Commercial Package policy is written in conjunction with the risk.
  - Eff. 4-1-08 PC112412 [NCDOI](#)
160.        Sentinel Insurance Company, Ltd.
- Insurance score Tier deviation factors.
  - Account/Tier Deviation.
  - Safe Driver/Incident Free Credit/Tier Deviation factor.
  - Least experienced driver factor/Tier Deviation factor
  - Most experienced driver factor/Tier Deviation factor.
  - Prior BI limits credit/Tier Deviation factor.
  - Territory/Tier Deviation factor.
  - Business Owned Non-Fleet Credit.
  - Eff 10-1-15 HART-130123852 [SERFF Filing Access - North Carolina](#)
161.        Southern Guaranty Insurance Company
- Exceptional Driver Program: 15% BI, PD, medl pay, comprehensive & collision when underwriting guidelines are met.
  - Exception Plus: Additional 5% credit for BI, PD, med pay, comp & coll when policy has been in-force at least 3 yrs. & no at-fault accidents in preceding 3 yrs. A second 5% credit for policies in-force at least 6 yrs. & no at-fault accidents in preceding 6 yrs. Maximum Exceptional Driver credit is 25%.

- Mature Driver Discount: 10% BI, PD, med pay, comprehensive, collision & medical payments when underwriting guidelines are met.
- Multi Policy Discount: 5% auto comp & coll base rate if Southern Guaranty Insurance Company insures both homeowner & auto policy.
- 10% credit auto BI, PD, med pay, comp & coll for all private passenger auto policies for University of North Carolina Employees.
- Eff. 7-1-00

162. Southern Insurance Company of Virginia

ADVANTAGE XL PROGRAM

- Multi-Car Discount.
- Recreational Trailer Rate Discount.
- Loss Free Renewal Discount.
- New Business Automobile Discount.
- Passive Restraint Discount.
- Anti-Lock Braking System Discount.
- Anti-Theft Devices Discount.
- Account Credit.
- Automatic Payment Plan.
- First Accident Forgiveness.
- XL Factors.
- Experienced Operator Discount.
- Paid in Full Discount.
- Pace Bundle Deviation.

MERIT XL PROGRAM

- Deviation by Coverage and Territory.
- Experienced Operator Discount.
- Multi-Car Discount.
- Recreational Trailer Rate Discount.
- Loss-Free Renewal Discount.
- New Business Automobile Discount.
- Passive Restraint Discount.
- Anti-Lock Braking System Discount.
- Anti-Theft Devices Discount.
- Account Credit.
- Automatic Payment Plan.
- First Accident Forgiveness.
- XL Factors.
- Paid in Full Discount.
- Pace Bundle Deviation.

SUPERIOR XL PROGRAM

- Deviation by Coverage and Territory.
- Experienced Operator Discount.
- Multi-Car Discount.
- Recreational Trailer Rate Discount.
- Loss-Free Renewal Discount.
- New Business Automobile Discount.
- Passive Restraint Discount.
- Anti-Lock Braking System Discount.
- Anti-Theft Devices Discount.
- Account Credit Plan.
- Automatic Payment Plan.
- First Accident Forgiveness.
- XL Factors.
- Extra Edge Discount.
- Paid in Full Discount.

- Pace Bundle Deviation.

#### PREFERRED XL PROGRAM

- Deviation by Coverage and Territory.
- Experienced Operator Discount.
- Multi-Car Discount.
- Recreational Trailer Rates.
- Loss-Free Renewal Discount.
- New Business Automobile Discount.
- Passive Restrain Discount.
- Anti-Lock Braking System Discount.
- Anti-Theft Devices Discount.
- Account Credit Plan.
- Automatic Payment Plan.
- First Accident Payment Plan.
- XL Rating Factors.
- Paid in Full Discount.
- Pace Bundle Deviation.

#### AUTOGUARD XL, AUTOGUARD II XL PROGRAMS

- Multi-Car Discount.
- Recreational Trailer Rate Discount.
- Passive Restraint Discount.
- Anti-Lock Braking System Discount.
- Anti-Theft Devices Discount.
- Account Credit.
- Automatic Payment Plan.

#### PREFERRED PROGRAM

- Deviation by Coverage and Territory.
- Experienced Operator Discount.
- Multi-Car Discount.
- Recreational Trailer Rates.
- Loss-Free Renewal Discount.
- New Business Automobile Discount.
- Passive Restraint Discount.
- Anti-Lock Braking System Discount.
- Anti-Theft Devices Discount.
- Account Credit Plan.
- Automatic Payment Plan.
- Paid in Full Discount.

#### STANDARD PROGRAM

- Experienced Operator Discount.
- Multi-Car Discount.
- Recreational Trailer Rates.
- Loss-Free Renewal Discount.
- Passive Restraint Discount.
- Anti-Lock Braking System Discount.
- Anti-Theft Devices Discount.
- Account Credit Plan.
- Automatic Payment Plan.
- Paid in Full Discount.
- Eff. 12-15-16 DNGL-130711939 [SERFF Filing Access - North Carolina](#)

#### 163. Southern Pilot Insurance Company

- UNC-Chapel Hill Employee discount.
- Exceptional Driver Plan Credit: on a vehicle insured in the voluntary market and principally driven by an operator with at

least nine years of operating experience who has had no chargeable accidents within the past three years.

- Accident Free Discount: 5% credit shall be applied to BI, PD, Med Pay, Comp and Coll premiums on a vehicle insured in the voluntary market and driven by an operator who has had no chargeable accidents within the past three years and has been continuously insured with Southern Pilot for at least three years. An additional 5% applies for a six yr. period. New Business applicants and Southern Pilot renewal customers insured in the voluntary market who can document continuous coverage with a prior carrier and no chargeable accident for a three or six year period as described above are also eligible for the Southern Pilot Accident Free Discount. Maximum Accident Free Discount is 10%. Accident Free will be removed at the next renewal following the first chargeable accident where \$1000 or more was paid for BI, PD, Med and Coll (combined) for any operator in the household.
- Mature Driver Discount: Principal Operators who have 34 years or more of driving experience that are written in the voluntary market and have no operators in their household with less than nine years driving experience shall receive a %% discount on Bodily Injury, Property Damage, Comprehensive, Collision & Medical expense premiums for the vehicle they principally operator.
- Multi Policy Discount: 5% credit applied to BI, PD, med pay, comp, & coll premiums developed from the North Carolina Rate Bureau Personal Auto Manual on a vehicle insured in the voluntary market when Southern Pilot Insurance Company insures an individual's home and automobile.
- Eff. 2-24-09 PC123649 [NCDOI](#)

164. SPARTA Insurance Company

- 5% auto BI, PD, medical payments, comprehensive & collision driven by insured who reached age 55.
- Anti-Theft Device Credits: auto comprehensive when vehicle is equipped with anti-theft device. 5% alarm only, active disabling device. 10% passive disabling device.
- Cancellation will be done on a pro-rata basis.
- Eff. 11-20-01 PC045268 [NCDOI](#)

165. St. Paul Fire and Marine Insurance Company

- Installment charge deviation: \$2 charge each installment.
- Eff. 1-1-95

166. St. Paul Guardian Insurance Company

- 5% base rate comprehensive coverage when policy qualifies for PAK II Program.
- 5% base rate collision coverage when policy qualifies for PAK II Program.
- 10% Mature Operator Credit: Combined single limit BI, PD, med pay, comp & coll, when principal operator is age 55 & less than or equal to 64 yrs. of age & no inexperienced operators in household. 5% credit for ages 65-74 & no inexperience operator in household.
- 10% Good Driver Deviation, when certain criteria is met.
- Symbol Reactivities model year 1976-1982, Symbol 14, comprehensive - 7.8% credit; collision - 12.7% credit. Model yrs. 1975 & prior; Values above \$10,000 rated Symbol 7 for comprehensive & collision.
- Increase Limits Extended Transportation Expense Coverage is provided at no charge, when comprehensive coverage is purchased & policy qualifies for PAK II Program.
- Passive Restraint Deviation: 20% when restraint is installed in driver-side only position; 30% when restraint is installed in both front outboard seat positions. If policy qualifies for PAK II Program, airbag discount applies to factory installed automatic occupant restraint. Deviation applies only to medical payments base premium.
- Anti-Theft Device Deviation for PAK II Program: 5% alarm only, 5% active disabling device; 15% passive disabling device. This deviation applies to comprehensive base premium.
- Anti-Lock Braking System Deviation: 5% combined single limit liability, BI, PD liability base premium when private passenger auto equipped with factory installed four-wheel anti-lock braking system.
- Golfmobile Liability Coverage provided at no additional charge.
- Miscellaneous Types: ATV, minibike & dune buggy, combined BI & PD liability rates not used for commercial purposes will be same rate as North Carolina Reinsurance Facility. Snowmobile rates, medical payments coverage rate will be 22% of Territory 18 private passenger auto med pays rate. Collision rates will be same as NC Rate Bureau's snowmobile rates.
- 10% when more than one recreational vehicle is covered under same policy for following miscellaneous types, trailers designed for use with private passenger autos, motorbikes or other similar motor vehicles not used for commercial purposes (excluding motorcycles, motorscooters & mopeds); snowmobiles & golfmobiles.
- Renewal Credit: 0-2 yrs.-0%; 3yrs.-3%; 4yrs.-4%; 5 or more yrs. -5% premium credit when insured maintained consecutive yrs. of coverage with St. Paul. Credit will apply to final premium for each coverage & rounded to nearest dollar.
- Installment charge deviation: \$2 charge each installment unless Electronic Funds Transfer billing option is selected, then no charge.
- Employee Discount: New Business - 20%; Renewals - 15% when criteria is met.

- Eff. 3-1-00

167. St. Paul Mercury Insurance Company

- 15% non-fleet private passenger auto liability & physical damage insurance rates.
- Eff. 1-1-88

168. Standard Fire Insurance Company

- Territorial Deviation Grid.
- Insurance Score Level Multiplier for Other Than Inexperienced Operators.
- Account Discount.
- Hybrid Vehicle Discount.
- Installment Payment Deviation.
- Minimum Years Licensed and Number of Married.
- Vehicle Driver Composition.
- Good Student Credit.
- Eff 10-1-16 TRVA-130603153 [SERFF Filing Access - North Carolina](#)

169. State Automobile Mutual Insurance Company

- 10% auto BI, PD, med pay, comp & coll coverages, no SDIP pts., no inexperienced operators & insured has Homeowners policy with State Auto Companies.
- 5% auto BI, PD, medical payments, comprehensive & collision coverages provided no SDIP pts., no inexperienced operators & all operators in household are age 55 or older.
- 15% auto BI, PD, med pay, comp & coll coverages provided there are no SDIP pts., no inexperienced operators, all operators in household are age 55 or older and insured has a Homeowners policy with State Auto Companies.
- Installment Pay Plan charge is reduced to \$1 per installment on all new and renewal business.
- 5% auto BI & PD liability (or combined single liability) coverage for private passenger auto equipped with factory installed four wheel anti-locking braking systems.
- Eff. 2-1-93

170. State Auto Property & Casualty Insurance Company

- Auto/Home Discount.
- Financial Stability.
- Driver Experience.
- Territory deviation.
- Early Upload discount.
- Good Student Discount.
- Anti-Lock Braking Systems Discount.
- Installment Plan with Electronic Funds Transfer deviation.
- Customizing Equipment deviation.
- Discount for Electric Autos.
- Paid in Full Discount.
- Employee Group Discount Plan.
- Eff. 10-1-15 STAT-130065203 [SERFF Filing Access - North Carolina](#)

171. State Farm Mutual Automobile Insurance Company

- Territory Deviation, Bodily Injury, Property Damage, Collision, Combined Uninsured/Underinsured.
- Accident Free Deviation, Bodily Injury, Property Damage, Medical Payments and Collision.
- Multiple Line Deviation, Bodily Injury, Property Damage, Medical Payments, Comprehensive and Collision.
- Electronic Funds Transfer Deviation.
- Good Driving Deviation, Bodily Injury, Property Damage, Medical Payments and Collision.
- Classic Vehicle Deviation Bodily Injury, Property Damage, Medical Payments and Collision.
- Customer Rating Index (CRI) Deviation.
- SDIP Deviation.
- Customization Deviation.
- Antique Vehicle Deviation, Bodily Injury, Property Damage, Medical Payments, Comprehensive and Collision.
- Motorcycle Liability Deviation.
- Multi-Car Deviation.
- Classification Deviation.

- Medical Payment Coverage Limit Deviation.
- PPA Model Year Deviation (BI/PD/MP).
- Motor Cycle Model Year Deviation (BI/PD/MP).
- Inexperienced Operator Deviation (BI/PD/MP/Comp/Collision).
- Drive Safe & Save Deviation (BI/PD/MP/Comp/Collision).
- Location Rating Factors.
- Marginal Acquisition Expense Adjustment Deviation.
- Eff 10-1-16 SFMA-130603877 [SERFF Filing Access - North Carolina](#)

172. Teachers Insurance Company

- Credit Rating Deviation.
- Multiline Deviation.
- Educator Deviation.
- Territory Deviation.
- Underwriting Level Deviation.
- Number of Household Vehicles Deviation.
- Number of Household Drivers Deviation.
- Advanced Quote Deviation.
- Payroll Payment Plan Deviation.
- Electronic Funds Transfer.
- Installment Payments.
- 2011+ ISO Symbol Deviation.
- Eff 10-1-16 HRMN-130602246 [SERFF Filing Access - North Carolina](#)

173. Titan Indemnity Company

- **TIER A**
- Territory Deviation and Definitions.
- Model Year Deviation.
- New Vehicle Deviation.
- Driver Class Deviation.
- Accident Free Deviation.
- Financial Responsibility Deviation.
- Matrix Deviation.
- Safe Driver Insurance Plan Deviation.
- Inexperienced Operator Deviation.
- Intra Agency Transfer Deviation.
- Affinity Deviation.
- Paid in Full Deviation.
- Military Deviation.
- Increased Limits Deviation.
- Household Composition Deviation.
- Advance Quote Deviation.
- Driving Group Deviation.
- Premium Payer Reward Deviation.
- Prior Carrier Deviation.
- Prior Insurance Lapse Deviation.
- Accident Forgiveness Deviation.
- Deductible Deviation.
- **TIER B**
- Territory Deviation and Territory Definitions.
- Model Year Deviation.
- New Vehicle Deviation.
- Driver Class Deviation.
- Accident Free Deviation.
- Matrix Deviation.
- Driving Record Deviation.
- Inexperienced Operator Deviation.



- Intra Agency Transfer Deviation.
- Affinity Deviation.
- Paid in Full Deviation.
- Military Deviation.
- Advance Quote Deviation.
- Driving Group Deviation.
- Premium Payer Reward Deviation.
- Prior Carrier Deviation.
- Prior Insurance Lapse Deviation.
- Accident Forgiveness Deviation.
- Deductible Deviation.
- Increased Limits Deviation.
- Household Composition Deviation.
- Eff 10-1-16 NTWP-130627713 [SERFF Filing Access - North Carolina](#)

174. Travelers Casualty & Surety Company

- Anti-Lock Brake Deviation: 5% auto single limit (liability & medical payments) or BI, PD & medical payments.
- Anti-Theft Device Deviation: 5% or 10% discount depending on how vehicle is equipped. Applicable to non-fleet private passenger auto comprehensive base premiums.
- 7% Loss & Conviction Free Renewal Deviation: Multi-car policies: Applies to non-fleet private passenger auto BI, PD, medical payments & collision coverage. Credit applies to voluntary policies.
- Mature Driver Deviation: 3% to BI, PD & medical payments; 5% collision, 10% comprehensive coverage.
- Passive Restraint Discount: 1% auto BI, PD & medical payments. Credit applies to voluntary policies.
- 7% Loss & Conviction Free Renewal Deviation; Multi-car policies: Applies to collision coverage only when policy is ceded to the Facility.
- Mature Driver Deviation.
- Eff. 12-17-93

175. Travelers Casualty & Surety Company of America

- 15% non-fleet private passenger auto bodily injury, property damage & medical payments rates.
- 15% non-fleet private passenger auto comprehensive & collision rates.
- Eff. 10-15-92

176. Travelers Casualty Insurance Company of America

- 30% non-fleet private passenger auto liability & medical payments rates.
- 30% non-fleet private passenger auto physical damage rates.
- Eff. 10-15-92
- Name Changed from Travelers Casualty & Surety Company of Illinois effective 1/1/04

177. Travelers Home and Marine Insurance Company

- Territory Factors by coverage.
- Policy Variables by region code, Insurance Score, and residence type.
- Household Composition 1 by insurance score, drivers, incidents, marital status, and number of vehicles.
- Household Composition 2 by licensed drivers, vehicles, and marital status.
- Household Composition 3 by highest licensed drivers, vehicles, and marital status.
- Household Composition 4 by lowest licensed drivers, inexperienced operators, vehicles, and tenure.
- Underwriting Tier by prior insurance, incident classification.
- Driver Insured Elsewhere.
- Accident Forgiveness.
- Annual Mileage by vehicle, years licensed, inexperience, vehicle age, annual mileage.
- Foreign licenses by tenure.
- Out of State Driver's license.
- Unverifiable motor vehicles report.
- Coverage level adjustment.
- Location level by garaging zip code.
- Vehicle Liability Risk Group bodily injury.
- Vehicle Liability Risk Group property damage.
- Vehicle Liability Risk Group medical payment.



- Vehicle Liability Risk Group collision.
- Vehicle Liability Risk Group comprehensive.
- Policy Level Vehicle Liability Risk Group bodily injury.
- Policy Level Vehicle Liability Risk Group property damage.
- Policy Level Vehicle Liability Risk Group collision.
- Policy Level Vehicle Liability Risk Group comprehensive.
- Model year.
- New Car Discount.
- Alternative Fuel Vehicle Discount.
- Total Policy Safe Driver Incident.
- Vehicle Use.
- Safe Driver Discount.
- Good Student Discount.
- Student Away at School Discount.
- Driver Training Discount.
- Affinity Discount.
- Multi Car Discount.
- Early Quote discount.
- Continuous Insurance Discount.
- Good Payer Discount.
- Electronic Payment Discount.
- Multi Policy and Homeownership Discount.
- Paid in Full Discount.
- Insurance Score Tier.
- Installment Payments.
- Transition Modification.
- Transition Modification Acquisition.
- Eff 10-18-15 TRVA-130100614 [SERFF Filing Access - North Carolina](#)

178. Travelers Indemnity Company

- Installment Payment Plan.
- Contributing Vehicle Credit.
- Eff. 10-1-15 TRVA-130114275 [SERFF Filing Access - North Carolina](#)

179. Travelers Indemnity Company of America

- Account Discount.
- Contributing Vehicle Credit.
- Hybrid Vehicle Discount.
- Installment Payments - Installment charge for each installment is deleted.
- Eff 10-1-15 TRVA-130114258 [SERFF Filing Access - North Carolina](#)

180. The Travelers Indemnity Company of Connecticut

- Territory Deviation.
- Company Coverage Factors.
- Account Discount.
- Contributing Vehicle Credit.
- Hybrid Vehicle Discount.
- Installment Payments Deviation.
- Effective 10-1-16 TRVA-130603033 [SERFF Filing Access - North Carolina](#)

181. Travelers Personal Security Insurance Company

- Territorial Deviation Grid.
- Insurance Score Level Multiplier for Other Than Inexperienced Operators.
- Account Discount.
- Company Coverage Factor.
- Hybrid Vehicle Discount.
- Installment Payment deviation.
- Minimum Years Licensed and Number of Married.

- Vehicle Driver Composition.
- Good Student Credit.
- Eff 10-1-15 TRVA-130106119 [SERFF Filing Access - North Carolina](#)

182. Travelers Property Casualty Company of America

- Account Credit: 10% credit when voluntary auto & homeowners policy with The Travelers.
- Careful Driver Credit: 7% auto BI, PD, medical payments & collision that have 0 SDIP pts. for the last 3 consecutive yrs.
- Senior Driver Credit: Credit varies 3% - 6% when criteria is met.
- Contributing Vehicle Credit: 25% auto BI, PD, med pay & coll for single car policy, yet have more than one auto insured with The Travelers.
- Contributing Vehicle Credit: 15% auto comprehensive, fire/fire & theft/fire, theft, CAC for insured who have a single car policy, yet have more than one auto insured with The Travelers.
- Highly Preferred Credit: 19% credit when certain criteria is met.
- Preferred Credit: 10% credit when certain criteria is met.
- Eff. 8-21-99

183. Truck Insurance Exchange

- Territory Deviation.
- Household Group Deviation - Liability.
- Single Car Financial Responsibility and Points Deviation – Liability.
- Multi Car Financial Responsibility and Points Deviation – Liability.
- Financial Responsibility High Points Deviation Single Car – Liability.
- Financial Responsibility High Points Deviation Multi Car – Liability.
- Multi-Car/Paid-in-full/Auto-Home/Mobile Home/Rent Deviation – Liability.
- Accident and Point Deviation - Liability.
- Major Violation Deviation – Liability.
- Minor Violation and Points Deviation – Liability.
- Market and Points Deviation – Liability.
- Points and Inexperienced Operator Deviation – Liability.
- Household Structure Deviation – Liability.
- Electronic Funds Transfer Installment Deviation.
- Territory Deviation-Physical Damage.
- Household Group Deviation - Physical Damage.
- Single Car-Points Financial Responsibility and Points Deviation - Physical Damage.
- Multi Car, One Collision Vehicle, Financial Responsibility and Points – Physical Damage.
- Multi Car, Two or More Collision Vehicles, Financial Responsibility and Points – Physical Damage
- Financial Responsibility High Points Deviation Single Car-Physical Damage.
- Financial Responsibility High Points Deviation Multi Car-Physical Damage.
- Multi Car/Paid in full/auto-Home/Mobile Home/rent deviation - Physical Damage.
- Accident and Point Deviation-Physical Damage.
- Major Violation-Physical Damage.
- Minor Violation and Points Deviation-Physical Damage.
- Market and Points Deviation-Physical Damage.
- Points and Inexperienced Operator Deviation - Physical Damage.
- Household Structure Deviation-Physical Damage.
- Marital Status deviation Liability.
- Electronic Funds Transfer Deviation Liability.
- Marital Status deviation Physical Damage.
- Electronic Funds Transfer Deviation Physical Damage
- Eff 3-1-10 FARM-126381295 [SERFF Filing Access - North Carolina](#)

184. Trumbull Insurance Company

- Insurance Score Tier Deviation.
- Account or Homeownership Factor Deviation.
- Driving Record Factor.
- Least Experienced Driver Factor Deviation.
- Most Experienced Driver Factor Deviation.
- Prior Bodily Injury Limits Factor Deviation.

- Annual Mileage Factor Deviation.
- Cars Versus Drivers Factor Deviation.
- Marital Status Factor Deviation.
- AARP Membership Factor Deviation.
- Territory Factor Deviation.
- Defensive Driver Factor Deviation.
- Business Owned Non-Fleet Auto Credit.
- Eff 10-22-16 HART-130665353 [SERFF Filing Access - North Carolina](#)

185. Twin City Fire Insurance Company

- Account Credit.
- Agency Book Transfer.
- Multi Car Discount.
- Eff 5-8-12 HART-128009725 [SERFF Filing Access - North Carolina](#)

186. USAA Casualty Insurance Company

- Territory Deviation.
- Make/Model Deviation.
- Tier Deviation.
- New Vehicle Discount Deviation.
- Occasional Operator Discount Deviation.
- Passive Restraint (Seat Belt) Discount Deviation.
- MyUSAA Legacy Discount Deviation.
- Principal Operator Age 55 And Older Discount Deviation.
- Military Installation Garaging Discount Deviation.
- Premier Driver Discount Deviation.
- Daytime Running Lights Discount Deviation.
- Years Driving Experience/Marital Status Deviation.
- Policy Advantage Deviation.
- Short Rate Cancellation Tables Deviation.
- UMBI and UMBI/UIMBI Deviation.
- Audio, Visual and Data Electronic Equipment Coverage Deviation.
- Customizing Equipment Coverage Deviation.
- Named Non-Owner Policy Deviation.
- Extended Non-Owned Liability Deviation.
- Miscellaneous Types/Trailers Deviation.
- Installment Payment Plan Deviation.
- Eff 10-14-16 USAA-130760199 [SERFF Filing Access - North Carolina](#)

187. USAA General Indemnity Company

- Territory Deviation.
- Make/Model Deviation.
- Tier Deviation.
- New Vehicle Discount Deviation.
- Occasional Operator Discount Deviation.
- Passive Restraint (Seat Belt) Discount Deviation.
- MyUSAA Legacy Discount Deviation.
- Principal Operator Age 55 And Older Discount Deviation.
- Military Installation Garaging Discount Deviation.
- Premier Driver Discount Deviation.
- Daytime Running Lights Discount Deviation.
- Years Driving Experience/Marital Status Deviation.
- Multiple Car By Number of Operators.
- Short Rate Cancellation Tables Deviation.
- UMBI and UMBI/UIMBI Deviation.
- Audio, Visual and Data Electronic Equipment Coverage Deviation.
- Customizing Equipment Coverage

- Named Non-Owner Policy Deviation.
- Extended Non-Owned Liability Deviation.
- Miscellaneous Types/Trailers Deviation.
- Multiple Car by Number of Operators Deviation.
- Installment Payment Plan Deviation.
- Eff 10-14-16 USAA-130760127 [SERFF Filing Access - North Carolina](#)

188. Unigard Indemnity Company

- 5% auto physical damage rates. Deviation applies: (1) All vehicles assigned to driver 55 yrs. of age or older, (2) All vehicles on policy, regardless of number, if all drivers are 55 yrs. of age or older, (3) Private passenger vehicles only.
- 10% physical damage rates when same insured also has Homeowners Form HO 00 03 or HO 00 06.
- Eff. 9-5-89

189. United Services Automobile Association

- Territory Deviation.
- Make/Model Deviation.
- Tier Deviation.
- New Vehicle Discount Deviation.
- Occasional Operator Discount Deviation.
- Passive Restraint (Seat Belt) Discount Deviation.
- MyUSAA Legacy Discount Deviation.
- Principal Operator Age 55 And Older Discount Deviation.
- Military Installation Garaging Discount Deviation.
- Premier Driver Discount Deviation.
- Daytime Running Lights Discount Deviation.
- Years Driving Experience/Marital Status Deviation.
- Policy Advantage Deviation.
- Short Rate Cancellation Tables Deviation.
- UMBI and UMBI/UIMBI Deviation.
- Audio, Visual and Data Electronic Equipment Coverage Deviation.
- Customizing Equipment Coverage Deviation.
- Named Non-Owner Policy Deviation.
- Extended Non-Owned Liability Deviation.
- Miscellaneous Types/Trailers Deviation.
- Installment Payment Plan Deviation.
- Eff. 10-14-16 USAA-130744606 [SERFF Filing Access - North Carolina](#)

190. United States Fidelity & Guaranty Company

- Multi-Policy Discount.
- Principal Operator age 55 & over.
- Physical Damage Deviation.
- Special Package Discount.
- Employee Group Discount.
- Eff. 9-1-00 PC034571 [SERFF Filing Access - North Carolina](#)

191. United States Liability Insurance Company

- Deviation on UMBI for limits up to 250K/500K and for limits higher than 250K/500K.
- Deviation on combines UM/UIM Bodily Injury.
- Deviation credit range for BI, PD and Medical Payments.
- Deviation on Comp, Fire and Theft Rates.
- Deviation on Collision Rates.
- Credit applied to deviated rates on BI, PD, and Med Pay for rating each each vehicle in excess of 3.
- Eff 2-2-12 USLI-127937418 [SERFF Filing Access - North Carolina](#)

192. Unitrin Auto and Home Insurance Company

- Territory Deviations.
- Package Plus.
- Experienced Operator Age 55 and Over.

- Multiple Vehicle Discount.
- Anti-Lock Braking Deviation.
- Anti-Theft Devices.
- Pricing Level Deviations.
- Network Discount.
- Extended Transportation.
- Deferred Premium Payment Plan.
- Physical Damage.
- Recreational Trailer Deviation.
- Eff 11-1-16 KEMP-130714731 [SERFF Filing Access - North Carolina](#)

193. Unitrin Safeguard Insurance Company

- Territory Deviations.
- Package Plus.
- Experienced Operator Age 55 and Over.
- Multiple Vehicle Discount.
- Anti-Lock Braking Deviation.
- Anti-Theft Devices.
- Pricing Level Deviations.
- Responsible Buyer Discount.
- Network Discount.
- Extended Transportation.
- Physical Damage.
- Recreational Trailer Deviation.
- Deferred Premium Payment Plan.
- Eff 11-1-16 KEMP-130714776 [SERFF Filing Access - North Carolina](#)

194. Universal Insurance Company

- Vehicle-Driver Deviation.
- Number of At Fault Accidents.
- Homeowners Deviation.
- Auto and Home Deviation.
- Financial Responsibility.
- Electronic Funds Transfer Deviation.
- Affinity Deviation.
- Eff. 10-1-15 UVIC-130145316 [SERFF Filing Access - North Carolina](#)

195. Utica Mutual Insurance Company

- Utica National Insurance Group Employees Mass Merchandising Plan.
- Account Credit
- Wise Affinity/Affinity discount.
- Premium Payment Credit
- Edge Program Tiered Rating
- Eff. 4-15-15 UTCX-G129881782 [SERFF Filing Access - North Carolina](#)

196. Utica National Assurance Company

- Mass Merchandising Plan for employees of Utica National Insurance Group.
- Personal Lines Account Credit.
- Wise Affinity/Affinity discount.
- Company Car Discount.
- Mature Driver Credit.
- Electronic Stability Control devices Discount.
- Greenhouse Gas Score credit.
- Premium Payment Credit.
- Edge II Program Tiered Rating.
- Eff. 11-1-10 UTCX-G126752143 [SERFF Filing Access - North Carolina](#)

197. Valiant Insurance Company

- 5% non-fleet private passenger auto comprehensive & collision insurance rates.
- 5% auto bodily injury, property damage, comprehensive & collision coverage if named insured is an educator.
- 5% auto BI, PD, medical payments, comprehensive & collision for loss free credit insured with 3 years with "0" SDIP pts.
- 10% auto bodily injury, property damage, med pay, comprehensive & collision for loss free credit insured 6 years with "0" SDIP pts.
- 5% auto bodily injury & property damage for anti-lock brakes.
- 5% auto comprehensive with anti-theft device (active).
- 10% auto comprehensive with anti-theft device (passive).
- 5% auto bodily, property damage, medical payments, comprehensive & collision for mature driver.
- 5% auto bodily injury, property damage, medical payments, comprehensive & collision for account driver.
- 5% auto comprehensive & collision for multi-car policies.
- 15% auto comprehensive & collision for cars with "0" SDIP pts.
- Eff. 2-15-98

198. Victoria Fire & Casualty Company

**TIER A**

- Territory Deviation and Territory Definitions.
- Model Year Deviation.
- New Vehicle Deviation.
- Driver Class Deviation.
- Accident Free Deviation.
- Financial Responsibility Deviation.
- Matrix Deviation.
- Safe Driver Insurance Plan Deviation.
- Inexperienced Operator Deviation.
- Intra Agency Transfer Deviation.
- Affinity Deviation.
- Paid in Full Deviation.
- Military Deviation.
- Increased Limits Deviation.
- Household Composition Deviation.
- Advance Quote Deviation.
- Driving Group Deviation.
- Premium Payer Reward Deviation.
- Insurance Lapse Deviation.
- Accident Forgiveness Deviation.
- Deductible Deviation.

**TIER B**

- Territory Deviation and Territory Definitions.
- Model Year Deviation.
- New Vehicle Deviation.
- Driver Class Deviation.
- Accident Free Deviation.
- Matrix Deviation.
- Driving Record Deviation.
- Inexperienced Operator Deviation.
- Intra Agency Transfer Deviation.
- Affinity Deviation.
- Paid in Full Deviation.
- Military Deviation.
- Advance Quote Deviation.
- Driving Group Deviation.
- Premium Payer Reward Deviation.
- Prior Carrier Deviation.
- Prior Insurance Lapse Deviation.
- Accident Forgiveness Deviation.

- Deductible Deviation.
- Increased Limits Deviation.
- Household Composition Deviation.
- Eff 10-1-16 NTWP-130627716 [SERFF Filing Access - North Carolina](#)

199. Vigilant Insurance Company

- Antique autos.
- Installment Payment Recurring Payments Waived.
- Eff. 10-1-15 CHUB-129988293 [SERFF Filing Access - North Carolina](#)

200. West American Insurance Company

- Fampak Discount: 5% credit for all coverages.
- Prime Life Discount: 4% credit for all coverages.
- Employee Discount: 15% credit for all coverages.
- Base Rate Deviation by territory.
- Anti-Theft Discount various discounts.
- Eff. 9-1-00 PC035766 [NCDOI](#)

201. Wilshire Insurance Company

- Liability Deviation.
- Liability Deviation.
- Liability Deviation.
- Liability Deviation.
- Liability Deviation.
- Liability Deviation.
- Liability Deviation.
- Liability Deviation.
- Liability Deviation.
- Voluntary Manual Deviation (Inexperienced Operator).
- Eff 7-5-11 OCCD-127196090 [SERFF Filing Access - North Carolina](#)

## **AUTOMOBILE**

1. 21<sup>st</sup> Century Advantage Insurance Company
  - Anti-Theft Devices Discount.
  - Anti-lock braking system discount.
  - Extra automobile discount.
  - Tier Deviation.
  - Deviation for determining other than collision base rates for symbols not displayed.
  - Extended transportation expenses coverage deviation.
  - Driver Deviations.
  - Eff 6-1-08 APCG-125478807 [SERFF Filing Access - North Carolina](#)
  
2. 21<sup>st</sup> Century Centennial Insurance Company
  - Class Deviation.
  - Territory Deviation.
  - Tier Deviation.
  - Household Composition Deviation.
  - Primary Graded Adjustment Deviation.
  - Liability Vehicle Age Deviation.
  - ISO Model Year Symbol Deviation.
  - 21<sup>st</sup> Century Model Year Symbol Deviation.
  - Anti-Theft Deviation.
  - Eff 11-11-13 AGMK-128859882 [SERFF Filing Access - North Carolina](#)
  
3. ACE American Insurance Company
  - 17% private passenger auto BI, PD, Med Pay, uninsured motorist, combined uninsured & underinsured, comp & collision.
  - Eff. 3-18-97
  
4. ACE Fire Underwriters Insurance Company
  - 17% non-fleet private passenger auto bodily injury, property damage, medical payment, uninsured motorist, combined uninsured motorist & underinsured motorist, comprehensive & collision.
  - Eff. 3-18-97
  
5. ACE Property & Casualty Insurance Company
  - 17% non-fleet private passenger auto bodily injury, property damage, medical payment, uninsured motorist, combined uninsured motorist & underinsured motorist, comprehensive & collision.
  - Eff. 3-18-97
  
6. AIG Property Casualty Company
  - Anti-theft Devices Discount
  - Anti-lock braking system discount.
  - Extra automobile discount.
  - Tier Deviation.
  - Deviation for determining Other Than Collision base rates for symbols not displayed.
  - Extended Transportation Expenses coverage deviation.
  - Driver Deviations.
  - Eff 10-28-15 APCG-130283873 [SERFF Filing Access - North Carolina](#)
  
7. AMCO Insurance Company
  - Financial Responsibility Deviation.
  - Territory Deviation.
  - Allied Affinity Deviation.
  - Preferred Driver Deviation.
  - Driver Class Deviation.
  - Miscellaneous Vehicle Deviation.
  - Payment Plan Deviation.
  - Eff. 10-1-17 NWPC-131099869 [SERFF Filing Access - North Carolina](#)



8. AMEX Assurance Company

- Accident-Free Discount: Applies to auto BI, PD, med payment & collision: 3-5 yrs.- 10% credit: 6 yrs. or more- 15% credit.
- Auto/Homeowner Discount 5% Forms 3 & 6: with accompanying homeowners policy.
- Deviation for auto bodily injury, property damage, medical payments, comprehensive & collision: Credit varies.
- Installment Payment Plan: Charge waived for electronic funds transfer or payroll deduction.
- Work Site Discount: named insured policy through the Work Site Marketing Program of AMEX Assurance Company. Preferred Client Deviation 10%.
- Costco Discount: 3% applies to policies for member insureds of Costco. Vehicle Usage Discount.
- Multi-car discount for Liability, Comp & coll
- Liability Limits: credit varies by Limit amount.
- Eff. 9-1-06 USPH-6RZG9Y391 PC095703 [SERFF Filing Access - North Carolina](#)

9. Alfa Alliance Insurance Corporation

- Account Discount.
- Multi-Vehicle Discount.
- Driver Experience Factor.
- Insurance Score (Credit) Factor.
- Installment Payment Deviation.
- Eff. 8-15-11 AFAL-127308907 [SERFF Filing Access - North Carolina](#)

10. Allied Property and Casualty Insurance Company

- Financial Responsibility Deviation.
- Territory Deviation.
- Allied Affinity Deviation.
- Preferred Driver Deviation.
- Matrix Deviation.
- Home and Car Deviation.
- Non-Allied Homeowner Deviation.
- Auto Financial Deviation.
- Driver Class Deviation.
- Household Composition Deviation.
- Miscellaneous Vehicle Deviation.
- Nationwide Associate Deviation.
- Advanced Quote Deviation.
- New Vehicle Deviation.
- Prior Carrier Deviation.
- Easy Pay Sign-up Deviation.
- Payment Plan Deviation.
- Eff. 10-117 NWPC-131099897 [SERFF Filing Access - North Carolina](#)

• **Motorcycle/Recreational Vehicle**

- Motorcycle Deviation Matrix
- Eff 4-15-17 NWSP-130915433 [SERFF Filing Access - North Carolina](#)

11. Allstate Indemnity Company

**Standard (Preferred Program)**

- Territory Deviation.
- Years Licensed Deviation.
- Fifty-Five (55) and Over Discount.
- Tier Deviation.
- Premier and Premier Plus Discount.
- Multiple Policy Discount.
- New Car Discount.
- The Good Hands People Discount.
- Antilock Brake Discount.
- Accident Rating Deviation (SDIP).
- Installment Payment Fee for Electronic Funds Transfer or Payroll Deviation
- Coverage Deviations (Death Indemnity).

- Certified Risks Financial Responsibility Laws.
- Allstate Auto/Life Discount.
- Maximum Deviation.

**Non-Standard Auto Program**

- Liability Coverage Deviations for Bodily Injury and Property Damage
- Installment Payments, Electronic Funds Transfer or Payroll Deduction
- The Good Hands People Discount.
- Certified Risks Financial Responsibility Laws.
- Maximum Deviation.
- Eff 10-1-15 ALSE-130175562 [SERFF Filing Access - North Carolina](#)

12. Allstate Insurance Company

- Installment Payment Fee.
- Death Indemnity Coverage Deviation.
- Certified Risks Financial Responsibility Laws.
- Effective 4-13-2015 ALSE-129842762 [SERFF Filing Access - North Carolina](#)

13. Allstate Property and Casualty Insurance Company

- Territory Deviation.
- Household Composition.
- Multiple Policy Discount.
- New Car Discount.
- 55 And Over Discount.
- The Good Hands People Discount.
- Antilock Brake Discount.
- Tier.
- Premier and Premier Plus Discount.
- Good Payer Discount.
- Allstate Easy Pay Plan Discount.
- Years Licensed Deviation.
- Installment Payments.
- Future Effective Date Discount.
- Preferred Package Discount.
- Full Pay Discount.
- Certified Risks Financial Responsibility Laws.
- Allstate Auto/Life Discount.
- Accident Forgiveness Deviation.
- Maximum Deviation.
- Allstate eSMART discount.
- Drivewise Discount.
- Drivewise Performance Reward.
- Effective 12-5-17 ALSE-131233757 [SERFF Filing Access - North Carolina](#)

14. American Automobile Insurance Company

- Tier Deviation Factor.
- Account Credit.
- Electronic Funds Transfer.
- Vehicle Equipped with Anti-Theft Devices-Alarm only devices, Active disabling devices, Passive Disabling devices.
- Comprehensive Rate Deviation factor.
- Motorcycle Physical Damage Coverage.
- Territory Deviation.
- Eff. 8-15-10 FFDC-126581084 [SERFF Filing Access - North Carolina](#)

15. American Bankers Insurance Company of Florida

- Antique Auto Program
- Car Club discount.
- Antique Auto 2500 Mile Tier.
- Antique Auto 5000 Mile Tier.

- Modified/Collectible Vehicles 2500 Mile Tier.
  - Modified/Collectible Vehicles 5000 Mile Tier.
  - Eff. 4-1-10 ASPX-126454260 [SERFF Filing Access - North Carolina](#)
16. American Centennial Insurance Company
- 5% non-fleet private passenger auto liability & physical damage rates.
  - Eff. -1-85
17. American Economy Insurance Company
- 10% deviation where principal operator is aged 55 & over with no inexperienced operator in household.
  - Eff. 4-19-91
18. American Fire & Casualty Company
- Fampak Discount: 5% credit for all coverages.
  - Prime Life Discount: 4% credit for all coverages: Certain criteria must be met.
  - Employee Discount: 15% credit for all coverages.
  - Base Rate Deviation by territory for bodily injury, property damage, med pay, uninsured motorists, comp & coll coverages.
  - Anti-Theft Discount: Com Coverage only: 5% & 15% credit: Certain criteria apply.
  - Eff. 9-1-00 PC035767 [NCDOI](#)
19. American Home Assurance Company
- 6% - 37% deviation for med pay & uninsured & uninsured/underinsured motorists coverage: All territories.
  - 1% - 46% deviation for bodily injury, property damage, comprehensive & collision coverages: Certain criteria apply.
  - 5% deviation for bodily injury, property damage, medical payments, comprehensive & collision for multi car policies.
  - 5% deviation for comprehensive: All vehicles equipped with alarm only and active disabling devices.
  - 15% deviation for comprehensive: All vehicles equipped with passive disabling devices.
  - 5% deviation for certain coverages: All insureds within sponsored groups.
  - Installment fee waived for automatic deductions from a financial account.
  - 1st installment fee waived for all multiple payment modes.
  - Eff. 12-20-02 PC054433 [NCDOI](#)
20. American Insurance Company
- Tier Deviation Factor.
  - Account Credit.
  - Electronic Funds Transfer.
  - Vehicle Equipped with Anti-Theft Devices-Alarm only devices, Active disabling devices, Passive Disabling devices.
  - Comprehensive Rate Deviation factor.
  - Motorcycle Physical Damage Coverage.
  - Territory Deviation
  - Eff 8-15-10 FFDC-126581089 [SERFF Filing Access - North Carolina](#)
21. American Manufacturers Mutual Insurance Company
- Voluntary deviations without driving points - BI, PD, COMP, COLL credit varies by territory.
  - Voluntary deviations with driving points - BI, PD, COMP, COLL credit varies by territory.
  - Safety Equipment Discounts - 5% - 15% to Med Pay if qualified.
  - Anti-locking braking system discount - 5% for autos equipped with a factory installed four wheel Anti-Lock Braking System.
  - Extended Transportation Expenses Coverage - KIP ONLY - \$30/\$900 Increased Transportation Expense no additional charge.
  - Cancellation - KIP ONLY - return premium is computed on a Pro Rata basis.
  - Classifications - Experienced Operator Credit - principal operator is aged 55 and over and no inexperienced operators apply to the vehicle, apply a 3% discount to the BI and PD Liability, Med Pay, Coll and Coll premiums.
  - Classic Auto Discount: 80% discount to Misc Types Rule-19.F. Classic Auto Discount for BI, PD & med pay coverages.
  - Deferred Premium Payment Plans electronic funds transfer, a \$1 monthly service charge is applied per billing.
  - Kemper Network Deviation 7%: Certain criteria apply.
  - Anti Theft Devices Discount - credit varies.
  - Eff 7-1-03 PC062831 [NCDOI](#)

22. American Motorists Insurance Company

- Extended Transportation Expenses Coverage - KIP only: Coverage included at no additional charge.
- Cancellation - KIP only: Compute return premium on pro rata basis.
- Deferred Premium Payment Plan.
- 7% Kemper Network Deviation: Certain criteria apply.
- Eff 7-1-03 PC062832 [NCDOI](#)

23. American Security Insurance Company

- Deviation: Charge as premium for comprehensive (full coverage) & collision (\$100 deductible), the NC Rate Bureau base rates, which became effective January 1, 1984 for territory 17, separately for each coverage. Premiums so determined are applied statewide regardless of territory, no primary or secondary rating factors are applied.  
Eff. 2-1-86

24. American Southern Insurance Company

- 12.5% Elite Driver Discount: Applies to each vehicle, each driver when meeting criteria.
- 5% Preferred Driver Discount: Applies to each vehicle, each driver when meeting criteria.
- 2% AAA Carolina Affinity Group Discount when insured is a member of AAA Carolinas.
- Renewal Discount Program when insured with American Southern for three continuous years and loss free.
- Multiple policy discount when the policyholder places both automobile and homeowners coverage through the American Auto Club Insurance Agency. Discount applies to BI, PD, Med Pay, Coll and Comp premiums.
- 10% Super Preferred Driver Discount.
- Eff. 6-15-04 PC071954 [NCDOI](#)

25. American States Insurance Company

- Tier Deviations.
- ATP Constant.
- Territory Deviations.
- Driver Class Deviations.
- Driver Experience Deviations.
- Student Deviations.
- Merit Deviation.
- Household Structure Deviations.
- Symbol Deviations.
- Model Year Deviations.
- Maximum Years Driving Experience Deviations.
- Minimum Years Driving Experience Deviations.
- Multi-Car Discount Deviation.
- Account Discount Deviations.
- Full Coverage Deviations.
- Accident Free Deviation.
- Violation Free Deviation.
- Accident Forgiveness Deviation.
- Paid in Full Deviation.
- Group Discount Deviation.
- Anti-Theft Discount Deviation.
- Advanced Quote Discount Deviation.
- Employee Discount Deviation.
- New Vehicle Deviations.
- Low Mileage Discount Deviations.
- Policy Transfer Deviation.
- Installment Fee Deviation.
- Eff. 10-2-17 LBPM-131140249 [SERFF Filing Access - North Carolina](#)

26. American States Preferred Insurance Company

- Territory Deviation.
- Driving Group Deviation.
- Renewal, Market, Tier Deviation.
- SDIP, Single Car/Multi-Car Deviation.

- SDIP, Single Car/Multi-Car, Major Deviation.
  - Account Discount Deviation.
  - Vehicle Usage, Market Deviation.
  - Certified Risks – Financial Responsibility Laws Deviation.
  - Eff. 4-28-17 LBPM-130916472 [SERFF Filing Access - North Carolina](#)
27. AMICA Mutual Insurance Company
- Downward Deviation to Base Rates.
  - Multi-line Deviation.
  - Deviations to the 1 year short-rate cancellation.
  - Installment Optional Payment Plans Deviation.
  - Eff. 10-1-17 AMMA-131086601 [SERFF Filing Access - North Carolina](#)
28. Arch Insurance Company
- 15% private passenger auto comprehensive & collision rates.
  - Eff 9-29-92
29. Argonaut Insurance Company
- Advantage Discount: 13.5% discount applies to BI,PD, medical, collision & comprehensive for single car auto policies.
  - Multi-Car Discount: 23.7% discount applies to BI, PD, medical, collision & comprehensive for single car auto policies.
  - Preferred Driver Discount: 10% discount applies to BI, PD, medical, collision & comprehensive for single car auto policies.
  - Eff. 4-1-00 PC031707 [NCDOI](#)
30. Arrowood Indemnity Company
- Installment Payment Plan – Agency payroll deduction.
  - Eff 5-15-04 PC069376 [NCDOI](#)
31. Associated Indemnity Corporation
- Tier Deviation Factor.
  - Account Credit.
  - Electronic Funds Transfer.
  - Vehicle Equipped with Anti-Theft Devices-Alarm Only Devices, Active Disabling Devices, Passive Disabling Devices.
  - Motorcycle Physical Damage Coverage only.
  - Territory Deviation.
  - Eff. 8-15-10 FFDC-126581062 [SERFF Filing Access - North Carolina](#)
32. Association Insurance Company
- 12.5% non-fleet private passenger auto liability & physical damage insurance rates.
  - 32.5% non-fleet private passenger auto BI, PD, medical payments, comprehensive & collision for SAS Institute Employees.
  - Eff. 1-1-96
33. Assurance Company of America
- 5% non-fleet private passenger auto liability bodily injury, property damage & medical payments.
  - 15% non-fleet private passenger auto comprehensive & collision.
  - 7.5% deviation for drivers with 30 yrs. driving experience & no inexperience operator on policy.
  - 5% non-fleet private passenger auto BI, PD, med pay, comp & coll coverage for 3 consecutive yrs. with "0" SDIP pts.
  - 10% non-fleet private passenger auto BI, PD, med pay, comp & coll coverage for 6 consecutive yrs. with "0" SDIP pts.
  - 5% non-fleet private passenger auto liability, property damage, comp & collision coverage if named insured is an educator.
  - 5% non-fleet private passenger auto bodily injury & property if auto has anti-lock brakes.
  - 5% non-fleet private passenger auto comprehensive if auto has anti-theft device.
  - 10% non-fleet private passenger auto comprehensive if auto has anti-theft device.
  - 5% non-fleet private passenger auto BI, PD, med pay, comp & collision of insured has homeowners policy with Assurance.
  - 5% non-fleet private passenger auto comprehensive & collision for multi-car policies.
  - 20% non-fleet private passenger auto comprehensive & collision for cars with "0" SDIP pts.
  - Eff. 2-15-98
34. Atlantic Casualty Insurance Company  
 LIABILITY All deviation applicable to non-fleet private passenger bodily injury & property damage coverage for all listed

components.

12 point violation must not be one of the following.

- a. Manslaughter or negligent homicide.
  - b. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
  - c. Pre-arranged racing or knowingly lending a motor vehicle to be used in pre-arranged racing.
  - d. Transporting illegal intoxicating liquors by motor vehicle.
- 37% bi & pd, single car policies with limits of liability that do not exceed \$25,000/\$50,000 bodily injury, \$25,000 property damage, \$2,000 medical payments: \$25,000/\$50,000/\$25,000 uninsured motorists for operators with 3 yrs. or more driving experience & limits of \$50,000/\$100,000 bodily injury, \$50,000 property damage, \$2,000 medical payments, \$50,000/\$100,000/\$50,000 UM/UIM for operators with 5 yrs. or more driving experience with 12-20 SDIP pts.
  - 33% bi & pd, multi-car policies with limits of liability that do not exceed \$25,000/\$50,000 bodily injury, \$25,000 property damage, \$2,000 medical payments, \$25,000/\$50,000/\$25,000 uninsured motorists for operators with 3 yrs. or more driving experience & limits of \$50,000/\$100,000 bodily injury, \$50,000 property damage, \$2,000 medical payments, \$50,000/\$100,000/\$50,000 UM/UIM for operators with 5 yrs. or more driving experience with 12-20 SDIP pts.
  - Eff. 7-1-94

#### MOTORCYCLE

- 9% average deviation for private passenger motorcycle physical damage.
- 15% average deviation private passenger motorcycle bodily Injury & property damage.
- Eff. 7-1-91

#### 35. Auto Owners Insurance Company

##### **Premier Program**

- Bodily Injury Deviation.
- Auto-Owners Premier Rate Deviation.
- Comp Symbol Deviation 22-27.
- Auto/Home Multi-Policy Discount.
- Auto/Life Multi-Policy Discount.
- Auto/Umbrella Multi-Policy Discount.
- Paid in Full Discount, All Coverages.
- Territory Deviation.
- Insurance Score Deviation, All Coverages.
- Auto Death Indemnity.
- Total Disability Benefits.
- Financial Responsibility Deviation.
- Advance Quote Discount.
- Auto/Renters Discount.

##### **Standard Program**

- Paid in Full Discount, All Coverages.
- Auto/Home Multi-Policy Discount.
- Auto/Life Multi-Policy Discount.
- Auto/Umbrella Multi-Policy.
- Total Disability Benefits.
- Auto Death Indemnity.
- Comp Symbol Deviation 22-27.
- Territory Deviation.
- Financial Responsibility Deviation.
- Advance Quote Discount.
- Auto/Renters Discount.
- Eff 10-1-17 AOIC-131049436 [SERFF Filing Access - North Carolina](#)

#### 36. Bankers Standard Insurance Company

- Vehicle equipped with anti-theft devices discount.
- Anti-Lock braking system discount.
- Vehicles with Symbol 27.
- Extra Automobile Discount.
- Extended transportation expense.
- IBS Factors.



- Mass Merchandising discount.
- Installment Payments Automation discount.
- Driver Deviations.
- Eff. 1-1-16 ACEH-130269516 [SERFF Filing Access - North Carolina](#)

37. Burlington Insurance Company

- 15% private passenger auto physical damage insurance rates.
- Eff. 5-28-87

38. Central Mutual Insurance Company

- Central's Pathway Deviation.
- First Accident Forgiveness Discount.
- Installment Charge Deviation.
- Owned Vehicles with Additional Company-Owned Vehicles.
- Transition/Loyalty Credit.
- Waiver of Premium Deviation.
- Central Mutual Summit Package Deviation.
- Central Mutual Affiliate Group Membership Deviation.
- Paid in full discount.
- ADEPT Driver Participation Discount.
- ADEPT Driver Certification Discount.
- New Inexperienced Operator Family Loyalty Discount.
- Eff 10-1-17 CEMC-131096309 [SERFF Filing Access - North Carolina](#)

39. Century Indemnity Company

- 10% non-fleet private passenger auto comprehensive & collision rates.
- Eff. 6-1-89

40. The Charter Oak Fire Insurance Company

- Company Coverage-Deviation by Coverage (coverages purchased)
- Account Discount (Multi Policy)
- Contributing Vehicle Credit (number of vehicles)
- Hybrid Vehicle Discount – type of fuel used 10% discount.
- Installment Payment Plan.
- Eff 10-1-15 TRVA-130114255 [SERFF Filing Access - North Carolina](#)

41. Chartis Casualty Company

- Deviation applies to non-fleet private passenger BI and PD Liability rate that is not one of the following:
  - a. Manslaughter or negligent homicide.
  - b. Prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing.
  - c. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
  - d. Transporting illegal intoxication liquors by motor vehicle.
- 39% on rates with 12-14 SDIP policy points, multi-car & driving experience of 5-6 years with a 12 point violation.
- 48.0% on rates with 12-14 SDIP policy points, multi-car/married & driving experience of 7-38 years with a 12 point violation.
- 62.0% on rates with 12-14 SDIP policy points, single car with 7-38 years driving experience with a 12 point violation.
- 39% on rates with 12-14 SDIP policy points, multi-car, unmarried with 7-38 years driving experience with a 12 point violation.
- 39% on rates with 12-14 SDIP policy points, multi-car & driving experience of 39+ years with a 12 point violation.
- 50% on rates with 12-17 SDIP policy points, single car with 5-6 years driving experience with a 12 point violation.
- 50% on rates with 12-17 SDIP policy points, single car with driving experience of 39+ years with a 12 point violation.
- 39% on rates with 15-17 SDIP policy points, multi-car & 5 years of driving experience with a 12 point violation.
- 55% on rates with 15-17 SDIP policy points, single car and 5-6 years driving experience with a 12 point violation.
- 13% on rates with 18-20 SDIP policy points, multi-car and 5+ years of driving experience with a 12 point violation.
- 13% on rates with 18-20 SDIP policy points, single car and 5+ years of driving experience with a 12 point violation.
- 50% on rates with 18-20 SDIP policy points, single car, married driver with 5-38 years of driving exp with a 12 point violation.
- 39% on rates with 18-20 SDIP policy points, multi-car, married driver with 5-38 years of driving exp with a 12 point violation.
- 13% on rates with 18-20 SDIP policy points, single car, married driver with 39+ years of driving exp with a 12 point violation.
- 13% on rates with 18-20 SDIP policy points, multi-car, married driver with 39+ years of driving exp with a 12 point violation.

- Effective 8-27-04 PC073480 [NCDOI](#)
42. The Cincinnati Insurance Company
- Deviation Base Rates – Bodily Injury, Property Damage, Medical Payments, Other Than Collision and Collision.
  - Package Discount.
  - Installment Payment Plan.
  - Annual Pay Discount.
  - Preferred Risk Credit Factors.
  - Insurance Scoring Credit Factors.
  - Primary Classification Rating Factors.
  - Driver Experience Factors – Bodily Injury and Property Damage.
  - New Business Advance Quote Discount.
  - Eff. 10-1-17 CNNB-131086735 [SERFF Filing Access - North Carolina](#)
43. Citizens Insurance Company of America
- 10% deviation on coverage for principal operators in household age 55 or older where there are no other operators in household with less than 3 yrs. driving experience. This is a per vehicle credit.
  - Account Credit: 5% auto comp & coll coverage if insured has Homeowners policy with The Hanover Insurance Company.
  - Non-Smoker Discount: 5% auto comprehensive & collision coverage if no drivers have smoked in the past 15 months.
  - 10% deviation for auto bodily injury, property damage, medical payments, comprehensive & collision.
  - Renewal Credit applies to auto bi, pd, med pay, comp & collision. Less than 3 yrs-0%; 3-5 yrs.-3.0%; 5 yrs or more-6.0%.
  - Eff. 9-1-94
44. Colonial American Casualty and Surety Company
- 20% non-fleet private passenger auto bodily injury and property damage. 30% physical damage.
  - 10% auto bodily injury, property damage, medical payments, comprehensive & collision age 55 and over.
  - Good Driver Discount when principal operator(s) has no fault accidents & no moving violation in past 3 yrs.
  - Anti-Theft Device Deviation varies 5% - 10% for non-fleet private passenger auto comprehensive.
  - Eff. 1-1-98
45. Continental Insurance Company
- Anti-Theft Device Discount: Certain criteria apply.
  - Vin Etching Discount: 5% credit applies when criteria are met.
  - Accident/Violation Free Discount.
  - Daytime Running Light Discount.
  - Companion Policy Discount: 10% credit applies if named insured has homeowners policy with any Encompass Ins Co.
  - Airbag Discount: Credit varies when certain criteria is met.
  - Anti-Lock Braking System Discount.
  - Eff. 7-3-01
46. Continental Indemnity Company
- Discount for Qualified Preferred Drivers: 17.5% credit physical damage-5% credit liability when certain criteria is met.
  - Discount for Qualified Standard Drivers: 5% credit physical damage when certain criteria is met.
  - Account Credit Program credit when certain criteria is met & both homeowners & auto policies are written through CNIC.
  - Anti Lock Braking System Discount: 5% credit.
  - Mature Driver Discount: 5% credit when certain criteria is met.
  - Eff. 1-1-01 PC038499 [NCDOI](#)
47. Depositors Insurance Company
- Matrix Deviation
  - Eff 8-10-07 PC104819 [NCDOI](#)
48. Economy Fire and Casualty Insurance Company
- Territory Deviation.
  - Experienced Driver Deviation.
  - Age 55 and Over Deviation.
  - Preferred Customer Discount.
  - Met Rewards Discount.



- Auto Policy Plus Multi-Policy Discount.
- Mass Merchandising Account Deviation.
- Payroll Deduction Discount.
- Employment Tenure Discount.
- Small Group Account Discount.
- Extended Transportation Expenses Coverage.
- Repair or Replacement Coverage – One Year Coverage.
- Coverage for Rented Vehicles.
- Certified Risks Financial Responsibility laws discount.
- Eff 4-15-16 METX-G130520084 [SERFF Filing Access - North Carolina](#)

49. Economy Preferred Insurance Company

- Territory Deviation.
- Experienced Driver Deviation.
- Age 55 and Over Deviation.
- Preferred Customer Discount.
- Met Rewards Discount.
- Auto Policy Plus-Multi-Policy Discount.
- Mass Merchandising Account Deviation.
- Payroll Deduction Discount.
- Employment Tenure Discount.
- Small Group Account Discount.
- Extended Transportation Expenses Coverage.
- Repair or Replacement Coverage – One Year Coverage.
- Coverage for Rented Vehicles.
- Certified Risks Financial Responsibility Laws Discount.
- Eff 1-31-17 METX-130887844 [SERFF Filing Access - North Carolina](#)

50. Economy Premier Assurance Company

- Pak II Package Credit.
- Pak II Renewal Credit.
- Age 55 and over deviation.
- Good Driver Credit when certain criteria is met.
- Symbol Relativities Deviation.
- Increased Limits Transportation Expenses Deviation.
- Passive Restraint Credit.
- Anti-Theft Device Credit.
- Anti-Lock Braking System Credit.
- Golf-mobile Liability: No additional charge.
- ATV, Mini-bike & Dune Buggy CSL BI & PD liability rates.
- ATV, Mini-bike & Dune Buggy Medical Payment rates.
- Recreational Vehicle Multi-Vehicle Credit.
- Eff. 2-25-13 METX-G128821620 [SERFF Filing Access - North Carolina](#)

51. Electric Insurance Company

- Tier Factor Deviations.
- Cancellation Deviation.
- Mass Marketing Discount.
- Multi-Policy Discount.
- Safe Drier Discount.
- Payroll Deduction Discount.
- Installment Payments.
- Eff. 10-1-17 ELEC-131142165 [SERFF Filing Access - North Carolina](#)

52. Employers Mutual Casualty Company

- Multi-Policy Credit when auto & homeowners coverage are written with Employers Mutual Casualty Company and/or Emcasco Insurance Company.

- Safety Equipment/Anti-Theft Discount: 20% med pay premium passive restraint on driver side only. 30% med pay premium passive restraint on both sides. 5% on bodily injury & property damage premium for four wheel anti-lock braking system. 5% comprehensive premium for alarm & active disabling devices. 15% comprehensive premium for passive disabling devices.
- Installment Payment Plan: \$3 charge waived when method of payment is through electronic funds transfer.
- Eff. 5-25-97

53. Encompass Indemnity Company

- Territory Deviation.
- Household Composition.
- New Car Discount.
- Tier Rating.
- Good Payer Discount.
- Encompass Easy Pay Plan discount.
- Years Licensed Deviation.
- Homeownership Discount.
- Future effective date discount.
- Accident/Violation Free Discount.
- Companion Discount.
- Anti-theft device discount.
- Anti-lock braking system discount.
- Daytime Running lights discount.
- Bodily Injury Increased Limits Discount.
- Med Pay increased limits deviation.
- All other trailers comprehensive deductible deviation.
- Pro rata table cancellation deviation.
- Preferred Protection Discount.
- Certified Risks – Financial Responsibility Laws.
- Full Pay Discount.
- Eff 10-1-15 USAA-130143588 [SERFF Filing Access - North Carolina](#)

**Antique and Classic Automobile Program**

- Antique Autos Deviation for BI, PD, Med Pay, UM/UIM – All Territories.
- Classic Autos Deviation for BI, PD, Med Pay, UM/UIM – All Territories
- Eff 5-15-06 PC091813

54. Erie Insurance Company

- Age 55 and Over Deviation, Bodily Injury, Property Damage, Comprehensive and Collision.
- Anti-Lock Brake, Bodily Injury, Property Damage.
- Anti-Theft Device Deviation, Comprehensive.
- Feature 15 Deviation (Accident Forgiveness).
- Installment Premium Payment Plan.
- Coverage for Rented Vehicles.
- Multi-Policy Discount.
- Reduced Usage Discount.
- Payment Plan Discount (Payment Options).
- Classic Vehicles.
- Pro-Rata Cancellation for All Policies.
- Multi-Auto Policy.
- Base Rates Deviation.
- Class Factor Deviation.
- Model Year Factor.
- Driving Experience Factor.
- Insurance Score.
- Underwriting Tier.
- Effective 12-1-17 ERAP-130906583 [SERFF Filing Access - North Carolina](#)

55. Erie Insurance Exchange

- Base Rate Deviations by Territory, Bodily Injury, Property Damage, Medical Payments, Comprehensive and Collision.
- Age 55 and Over, Bodily Injury, Property Damage, Medical Payments, Comprehensive and Collision.
- Anti-Lock Brake Deviation, Bodily Injury and Property Damage.
- Anti-Theft Device Deviation, Comprehensive Coverage Deviation.
- First Accident Forgiveness Deviation.
- Feature 15 Deviation.
- Premium Payment Plan – Installment Payments.
- Coverage for Rented Vehicles, Comprehensive and Collision.
- Pro-Rata Cancellation.
- Multi-Policy Discount.
- Driver Experience Factor.
- Multi-Policy Discount - Separate Policies.
- Reduced Usage Discount.
- Tiered Rating.
- Payment Plan Discount.
- Classic Vehicles, Bodily Injury and Property Damage.
- Safe Driver Discount, Bodily Injury, Property Damage, Other than Collision and Collision.
- Advance Quote Discount
- Prior Bodily Injury Limits Discount.
- Class, No Inexperience & Inexperience Operators.
- Model Year.
- Eff 10-1-17 ERAP-131106884 [SERFF Filing Access - North Carolina](#)

56. Essentia Insurance Company

- Antique autos.
- Classic Autos.
- Mass Marketing.
- Eff 10-1-2017 ESSN-131122286 [SERFF Filing Access - North Carolina](#)

57. Esurance Insurance Company

- Territory Deviation.
- Household Group Deviation.
- Financial Responsibility Deviation.
- Points Deviation.
- High Points Deviation.
- Discount Deviation.
- Accident with No Points Deviation.
- Accident with Point Deviation.
- Major Violation Deviation.
- Minor Violation and Points Deviation.
- Market and Points Deviation.
- Points and Inexperienced Operator Deviation.
- Household Structure Deviation.
- Bodily Injury Deviation.
- Claim Free Discount.
- Preferred Risk Discount.
- Affinity Discount.
- Switch and Save Discount.
- Expense Saving Discount.
- Time at Residence Discount.
- Future Effective Date Discount.
- Mature Driver Discount.
- Multi-Policy Discount.
- Eff 6-14-17 ESUR-130976841 [SERFF Filing Access - North Carolina](#)

58. Fairmont Premier Insurance Company

- 10.7% private passenger auto BI, PD, med pay, coll, uninsured BI and combined uninsured/underinsured BI; 15.5% comprehensive.
- Free of at fault accidents: 3-6 yrs.; 10%-non-fleet private passenger auto BI, PD, med pay & coll; Over 6 yrs.-15%.
- 10% non-fleet private passenger auto BI, PD, med pay, comp & col for principal operators age 55 and over where there is no principal operator in household.
- BMW model yrs. 1995 & newer: 20% comprehensive; 10% collision.
- Eff. 3-1-98

59. Farm Bureau Insurance of North Carolina Inc.

- 55% deviation applies to the surcharge on voluntary policies for a 12-point violation that is not one of the following: a) manslaughter or negligent homicide resulting from the operation of a motor vehicle, b) prearranged highway racing or knowingly lending a motor vehicle to be used in prearranged highway racing, c) failure to stop and render aid when involved in an accident resulting in bodily injury or death (hit and run driving), or d) transportation for the sale of illegal intoxicating liquors by motor vehicles.
- Effective 10-1-04 PC073968 [NCDOI](#)

60. Farmers Insurance Exchange

- Ultra Premier Rating Plan Deviation
- Premier and Preferred Base Rate Deviations.
- Auto/Multi Policy Discount: Certain criteria apply.
- Anti-Theft Device Discount: ½ % discount applies to Comp when a vehicle is equipped with a passive anti-theft device.
- Electronic Funds Transfer Discount.
- Eff. 10-1-08 PC116744 [NCDOI](#)

61. Federal Insurance Company

- Antique autos by territory.
- Installment Payment-recurring payments.
- Eff. 10-1-15 CHUB-129988226 [SERFF Filing Access - North Carolina](#)

62. Federated Mutual Insurance Company

- 5% non-fleet private passenger liability & physical damage when homeowners & personal umbrella policy is written with Federated Mutual Insurance Company.
- Installment Payment Plan: \$2 charge each installment subject to max. of \$5 per account for all policies.
- Eff. 4-21-95

63. Fidelity & Deposit Compay of Maryland

- 20% non-fleet private passenger auto bodily injury and property damage. 30% physical damage.
- 10% non-fleet private passenger auto bodily injury, property damage, med pay, comp. & collision age 55 and over.
- Good Driver Discount: 10% auto liability, PD, med pay comp & coll when principal operator(s) has no fault accidents & no moving violation in past 3 yrs.
- Anti-Theft Device: Deviation varies 5% - 10% for non-fleet private passenger auto comprehensive.
- Eff. 1-1-98

64. Fidelity & Guaranty Insurance Company

- Multi-Policy Discount: 2% credit to total auto insurance premium when both auto & home-owners policies are purchased through USF&G Group when certain criteria is met.
- 2% credit auto BI, PD, med pay, comp & coll premium when principal operator is age 55 & over and there are no inexperienced operators in household.
- Physical Damage Deviation: 6% applies to comprehensive & collision.
- Special Package Discount: 5% credit total policy premium for insured who meet specified underwriting guidelines.
- 15% total premium for insureds who are a participant through any of the USF&G Group Marketing Plans.
- Eff. 9-1-00

65. Fidelity & Guaranty Insurance Underwriters

- Multi-Policy Discount: 2% credit to total auto insurance premium when both auto & home-owners policies are purchased through USF&G Group when certain criteria is met.
- 2% BI, PD, med pay, comp & coll deviation to premium when principal operator is age 55 & over and there are no inexperienced operators in household.

- Physical Damage Deviation: 6% applies to comprehensive & collision.
  - Special Package Discount: 5% credit total policy premium for insured who meet specified underwriting guidelines.
  - 15% auto total premium for insureds who are a participant through any of the USF&G Group Marketing Plans.
  - Eff. 9-1-00
66. Firemans Fund Insurance Company
- Tier Deviation Factor.
  - Account Credit.
  - Electronic Funds Transfer.
  - Vehicle Equipped with Anti-Theft Devices-Alarm Only Devices, Active Disabling Devices, Passive Disabling Devices.
  - Motorcycle Physical Damage Coverage only.
  - Territory Deviation.
  - Eff. 8-15-10 FFDC-126580666 [SERFF Filing Access - North Carolina](#)
67. Firemen's Insurance Company of Washington D.C.
- 15% auto BI, PD, medical payments, uninsured/underinsured motorist, comp & collision coverage.
  - Eff. 11-1-94
68. First Financial Insurance Company
- 15% non-fleet private passenger physical damage rates.
  - Eff. 12-7-87
69. First Liberty Insurance Corporation
- Liability Single Limits (Property Damage) deviation
  - Liability Split Limits (Bodily Injury) deviation
  - Property Damage Limits deviation.
  - Medical Payments deviation.
  - Group Savings Plus Discount Program.
  - Homeowners Discount
  - Mature Driver Discount.
  - Waive the additional \$3.00 charge on the first installment on the Installment Payment Plan
  - Short Rate Cancellation deviation
  - New Customer deviation.
  - Tiering Deviation.
  - Eff. 12-15-08 PC116669 [NCDOI](#)
70. First National Insurance Company of America
- Territory Deviation.
  - Driving Group Deviation.
  - Renewal, Market, Tier Deviation.
  - SDIP, Single Car/Multi-Car Deviation.
  - SDIP, Single Car/Multi-Car, Major Deviation.
  - Account Discount Deviation.
  - Vehicle Usage, Market Deviation.
  - Certified Risks – Financial Responsibility Laws Deviation.
  - Eff 4-28-17 LBPM-130916553 [SERFF Filing Access - North Carolina](#)
71. Foremost Insurance Company
- Installment Payments
  - Eff 12/1/06 PC099237 [NCDOI](#)
72. GEICO Indemnity Company
- Automobile Installment Payments.
  - E-Banking Discount.
  - Multi-Line Discount.
  - Model Year Deviation.
  - Eff. 10-1-16 GECC-130643575 [SERFF Filing Access - North Carolina](#)

73. Garrison Property and Casualty Insurance Company

- Territory Deviation.
- Make/Model Deviation.
- Tier Deviation.
- New Vehicle Discount Deviation.
- Occasional Operator Discount Deviation.
- Passive Restraint (Seat Belt) Discount Deviation.
- MyUSAA Legacy Discount Deviation.
- Principal Operator Age 55 And Over Discount Deviation.
- Military Installation Garaging Discount Deviation.
- Premier Driver Discount Deviation.
- Daytime Running Lights Discount Deviation.
- Years Driving Experience/Marital Status Deviation.
- Multiple Car by Number of Operators Deviation.
- Short Rate Cancellation Tables Deviation.
- UMBI and UMBI/UIMBI Deviation.
- Audio, Visual and Data Electronic Equipment Coverage Deviation.
- Customizing Equipment Coverage Deviation.
- Named Non-Owner Policy Deviation.
- Extended Non-Owned Liability Deviation.
- Miscellaneous Types/Trailers Deviation.
- Installment Payment Plan Deviation.
- Eff 10-14-16 USAA-130760211 [SERFF Filing Access - North Carolina](#)

74. General Insurance Company of America

- Territory Deviation.
- Driving Group Deviation.
- Renewal, Market, Tier Deviation.
- SDIP, Single Car/Multi-Car Deviation.
- SDIP, Single Car/Multi-Car Major Deviation.
- Account Discount Deviation.
- Vehicle Usage, Market Deviation.
- Certified Risks – Financial Responsibility Laws Deviation.
- Effective 4-28-17 LBPM-130916557 [SERFF Filing Access - North Carolina](#)

75. Generali - U S Branch

- 10% auto liability BI & PD for operator licensed 15 or more yrs. & all drivers total 7-11 SDIP pts.
- 20% auto liability BI & PD for operators licensed 15 or more yrs. & all drivers total 12-20 SDIP pts.
- 15% auto liability BI & PD for operators licensed 10 yrs., but less than 15 yrs. & all drivers total 12-20 SDIP pts.
- 5% auto liability BI & PD for operators licensed 5 yrs., but less than 10 yrs. & all drivers total of 12-20 SDIP pts.
- 5% liability BI & PD rates where vehicles are garaged in territories 11,13,17,31,32,41 or 47.
- 7.5% non-fleet private passenger auto liability BI & PD rates where vehicles are garaged in territories 24,26,33 or 43.
- Eff. 2-9-94

76. Government Employees Insurance Company

- Bodily Injury, Property Damage, Medical Payments, Collision and Comprehensive Deviations by Territory.
- Bodily Injury and Medical Payments Increased Limits Factor Deviation.
- North Carolina 55 & Over Deviation.
- Sponsored Marketing Group Pricing Track.
- Motorcycle Safety Course Credits.
- Five (5) Year Good Driving Discount.
- Associate Discount.
- Military Discount.
- Tier Factor.
- Driving Record Tier Matrix Deviation.
- Automobile Installment Payments.
- Driver Class Matrix.

- Territory Subdivision by Zip Code.
  - E-Banking Discount.
  - Multi-Line Discount.
  - Household Composite Index Deviation.
  - Model Year Deviation.
  - Deductible Insurance.
  - Eff. 10-1-17 GECC-131110146 [SERFF Filing Access - North Carolina](#)
77. Grain Dealers Mutual Insurance Company
- Insurance Score Credit.
  - Eff 8-4-12 NGMC-128287690 [SERFF Filing Access - North Carolina](#)
78. Graphic Arts Mutual Insurance Company
- Mass Merchandising Plan Discount (Superior and Quality Programs).
  - Personal Lines Account Credit (Superior and Quality Programs).
  - W.I.S.E./Affinity Discount Deviation (Superior and Quality Programs).
  - Eff. 10-1-17 UTCX-G131069542 [SERFF Filing Access - North Carolina](#)
79. GuideOne Mutual Insurance Company
- 55% liability & physical damage rates on autos rated as Class 3 under Rule 4 of the NC Personal Auto Manual.
  - Eff. 2-1-89
80. Hanover American Insurance Company
- Account Credit Program
  - Renewal Credit: insured with Hanover American Insurance Company only.
  - Electronic Funds Transfer Payment Plan.
  - Group Modification Plan.
  - Installment Payment Plan.
  - Anti-Theft Discount Deviation.
  - Insurance Score BudgetWise Discount.
  - Eff. 10-1-15 HNVX-G130194535 [SERFF Filing Access - North Carolina](#)
81. The Hanover Insurance Company
- Anti-Theft Discount Deviation: 5%-10% when certain criteria is met.
  - Installment Pay Plan by Electronic Funds Transfer: No service charge.
  - Group Modification Plan Deviation: 0% to 15.5%.
  - Installment Payment Plan: \$3 charge for each installment, excluding first installment.
  - Eff. 4-1-02
82. Harbor Specialty Insurance Company
- 10% physical damage insurance rates for risks with "0" SDIP pts.
  - 5% BI, PD, medical payments, comprehensive & collision rates if principal operator of vehicle is age 55 or older.
  - 15% comprehensive & collision rates for risks with "0" SDIP pts. Policy must be a part of Personal Protection Program.
  - 5% non-fleet private pass auto BI, PD & Med Pay rates for risks with "0" SPID pts.
  - Eff 2-1-94
83. Harleysville Preferred Insurance Company
- Preferred Customer Discount.
  - StarPak Program Discount.
  - Companion Credit.
  - Life Insurance/Annuity Policy Discount.
  - Group Discount, Liability, Medical Payments, Comprehensive and Collision Coverages.
  - Coverage Factors for Comprehensive and Collision coverages.
  - Multi-Line (Commercial Auto).
  - New Policyholder Discount.
  - First Accident Forgiveness.
  - Territorial Deviations.
  - Electronic Funds Transfer(EFT).



- Eff 10-1-16 HRLV-130655828 [SERFF Filing Access - North Carolina](#)

84. Hartford Accident and Indemnity Company

- Territory Deviation.
- Non-Resident Student.
- Account Credit.
- Homeownership Credit.
- Personal Umbrella Policy Credit.
- Hybrid Vehicle Credit.
- New Vehicle Discount.
- Household Composition.
- Presence of Married or Domestic Partners/Total Number of Drivers.
- Years Licensed/Married Status.
- Years Licensed/Annual Mileage.
- Limited Driver.
- Years Licensed/Driver Training.
- Years Licensed/Good Student.
- Years Licensed/Principal Occasional.
- Years Licensed/Number of Vehicles.
- Years Licensed/Household Composition.
- Vehicle Age/Number of Vehicles.
- Annual Mileage Deviation.
- Defensive Driver Deviation.
- Writing Company Deviation.
- Accident Forgiveness Deviation.
- SDIP Incident Count Deviation.
- Tier Deviation Chart.
- Business Owned Non-Fleet PPA Auto Credit.
- Territory Definition Table.
- Maximum Deviation Factor.
- Eff 4-22-17 HART-130891606 [SERFF Filing Access - North Carolina](#)

85. Hartford Casualty Insurance Company

- Agency Book Transfer Credit, maintained continuous automobile coverage, four or more consecutive years of accident and conviction free experience, BI, PD, Med Pay, Comp and Collision.
- Account Credit.
- Eff 5-8-12 HART-128103692 [SERFF Filing Access - North Carolina](#)

86. Hartford Fire Insurance Company

- Territory Deviation.
- Non-Resident Student.
- Account Credit.
- Homeownership Credit.
- Personal Umbrella Policy Credit.
- Hybrid Vehicle Credit.
- Employee Discount.
- New Vehicle Discount.
- Designated Affinity Groups Deviation.
- Household Composition Primary Classification Deviation.
- Presence of Married or Domestic Partners/Total Number of Drivers.
- Years Licensed/Married Status.
- Years Licensed/Annual Mileage.
- Limited Driver.
- Years Licensed/Driver Training.
- Years Licensed/Good Student.
- Years Licensed/Principal/Occasional.
- Years Licensed/Number of Vehicles.



- Years Licensed/Household Composition.
- Vehicle Age/Number of Vehicles.
- Writing Company Expense Deviation.
- Annual Mileage Deviation.
- Defensive Driver Deviation.
- Accident Forgiveness Deviation.
- SDIP Incident Count Deviation.
- Tier Deviation chart.
- Territory Definition Table.
- Maximum Deviation Factor.
- Eff 4-22-17 HART-130891727 [SERFF Filing Access - North Carolina](#)

87. Hartford Insurance Company of the Midwest

- Territory Deviation.
- Non-Resident Student.
- Account Credit.
- Homeownership Credit.
- Personal Umbrella Policy Credit.
- Hybrid Vehicle Credit.
- Employee Discount.
- New Vehicle Discount.
- Household Composition Primary Classification Deviation.
- Presence of Married or Domestic Partners/Total Number of Drivers.
- Years Licensed/Married Status.
- Years Licensed/Annual Mileage.
- Limited Driver.
- Years Licensed/Driver Training.
- Years Licensed/Good Student.
- Years Licensed/Principal/Occasional.
- Years Licensed/Number of Vehicles.
- Years Licensed/Household Composition.
- Vehicle Age/Number of Vehicles.
- Annual Mileage Deviation.
- Writing Company Expense Deviation.
- Defensive Driver Deviation.
- Accident Forgiveness Deviation.
- SDIP Incident Count Deviation.
- Tier Deviation Chart.
- Territory Definition Table.
- Maximum Deviation Factor.
- Eff 4-22-17 HART-130891778 [SERFF Filing Access - North Carolina](#)

88. Hartford Underwriters Insurance Company

- Defensive Driver Credit.
- Account Credit.
- Renewal Credit Discount.
- Incident Free Credit.
- Safe Driver Plus Credit.
- Advantage Discount.
- Primary Classification Rating Factors Exception.
- Eff. 11-1-09 HART-126225525 [SERFF Filing Access - North Carolina](#)

89. Horace Mann Insurance Company

- Surcharge Forgiveness.
- Electronic Funds Transfer.
- Installment Payments.
- Payroll Payments Plan Deviation.

- Educator Deviation.
- Multiline Deviation.
- 2011+ ISO Symbol Deviation.
- Eff 10-1-17 HRMN-131094837 [SERFF Filing Access - North Carolina](#)

90. Horace Mann Property & Casualty Insurance Company

- Territory Deviation.
- Multiline Deviation.
- Surcharge Forgiveness.
- Electronic Funds Transfer.
- Installment Payments.
- Credit Rating Deviation.
- Administrator Deviation.
- Payroll Payment Plan Deviation.
- Educator Deviation.
- 2011+ ISO Symbol Deviation.
- New Customer Deviation.
- Advanced Quote Deviation.
- Eff. 10-1-17 HRMN-131094896 [SERFF Filing Access - North Carolina](#)

91. IDS Property Casualty Insurance company

- Accident Free Discount.
- Auto/Homeowner Discount
- Base Rate Coverages Deviation BI, PD, Med Pay, Comp, Collision and UM/UIM limits.
- Liability Limits Deviation.
- Installment Pay Plan.
- Work Site Discount.
- Costco Member Discount.
- Multi-Car Discount.
- Affinity Discount.
- Eff 10-1-17 PRCA-131120781 [SERFF Filing Access - North Carolina](#)

92. Indemnity Insurance Company of North America

- 17% BI, PD, medical payments, uninsured motorists, combined uninsured & underinsured, comp & collision.
- Eff. 3-18-97

93. Infinity Insurance Company

**CLASSIC COLLECTORS PROGRAM**

- BI & PD, UM or UM/UIM Combined BI, UM or UM/UIM PD coverage, Medical Payment discounts.
- Comp and Coll and towing coverage deviation.
- Transfer Credits.
- Eff 2-10-10 NFNT-126446722 [SERFF Filing Access - North Carolina](#)

94. Insura Property and Casualty Insurance Company

- Multi Policy Discount: 7.5% credit when Homeowners policy is written in the Anthem Casualty Insurance Group.
- Anti-Theft Discount: Variable credit.
- Longevity Discount: credit to Plus & Premier auto policies that have been in force for past 5 yrs.
- Mature Operator Discount: discount for drivers age 55 to 69 yrs. old with no driver with less than 5 yrs. driving experience. Credit applies to Plus & Premier policies only.
- Discount Factor for BI, PD, medical payments, comprehensive & collision on all Insura Premier policies.
- Eff. 1-27-03 PC056566 [NCDOI](#)

95. Insurance Company of North America

- 17% BI, PD, med payments, uninsured motorists, combined uninsured & underinsured, comp & collision.
- Eff. 3-18-97

96. Integon Casualty Insurance Company

- Waive installment Payment Plan fee.

- Vehicle with full coverage, Non Preferred.
- Driver Class Deviation.
- Eff. 11-1-09 GMMX-129493514 [SERFF Filing Access - North Carolina](#)

97. Integon General Insurance Corporation

- Payment Deviation.
- Payment Adjustment Deviation.
- Foreign Driver Experience Deviation.
- Driver Class Deviation.
- Household Composition Deviation.
- Experience/Violation Credit.
- Credit Program Deviations.
- Thin & No Hit Deviation.
- Violations Deviations.
- Accident Forgiveness Deviation.
- Garaging Territory Deviations.
- Tier- Territory Deviations.
- Homeowner/Mobile Home Deviation.
- GMAC Affiliation Deviation.
- Miscellaneous Policy and Vehicle Level Deviation.
- Low Mileage Deviation.
- Miscellaneous Driver Level Deviation.
- Insurance Experience Deviation.
- New Business Deviation.
- Tenure-Vehicles/Drivers/Coverage Deviation.
- Vehicle History Deviation.
- Vehicle Symbol Deviation Liability.
- Vehicle Age Deviation.
- Internal Transfer Deviation.
- Rate Stability Deviation.
- Book Roll Stabilization Deviation.
- Base Rate Deviation.
- Primary Policy Exposure Deviation.
- Secondary Policy Exposure Deviation.
- National General Insurance Employee Deviation.
- Vehicle Age/Symbol/Deductible deviation.
- Household Points Deviations.
- Eff. 10-3-17 GMMX-131149496 [SERFF Filing Access - North Carolina](#)

98. Integon Indemnity Corporation

- Payment Deviation.
- Payment Adjustment Deviation.
- Foreign Driver Experience Deviation.
- Driver Class Deviation.
- Household Composition Deviation.
- Experience/Violation Credit Deviation.
- Credit Program Deviations.
- Thin & No Hit Deviation.
- Violations Deviations.
- Accident Forgiveness Deviation.
- Garaging Territory Deviations.
- Tier Territory Deviation.
- Homeowner/Mobile Home Deviation.
- GMAC Affiliation Deviation.
- Miscellaneous Policy and Vehicle Level Deviation.
- Low Mileage Deviation.
- Miscellaneous Driver Level Deviation.

- Insurance Experience Deviation.
- New Business Deviation.
- Tenure-Vehicles/Drivers/Coverage Deviation.
- Vehicle History Deviation.
- Vehicle Symbol Deviation Liability.
- Vehicle Age Deviation.
- Internal Transfer Deviation.
- Rate Stability Deviation.
- Book Roll Stabilization Deviation.
- Base Rate Deviation.
- Primary Policy Exposure Deviation.
- Secondary Policy Exposure Deviation.
- National General Insurance Employee Deviation.
- Vehicle Age/Symbol/Deductible Deviations.
- Household Points Deviations.
- Eff. 10-3-17 GMMX-131149494 [SERFF Filing Access - North Carolina](#)

99. Integon National Insurance Company

- Installment Fee Waived.
- Full Coverage Deviation.
- Electronic Funds Transfer Deviation.
- Safe Driver Insurance Plan/Single vs. Multi-Car Deviation.
- Inexperience Operator Deviation.
- Driver Class and Waivable Violations Deviations (Liability).
- Credit Program Deviations.
- At Fault Accident.
- New Car Deviation.
- Territory Deviation.
- Policy Limit Deviation.
- NCI Deviation.
- Multi Policy(Homeowner) Deviation.
- Minimum Driving Experience Deviation.
- Miscellaneous Deviation.
- Book Roll Stabilization Deviation.
- Eff 10-1-17 GMMX-131119481 [SERFF Filing Access - North Carolina](#)

100. Integon Preferred Insurance Company

- Payment Deviation.
- Payment Adjustment Deviation.
- Foreign Driver Experience Deviation.
- Driver Class Deviation.
- Household Composition Deviation.
- Experience/Violation Credit Deviation.
- Credit Program Deviations.
- Thin & No Hit Deviation.
- Violations Deviations.
- Accident Forgiveness Deviation.
- Garaging Territory Deviations.
- Tier- Territory Deviations.
- Homeowner/Mobile Home Deviation.
- GMAC Affiliation Deviation.
- Miscellaneous Policy and Vehicle Level Deviations.
- Low Mileage Deviation.
- Miscellaneous Driver Level Deviation.
- Insurance Experience Deviation.
- New Business Deviation.
- Tenure-Vehicles/Driver/Coverage Deviation.

- Vehicle History Deviation.
- Vehicle Symbol Deviation Liability.
- Vehicle Age Deviation.
- Internal Transfer Deviation.
- Rate Stability Deviation.
- Book Roll Stabilization Deviation.
- Base Rate Deviation.
- Primary Policy Exposure Deviation.
- Secondary Policy Exposure Deviation.
- National General Insurance Employee Deviation.
- Vehicle Age/Symbol/Deductible Deviation.
- Household Points Deviations.
- Eff 10-3-17 GMMX-131149491 [SERFF Filing Access - North Carolina](#)

101. Ironshore Indemnity Inc.

- 7.5% BI, PD for multi-car policies, where all drivers on policy together have 12-20 SDIP pts. with one 12 pt. violation which is not one of following: A. Manslaughter or negligent homicide; B. Failure to stop & render aid when involved in an accident resulting in bodily injury or death; C. Pre-arranged racing or knowingly lending a vehicle to be used in prearranged racing; D. Transporting illegal intoxicating liquors by motor vehicle.
- 15% BI, PD for single car risk, where all drivers on policy together have 12-20 SDIP pts. with one 12 pt. violation is not one of following: A. Manslaughter or negligent homicide; B. Failure to stop & render aid when involved in an accident resulting in bodily injury or death; C. Pre-arranged racing or knowingly lending a vehicle to be used in pre-arranged racing; D. Transporting illegal intoxicating liquors by motor vehicle.
- Eff. 6-7-95

102. Lancer Insurance Company

All deviations applicable to non-fleet private passenger auto comprehensive & collision coverages for single car and the insured may not have one of the following:

- Manslaughter or negligent homicide.
  - Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
  - Prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing.
  - Transporting illegal liquors by motor vehicle.
- 28% for policies with 12-15 pts.; based on model yr. of auto; driver has at least 3-6 yrs. driving experience.
  - 45% for policies with 12-15 pts.; based on model yr. of auto; driver has at least 7-14 yrs. driving experience.
  - 48% for policies with 12-15 pts.; based on model yr. of auto; driver has at least 15-45 yrs. driving experience.
  - 30% for policies with 10-11 pts.; based on model yr. of auto; driver has at least 7-14 yrs. driving experience.
  - 35% for policies with 10-11 pts.; based on model yr. of auto; driver has at least 15-45 yrs. driving experience.
  - 20% for policies with 8-9 pts.; based on model yr. of auto; driver has at least 7-14 yrs. driving experience.
  - 25% for policies with 8-9 pts.; based on model yr. of auto; driver has at least 15-45 yrs. driving experience.
  - 37% for policies with 8-15 pts.; based on model yr. of auto; driver has at least 3 yrs. driving experience.
  - Eff. 4-1-99

103. Liberty Mutual Insurance Company

- Group Savings Plus Discount.
- Homeowners Discount.
- Mature Driver Discount Program.
- New Customer downward deviation.
- Tiering Deviations.
- Installment Payment Plan.
- Short Rate Cancellation deviation.
- Early Shopper Discount.
- Eff. 3-6-12 LBPM-127985786 [SERFF Filing Access - North Carolina](#)

104. LM Insurance Corporation

- Liberty Mutual advantage.
- Multi-Policy Discount.
- Policy Segmentation Program.
- New Graduate Discount.
- Student-away-at-School Discount.

- Good Student Discount.
- Newly Retired Discount.
- Accident Prevention Course Discount.
- Driver Training Discount.
- TeenSMART Driving Course Discount.
- Military Discount.
- New-to-Liberty Vehicle Discount.
- Vehicle Safety Discount.
- Hybrid Vehicle Discount.
- Paid-in-Full Discount.
- Electronic Funds Transfer (EFT) / Recurring Credit Card Discount.
- Payroll Deduction Discount.
- Early Shopper Discount.
- Newlywed Discount.
- Newly Licensed Driver Discount.
- Newly Independent Discount.
- New Move Discount.
- Paperless Policy Discount.
- Accident Forgiveness.
- Installment Payments.
- Pro-Rata Cancellation Exception.
- Eff 10-30-15 LBPM-130245075 [SERFF Filing Access - North Carolina](#)

105. LM Property & Casualty Insurance Company

- 2% BI, PD, medical payments, comprehensive & collision for Senior Driver Discount. Certain criteria apply.
- 8% BI, PD, comprehensive & collision for Long Term Discount, when criteria is met.
- 6% BI, PD, comprehensive & collision for New Business Discount.
- 5% Renter's (HO-4) Companion Policy Discount.
- 5% Companion for Life Discount.
- Base Rate Deviation for single & multi car policies.
- Electronic Funds Transfer Deviation: \$1 service charge deleted.
- Installment Payment Plan: No charge for first installment payment.
- Eff. 7-11-03 PC061489 [NCDOI](#)

106. Lumbermens Mutual Casualty Company

- Deferred Premium Payment Plan - monthly service charge of 3\$ is applied per billing. If paid through electronic funds transfer, a monthly service charge is applied per billing.
- 7% Kemper Network Deviation: Certain criteria apply.
- Eff 7-1-03

107. Maiden Speciatly Insurance Company

- Installment Fee Waived deviation.
- Full Coverage deviation.
- Safe Driver Insurance Plan/Single vs. Multi-Car deviation.
- Eff. 11-1-09 GMMX-126330263 [SERFF Filing Access - North Carolina](#)

108. Main Street America Assurance Company

- Preferred Plus Driver Discount. Collision and Comp Coverages
- Preferred Driver Discount Comp and Coll Coverages.
- Insurance Score Discount BI, PD, Med Pay , Uninsured and Combines UM/UN.
- Installment Pay Plan – Multi-policies, Installment Pay Plan – EFT.
- Combines Personal Protection Program – both HO and Auto, BI, PD, Med, Coll, Comp.
- Eff 10-10-07 PC107137 [NCDOI](#)

109. Markel Insurance Company

- Base Rate Deviation.
- Mass Marketing Discount.
- Eff 1-1-13 MRKA-128222281 [SERFF Filing Access - North Carolina](#)

110. Maryland Casualty Company

- 5% BI, PD, comprehensive & collision coverage if named insured is an educator.
- 5% BI, PD, med payments, comp & collision for drivers with least 30 yrs. driving experience & no inexperience operator.
- 5% non-fleet private passenger auto comprehensive & collision for multi-car policies.
- 5% non-fleet private passenger auto comprehensive & collision for vehicles with "0" SDIP.
- 5% non-fleet private passenger auto BI, PD for anti-lock braking system.
- 5% non-fleet private passenger auto comprehensive for active anti-theft disabling devices.
- 5% non-fleet private passenger auto BI, PD, comprehensive, collision, uninsured
- underinsured motorist, towing & labor & all miscellaneous coverage (companion policy).
- Eff. 2-15-98

111. Massachusetts Bay Insurance Company

- Account Credit Program.
- Electronic Funds Transfer Payment Plan.
- Group Modification Plan.
- Installment Payment Plan.
- Anti-Theft Discount Deviation.
- Insurance Score Budget wise discount.
- Eff. 10-1-15 HNVX-G130194772 [SERFF Filing Access - North Carolina](#)

112. Members Insurance Company

- Vehicle-Driver Structure Deviation.
- Accident Free Experience Deviation.
- Homeownership Deviation.
- TMIC Auto and Home Multi-Policy Deviation.
- Financial Responsibility.
- Electronic Funds Transfer Installment Deviation.
- AAA Affinity Deviation.
- AAA Employee Deviation.
- First Accident Surcharge Deviation.
- Territory Rating Deviation.
- Elite AAA Member Pathways Deviation.
- Eff 10-1-17 CMCG-131155510 [SERFF Filing Access - North Carolina](#)

113. Merastar Insurance Company

- Account Discount, Rule 4.I. (a).
- Mature Operator Discount, Rule 4.I (b).
- Auto/Home Discount, Rule 4.I. (a) on BI, PD, med pay, comp and coll rates.
- Safe and Sound Discount, Rule 4.I. (b) on comp and coll rates.
- Anti-Lock Braking Discount, Rule 4.I.(c) on collision.
- Anti-Theft Discount, Rule 4.I. (c) on comp rates.
- Waiver of Installment Charge, Rule 4.I. (a).
- Personal Financial Management Discount (Credit Score), Rule 4.I. (b).
- Eff. 12-15-09 UNTR-126283450 [SERFF Filing Access - North Carolina](#)

114. Metropolitan Direct Property & Casualty Insurance Company

- Territory Deviation.
- Experienced Driver Deviation.
- Age 55 and Over Deviation.
- Preferred Customer Discount.
- Met Rewards Discount.
- Auto Policy Plus-Multi Policy Discount.
- Mass Merchandising Account Deviation.
- Payroll Deduction Discount.
- Employment Tenure Discount.
- Small Group Account Discount.
- Extended Transportation Expenses Coverage.

- Repair or Replacement Coverage – One Year Coverage.
- Coverage for Rented Vehicles.
- Certified Risks Financial Responsibility Laws Discount.
- Multi Cycle Discount.
- Eff 1-31-17 METX-130887620 [SERFF Filing Access - North Carolina](#)

115. Metropolitan Property & Casualty Insurance Company

- Territory Deviation.
- Auto Policy Plus.
- Mass Merchandising Account.
- Payroll Deduction Discount.
- Tenure Discount.
- Small Group Account Discount.
- Extended Transportation Expenses Coverage.
- Repair or Replacement Coverage – One Year Coverage.
- Coverage for Rented Vehicles.
- Certified Risks Financial Responsibility Laws Discount.
- Multi-Cycle Discount.
- Multi-RV Discount.
- Liability Coverages Base Premiums ATV, Dune Buggies, Mini-Bikes, other Personal Transport.
- Liability Coverages Base Premiums- Golfmobiles.
- Eff. 10-1-17 METX-131120624 [SERFF Filing Access - North Carolina](#)

116. Midvale Indemnity Company

- Territory Factors.
- Additional Deductible Factors.
- Non-Excess Class Factors.
- Excess Class Factors.
- Loss and Violation Score.
- Vehicle Age.
- Model Year.
- Liability Symbol Factors.
- Physical Damage Symbol Factors.
- Mileage Factors.
- Prior Insurance Factors.
- Insurance Score Group Factors.
- Household Composition Factors.
- Lapse Adjustment Factors.
- Early Bird Discount.
- Steer Into Savings Discount.
- Good Student Discount.
- Away at School Discount.
- Auto-Pay Discount.
- Paperless Discount.
- Loyalty Discount.
- Multi-Product Discount.
- Auto Safety Equipment Discount.
- Connect Partner Discount.
- Full Pay Discount.
- Maximum Policy Discount.
- Installment Payment Plans.
- Eff. 10-1-17 AMFC - 131020397 [SERFF Filing Access - North Carolina](#)

117. Motors Insurance Corporation

- Deviation applies under Mechanical Insurance Program & provides for eliminating surcharge on all eligible vehicles equipped with diesel engines.
- Eff. 10-1-85



118. NGM Insurance Company

- Preferred Plus Driver 10% Discount on Collision and Comprehensive.
- Preferred Driver 3% Discount on Collision and Comprehensive.
- Insurance Score.
- Installment Payment Plan Deviation.
- Homeownership Discount.
- Bodily Injury Increased Limit Factor Table.
- Collision Deductible Table.
- Comprehensive Deductible Table.
- New Business Discount.
- Mature Driver Accident Prevention Course Discount.
- Anti-Lock Braking System Discount
- By-Coverage Territory Base Rate.
- Eff. 10-1-17 NGMC-131117381 [SERFF Filing Access - North Carolina](#)

119. National Specialty Insurance Company

- Deviation on bodily injury, property damage & medical payments: 15% - 0 SDIP pts.; 10% 1-4 SDIP pts. if certain criteria is met.
- Deviation non-fleet private passenger auto comprehensive & collision coverage: 10% - 0 SDIP pts. if certain criteria is met.
- Eff. 2-6-95 *Name changed from State National Specialty Insurance Company effective 3/16/04*

120. National Surety Corporation

- Tier Deviation Factor.
- Account Credit.
- Electronic Funds Transfer.
- Vehicle Equipped with Anti-Theft Devices-Alarm Only Devices, Active Disabling Devices, Passive Disabling Devices.
- Motorcycle Physical Damage Coverage only.
- Territory Deviation.
- Eff. 8-15-10 FFDC-126581109 [SERFF Filing Access - North Carolina](#)

121. Nationwide Affinity Insurance Company of America

- Territory Deviation.
- Affinity Deviation.
- Liability Vehicle Grouping Deviation.
- Model Year Deviation.
- New Vehicle Deviation.
- Driver Class Deviation.
- Accident Free Deviation.
- Financial Responsibility Deviation.
- Matrix Deviation.
- Driving Record Deviation.
- Miscellaneous Vehicle Deviation.
- Term with Prior Carrier Deviation.
- Eff 10-1-16 NTWP-130621673 [SERFF Filing Access - North Carolina](#)

122. Nationwide General Insurance Company

- Financial Responsibility Deviation.
- Territory Deviation.
- Nationwide Affinity Deviation.
- Preferred Driver Deviation.
- Intra-Agency Transfer Deviation.
- Matrix Deviation.
- Home and Car Deviation.
- Non-Nationwide Homeowners Deviation.
- Auto Financial Deviation.
- Paperless Policy Deviation.
- Driver Class Deviation.

- Household Composition Deviation.
- Payment Plan Deviation – Electronic Funds Transfer.
- Tier Deviation, Bodily Injury and Property Damage.
- Terms with Prior Carrier Deviation.
- Increased Limits Deviation to Bodily Injury Coverage.
- New Vehicle Deviation, Bodily Injury, Property Damage, Medical Payments and Collision.
- Advanced Quote Deviation, Bodily Injury, Property Damage, Medical Payments and Collision.
- SDIP Deviation.
- Time Since Incident Deviation.
- Nationwide Associate Deviation.
- Uninsured/Underinsured Motorist Deviation.
- Accident Forgiveness Deviation.
- Minor Violation Forgiveness Deviation.
- Preferred Bundle Deviation.
- Preferred Deviation.
- Easy Pay Sign-Up Deviation.
- Deductible Deviation.
- Company Placement Deviation.
- Paperless Policy Deviation.
- Select Deviation.
- Eff 10-1-17 NWPC-131102532 [SERFF Filing Access - North Carolina](#)

123. Nationwide Insurance Company of America

**Motorcycle**

- Motorcycle Deviation Matrix.
- Eff 4-15-17 NWSP-130915403 [SERFF Filing Access - North Carolina](#)
- 
- Financial Responsibility Deviation – Based on credit scoring. Credit varies.
- Territory Deviation – Credit varies by territory.
- Nationwide Affinity Deviation.
- Preferred Driver Deviation –according to certain criteria.
- Intra-Agency Transfer Deviation.
- Matrix Deviation.
- Home and Car Deviation.
- Non-Nationwide Homeowner Deviation.
- Auto Financial Deviation.
- Miscellaneous Vehicle Deviation.
- Driver Class Deviation.
- Household composition deviation
- Payment Plan Deviation.
- Tier Deviation.
- Terms with prior carrier deviation.
- Increased Limits.
- New Vehicle Deviation.
- Advanced Quote Deviation.
- SDIP Deviation.
- Time Since Incident Deviation.
- Nationwide Associate Deviation.
- Uninsured/Underinsured Motorist deviation.
- Accident Forgiveness Deviation.
- Minor violation Forgiveness Deviation.
- Preferred Deviation.
- Preferred Bundle Deviation.
- Easy Pay sign-up deviation.
- Deductible Deviation.
- Company placement deviation.
- Paperless Policy Deviation.

- Eff 10-1-15 NWPC-130207857 [SERFF Filing Access - North Carolina](#)

**124. Nationwide Mutual Fire Insurance Company**

- Company Deviation Factor
- Inexperienced Operator Deviation.
- Multi-auto Policy Deviation.
- Eff. 3-1-12 NTWP-128004034 [SERFF Filing Access - North Carolina](#)

**125. Nationwide Mutual Insurance Company**

**NATIONWIDE MUTUAL INSURANCE COMPANY**

- Home and Car Deviation.
- Preferred Driver Deviation.
- Combined Deviation.
- Affinity Deviation.
- Intra-Agency Transfer Deviation
- Payment Plan Deviation.
- Merit Credit Deviation.
- Nationwide Associate Deviation.
- Nationwide Uninsured/Underinsured Motorists Coverage.
- Minor Violation Forgiveness Deviation.
- Easy Pay Sign-up Deviation.
- Multi-Auto Policy Deviation.

**NATIONWIDE MUTUAL INSURANCE COMPANY (HARLEYSVILLE OPERATIONS)**

- Preferred Customer Discount.
- StarPak Program Discount.
- Companion Credit.
- Life Insurance/Annuity Policy Discount.
- Group Discount.
- Multi-Line (Commercial Auto).
- New Policyholder Discount.
- First Accident Forgiveness.
- Territorial Deviations.
- Electronic Funds Transfer.
- Eff 10-1-17 NWPC-131102568 [SERFF Filing Access - North Carolina](#)

**NATIONWIDE MUTUAL INSURANCE COMPANY Classic Auto Program**

- Antique Auto, Bodily Injury, Property Damage, Medical Payments, UMI and Combined UMI.
- Classic Auto, Bodily Injury, Property Damage, Medical Payments, UMI and Combined UMI.
- Mass Marketing Deviation.
- Eff 10-1-17 NWLC-131120252 [SERFF Filing Access - North Carolina](#)

**126. Nationwide Property and Casualty Insurance Company**

- Financial Responsibility Deviation.
- Territory Deviation.
- Nationwide Affinity Deviation.
- Preferred Driver Deviation.
- Intra-Agency Transfer Deviation.
- Matrix Deviation.
- Home and Car Deviation.
- Non-Nationwide Homeowners Deviation.
- Auto Financial Deviation.
- Driver Class Deviation.
- Household Composition Deviation
- Payment Plan Deviation – Electronic Funds Transfer.
- Tier Deviation, Bodily Injury and Property Damage.
- Terms with Prior Carrier Deviation.
- Increased Limits Deviation to Bodily Injury Coverage.
- New Vehicle Deviation, Bodily Injury, Property Damage, Medical Payments, and Collision.

- Advanced Quote Deviation, Bodily Injury, Property Damage, Medical Payments and Collision.
- SDIP Deviation.
- Time Since Incident Deviation.
- Nationwide Associate Deviation.
- Uninsured/Underinsured Motorist Deviation.
- Accident Forgiveness Deviation.
- Minor Violation Forgiveness Deviation.
- Fender Bender Forgiveness Deviation.
- Preferred Bundle Deviation.
- Preferred Deviation.
- Easy Pay Sign-Up Deviation.
- Deductible Deviation.
- Paperless Policy Deviation.
- Effective 10-1-17 NWPC-131102571 [SERFF Filing Access - North Carolina](#)

127. Netherlands Insurance Company

- 10% deviation applies to BI, PD, medical payments for risks in territory 11, 13, 14, 15, 16, 17, 18, 24, 25, 31, 32, 33, 47, 51.
- 15% deviation applies to bodily injury, property damage & medical payments for risks in territory 52.
- 15% deviation applies to comprehensive and collision for risks in territories 11,13,14, 16, 17,18, 24, 25, 31, 32, 33, 47.
- 20% deviation applies to comprehensive and collision for risks in territories 15, 51, 52.
- 4% discount bodily injury, property damage & med pay comp and coll coverages where all operators must have '0' merit rating points.
- 7% discount bodily injury, property damage & med pay comp and coll coverages for risks part of the Personal Protectors Program.
- 2% discount for BI, PD, & med pay comp and coll coverages provided the principal operator of the vehicle is age 55 or older.
- Eff. 10-15-02

128. New South Insurance Company

- Waive installment Payment Plan fee.
- Vehicle with full coverage, Non Preferred.
- Safe Driver Insurance Plan Single/Multi Car deviation.
- Eff. 11-1-09 GMMX-126328296 [SERFF Filing Access - North Carolina](#)

129. North Carolina Farm Bureau Mutual Insurance Company

- Driving Experience Policies with Reward Driver (29 to 49 years driving experience).
- Deviation of 20% to Collision Coverage on Motorcycles with Greater than 1000 cc's.
- Territory Deviation Bodily Injury, Property Damage, Medical Payments, Comprehensive and Collision.
- Twelve-point Violation for Bodily Injury, Property Damage, Medical Payments, Comprehensive and Collision.
- Split Limit Bodily Injury Increased Limits.
- Insurance Credit Scoring.
- Eff 4-1-17 NCFB-130876717 [SERFF Filing Access - North Carolina](#)

130. Northern Insurance Company of New York

- 10% BI, PD, medical payments, comprehensive, collision & all miscellaneous coverage (Tier I).
- 6% deviation BI, PD, medical payments, comprehensive, collision & all other miscellaneous coverage (Tier II).
- 3% BI, PD, medical payments, comprehensive, collision & all miscellaneous coverage (Tier III).
- 5% BI, PD, med pays, comp & coll for operators with at least 30 yrs. driving experience with no inexperience operators.
- 5% BI & PD with anti-lock braking system.
- Various deviations for comprehensive with vehicles equipped with anti-theft devices.
- 5% BI, PD, med pay, uninsured & underinsured motorist, comp, coll, towing & all misc coverage for auto & home discount.
- 10% BI, PD, comprehensive & collision with named insured employed as an educator.
- 12% BI, PD, med pay, comp & collision where name insured is an employee of Centry Furniture Industries Inc.
- 6% deviation on BI, PD, comp & coll if named insured is an employee of Premier, Inc. & its Hospitals & Health Systems & Premier Insurance Management Services, Inc.
- 9% deviation on BI, PD, comp & coll if named insured is an employee of American Veterinarians Medical Association Professional Liability Insurance Trust.
- Eff. 7-19-01 PC042666 [NCDOI](#)

131. Ohio Casualty Insurance Company
- 4% credit to all coverages with an operator age 55 or older who purchase Homeowners coverage in Ohio Casualty Group.
  - Employee Discount: 15% when criteria is met.
  - Anti-Theft Discount: Comprehensive Coverage only: 5% alarm only & active disabling devices: 15% passive disabling devices: Other criteria apply.
  - Eff. 9-1-00
132. Omni Insurance Company
- For deviations see the North Carolina Department of Insurance website.
  - Eff 5-28-01 PC041974 [NCDOI](#)
133. OneBeacon America Insurance Company
- Base rate deviation by territory: bodily injury, property damage, med pay, comprehensive & collision premium. Variable credits.
  - 5% bodily injury, property damage, med pay, comprehensive & collision driven by insured who reached age 55.
  - Anti-Theft Device Credits: on comprehensive if vehicle is equipped with anti-theft device. 5% alarm only, active disabling device. 10% passive disabling device.
  - Cancellation will be done on a pro-rata basis.
  - Eff. 11-20-01
134. OneBeacon Midwest Insurance Company
- 5% Multi-Policy Credit for BI, PD, med pay, comprehensive & collision for principal driver age 55 & over.
  - Anti-Theft Device Credit: Credit varies 5% - 10% for comprehensive coverage.
  - Cancellation: Deviation on short rate cancellation resulting in pro-rata cancellation.
  - Eff. 11-20-01
135. Owners Insurance Company
- Bodily Injury Limit Deviation.
  - Owners Rate Deviation.
  - Symbol Deviation.
  - Auto/Home Multi Policy Discount
  - Auto/Life Multi Policy Discount.
  - Auto/Umbrella Multi Policy.
  - Paid in Full Discount.
  - Mature Driver Discount.
  - Insurance Score Deviation.
  - Territory Deviation.
  - Financial Responsibility Deviation.
  - Advance Quote Discount.
  - Auto/Renters Discount.
  - Eff 10-1-17 AOIC-131050798 [SERFF Filing Access - North Carolina](#)
136. Pacific Employers Insurance Company
- 17% BI, PD, med pay, uninsured motorists, combined uninsured & underinsured, comprehensive & collision.
  - Eff. 3-18-97
137. Pacific Indemnity Company
- Antique autos by territory.
  - Installment Payment -recurring payments waived.
  - Eff. 10-1-15 CHUB-129988231 [SERFF Filing Access - North Carolina](#)
138. Peak Property and Casualty Insurance Corporation
- SDIP Points BI & PD and Med Pay deviations 12-20 SDIP points.
  - Eff 4-13-15 VKNG-129979765 [SERFF Filing Access - North Carolina](#)
139. Peerless Insurance Company
- Deviation on BI, PD, Med Pay, Comp and Coll written with forms HO-3, HO-5, or HE-7 that are part of the Personal

Protector Program.

- Deviation on BI, PD, Med Pay, Comp & Coll written with form HO-06 that is part of the Personal Protector program.
- Deviation on Installment Payment Plan by Electronic Funds Transfer or Agency Bill.
- Price Point deviation.
- Deviation on BI, PD, Med Pay, Comp and Coll coverage written with forms HO-4 and part of Personal Protector Program.
- Effective 8-15-13 LBRM-128968114 [SERFF Filing Access - North Carolina](#)

**140.** Pennsylvania General Insurance Company

- 20% non-fleet private passenger auto comprehensive & collision rates.
- 5% Account Credit is applicable to all voluntary personal auto policies where named insured has his/her homeowners (except Forms HO- & HO-4) insurance in any of General Accident Companies. Credit applies to total premium for each coverage.
- 5% Anti-Lock Brake Discount: BI, PD, single limit liability, medical payments & collision if vehicle is equipped with factory installed anti-lock brakes.
- 15% bodily injury, property damage & medical payments.
- Eff. 3-15-96

**141.** Pennsylvania National Mutual Casualty Insurance Company

- Account Credit.
- Account Credit without Homeowners Due to W/H Exposure.
- Mature Driver Discount.
- Personal Auto Preferred Program Discount.
- Personal Auto Preferred Advantage Program Discount.
- Insurance Bureau Score Discount.
- Private Passenger Autos Written on a Commercial Lines Policy.
- Underwriting Scorecard Deviation.
- Territory Deviation.
- Recurring Payment Charge Waived.
- Paid in Full Discount.
- Affinity Group Discount.
- Intra-Agency Transfer Transition Factor.
- Advanced Quote Discount.
- PennID (Informed Driver Program) Enrollment Discount.
- PennID (Informed Driver Program) Participation Discount.
- Eff 10-1-17 PNPR-131085850 [SERFF Filing Access - North Carolina](#)

**142.** Pharmacists Mutual Insurance Company

- Multi-Policy Credit Personal Package discount.
- Multivariate Rating.
- Deviation of Base Rates.
- Eff 11-1-11 PHAR-127314841 [SERFF Filing Access - North Carolina](#)

**143.** Philadelphia Indemnity Insurance Company

- Misc Type E Antique Auto.
- Misc Type F Classic Auto.
- Misc Type E Physical Damage only and Collision coverage for Antique Auto.
- Misc Type F Classic Auto Physical Damage.
- Eff 4-1-14 PHLX-G129363895 [SERFF Filing Access - North Carolina](#)

**144.** Phoenix Insurance Company

- Territory Deviation.
- Company Coverage Factors.
- Account Discount.
- Contributing Vehicle Credit.
- Hybrid Vehicle Discount.
- Installment Payments Deviation.
- Multi-Line Insurance and Financial Services Institutions.
- Effective 10-1-16 TRVA-130603005 [SERFF Filing Access - North Carolina](#)

145. Platt River Insurance Company

- 17.5 % Credit Physical Damage and 5% Credit Liability base premiums: Certain Preferred Driver criteria must be met.
- 5% Credit Physical Damage base premiums: Certain Standard Driver criteria must be met.
- Account Credit Program: 10% Credit: Must have Homeowners and Auto policy with UIC.
- 5% Credit for BI, PD and Med Pay for factory installed Anti-Lock Brake System.
- 5% Credit for BI, PD, Med Pay, Collisions, and Comprehensive premiums: Mature Driver Discount: Certain criteria apply.
- Eff. 10-1-99

146. Privilege Underwriters Reciprocal Exchange

- Extra Vehicle Deviation.
- Accident Prevention Course.
- Driver Training Course.
- Good Student Discount.
- Away at School Discount.
- Years Clean Discount.
- Multi-line Policy.
- Anti-lock Brakes.
- Anti-theft Discount.
- Window Glass Etching discount.
- Tier Rating Credit Scoring.
- Annual Mileage Discount.
- Mobile Device Control Discount.
- Accident Forgiveness.
- Vacation Use Discount.
- Years Licensed Deviation.
- Territory Deviation.
- Renewal Discount.
- Eff 10-1-16 PRIV-130593541 [SERFF Filing Access - North Carolina](#)

147. Progressive American Insurance Company

- Territory Deviation – Liability
- Household Group Deviation – Liability
- Financial Responsibility Deviation – Liability
- Points Deviation – Liability
- High Points Deviation- Liability
- Discount Deviation – Liability
- Accident with no Point Deviation – Liability
- Accident with Point Deviation – Liability
- Major Violation Deviation – Liability
- Minor Violation and Points Deviation – Liability
- Market and Points Deviation – Liability
- Points and Inexperienced Operator Deviation – Liability
- Household Structure Deviation – Liability
- Tier Deviation – Liability.
- Paperless Deviation – Liability.
- BI Limit Deviation - Liability.
- Household Composition Deviation – Liability.
- Non-Negligent Occurrence Deviation – Liability.
- Territory Deviation – Physical Damage
- Household Group Deviation – Physical Damage
- Financial Responsibility Deviation – Physical Damage
- Points Deviation – Physical Damage
- High Points Deviation- Physical Damage
- Discount Deviation – Physical Damage
- Accident with no Point Deviation – Physical Damage
- Accident with Point Deviation – Physical Damage



- Major Violation Deviation – Physical Damage
- Minor Violation and Points Deviation – Physical Damage
- Points and Inexperienced Operator Deviation- Physical Damage
- Household Structure Deviation – Physical Damage
- Tier Deviation – Physical Damage
- Paperless Deviation – Physical Damage.
- Electronic Funds Transfer Installment Deviation.
- Household Composition Deviation – Physical Damage.
- Non-Negligent Occurrence Deviation – Physical Damage.
- Electronic Funds Transfer Installment deviation.
- Eff 9-6-13 PRGS-129156410 [SERFF Filing Access - North Carolina](#)

148. Progressive Northern Insurance Company

- Territory Deviation – Liability
- Household Group Deviation – Liability
- Financial Responsibility Deviation – Liability
- Points Deviation – Liability
- High Points Deviation- Liability
- Discount Deviation – Liability
- Accident with no Point Deviation – Liability
- Accident with Point Deviation – Liability
- Major Violation Deviation – Liability
- Minor Violation and Points Deviation – Liability
- Market and Points Deviation – Liability
- Points and Inexperienced Operator Deviation – Liability
- Household Structure Deviation – Liability
- Multi Policy Deviation – Liability
- Paperless Deviation.
- Household composition Deviation – Liability.
- Non-Negligent Occurrence Deviation.
- Territory Deviation – Physical Damage
- Household Group Deviation – Physical Damage
- Financial Responsibility Deviation – Physical Damage
- Points Deviation –Physical Damage
- High Points Deviation- Physical Damage
- Discount Deviation – Physical Damage
- Accident with no Point Deviation – Physical Damage
- Accident with Point Deviation – Physical Damage
- Major Violation Deviation – Physical Damage
- Minor Violation and Points Deviation – Physical Damage
- Market and Points Deviation – Physical Damage
- Points and Inexperienced Operator Deviation – Physical Damage
- Household Structure Deviation – Physical Damage
- Multi Policy Deviation – Physical Damage
- Paperless Deviation – Physical Damage.
- Household composition Deviation – Physical Damage.
- Non-Negligent Occurrence Deviation – Physical Damage.
- Electronic Funds Transfer Installment deviation
- New Business Installment deviation.
- Eff 9-6-13 PRGS-129151581 [SERFF Filing Access - North Carolina](#)

149. Progressive Preferred Insurance Company

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components.

- 14%-35% for single car policies, non-standard underwriting with 5-6 or more SDIP pts.
- 28% for multi car policies, non-standard underwriting with 6 or more SDIP pts.
- 15%-36% for single car policies, middle underwriting with 3-6 or more SDIP pts.



- 11%-29% for multi car policies, middle underwriting with 4-6 or more SDIP pts.
- 14%-50% for single car policies, standard underwriting with 0-6 or more SDIP pts.
- 16%-35% for multi car policies, standard underwriting with 2-6 or more SDIP pts.
- 31%-53% for single car policies, preferred underwriting with 0-6 or more SDIP pts
- 25%-39% for multi car policies, preferred underwriting with 0-6 or more SDIP pts.
- 51%-53% for single car policies, ultra-preferred underwriting with 0-6 or more SDIP pts.
- 39%-42% for multi car policies, ultra-preferred underwriting with 0-6 or more SDIP pts.
- 5% for policies in non-standard, middle & standard underwriting to policies with proof of homeownership.
- 5%-10% for risks who are members of qualified participating groups, associations or employees of qualified participating employer when risks meet underwriting guidelines.

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components.

12 point violation must not be one of the following:

- Manslaughter or negligent homicide.
  - Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing.
  - Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
  - Transporting illegal intoxicating liquors by motor vehicle.
- Deviation for single car, non-standard underwriting, 12-21 SDIP pts. Credit varies 58%-74%.
  - Deviation for multi car, non-standard underwriting, 12-21 SDIP pts. Credit varies 44%-63%.
  - Deviation for single car, middle underwriting, 12-21 SDIP pts. Credit varies 60%-75%.
  - Deviation for multi car, middle underwriting, 12-21 SDIP pts. Credit varies 48%-66%.
  - Deviation for single car, standard, preferred and ultra-preferred underwriting, 12-21 SDIP pts. Credit varies 60%-75%.
  - Deviation for multi car, standard, preferred and ultra-preferred underwriting, 12-21 SDIP pts. Credit varies 48%-66%.

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components. If the resulting rate is equal to or greater than N.C. Rate Bureau rates, the policy is ineligible for any deviation.

- 1.14 factor applies single car, non-standard underwriting for policies without proof of prior auto insurance.
- 1.09 factor applies multi car, non-standard underwriting for policies without proof of prior auto insurance.
- 1.05-1.20 factors vary based on territories.
- 1.05-3.20 factors vary based on average driver group 1-17.
- 1.10-1.45 factors vary for single car policies with 1-3 or more accidents.
- 1.06-1.30 factors vary for multi car policies with 1-3 or more accidents.

PHYSICAL DAMAGE All deviation applicable to non-fleet private passenger auto physical damage coverage for all listed deviation components, unless otherwise stated below.

- 26% for single car policies, non-standard underwriting with 6 or more SDIP pts.
- 23% for multi car policies, non-standard underwriting with collision coverage on more than one vehicle with 6 or more SDIP pts.
- 27%-28% for single car policies, middle underwriting with 5-6 or more SDIP pts.
- 37% for multi car policies, non-standard underwriting with collision coverage on one vehicle with 6 or more SDIP pts.
- 18%-24% for multi car policies, middle underwriting, collision coverage on more than one vehicle 5-6 or more SDIP pts.
- 33%-47% for single car policies, standard underwriting with 2-6 or more SDIP pts.
- 31%-38% for multi car policies, middle underwriting, collision coverage on one vehicle with 5-6 or more SDIP pts.
- 22%-40% for multi car policies, standard underwriting, collision coverage on more than one vehicle, 2-6 or more SDIP pts.
- 24%-47% for multi car policies, standard underwriting, collision coverage on one vehicle with 2-5 or more SDIP pts.
- 26%-47% for single car policies, preferred underwriting with 0-5 or more SDIP pts.
- 23%-40% for multi car policies, preferred underwriting, collision coverage on more than one vehicle, 0-6 or more SDIP pts.
- 23%-47% for multi car policies, preferred underwriting, collision coverage on one vehicle with 0-5 or more SDIP pts.
- 48% single car policies, ultra-preferred underwriting.
- 40% multi car policies, ultra-preferred underwriting, collision coverage on more than one vehicle.
- 40%-47% multi car policies, ultra-preferred underwriting, collision coverage on one vehicle with 0-5 or more SDIP pts.
- 5% for policies, non-standard, middle and standard underwriting with proof of homeownership.
- 5%-10% for risks who are members of qualified participating groups, associations or employees of qualified participating employers when risks meet underwriting guidelines.

PHYSICAL DAMAGE All deviation applicable to non-fleet private passenger auto physical damage coverage for all listed deviation components, unless otherwise stated below.

12 point violation must not be one of the following:

- Manslaughter or negligent homicide.
- Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing.

- c. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
- d. Transporting illegal intoxicating liquors by motor vehicle.
- 54%-69% single car policies, non-standard underwriting with 12-18 or more SDIP pts.
- 45%-64% for multi car policies, non-standard underwriting, with collision coverage on more than one vehicle with 12-18 or more SDIP pts.
- 51%-67% for multi car policies, non-standard underwriting, collision coverage on one vehicle with 12-18 or more SDIP pts.
- 57%-71% for single car policies, middle underwriting with 12-18 or more SDIP pts.
- 47%-66% for multi car policies, middle underwriting with collision coverage on more than one vehicle with 12-18 or more SDIP pts.
- 54%-69% for multi car policies, middle underwriting with collision coverage on one vehicle with 12-18 or more SDIP pts.
- 57%-71% for single car policies, standard, preferred and ultra-preferred underwriting with 12-18 or more SDIP pts.
- 47%-66% for multi car policies, standard, preferred and ultra-preferred underwriting, collision coverage on more than one vehicle with 12-21 SDIP pts.
- 54%-69% for multi car policies, standard, preferred and ultra-preferred underwriting, collision coverage on one vehicle with 12-18 or more SDIP pts.

PHYSICAL DAMAGE All deviation applicable to non-fleet private passenger auto physical damage coverage for all listed deviation components. If the resulting rate is equal to or greater than the N.C. Rate Bureau, the policy is ineligible for any deviation.

- 1.19 factor applies, single car policies, non-standard underwriting for policies without proof prior of auto insurance.
- 1.15 factor applies, multi car policies, non-standard underwriting without proof of prior auto insurance.
- 1.05-1.20 factors vary based on territories.
- 1.10-2.75 factors vary based on average driver group 1-16.
- 1.08-1.35 single car policies with 1-3 or more accidents.
- 1.05-1.24 multi car policies with 1-3 or more accidents.
- Installment Payment Plan: \$3 charge waived for policies purchased by employees from an approved employer group if premium is paid via payroll deduction.
- Eff. 7-1-99

150. Progressive Premier Insurance Company of Illinois

- Tier Deviation.
- Electronic Funds Transfer Installment Deviation.
- New Business Installment Deviation.
- Pro-Rata Cancellation Deviation.
- Coverage for Rented Vehicles.
- Eff 10-1-17 PRGS-131105298 [SERFF Filing Access - North Carolina](#)

151. Progressive Southeastern Insurance Company

- Tier Deviation.
- Electronic Funds Transfer Installment Deviation.
- New Business Installment Deviation.
- Pro-Rata Cancellation Deviation.
- Coverage for Rented Vehicles.
- Eff 10-1-17 PRGS-131105294 [SERFF Filing Access - North Carolina](#)

152. Progressive Universal Insurance Company

- Tier Deviation.
- Electronic Funds Transfer Installment Deviation.
- New Business Installment Deviation.
- Pro-Rata Cancellation Deviation.
- Coverage for Rented Vehicles.
- Eff 10-1-17 PRGS-131105360 [SERFF Filing Access - North Carolina](#)

153. Property and Casualty Insurance Company of Hartford

- Territory Deviation.
- Non-Resident Student.
- Account Credit.
- Homeownership Credit.
- Personal Umbrella Policy Credit.

- Hybrid Vehicle Credit.
- New Vehicle Discount.
- Household Composition Primary Classification Deviation.
- Presence of Married or Domestic Partners/Total Number of Drivers.
- Years Licensed/Married Status.
- Years Licensed/Annual Mileage.
- Limited Driver.
- Years Licensed/Driver Training.
- Years Licensed/Good Student.
- Years Licensed/Principal/Occasional.
- Years Licensed/Number of Vehicles.
- Years Licensed/Household Composition.
- Vehicle Age/Number of Vehicles.
- Annual Mileage Deviation.
- Defensive Driver Deviation.
- Writing Company Deviation.
- Accident Forgiveness Deviation.
- SDIP Incident Count Deviation.
- Tier Deviation chart.
- Territory Deviation.
- Maximum Deviation Factor.
- Eff 4-22-17 HART-130891840 [SERFF Filing Access - North Carolina](#)

154. Providence Washington Insurance Company

**Standard Program**

- Multi-Policy Credit: 10% applies to bodily injury, property damage, medical payments, comprehensive & collision.
- Mature Driver Credit: Applies to bodily injury, property damage, medical payments, comprehensive & collision.
- Multiple Automobile Credit: 5% applies to BI, PD, medical payments, comprehensive & collision: Certain criteria apply.

**Preferred Program**

- Territory Deviation: Various credits apply to bodily injury, property damage, medical payments, comprehensive & collision.
- Multi Policy Credit: 10% applies to bodily injury, property damage, medical payments, comprehensive & collision.
- Mature Driver Credit: Applies to bodily injury, property damage, medical payments, comprehensive & collision.
- Multiple Automobile Credit: 5% applies to BI, PD, medical payments, comprehensive & collision: Certain criteria apply.
- Eff.7-1-02

155. Republic Franklin Insurance Company

- Personal EDGE Essentials Auto Account Credit.
- Personal Lines Account Credit Select Program.
- Personal EDGE Essentials and Select Program W.I.S.E./Affinity Discount.
- Select Program Physical Damage Reduction Deviation.
- Essentials Program Tiered Rating Deviation.
- Premium Payment Credit.
- Eff. 10-1-17 UTCX-G131069559 [SERFF Filing Access - North Carolina](#)

156. Response Worldwide Insurance Company

- 7.0% non-fleet private passenger auto bodily injury, property damage & medical payments coverage when certain criteria is met.
- 10.0% non-fleet private passenger auto comprehensive & collision coverage if certain criteria is met.
- Eff. 7-15-96 PC034398 [NCDOL](#)

157. Safeco Insurance Company of America

- Territory Deviation.
- Driving Group Deviation.
- Renewal, Market, Tier Deviation.
- SDIP, Single Car/Multi-Car Deviation.
- SDIP, Single Car/Multi-Car, Major Deviation.
- Account Discount Deviations.
- Vehicle Usage, Market Deviation.

- Certified Risks – Financial Responsibility Laws Deviation.
- Eff 4-28-17 LBPM-130916567 [SERFF Filing Access - North Carolina](#)

158. Seaton Insurance Company

- 15% auto liability, med pay & physical damage. "Unimate Plus" in addition to above: (1) Policy in force 3 yrs. & no at-fault accident additional 5% credit liability, med pays & phys damage; (2) Policy in force 6 yrs. & no at-fault accident; Second 5% credit on coverages listed above.
- 5% non-fleet private passenger auto non-fleet physical damage rates. Discount applies: (1) All vehicles assigned to driver 55 yrs. of age or older, (2) All vehicles on policy, regardless of number, if all drivers are 55 yrs. of age or older, (3) Private passenger vehicles only (no miscellaneous types).
- Eff. 6-20-88

159. Selective Insurance Company of South Carolina

- Installment Payment Plan: \$2 per each installment.
- 30% deviation applies to liability & physical damage when a commercial package policy is written with the risk.
- Eff. 6-1-01

160. Selective Insurance Company of the Southeast

- 30% deviation will be applied to liability Phys Damage rates when a Commercial Package policy is written in conjunction with the risk.
- Eff. 4-1-08 PC112412 [NCDOI](#)

161. Sentinel Insurance Company, Ltd.

- Insurance score Tier deviation factors.
- Account/Tier Deviation.
- Safe Driver/Incident Free Credit/Tier Deviation factor.
- Least experienced driver factor/Tier Deviation factor
- Most experienced driver factor/Tier Deviation factor.
- Prior BI limits credit/Tier Deviation factor.
- Territory/Tier Deviation factor.
- Business Owned Non-Fleet Credit.
- Eff 10-1-15 HART-130123852 [SERFF Filing Access - North Carolina](#)

162. Southern Guaranty Insurance Company

- Exceptional Driver Program: 15% BI, PD, med pay, comprehensive & collision when underwriting guidelines are met.
- Exception Plus: Additional 5% credit for BI, PD, med pay, comp & coll when policy has been in-force at least 3 yrs. & no at-fault accidents in preceding 3 yrs. A second 5% credit for policies in-force at least 6 yrs. & no at-fault accidents in preceding 6 yrs. Maximum Exceptional Driver credit is 25%.
- Mature Driver Discount: 10% BI, PD, med pay, comprehensive, collision & medical payments when underwriting guidelines are met.
- Multi Policy Discount: 5% auto comp & coll base rate if Southern Guaranty Insurance Company insures both homeowner & auto policy.
- 10% credit auto BI, PD, med pay, comp & coll for all private passenger auto policies for University of North Carolina Employees.
- Eff. 7-1-00

163. Southern Insurance Company of Virginia

ADVANTAGE XL PROGRAM

- Recreational Trailer Rate Discount.
- Multi-Car Discount.
- Loss Free Renewal Discount.
- New Business Automobile Discount.
- Passive Restraint Discount.
- Anti-Lock Braking System Discount.
- Anti-Theft Devices Discount.
- Homeowners Discount.
- Automatic Payment Plan.
- First Accident Forgiveness.

- Pace Bundle Deviation.
- XL Factors.
- Experienced Operator Discount.
- Paid in Full Discount.

#### MERIT XL PROGRAM

- Multi-Car Discount.
- Recreational Trailer Rate Discount.
- Experienced Operator Discount.
- Loss-Free Renewal Discount.
- New Business Automobile Discount.
- Passive Restraint Discount.
- Anti-Lock Braking System Discount.
- Anti-Theft Devices Discount.
- Account Credit Plan.
- Automatic Payment Plan.
- First Accident Forgiveness.
- Pace Bundle Deviation.
- XL Factors.
- Extra Edge Discount.
- Paid in Full Discount.

#### SUPERIOR XL PROGRAM

- Multi-Car Discount.
- Recreational Trailer Rate Discount.
- Experienced Operator Discount.
- Loss-Free Renewal Discount.
- New Business Automobile Discount.
- Passive Restraint Discount.
- Anti-Lock Braking System Discount.
- Anti-Theft Devices Discount.
- Account Credit Plan.
- Automatic Payment Plan.
- First Accident Forgiveness.
- Pace Bundle Deviation.
- XL Factors.
- Extra Edge Discount.
- Paid in Full Discount.

#### PREFERRED XL PROGRAM

- Multi-Car Discount.
- Recreational Trailer Rates Discount.
- Experienced Operator Discount.
- Loss-Free Renewal Discount.
- New Business Automobile Discount.
- Passive Restraint Discount.
- Anti-Lock Braking System Discount.
- Anti-Theft Devices Discount.
- Account Credit Plan.
- Automatic Payment Plan.
- First Accident Payment Plan.
- Pace Bundle Deviation.
- XL Rating Factors.
- Paid in Full Discount.

#### AUTOGUARD XL, AUTOGUARD II XL PROGRAMS

- Multi-Car Discount.
- Recreational Trailer Rate Discount.

- Passive Restraint Discount.
- Anti-Lock Braking System Discount.
- Anti-Theft Devices Discount.
- Account Credit.
- Automatic Payment Plan.

#### PREFERRED PROGRAM

- Multi-Car Discount.
- Recreational Trailer Rates.
- Experienced Operator Discount.
- Loss-Free Renewal Discount.
- New Business Automobile Discount.
- Passive Restraint Discount.
- Anti-Lock Braking System Discount.
- Anti-Theft Devices Discount.
- Account Credit Plan.
- Automatic Payment Plan.
- Paid in Full Discount.

#### STANDARD PROGRAM

- Multi-Car Discount.
- Recreational Trailer Rates.
- Experienced Operator Discount.
- Loss-Free Renewal Discount.
- Passive Restraint Discount.
- Anti-Lock Braking System Discount.
- Anti-Theft Devices Discount.
- Account Credit Plan.
- Automatic Payment Plan.
- Paid in Full Discount.
- Eff. 11-15-17 DNGL-131170318 [SERFF Filing Access - North Carolina](#)

#### 164. Southern Pilot Insurance Company

- UNC-Chapel Hill Employee discount.
- Exceptional Driver Plan Credit: on a vehicle insured in the voluntary market and principally driven by an operator with at least nine years of operating experience who has had no chargeable accidents within the past three years.
- Accident Free Discount: 5% credit shall be applied to BI, PD, Med Pay, Comp and Coll premiums on a vehicle insured in the voluntary market and driven by an operator who has had no chargeable accidents within the past three years and has been continuously insured with Southern Pilot for at least three years. An additional 5% applies for a six yr. period. New Business applicants and Southern Pilot renewal customers insured in the voluntary market who can document continuous coverage with a prior carrier and no chargeable accident for a three or six year period as described above are also eligible for the Southern Pilot Accident Free Discount. Maximum Accident Free Discount is 10%. Accident Free will be removed at the next renewal following the first chargeable accident where \$1000 or more was paid for BI, PD, Med and Coll (combined) for any operator in the household.
- Mature Driver Discount: Principal Operators who have 34 years or more of driving experience that are written in the voluntary market and have no operators in their household with less than nine years driving experience shall receive a %% discount on Bodily Injury, Property Damage, Comprehensive, Collision & Medical expense premiums for the vehicle they principally operator.
- Multi Policy Discount: 5% credit applied to BI, PD, med pay, comp, & coll premiums developed from the North Carolina Rate Bureau Personal Auto Manual on a vehicle insured in the voluntary market when Southern Pilot Insurance Company insures an individual's home and automobile.
- Eff. 2-24-09 PC123649 [NCDOI](#)

#### 165. SPARTA Insurance Company

- 5% auto BI, PD, medical payments, comprehensive & collision driven by insured who reached age 55.
- Anti-Theft Device Credits: auto comprehensive when vehicle is equipped with anti-theft device. 5% alarm only, active disabling device. 10% passive disabling device.
- Cancellation will be done on a pro-rata basis.

- Eff. 11-20-01 PC045268 [NCDOI](#)

166. St. Paul Fire and Marine Insurance Company

- Installment charge deviation: \$2 charge each installment.
- Eff. 1-1-95

167. St. Paul Guardian Insurance Company

- 5% base rate comprehensive coverage when policy qualifies for PAK II Program.
- 5% base rate collision coverage when policy qualifies for PAK II Program.
- 10% Mature Operator Credit: Combined single limit BI, PD, med pay, comp & coll, when principal operator is age 55 & less than or equal to 64 yrs. of age & no inexperienced operators in household. 5% credit for ages 65-74 & no inexperience operator in household.
- 10% Good Driver Deviation, when certain criteria is met.
- Symbol Reactivities model year 1976-1982, Symbol 14, comprehensive - 7.8% credit; collision - 12.7% credit. Model yrs. 1975 & prior; Values above \$10,000 rated Symbol 7 for comprehensive & collision.
- Increase Limits Extended Transportation Expense Coverage is provided at no charge, when comprehensive coverage is purchased & policy qualifies for PAK II Program.
- Passive Restraint Deviation: 20% when restraint is installed in driver-side only position; 30% when restraint is installed in both front outboard seat positions. If policy qualifies for PAK II Program, airbag discount applies to factory installed automatic occupant restraint. Deviation applies only to medical payments base premium.
- Anti-Theft Device Deviation for PAK II Program: 5% alarm only, 5% active disabling device; 15% passive disabling device. This deviation applies to comprehensive base premium.
- Anti-Lock Braking System Deviation: 5% combined single limit liability, BI, PD liability base premium when private passenger auto equipped with factory installed four-wheel anti-lock braking system.
- Golfmobile Liability Coverage provided at no additional charge.
- Miscellaneous Types: ATV, minibike & dune buggy, combined BI & PD liability rates not used for commercial purposes will be same rate as North Carolina Reinsurance Facility. Snowmobile rates, medical payments coverage rate will be 22% of Territory 18 private passenger auto med pays rate. Collision rates will be same as NC Rate Bureau's snowmobile rates.
- 10% when more than one recreational vehicle is covered under same policy for following miscellaneous types, trailers designed for use with private passenger autos, motorbikes or other similar motor vehicles not used for commercial purposes (excluding motorcycles, motorscooters & mopeds); snowmobiles & golfmobiles.
- Renewal Credit: 0-2 yrs.-0%; 3yrs.-3%; 4yrs.-4%; 5 or more yrs. -5% premium credit when insured maintained consecutive yrs. of coverage with St. Paul. Credit will apply to final premium for each coverage & rounded to nearest dollar.
- Installment charge deviation: \$2 charge each installment unless Electronic Funds Transfer billing option is selected, then no charge.
- Employee Discount: New Business - 20%; Renewals - 15% when criteria is met.
- Eff. 3-1-00

168. St. Paul Mercury Insurance Company

- 15% non-fleet private passenger auto liability & physical damage insurance rates.
- Eff. 1-1-88

169. Standard Fire Insurance Company

- Territorial Deviation Grid.
- Insurance Score Level Multiplier for Other Than Inexperienced Operators.
- Account Discount.
- Hybrid Vehicle Discount.
- Installment Payment Deviation.
- Minimum Years Licensed and Number of Married.
- Vehicle Driver Composition.
- Good Student Credit.
- Eff 3-18-17 TRVA-130810507 [SERFF Filing Access - North Carolina](#)

170. State Automobile Mutual Insurance Company

- 10% auto BI, PD, med pay, comp & coll coverages, no SDIP pts., no inexperienced operators & insured has Homeowners policy with State Auto Companies.
- 5% auto BI, PD, medical payments, comprehensive & collision coverages provided no SDIP pts., no inexperienced operators & all operators in household are age 55 or older.
- 15% auto BI, PD, med pay, comp & coll coverages provided there are no SDIP pts., no inexperienced operators, all



operators in household are age 55 or older and insured has a Homeowners policy with State Auto Companies.

- Installment Pay Plan charge is reduced to \$1 per installment on all new and renewal business.
- 5% auto BI & PD liability (or combined single liability) coverage for private passenger auto equipped with factory installed four wheel anti-locking braking systems.
- Eff. 2-1-93

171. State Auto Property & Casualty Insurance Company

- Auto/Home Discount.
- Financial Stability.
- Driver Experience.
- Territory Deviation.
- Early Upload Discount.
- Good Student Discount.
- Anti-Lock Braking Systems Discount.
- Installment Plan with Electronic Funds Transfer Deviation.
- Customizing Equipment Deviation.
- Discount for Electric Autos.
- Paid in Full Discount.
- Employee Group Discount Plan.
- Eff. 2-13-17 STAT-130796045 [SERFF Filing Access - North Carolina](#)

172. State Farm Mutual Automobile Insurance Company

- Territory Deviation, Bodily Injury, Property Damage, Collision, Combined Uninsured/Underinsured.
- Accident Free Deviation, Bodily Injury, Property Damage, Medical Payments and Collision.
- Multiple Line Deviation, Bodily Injury, Property Damage, Medical Payments, Comprehensive and Collision.
- Electronic Funds Transfer Deviation.
- Good Driving Deviation, Bodily Injury, Property Damage, Medical Payments and Collision.
- Classic Vehicle Deviation Bodily Injury, Property Damage, Medical Payments and Collision.
- Customer Rating Index (CRI) Deviation.
- SDIP Deviation.
- Customization Deviation.
- Antique Vehicle Deviation, Bodily Injury, Property Damage, Medical Payments, Comprehensive and Collision.
- Motorcycle Liability Deviation.
- Multi-Car Deviation.
- Classification Deviation.
- Medical Payment Coverage Limit Deviation.
- PPA Model Year Deviation (BI/PD/MP).
- Motor Cycle Model Year Deviation (BI/PD).
- Inexperienced Operator Deviation.
- Drive Safe & Save Deviation (BI/PD/MP/Comp/Collision).
- Location Rating Factors.
- Marginal Acquisition Expense Adjustment Deviation.
- Driver Adjustment Deviation.
- Eff 4-3-17 SFMA-130834809 [SERFF Filing Access - North Carolina](#)

173. Teachers Insurance Company

- Credit Rating Deviation.
- Multiline Deviation.
- Educator Deviation.
- Territory Deviation.
- Underwriting Level Deviation.
- Number of Household Vehicles Deviation.
- Number of Household Drivers Deviation.
- Advanced Quote Deviation.
- Payroll Payment Plan Deviation.
- Electronic Funds Transfer.
- Installment Payments.



- 2011+ ISO Symbol Deviation.
- Eff 10-1-17 HRMN-131094871 [SERFF Filing Access - North Carolina](#)

174. Titan Indemnity Company

- **TIER A**
- Territory Deviation and Definitions.
- Model Year Deviation.
- New Vehicle Deviation.
- Driver Class Deviation.
- Accident Free Deviation.
- Financial Responsibility Deviation.
- Matrix Deviation.
- Safe Driver Insurance Plan Deviation.
- Inexperienced Operator Deviation.
- Intra Agency Transfer Deviation.
- Affinity Deviation.
- Paid in Full Deviation.
- Military Deviation.
- Increased Limits Deviation.
- Household Composition Deviation.
- Advance Quote Deviation.
- Driving Group Deviation.
- Premium Payer Reward Deviation.
- Prior Carrier Deviation.
- Prior Insurance Lapse Deviation.
- Accident Forgiveness Deviation.
- Deductible Deviation.
- **TIER B**
- Territory Deviation and Territory Definitions.
- Model Year Deviation.
- New Vehicle Deviation.
- Driver Class Deviation.
- Accident Free Deviation.
- Matrix Deviation.
- Driving Record Deviation.
- Inexperienced Operator Deviation.
- Intra Agency Transfer Deviation.
- Affinity Deviation.
- Paid in Full Deviation.
- Military Deviation.
- Advance Quote Deviation.
- Driving Group Deviation.
- Premium Payer Reward Deviation.
- Prior Carrier Deviation.
- Prior Insurance Lapse Deviation.
- Accident Forgiveness Deviation.
- Deductible Deviation.
- Increased Limits Deviation.
- Household Composition Deviation.
- Eff 1-9-17 NTWP-130798611 [SERFF Filing Access - North Carolina](#)

175. Travelers Casualty & Surety Company

- Anti-Lock Brake Deviation: 5% auto single limit (liability & medical payments) or BI, PD & medical payments.
- Anti-Theft Device Deviation: 5% or 10% discount depending on how vehicle is equipped. Applicable to non-fleet private passenger auto comprehensive base premiums.
- 7% Loss & Conviction Free Renewal Deviation: Multi-car policies: Applies to non-fleet private passenger auto BI, PD, medical payments & collision coverage. Credit applies to voluntary policies.

- Mature Driver Deviation: 3% to BI, PD & medical payments; 5% collision, 10% comprehensive coverage.
- Passive Restraint Discount: 1% auto BI, PD & medical payments. Credit applies to voluntary policies.
- 7% Loss & Conviction Free Renewal Deviation; Multi-car policies: Applies to collision coverage only when policy is ceded to the Facility.
- Mature Driver Deviation.
- Eff. 12-17-93

176. Travelers Casualty & Surety Company of America

- 15% non-fleet private passenger auto bodily injury, property damage & medical payments rates.
- 15% non-fleet private passenger auto comprehensive & collision rates.
- Eff. 10-15-92

177. Travelers Casualty Insurance Company of America

- 30% non-fleet private passenger auto liability & medical payments rates.
- 30% non-fleet private passenger auto physical damage rates.
- Eff. 10-15-92
- Name Changed from Travelers Casualty & Surety Company of Illinois effective 1/1/04

178. Travelers Home and Marine Insurance Company

- Territory Factors By Coverage.
- Policy Variables By Region Code, Insurance Score, and Residence Type.
- Household Composition 1 by Insurance Score, Drivers, Incidents, Marital Status, and Number of Vehicles.
- Household Composition 2 by Licensed Drivers, Vehicles, and Marital Status.
- Household Composition 3 by Highest Licensed Drivers, Vehicles, and Marital Status.
- Household Composition 4 by Lowest Licensed Drivers, Inexperienced Operators, Vehicles, and Tenure.
- Underwriting Tier by Prior Insurance, Incident Classification.
- Driver Insured Elsewhere.
- Accident Forgiveness.
- Annual Mileage by Vehicle, Years Licensed, Inexperience, Vehicle Age, Annual Mileage.
- Foreign licenses by Tenure.
- Out of State Driver's License.
- Unverifiable Motor Vehicles Report.
- Coverage Level Adjustment.
- Location Level By Garaging Zip Code.
- Vehicle Liability Risk Group Bodily Injury.
- Vehicle Liability Risk Group Property Damage.
- Vehicle Liability Risk Group Medical Payment.
- Vehicle Liability Risk Group Collision.
- Vehicle Liability Risk Group Comprehensive.
- Policy Level Vehicle Liability Risk Group Bodily Injury.
- Policy Level Vehicle Liability Risk Group Property Damage.
- Policy Level Vehicle Liability Risk Group Collision.
- Policy Level Vehicle Liability Risk Group Comprehensive.
- Model Year.
- New Car Discount.
- Alternative Fuel Vehicle Discount.
- Total Policy Safe Driver Incident.
- Vehicle Use.
- Safe Driver Discount.
- Good Student Discount.
- Student Away at School Discount.
- Driver Training Discount.
- Affinity Discount.
- Multi Car Discount.
- Early Quote Discount.
- Continuous Insurance Discount.
- Good Payer Discount.

- Electronic Payment Discount.
- Multi Policy and Homeownership Discount.
- Paid in Full Discount.
- Insurance Score Tier.
- Installment Payments.
- Transition Modification.
- Transition Modification Acquisition.
- Eff 10-1-17 TRVA-131070148 [SERFF Filing Access - North Carolina](#)

179. Travelers Indemnity Company

- Installment Payment Plan.
- Contributing Vehicle Credit.
- Eff. 10-1-15 TRVA-130114275 [SERFF Filing Access - North Carolina](#)

180. Travelers Indemnity Company of America

- Account Discount.
- Contributing Vehicle Credit.
- Hybrid Vehicle Discount.
- Installment Payments - Installment charge for each installment is deleted.
- Eff 10-1-15 TRVA-130114258 [SERFF Filing Access - North Carolina](#)

181. The Travelers Indemnity Company of Connecticut

- Territory Deviation.
- Company Coverage Factors.
- Account Discount.
- Contributing Vehicle Credit.
- Hybrid Vehicle Discount.
- Installment Payments Deviation.
- Effective 10-1-16 TRVA-130603033 [SERFF Filing Access - North Carolina](#)

182. Travelers Personal Security Insurance Company

- Territorial Deviation Grid.
- Insurance Score Level Multiplier for Other Than Inexperienced Operators.
- Account Discount.
- Company Coverage Factor.
- Hybrid Vehicle Discount.
- Installment Payment deviation.
- Minimum Years Licensed and Number of Married.
- Vehicle Driver Composition.
- Good Student Credit.
- Eff 3-18-17 TRVA-130810592 [SERFF Filing Access - North Carolina](#)

183. Travelers Property Casualty Company of America

- Account Credit: 10% credit when voluntary auto & homeowners policy with The Travelers.
- Careful Driver Credit: 7% auto BI, PD, medical payments & collision that have 0 SDIP pts. for the last 3 consecutive yrs.
- Senior Driver Credit: Credit varies 3% - 6% when criteria is met.
- Contributing Vehicle Credit: 25% auto BI, PD, med pay & coll for single car policy, yet have more than one auto insured with The Travelers.
- Contributing Vehicle Credit: 15% auto comprehensive, fire/theft & theft/fire, theft, CAC for insured who have a single car policy, yet have more than one auto insured with The Travelers.
- Highly Preferred Credit: 19% credit when certain criteria is met.
- Preferred Credit: 10% credit when certain criteria is met.
- Eff. 8-21-99

184. Truck Insurance Exchange

- Territory Deviation.
- Household Group Deviation - Liability.
- Single Car Financial Responsibility and Points Deviation – Liability.

- Multi Car Financial Responsibility and Points Deviation – Liability.
- Financial Responsibility High Points Deviation Single Car – Liability.
- Financial Responsibility High Points Deviation Multi Car – Liability.
- Multi-Car/Paid-in-full/Auto-Home/Mobile Home/Rent Deviation – Liability.
- Accident and Point Deviation - Liability.
- Major Violation Deviation – Liability.
- Minor Violation and Points Deviation – Liability.
- Market and Points Deviation – Liability.
- Points and Inexperienced Operator Deviation – Liability.
- Household Structure Deviation – Liability.
- Electronic Funds Transfer Installment Deviation.
- Territory Deviation-Physical Damage.
- Household Group Deviation - Physical Damage.
- Single Car-Points Financial Responsibility and Points Deviation - Physical Damage.
- Multi Car, One Collision Vehicle, Financial Responsibility and Points – Physical Damage.
- Multi Car, Two or More Collision Vehicles, Financial Responsibility and Points – Physical Damage
- Financial Responsibility High Points Deviation Single Car-Physical Damage.
- Financial Responsibility High Points Deviation Multi Car-Physical Damage.
- Multi Car/Paid in full/auto-Home/Mobile Home/rent deviation - Physical Damage.
- Accident and Point Deviation-Physical Damage.
- Major Violation-Physical Damage.
- Minor Violation and Points Deviation-Physical Damage.
- Market and Points Deviation-Physical Damage.
- Points and Inexperienced Operator Deviation - Physical Damage.
- Household Structure Deviation-Physical Damage.
- Marital Status deviation Liability.
- Electronic Funds Transfer Deviation Liability.
- Marital Status deviation Physical Damage.
- Electronic Funds Transfer Deviation Physical Damage
- Eff 3-1-10 FARM-126381295 [SERFF Filing Access - North Carolina](#)

185. Trumbull Insurance Company

- Insurance Score Tier Deviation.
- Account or Homeownership Factor Deviation.
- Driving Record Factor.
- Least Experienced Driver Factor Deviation.
- Most Experienced Driver Factor Deviation.
- Prior Bodily Injury Limits Factor Deviation.
- Annual Mileage Factor Deviation.
- Cars Versus Drivers Factor Deviation.
- Marital Status Factor Deviation.
- AARP Membership Factor Deviation.
- Territory Factor Deviation.
- Defensive Driver Factor Deviation.
- Business Owned Non-Fleet Auto Credit.
- Eff 10-22-16 HART-130665353 [SERFF Filing Access - North Carolina](#)

186. Twin City Fire Insurance Company

- Account Credit.
- Agency Book Transfer.
- Multi Car Discount.
- Eff 5-8-12 HART-128009725 [SERFF Filing Access - North Carolina](#)

187. USAA Casualty Insurance Company

- Territory Deviation.
- Make/Model Deviation.
- Tier Deviation.

- New Vehicle Discount Deviation.
- Occasional Operator Discount Deviation.
- Passive Restraint (Seat Belt) Discount Deviation.
- MyUSAA Legacy Discount Deviation.
- Principal Operator Age 55 And Older Discount Deviation.
- Military Installation Garaging Discount Deviation.
- Premier Driver Discount Deviation.
- Daytime Running Lights Discount Deviation.
- Years Driving Experience/Marital Status Deviation.
- Policy Advantage Deviation.
- Short Rate Cancellation Tables Deviation.
- UMBI and UMBI/UIMBI Deviation.
- Audio, Visual and Data Electronic Equipment Coverage Deviation.
- Customizing Equipment Coverage Deviation.
- Named Non-Owner Policy Deviation.
- Extended Non-Owned Liability Deviation.
- Miscellaneous Types/Trailers Deviation.
- Installment Payment Plan Deviation.
- Eff 10-14-16 USAA-130760199 [SERFF Filing Access - North Carolina](#)

188. USAA General Indemnity Company

- Territory Deviation.
- Make/Model Deviation.
- Tier Deviation.
- New Vehicle Discount Deviation.
- Occasional Operator Discount Deviation.
- Passive Restraint (Seat Belt) Discount Deviation.
- MyUSAA Legacy Discount Deviation.
- Principal Operator Age 55 And Older Discount Deviation.
- Military Installation Garaging Discount Deviation.
- Premier Driver Discount Deviation.
- Daytime Running Lights Discount Deviation.
- Years Driving Experience/Marital Status Deviation.
- Multiple Car By Number of Operators.
- Short Rate Cancellation Tables Deviation.
- UMBI and UMBI/UIMBI Deviation.
- Audio, Visual and Data Electronic Equipment Coverage Deviation.
- Customizing Equipment Coverage
- Named Non-Owner Policy Deviation.
- Extended Non-Owned Liability Deviation.
- Miscellaneous Types/Trailers Deviation.
- Multiple Car by Number of Operators Deviation.
- Installment Payment Plan Deviation.
- Eff 10-14-16 USAA-130760127 [SERFF Filing Access - North Carolina](#)

189. Unigard Indemnity Company

- 5% auto physical damage rates. Deviation applies: (1) All vehicles assigned to driver 55 yrs. of age or older, (2) All vehicles on policy, regardless of number, if all drivers are 55 yrs. of age or older, (3) Private passenger vehicles only.
- 10% physical damage rates when same insured also has Homeowners Form HO 00 03 or HO 00 06.
- Eff. 9-5-89

190. United Services Automobile Association

- Territory Deviation.
- Make/Model Deviation.
- Tier Deviation.
- New Vehicle Discount Deviation.
- Occasional Operator Discount Deviation.

- Passive Restraint (Seat Belt) Discount Deviation.
- MyUSAA Legacy Discount Deviation.
- Principal Operator Age 55 And Older Discount Deviation.
- Military Installation Garaging Discount Deviation.
- Premier Driver Discount Deviation.
- Daytime Running Lights Discount Deviation.
- Years Driving Experience/Marital Status Deviation.
- Policy Advantage Deviation.
- Short Rate Cancellation Tables Deviation.
- UMBI and UMBI/UIMBI Deviation.
- Audio, Visual and Data Electronic Equipment Coverage Deviation.
- Customizing Equipment Coverage Deviation.
- Named Non-Owner Policy Deviation.
- Extended Non-Owned Liability Deviation.
- Miscellaneous Types/Trailers Deviation.
- Installment Payment Plan Deviation.
- Eff. 10-14-16 USAA-130744606 [SERFF Filing Access - North Carolina](#)

191. United States Fidelity & Guaranty Company

- Multi-Policy Discount.
- Principal Operator age 55 & over.
- Physical Damage Deviation.
- Special Package Discount.
- Employee Group Discount.
- Eff. 9-1-00 PC034571 [SERFF Filing Access - North Carolina](#)

192. United States Liability Insurance Company

- Deviation on UMBI for limits up to 250K/500K and for limits higher than 250K/500K.
- Deviation on combines UM/UIM Bodily Injury.
- Deviation credit range for BI, PD and Medical Payments.
- Deviation on Comp, Fire and Theft Rates.
- Deviation on Collision Rates.
- Credit applied to deviated rates on BI, PD, and Med Pay for rating each each vehicle in excess of 3.
- Eff 2-2-12 USLI-127937418 [SERFF Filing Access - North Carolina](#)

193. Unitrin Auto and Home Insurance Company

- Territory Deviations.
- Package Plus.
- Experienced Operator Age 55 and Over.
- Multiple Vehicle Discount.
- Anti-Lock Braking Deviation.
- Anti-Theft Devices.
- Pricing Level Deviations.
- Network Discount.
- Extended Transportation.
- Deferred Premium Payment Plan.
- Physical Damage.
- Recreational Trailer Deviation.
- Eff 3-3-17 KEMP-130835140 [SERFF Filing Access - North Carolina](#)

194. Unitrin Safeguard Insurance Company

- Territory Deviations.
- Package Plus.
- Experienced Operator Age 55 and Over.
- Multiple Vehicle Discount.
- Anti-Lock Braking Deviation.
- Anti-Theft Devices.

- Pricing Level Deviations.
- Responsible Buyer Discount.
- Network Discount.
- Extended Transportation.
- Physical Damage.
- Recreational Trailer Deviation.
- Deferred Premium Payment Plan.
- Eff 3-3-17 KEMP-130835130 [SERFF Filing Access - North Carolina](#)

195. Universal Insurance Company

- Vehicle-Driver Deviation.
- Accident Free Experience Deviation.
- Homeownership Deviation.
- UIC Auto and Home Multi-Policy Deviation.
- Financial Responsibility.
- Electronic Funds Transfer Installment Deviation.
- Affinity Deviation.
- AAA Employee Deviation.
- First Accident Surcharge.
- Eff. 6-3-17 CMCG-130784669 [SERFF Filing Access - North Carolina](#)

196. Utica Mutual Insurance Company

- Utica National Insurance Group Employees Mass Merchandising Plan.
- Personal Lines Account Credit
- W.I.S.E./Affinity discount.
- Premium Payment Credit
- Edge Program Tiered Rating
- Eff. 10-1-17 UTCX-G131068275 [SERFF Filing Access - North Carolina](#)

197. Utica National Assurance Company

- Mass Merchandising Plan for employees of Utica National Insurance Group.
- Personal Lines Account Credit.
- Wise Affinity/Affinity discount.
- Company Car Discount.
- Mature Driver Credit.
- Electronic Stability Control devices Discount.
- Greenhouse Gas Score credit.
- Premium Payment Credit.
- Edge II Program Tiered Rating.
- Eff. 11-1-10 UTCX-G126752143 [SERFF Filing Access - North Carolina](#)

198. Valiant Insurance Company

- 5% non-fleet private passenger auto comprehensive & collision insurance rates.
- 5% auto bodily injury, property damage, comprehensive & collision coverage if named insured is an educator.
- 5% auto BI, PD, medical payments, comprehensive & collision for loss free credit insured with 3 years with "0" SDIP pts.
- 10% auto bodily injury, property damage, med pay, comprehensive & collision for loss free credit insured 6 years with "0" SDIP pts.
- 5% auto bodily injury & property damage for anti-lock brakes.
- 5% auto comprehensive with anti-theft device (active).
- 10% auto comprehensive with anti-theft device (passive).
- 5% auto bodily, property damage, medical payments, comprehensive & collision for mature driver.
- 5% auto bodily injury, property damage, medical payments, comprehensive & collision for account driver.
- 5% auto comprehensive & collision for multi-car policies.
- 15% auto comprehensive & collision for cars with "0" SDIP pts.
- Eff. 2-15-98

199. Victoria Fire & Casualty Company

**TIER A**

- Territory Deviation and Territory Definitions.
- Model Year Deviation.
- New Vehicle Deviation.
- Driver Class Deviation.
- Accident Free Deviation.
- Financial Responsibility Deviation.
- Matrix Deviation.
- Safe Driver Insurance Plan Deviation.
- Inexperienced Operator Deviation.
- Intra Agency Transfer Deviation.
- Affinity Deviation.
- Paid in Full Deviation.
- Military Deviation.
- Increased Limits Deviation.
- Household Composition Deviation.
- Advance Quote Deviation.
- Driving Group Deviation.
- Premium Payer Reward Deviation.
- Insurance Lapse Deviation.
- Accident Forgiveness Deviation.
- Deductible Deviation.

**TIER B**

- Territory Deviation and Territory Definitions.
- Model Year Deviation.
- New Vehicle Deviation.
- Driver Class Deviation.
- Accident Free Deviation.
- Matrix Deviation.
- Driving Record Deviation.
- Inexperienced Operator Deviation.
- Intra Agency Transfer Deviation.
- Affinity Deviation.
- Paid in Full Deviation.
- Military Deviation.
- Advance Quote Deviation.
- Driving Group Deviation.
- Premium Payer Reward Deviation.
- Prior Carrier Deviation.
- Prior Insurance Lapse Deviation.
- Accident Forgiveness Deviation.
- Deductible Deviation.
- Increased Limits Deviation.
- Household Composition Deviation.
- Eff 1-9-17 NTWP-130798615 [SERFF Filing Access - North Carolina](#)

200. Vigilant Insurance Company

- Antique autos.
- Installment Payment Recurring Payments Waived.
- Eff. 10-1-15 CHUB-129988293 [SERFF Filing Access - North Carolina](#)

201. West American Insurance Company

- Fampak Discount: 5% credit for all coverages.
- Prime Life Discount: 4% credit for all coverages.
- Employee Discount: 15% credit for all coverages.
- Base Rate Deviation by territory.
- Anti-Theft Discount various discounts.
- Eff. 9-1-00 PC035766 [NCDOI](#)



202. Wilshire Insurance Company

- Liability Deviation Rule 1.
- Liability Deviation Rule 2.
- Liability Deviation Rule 3.
- Liability Deviation Rule 4.
- Liability Deviation Rule 5.
- Liability Deviation Rule 6.
- Liability Deviation Rule 7.
- Liability Deviation Rule 8.
- Voluntary Manual Deviation (Inexperienced Operator).
- Eff 7-5-11 OCCD-127196090 [SERFF Filing Access - North Carolina](#)

- (ii) The Rate Bureau does not have appropriate data upon which to base an estimate of the amount of premium written at deviated rates. See Exhibit RB-3 for the available information on deviations.
- (iii) The Rate Bureau does not have appropriate data upon which to base an estimate of the percentage of statewide premium written at deviated rates. See Exhibit RB-3 for the available information on deviations.
- (iv) See Exhibit RB-3 for the amount of deviations on liability and physical damage business in dollars.
- (v) The Rate Bureau does not have appropriate data upon which to base an estimate of the average percentage deviation on policies written by companies at deviated rates. See Exhibit RB-3 for the available information on deviations.
- (vi) The average percentage deviation for all companies, as a percentage of the total premium written by all companies on liability and physical damage policies (whether they grant deviations or not), is shown on Exhibit RB-3.

COMPANIES PAYING PRIVATE PASSENGER AUTOMOBILE INSURANCE DIVIDENDS

**Liability**

Metropolitan Property & Casualty Insurance Co  
 Metropolitan Direct Property & Casualty Ins Co  
 United Services Automobile Association  
 USAA Casualty Insurance Company  
 Economy Premier Assurance Company

**2017**

**Physical Damage**

Metropolitan Property & Casualty Insurance Co  
 Metropolitan Direct Property & Casualty Ins Co  
 United Services Automobile Association  
 USAA Casualty Insurance Company  
 Economy Premier Assurance Company

**Liability**

United Services Automobile Association  
 USAA Casualty Insurance Company

**2016**

**Physical Damage**

United Services Automobile Association  
 USAA Casualty Insurance Company

**Liability**

Metropolitan Property & Casualty Insurance Co  
 Metropolitan Direct Property & Casualty Ins Co  
 United Services Automobile Association  
 USAA Casualty Insurance Company  
 Economy Premier Assurance Company

**2015**

**Physical Damage**

Metropolitan Property & Casualty Insurance Co  
 Metropolitan Direct Property & Casualty Ins Co  
 United Services Automobile Association  
 USAA Casualty Insurance Company  
 Economy Premier Assurance Company

**Liability**

Metropolitan Property & Casualty Insurance Co  
 Metropolitan Direct Property & Casualty Ins Co  
 United Services Automobile Association  
 USAA Casualty Insurance Company  
 Economy Premier Assurance Company

**2014**

**Physical Damage**

Metropolitan Property & Casualty Insurance Co  
 Metropolitan Direct Property & Casualty Ins Co  
 United Services Automobile Association  
 USAA Casualty Insurance Company  
 Economy Premier Assurance Company

**Liability**

Metropolitan Property & Casualty Insurance Co  
 Metropolitan Direct Property & Casualty Ins Co  
 United Services Automobile Association  
 USAA Casualty Insurance Company  
 Economy Premier Assurance Company  
 St. Paul Mercury Insurance Company

**2013**

**Physical Damage**

Metropolitan Property & Casualty Insurance Co  
 Metropolitan Direct Property & Casualty Ins Co  
 United Services Automobile Association  
 USAA Casualty Insurance Company  
 Economy Premier Assurance Company  
 St. Paul Mercury Insurance Company

## (ii) Estimated premium on companies issuing dividends

<u>Year</u>	<u>Liability (a)</u>	<u>Physical Damage (a)</u>
2013	155,455,002	120,325,424
2014	160,654,353	131,892,472
2015	166,129,469	145,542,462
2016	143,284,070	127,768,747
2017	176,596,020	170,746,626

## (iii) Estimated percentage of statewide premium written by companies issuing dividends

<u>Year</u>	<u>Liability (a)</u>	<u>Physical Damage (a)</u>
2013	5.8%	5.8%
2014	5.9	6.0
2015	6.0	6.1
2016	4.9	5.0
2017	5.7	5.9

(iv) See page D-35 for the amount of dividends on liability and physical damage business in dollars.

(v)(vi) The Rate Bureau does not have appropriate data upon which to base an estimate of the average percentage dividend on policies receiving dividends by all companies issuing dividends. The average percentage dividend, as a percentage of the total premium written on liability and physical damage policies is shown on page D-35.

(a) Based on statutory Page 14 of the Annual Statement.

NORTH CAROLINA  
COMPARISON OF ANNUAL STATEMENT AND FILING INFORMATION

LIABILITY

<u>Year</u>	<u>Annual Statement</u>		<u>Filing</u>	
	<u>Losses</u>	<u>Premium</u>	<u>Losses</u>	<u>Premium</u>
2015	2,011,157,788	2,749,427,412	1,808,334,831	3,060,289,565
2016	2,166,774,484	2,858,690,408	1,961,537,938	3,112,923,901
2017	2,440,745,363	3,000,873,180	1,954,710,866	3,152,593,823

The data are not comparable for the following reasons:

- Annual Statement premium is at total limits collected level. Filing premium is at a basic limits current level for Bodily Injury, Property Damage, and Uninsured Motorists, and at a total limits level for Medical Payments and Underinsured Motorists.
- Annual Statement losses are on a total limits basis and do not include any loss adjustment expenses. Filing losses are on a basic limits basis for all coverages other than Medical Payments and Underinsured Motorists. Losses include allocated loss adjustment expense only for Bodily Injury, Property Damage and Medical Payments, and all loss adjustment expenses for Uninsured Motorists and Underinsured Motorists.
- Annual statement losses include reserves for incurred but not reported claims. Filing losses are developed to an ultimate basis and therefore reflect reserves for incurred but not reported claims.

PHYSICAL DAMAGE

<u>Year</u>	<u>Annual Statement</u>		<u>Filing</u>	
	<u>Losses</u>	<u>Premium</u>	<u>Losses</u>	<u>Premium</u>
2015	1,360,242,003	2,319,837,917	1,174,333,458	2,680,679,200
2016	1,657,402,598	2,562,609,937	1,330,583,040	2,752,305,525
2017	1,556,421,576	2,836,387,286	1,326,978,741	2,791,842,540

The data are not comparable for the following reasons:

- Annual Statement premium is on a collected basis. Filing premium is at current level.
- Annual Statement data includes catastrophe losses for the Comprehensive coverage. Filing losses replace actual wind and water losses with a long-term wind and water provision.

NORTH CAROLINA  
EXPECTED LOSS RATIOS

	1/1/2009 Implementation	11/1/2009 Implementation	10/1/2017 Implementation
Bodily Injury	.670	.719	.665
Property Damage	.673	.705	.831
Medical Payments	.692	.696	.696
Uninsured Motorists	.642	.575	.606
Underinsured Motorists	.667	1.011	.607
Comprehensive	.625	.685	.571
Collision	.639	.656	.570

NORTH CAROLINA  
MOTORCYCLES  
EXPECTED LOSS RATIOS

	1/1/2009 Implementation	11/1/2009 Implementation	10/1/2017 Implementation
Coverage			
Liability	.666	.720	.557

## Bodily Injury

<u>Accident Year</u>	<u>Total Limits Paid Losses(a)</u>	<u>Total Limits Reserves(a)</u>	<u>Total Limits Loss Dev.(b)</u>	<u>Total Limits Dev. Losses</u>
12/31/2015	\$783,282,666	\$ 96,698,219	1.006	\$885,260,770
12/31/2016	707,535,137	206,199,850	1.032	942,974,507
12/31/2017	390,776,471	423,950,233	1.129	919,826,449

<u>Accident Year</u>	<u>Unallocated Loss Adj. Exp.(c)</u>	<u>Loss Trend Factors(d)</u>	<u>LAE Trend Factors(d)</u>	<u>Trended Incurred Losses and LAE</u>
12/31/2015	\$87,842,784	1.073	1.133	\$1,049,410,680
12/31/2016	105,738,187	1.020	1.105	1,078,674,694
12/31/2017	97,460,087	1.091	1.078	1,108,592,630

## Property Damage

<u>Accident Year</u>	<u>Total Limits Paid Losses(a)</u>	<u>Total Limits Reserves(a)</u>	<u>Total Limits Loss Dev.(b)</u>	<u>Total Limits Dev. Losses</u>
12/31/2015	\$832,053,902	\$ 653,945	1.002	\$834,373,263
12/31/2016	910,965,246	2,346,566	1.005	917,878,371
12/31/2017	886,762,203	23,864,790	1.041	947,962,700

<u>Accident Year</u>	<u>Unallocated Loss Adj. Exp.(c)</u>	<u>Loss Trend Factors(d)</u>	<u>LAE Trend Factors(d)</u>	<u>Trended Incurred Losses and LAE</u>
12/31/2015	\$96,212,748	1.260	1.133	\$1,160,319,355
12/31/2016	100,589,967	1.145	1.105	1,162,122,648
12/31/2017	91,338,705	1.140	1.078	1,179,140,602

## Medical Payments

<u>Accident Year</u>	<u>Total Limits Paid Losses(a)</u>	<u>Total Limits Reserves(a)</u>	<u>Total Limits Loss Dev.(b)</u>	<u>Total Limits Dev. Losses</u>
12/31/2015	\$97,559,378	\$ 657,806	1.006	\$98,806,487
12/31/2016	100,602,464	1,833,694	1.026	105,099,498
12/31/2017	83,897,570	11,647,169	1.075	102,710,594

<u>Accident Year</u>	<u>Unallocated Loss Adj. Exp.(c)</u>	<u>Loss Trend Factors(d)</u>	<u>LAE Trend Factors(d)</u>	<u>Trended Incurred Losses and LAE</u>
12/31/2015	\$11,914,429	1.051	1.133	\$117,344,666
12/31/2016	14,293,532	0.980	1.105	118,791,861
12/31/2017	13,240,339	1.031	1.078	120,167,708

- (a) Data on a paid/reserve basis is available only for total limits. See page H-5.  
(b) See Section H - Loss Development.  
(c) See pages C-1, C-3, and C-5 for the unallocated loss adjustment expense factors.  
(d) Using selected trends on page D-8.



See page D-15 and prefiled testimony of J. Smollik and P. Anderson.

The following pages H-274-378 contain North Carolina private passenger data by territory for years ended December 31, 2015, 2016 and 2017.

Liability data is for voluntary and ceded risks. Losses are not developed and include allocated loss adjustment expense only. Excess is calculated on a 30/60/25 basis.

Physical Damage data is for standard and non-standard risks on a paid basis and does not include loss adjustment expense. Coverage codes are defined as follows:

- 001 Full Coverage Comprehensive
- 003 \$50 Deductible Comprehensive
- 010 \$100 Deductible Comprehensive
- 055 \$250 Deductible Comprehensive
- 726 \$500 Deductible Comprehensive
- 727 \$1,000 Deductible Comprehensive
- 072 \$50 Deductible Collision
- 073 \$200 Deductible Collision
- 074 \$100 Deductible Collision
- 076 \$250 Deductible Collision
- 077 \$500 Deductible Collision
- 078 \$1,000 Deductible Collision

See also pages C-13-17.

NORTH CAROLINA  
AUTOMOBILE LIABILITY EXPERIENCE (1)  
PRIVATE PASSENGER - VOLUNTARY AND CEDED RISKS  
BODILY INJURY

Territory	Accident Year	Earned Car Years	Collected Earned Premium (2)	<u>Incurred Losses (5)</u>		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
110	2015	93,135	16,325,122	6,639,291	1,641,633	945	7,026	1.01	71.29
	2016	95,094	15,155,544	6,776,658	1,472,477	929	7,295	0.98	71.26
	2017	96,941	14,653,359	6,573,868	1,368,339	897	7,329	0.93	67.81
	Total	285,170	46,134,025	19,989,817	4,482,449	2,771	7,214	0.97	70.10
120	2015	340,440	54,491,797	29,825,780	8,000,300	4,001	7,455	1.18	87.61
	2016	344,752	54,572,534	32,462,201	6,092,209	4,335	7,488	1.26	94.16
	2017	346,346	54,407,006	27,979,446	5,443,352	3,946	7,091	1.14	80.78
	Total	1,031,538	163,471,337	90,267,427	19,535,861	12,282	7,350	1.19	87.51
130	2015	403,710	69,160,146	41,603,015	7,010,210	5,315	7,827	1.32	103.05
	2016	406,736	72,762,860	42,957,311	7,063,778	5,498	7,813	1.35	105.61
	2017	406,762	71,645,229	39,075,918	6,478,079	4,843	8,069	1.19	96.07
	Total	1,217,208	213,568,235	123,636,244	20,552,067	15,656	7,897	1.29	101.57
140	2015	24,919	4,370,044	3,733,580	423,751	482	7,746	1.93	149.83
	2016	24,404	4,778,986	3,811,287	385,092	422	9,031	1.73	156.17
	2017	23,999	5,194,745	2,894,287	166,092	341	8,488	1.42	120.60
	Total	73,322	14,343,775	10,439,154	974,935	1,245	8,385	1.70	142.37
150	2015	95,609	17,558,946	9,793,677	1,209,448	1,661	5,896	1.74	102.43
	2016	98,148	19,212,027	11,184,749	2,173,514	1,800	6,214	1.83	113.96
	2017	99,154	19,763,524	10,164,534	1,490,873	1,641	6,194	1.66	102.51
	Total	292,911	56,534,497	31,142,960	4,873,835	5,102	6,104	1.74	106.32

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Notes:

- (1) Not under fleet plan.
- (2) Premiums include charges for excess limits for Bodily Injury.
- (3) Claim frequency is per 100 cars.
- (4) Basic limits.
- (5) Incurred losses include allocated loss adjustment expenses.

NORTH CAROLINA  
AUTOMOBILE LIABILITY EXPERIENCE (1)  
PRIVATE PASSENGER - VOLUNTARY AND CEDED RISKS  
BODILY INJURY

Territory	Accident Year	Earned Car Years	Collected Earned Premium (2)	<u>Incurred Losses (5)</u>		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
170	2015	168,731	28,799,723	12,819,601	2,625,137	1,665	7,699	0.99	75.98
	2016	172,317	27,861,404	15,155,480	3,991,138	1,831	8,277	1.06	87.95
	2017	174,784	26,537,664	14,127,750	3,073,786	1,773	7,968	1.01	80.83
	Total	515,832	83,198,791	42,102,831	9,690,061	5,269	7,991	1.02	81.62
180	2015	99,621	18,597,386	10,683,654	1,796,444	1,283	8,327	1.29	107.24
	2016	100,242	18,872,296	11,496,345	1,666,029	1,303	8,823	1.30	114.69
	2017	100,962	19,217,840	9,576,158	1,067,912	1,183	8,095	1.17	94.85
	Total	300,825	56,687,522	31,756,157	4,530,385	3,769	8,426	1.25	105.56
190	2015	166,172	32,687,878	16,729,905	3,931,882	2,221	7,533	1.34	100.68
	2016	172,144	32,462,482	16,359,532	4,825,887	2,039	8,023	1.18	95.03
	2017	176,746	32,646,896	17,058,815	3,668,363	2,104	8,108	1.19	96.52
	Total	515,062	97,797,256	50,148,252	12,426,132	6,364	7,880	1.24	97.36
200	2015	69,880	13,770,492	8,063,826	862,737	984	8,195	1.41	115.40
	2016	71,797	14,153,580	7,964,688	957,488	987	8,070	1.37	110.93
	2017	73,749	14,484,268	7,400,077	1,097,757	909	8,141	1.23	100.34
	Total	215,426	42,408,340	23,428,591	2,917,982	2,880	8,135	1.34	108.75
210	2015	18,056	3,485,494	1,519,492	259,205	140	10,854	0.78	84.15
	2016	18,862	3,462,656	1,545,854	941,635	156	9,909	0.83	81.96
	2017	19,575	3,405,249	1,852,223	634,625	147	12,600	0.75	94.62
	Total	56,493	10,353,399	4,917,569	1,835,465	443	11,101	0.78	87.05

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Notes:

- (1) Not under fleet plan.
- (2) Premiums include charges for excess limits for Bodily Injury.
- (3) Claim frequency is per 100 cars.
- (4) Basic limits.
- (5) Incurred losses include allocated loss adjustment expenses.

NORTH CAROLINA  
AUTOMOBILE LIABILITY EXPERIENCE (1)  
PRIVATE PASSENGER - VOLUNTARY AND CEDED RISKS  
BODILY INJURY

Territory	Accident Year	Earned Car Years	Collected Earned Premium (2)	<u>Incurred Losses (5)</u>		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
220	2015	56,232	10,388,749	6,533,916	2,634,161	772	8,464	1.37	116.20
	2016	56,531	11,064,784	7,684,043	1,397,124	796	9,653	1.41	135.93
	2017	56,885	11,571,645	6,507,988	1,170,901	754	8,631	1.33	114.41
	Total	169,648	33,025,178	20,725,947	5,202,186	2,322	8,926	1.37	122.17
230	2015	84,190	17,283,043	12,556,651	1,511,304	1,297	9,681	1.54	149.15
	2016	83,283	18,689,323	12,880,552	2,260,381	1,417	9,090	1.70	154.66
	2017	82,539	19,566,086	11,392,019	1,405,706	1,243	9,165	1.51	138.02
	Total	250,012	55,538,452	36,829,222	5,177,391	3,957	9,307	1.58	147.31
240	2015	76,653	13,202,688	10,209,502	1,343,746	1,490	6,852	1.94	133.19
	2016	77,064	14,449,828	10,860,123	1,778,497	1,467	7,403	1.90	140.92
	2017	76,488	15,316,845	9,657,169	2,124,330	1,306	7,394	1.71	126.26
	Total	230,205	42,969,361	30,726,794	5,246,573	4,263	7,208	1.85	133.48
250	2015	238,013	51,552,644	32,517,112	4,665,209	4,894	6,644	2.06	136.62
	2016	240,649	52,210,036	32,805,477	4,970,334	4,561	7,193	1.90	136.32
	2017	242,085	53,327,941	31,051,829	3,873,864	4,118	7,541	1.70	128.27
	Total	720,747	157,090,621	96,374,418	13,509,407	13,573	7,100	1.88	133.71
260	2015	512,288	98,622,935	54,394,274	12,437,793	7,156	7,601	1.40	106.18
	2016	528,143	98,249,158	57,799,888	11,584,947	7,606	7,599	1.44	109.44
	2017	539,894	99,503,621	52,712,272	8,858,831	6,948	7,587	1.29	97.63
	Total	1,580,325	296,375,714	164,906,434	32,881,571	21,710	7,596	1.37	104.35

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Notes:

- (1) Not under fleet plan.
- (2) Premiums include charges for excess limits for Bodily Injury.
- (3) Claim frequency is per 100 cars.
- (4) Basic limits.
- (5) Incurred losses include allocated loss adjustment expenses.

NORTH CAROLINA  
AUTOMOBILE LIABILITY EXPERIENCE (1)  
PRIVATE PASSENGER - VOLUNTARY AND CEDED RISKS  
BODILY INJURY

Territory	Accident Year	Earned Car Years	Collected Earned Premium (2)	<u>Incurred Losses (5)</u>		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
270	2015	188,253	34,090,307	15,720,376	5,061,793	2,226	7,062	1.18	83.51
	2016	194,315	33,160,666	17,421,747	4,700,107	2,450	7,111	1.26	89.66
	2017	198,870	32,309,874	15,119,669	2,768,594	2,182	6,929	1.10	76.03
	Total	581,438	99,560,847	48,261,792	12,530,494	6,858	7,037	1.18	83.00
280	2015	155,448	29,186,478	21,112,706	2,868,262	3,073	6,870	1.98	135.82
	2016	159,312	32,648,705	22,056,071	3,169,585	3,116	7,078	1.96	138.45
	2017	161,814	35,164,759	19,497,836	2,425,294	2,861	6,815	1.77	120.50
	Total	476,574	96,999,942	62,666,613	8,463,141	9,050	6,924	1.90	131.49
290	2015	88,621	15,929,398	11,185,068	1,354,181	1,869	5,985	2.11	126.21
	2016	90,558	17,362,242	10,410,975	1,306,674	1,685	6,179	1.86	114.96
	2017	92,178	18,781,802	9,972,666	1,109,209	1,584	6,296	1.72	108.19
	Total	271,357	52,073,442	31,568,709	3,770,064	5,138	6,144	1.89	116.34
300	2015	354,055	64,234,736	28,002,362	7,685,950	4,163	6,726	1.18	79.09
	2016	366,043	62,013,187	28,615,889	5,853,919	4,252	6,730	1.16	78.18
	2017	375,663	61,734,881	28,107,249	5,358,862	3,903	7,201	1.04	74.82
	Total	1,095,761	187,982,804	84,725,500	18,898,731	12,318	6,878	1.12	77.32
310	2015	72,339	11,720,705	4,699,183	1,012,843	669	7,024	0.92	64.96
	2016	73,458	11,112,871	5,509,995	2,938,299	723	7,621	0.98	75.01
	2017	75,380	10,752,732	4,902,359	1,513,647	674	7,274	0.89	65.04
	Total	221,177	33,586,308	15,111,537	5,464,789	2,066	7,314	0.93	68.32

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Notes:

- (1) Not under fleet plan.
- (2) Premiums include charges for excess limits for Bodily Injury.
- (3) Claim frequency is per 100 cars.
- (4) Basic limits.
- (5) Incurred losses include allocated loss adjustment expenses.

NORTH CAROLINA  
AUTOMOBILE LIABILITY EXPERIENCE (1)  
PRIVATE PASSENGER - VOLUNTARY AND CEDED RISKS  
BODILY INJURY

Territory	Accident Year	Earned Car Years	Collected Earned Premium (2)	<u>Incurred Losses (5)</u>		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
320	2015	822,468	116,578,876	62,287,006	19,056,082	8,805	7,074	1.07	75.73
	2016	835,555	116,015,880	64,373,546	15,386,743	8,757	7,351	1.05	77.04
	2017	846,565	118,584,593	60,174,193	15,127,930	8,190	7,347	0.97	71.08
	Total	2,504,588	351,179,349	186,834,745	49,570,755	25,752	7,255	1.03	74.60
340	2015	165,613	30,013,723	19,900,333	2,155,745	3,206	6,207	1.94	120.16
	2016	167,211	32,233,625	21,492,981	2,865,572	3,352	6,412	2.00	128.54
	2017	167,772	34,313,348	18,913,861	1,463,673	2,855	6,625	1.70	112.74
	Total	500,596	96,560,696	60,307,175	6,484,990	9,413	6,407	1.88	120.47
350	2015	441,022	71,491,939	34,511,990	8,775,623	5,238	6,589	1.19	78.25
	2016	449,155	69,583,980	37,622,609	10,583,955	5,302	7,096	1.18	83.76
	2017	456,552	72,404,819	34,635,189	6,197,785	4,980	6,955	1.09	75.86
	Total	1,346,729	213,480,738	106,769,788	25,557,363	15,520	6,879	1.15	79.28
360	2015	161,833	24,540,459	15,082,878	2,564,393	2,303	6,549	1.42	93.20
	2016	164,432	25,711,835	16,134,273	2,986,501	2,246	7,184	1.37	98.12
	2017	165,538	27,173,503	15,021,732	2,957,094	2,086	7,201	1.26	90.74
	Total	491,803	77,425,797	46,238,883	8,507,988	6,635	6,969	1.35	94.02
370	2015	360,311	60,313,254	41,592,452	7,198,586	5,997	6,936	1.66	115.43
	2016	369,680	66,956,798	45,101,220	10,021,410	6,142	7,343	1.66	122.00
	2017	376,589	72,775,764	39,408,462	4,883,683	5,578	7,065	1.48	104.65
	Total	1,106,580	200,045,816	126,102,134	22,103,679	17,717	7,118	1.60	113.96

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Notes:

- (1) Not under fleet plan.
- (2) Premiums include charges for excess limits for Bodily Injury.
- (3) Claim frequency is per 100 cars.
- (4) Basic limits.
- (5) Incurred losses include allocated loss adjustment expenses.

NORTH CAROLINA  
AUTOMOBILE LIABILITY EXPERIENCE (1)  
PRIVATE PASSENGER - VOLUNTARY AND CEDED RISKS  
BODILY INJURY

Territory	Accident Year	Earned Car Years	Collected Earned Premium (2)	<u>Incurred Losses (5)</u>		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
380	2015	80,532	12,441,415	10,171,025	2,636,654	1,507	6,749	1.87	126.30
	2016	81,776	14,107,064	10,735,129	2,039,996	1,421	7,555	1.74	131.27
	2017	82,381	15,572,060	9,419,730	1,153,284	1,317	7,152	1.60	114.34
	Total	244,689	42,120,539	30,325,884	5,829,934	4,245	7,144	1.73	123.94
390	2015	229,535	48,069,162	24,783,631	6,366,201	3,544	6,993	1.54	107.97
	2016	234,550	46,014,663	23,418,240	5,231,942	3,366	6,957	1.44	99.84
	2017	240,137	46,049,483	21,774,567	4,650,565	3,091	7,045	1.29	90.68
	Total	704,222	140,133,308	69,976,438	16,248,708	10,001	6,997	1.42	99.37
420	2015	189,876	41,874,363	36,853,853	3,670,315	5,989	6,154	3.15	194.09
	2016	194,538	47,881,857	39,766,738	3,238,289	5,858	6,788	3.01	204.42
	2017	196,890	52,726,793	36,319,640	2,678,071	5,113	7,103	2.60	184.47
	Total	581,304	142,483,013	112,940,231	9,586,675	16,960	6,659	2.92	194.29
440	2015	135,260	26,861,818	15,626,190	2,271,696	2,464	6,342	1.82	115.53
	2016	140,450	27,698,626	17,361,003	1,565,485	2,605	6,664	1.85	123.61
	2017	145,125	29,193,410	17,838,607	2,175,667	2,531	7,048	1.74	122.92
	Total	420,835	83,753,854	50,825,800	6,012,848	7,600	6,688	1.81	120.77
450	2015	67,860	13,506,826	10,701,483	1,575,604	1,665	6,427	2.45	157.70
	2016	69,126	14,629,361	9,765,400	1,175,816	1,409	6,931	2.04	141.27
	2017	69,739	15,137,484	9,696,865	1,423,944	1,313	7,385	1.88	139.05
	Total	206,725	43,273,671	30,163,748	4,175,364	4,387	6,876	2.12	145.91

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Notes:

- (1) Not under fleet plan.
- (2) Premiums include charges for excess limits for Bodily Injury.
- (3) Claim frequency is per 100 cars.
- (4) Basic limits.
- (5) Incurred losses include allocated loss adjustment expenses.



NORTH CAROLINA  
AUTOMOBILE LIABILITY EXPERIENCE (1)  
PRIVATE PASSENGER - VOLUNTARY AND CEDED RISKS  
BODILY INJURY

Territory	Accident Year	Earned Car Years	Collected Earned Premium (2)	<u>Incurred Losses (5)</u>		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
460	2015	571,547	87,995,373	53,507,620	14,077,852	7,839	6,826	1.37	93.62
	2016	585,643	92,176,925	55,530,896	13,454,152	7,542	7,363	1.29	94.82
	2017	595,822	97,911,916	49,547,334	8,446,570	6,932	7,148	1.16	83.16
	Total	1,753,012	278,084,214	158,585,850	35,978,574	22,313	7,107	1.27	90.46
470	2015	141,072	20,832,432	14,936,125	2,848,629	2,250	6,638	1.59	105.88
	2016	142,622	23,197,556	15,246,671	3,043,195	2,157	7,068	1.51	106.90
	2017	143,776	25,406,393	14,054,405	1,980,825	1,956	7,185	1.36	97.75
	Total	427,470	69,436,381	44,237,201	7,872,649	6,363	6,952	1.49	103.49
480	2015	194,982	26,522,912	12,330,344	5,186,407	1,698	7,262	0.87	63.24
	2016	197,685	25,067,755	13,521,969	2,780,665	1,704	7,935	0.86	68.40
	2017	200,589	25,108,962	12,083,798	2,358,081	1,575	7,672	0.79	60.24
	Total	593,256	76,699,629	37,936,111	10,325,153	4,977	7,622	0.84	63.95
490	2015	495,408	69,138,105	32,348,324	10,284,884	4,264	7,586	0.86	65.30
	2016	507,371	66,174,988	33,434,788	10,567,824	4,141	8,074	0.82	65.90
	2017	517,013	67,028,624	30,226,365	9,392,236	3,909	7,733	0.76	58.46
	Total	1,519,792	202,341,717	96,009,477	30,244,944	12,314	7,797	0.81	63.17
Statewide	2015	7,363,684	1,255,639,368	722,976,225	157,004,660	103,075	7,014	1.40	98.18
	2016	7,513,646	1,281,706,082	759,264,328	154,470,659	103,375	7,345	1.38	101.05
	2017	7,625,302	1,319,373,118	694,738,880	119,987,824	94,783	7,330	1.24	91.11
	Total	22,502,632	3,856,718,568	2,176,979,433	431,463,143	301,233	7,227	1.34	96.74

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Notes:

- (1) Not under fleet plan.
- (2) Premiums include charges for excess limits for Bodily Injury.
- (3) Claim frequency is per 100 cars.
- (4) Basic limits.
- (5) Incurred losses include allocated loss adjustment expenses.

NORTH CAROLINA  
AUTOMOBILE LIABILITY EXPERIENCE (1)  
PRIVATE PASSENGER - VOLUNTARY AND CEDED RISKS  
PROPERTY DAMAGE

Territory	Accident Year	Earned Car Years	Collected Earned Premium (2)	<u>Incurring Losses (5)</u>		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
110	2015	93,135	10,463,596	9,069,006	51,155	2,873	3,157	3.08	97.37
	2016	95,094	11,346,558	9,767,354	139,134	2,933	3,330	3.08	102.71
	2017	96,941	12,297,057	9,916,210	143,179	2,835	3,498	2.92	102.29
	Total	285,170	34,107,211	28,752,570	333,468	8,641	3,327	3.03	100.83
120	2015	340,440	37,022,382	28,900,056	484,468	9,636	2,999	2.83	84.89
	2016	344,752	36,384,271	31,915,913	433,566	9,892	3,226	2.87	92.58
	2017	346,346	37,284,110	31,079,717	588,064	9,466	3,283	2.73	89.74
	Total	1,031,538	110,690,763	91,895,686	1,506,098	28,994	3,169	2.81	89.09
130	2015	403,710	45,950,407	35,996,288	706,009	11,661	3,087	2.89	89.16
	2016	406,736	45,798,712	39,617,492	646,566	12,103	3,273	2.98	97.40
	2017	406,762	47,378,030	38,864,214	772,313	11,392	3,412	2.80	95.55
	Total	1,217,208	139,127,149	114,477,994	2,124,888	35,156	3,256	2.89	94.05
140	2015	24,919	3,352,621	2,787,492	9,289	934	2,984	3.75	111.86
	2016	24,404	3,338,584	2,906,302	70,858	910	3,194	3.73	119.09
	2017	23,999	3,318,011	2,788,963	34,901	854	3,266	3.56	116.21
	Total	73,322	10,009,216	8,482,757	115,048	2,698	3,144	3.68	115.69
150	2015	95,609	12,375,147	11,749,174	93,657	3,940	2,982	4.12	122.89
	2016	98,148	13,691,171	12,901,428	205,093	4,075	3,166	4.15	131.45
	2017	99,154	15,123,020	13,029,922	202,273	3,855	3,380	3.89	131.41
	Total	292,911	41,189,338	37,680,524	501,023	11,870	3,174	4.05	128.64

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Notes:

- (1) Not under fleet plan.
- (2) Premiums include charges for excess limits.
- (3) Claim frequency is per 100 cars.
- (4) Basic limits.
- (5) Incurred losses include allocated loss adjustment expenses.

NORTH CAROLINA  
AUTOMOBILE LIABILITY EXPERIENCE (1)  
PRIVATE PASSENGER - VOLUNTARY AND CEDED RISKS  
PROPERTY DAMAGE

Territory	Accident Year	Earned Car Years	Collected Earned Premium (2)	<u>Incurring Losses (5)</u>		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
170	2015	168,731	20,553,631	16,667,487	141,928	5,714	2,917	3.39	98.78
	2016	172,317	21,778,620	18,899,212	184,428	5,848	3,232	3.39	109.68
	2017	174,784	22,794,073	19,149,774	374,532	5,304	3,610	3.03	109.56
	Total	515,832	65,126,324	54,716,473	700,888	16,866	3,244	3.27	106.07
180	2015	99,621	16,612,181	13,287,006	89,574	4,967	2,675	4.99	133.38
	2016	100,242	17,857,230	14,311,936	175,104	4,760	3,007	4.75	142.77
	2017	100,962	19,057,021	13,878,456	84,478	3,518	3,945	3.48	137.46
	Total	300,825	53,526,432	41,477,398	349,156	13,245	3,132	4.40	137.88
190	2015	166,172	23,502,241	21,564,830	185,456	6,675	3,231	4.02	129.77
	2016	172,144	24,997,296	24,227,207	392,153	6,923	3,500	4.02	140.74
	2017	176,746	27,219,058	24,649,577	559,621	6,733	3,661	3.81	139.46
	Total	515,062	75,718,595	70,441,614	1,137,230	20,331	3,465	3.95	136.76
200	2015	69,880	9,515,061	8,481,141	79,339	2,632	3,222	3.77	121.37
	2016	71,797	9,848,254	8,853,089	90,262	2,618	3,382	3.65	123.31
	2017	73,749	10,286,529	8,669,332	75,282	2,457	3,528	3.33	117.55
	Total	215,426	29,649,844	26,003,562	244,883	7,707	3,374	3.58	120.71
210	2015	18,056	1,861,813	1,449,464	21,235	476	3,045	2.64	80.28
	2016	18,862	1,887,030	1,545,094	28,693	473	3,267	2.51	81.92
	2017	19,575	1,971,594	1,973,261	0	525	3,759	2.68	100.81
	Total	56,493	5,720,437	4,967,819	49,928	1,474	3,370	2.61	87.94

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Notes:

- (1) Not under fleet plan.
- (2) Premiums include charges for excess limits.
- (3) Claim frequency is per 100 cars.
- (4) Basic limits.
- (5) Incurred losses include allocated loss adjustment expenses.

NORTH CAROLINA  
AUTOMOBILE LIABILITY EXPERIENCE (1)  
PRIVATE PASSENGER - VOLUNTARY AND CEDED RISKS  
PROPERTY DAMAGE

Territory	Accident Year	Earned Car Years	Collected Earned Premium (2)	<u>Incurred Losses (5)</u>		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
220	2015	56,232	6,316,274	4,648,437	24,056	1,417	3,280	2.52	82.67
	2016	56,531	6,371,400	5,741,891	109,114	1,528	3,758	2.70	101.57
	2017	56,885	6,268,006	5,639,914	174,110	1,448	3,895	2.55	99.15
	Total	169,648	18,955,680	16,030,242	307,280	4,393	3,649	2.59	94.49
230	2015	84,190	10,380,712	7,730,428	116,741	2,321	3,331	2.76	91.82
	2016	83,283	10,167,958	7,932,671	73,154	2,437	3,255	2.93	95.25
	2017	82,539	10,009,175	8,036,606	109,210	2,169	3,705	2.63	97.37
	Total	250,012	30,557,845	23,699,705	299,105	6,927	3,421	2.77	94.79
240	2015	76,653	9,049,755	7,146,903	46,542	2,519	2,837	3.29	93.24
	2016	77,064	8,900,920	7,655,472	64,190	2,558	2,993	3.32	99.34
	2017	76,488	8,841,675	7,730,027	83,149	2,218	3,485	2.90	101.06
	Total	230,205	26,792,350	22,532,402	193,881	7,295	3,089	3.17	97.88
250	2015	238,013	38,077,584	34,930,715	438,537	12,341	2,830	5.19	146.76
	2016	240,649	42,388,419	35,973,211	265,125	11,603	3,100	4.82	149.48
	2017	242,085	45,568,205	33,938,492	470,227	9,295	3,651	3.84	140.19
	Total	720,747	126,034,208	104,842,418	1,173,889	33,239	3,154	4.61	145.46
260	2015	512,288	64,524,700	56,476,239	719,607	18,309	3,085	3.57	110.24
	2016	528,143	68,660,645	63,090,597	701,835	19,313	3,267	3.66	119.46
	2017	539,894	73,875,510	62,435,653	695,350	17,884	3,491	3.31	115.64
	Total	1,580,325	207,060,855	182,002,489	2,116,792	55,506	3,279	3.51	115.17

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Notes:

- (1) Not under fleet plan.
- (2) Premiums include charges for excess limits.
- (3) Claim frequency is per 100 cars.
- (4) Basic limits.
- (5) Incurred losses include allocated loss adjustment expenses.

NORTH CAROLINA  
AUTOMOBILE LIABILITY EXPERIENCE (1)  
PRIVATE PASSENGER - VOLUNTARY AND CEDED RISKS  
PROPERTY DAMAGE

Territory	Accident Year	Earned Car Years	Collected Earned Premium (2)	<u>Incurred Losses (5)</u>		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
270	2015	188,253	26,298,158	23,655,948	450,888	7,815	3,027	4.15	125.66
	2016	194,315	28,127,802	27,167,674	546,538	8,397	3,235	4.32	139.81
	2017	198,870	30,710,442	26,272,409	380,418	7,769	3,382	3.91	132.11
	Total	581,438	85,136,402	77,096,031	1,377,844	23,981	3,215	4.12	132.60
280	2015	155,448	25,210,870	23,715,813	243,226	8,185	2,897	5.27	152.56
	2016	159,312	27,723,648	25,855,403	319,350	8,203	3,152	5.15	162.29
	2017	161,814	29,337,496	24,887,031	303,217	7,843	3,173	4.85	153.80
	Total	476,574	82,272,014	74,458,247	865,793	24,231	3,073	5.08	156.24
290	2015	88,621	12,960,759	11,919,414	162,226	3,950	3,018	4.46	134.50
	2016	90,558	14,164,007	13,068,866	35,723	4,052	3,225	4.47	144.31
	2017	92,178	15,081,879	13,464,292	102,911	3,852	3,495	4.18	146.07
	Total	271,357	42,206,645	38,452,572	300,860	11,854	3,244	4.37	141.70
300	2015	354,055	50,537,069	44,675,492	787,417	15,000	2,978	4.24	126.18
	2016	366,043	54,386,989	49,815,358	610,039	15,742	3,164	4.30	136.09
	2017	375,663	58,776,319	49,000,228	623,471	14,643	3,346	3.90	130.44
	Total	1,095,761	163,700,377	143,491,078	2,020,927	45,385	3,162	4.14	130.95
310	2015	72,339	8,523,382	7,493,090	38,481	2,609	2,872	3.61	103.58
	2016	73,458	9,334,004	8,369,451	51,474	2,799	2,990	3.81	113.94
	2017	75,380	10,173,516	8,430,009	103,528	2,760	3,054	3.66	111.83
	Total	221,177	28,030,902	24,292,550	193,483	8,168	2,974	3.69	109.83

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Notes:

- (1) Not under fleet plan.
- (2) Premiums include charges for excess limits.
- (3) Claim frequency is per 100 cars.
- (4) Basic limits.
- (5) Incurred losses include allocated loss adjustment expenses.

NORTH CAROLINA  
AUTOMOBILE LIABILITY EXPERIENCE (1)  
PRIVATE PASSENGER - VOLUNTARY AND CEDED RISKS  
PROPERTY DAMAGE

Territory	Accident Year	Earned Car Years	Collected Earned Premium (2)	<u>Incurred Losses (5)</u>		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
320	2015	822,468	91,100,326	72,332,173	1,104,561	24,261	2,981	2.95	87.95
	2016	835,555	90,992,229	79,384,053	831,939	25,168	3,154	3.01	95.01
	2017	846,565	94,942,590	79,167,842	1,245,003	23,947	3,306	2.83	93.52
	Total	2,504,588	277,035,145	230,884,068	3,181,503	73,376	3,147	2.93	92.18
340	2015	165,613	24,301,789	21,893,035	165,258	7,699	2,844	4.65	132.19
	2016	167,211	25,755,595	24,158,962	300,029	7,956	3,037	4.76	144.48
	2017	167,772	27,140,067	23,283,330	354,651	7,426	3,135	4.43	138.78
	Total	500,596	77,197,451	69,335,327	819,938	23,081	3,004	4.61	138.51
350	2015	441,022	55,375,493	45,394,677	694,250	16,048	2,829	3.64	102.93
	2016	449,155	57,222,316	50,025,539	645,726	16,805	2,977	3.74	111.38
	2017	456,552	60,779,937	51,928,920	760,096	16,234	3,199	3.56	113.74
	Total	1,346,729	173,377,746	147,349,136	2,100,072	49,087	3,002	3.64	109.41
360	2015	161,833	19,866,749	16,348,121	139,702	5,737	2,850	3.55	101.02
	2016	164,432	20,024,061	17,486,306	206,129	5,911	2,958	3.59	106.34
	2017	165,538	20,867,706	18,058,143	229,783	5,746	3,143	3.47	109.09
	Total	491,803	60,758,516	51,892,570	575,614	17,394	2,983	3.54	105.51
370	2015	360,311	46,652,048	46,082,581	617,518	15,048	3,062	4.18	127.90
	2016	369,680	51,556,935	50,969,058	730,732	15,497	3,289	4.19	137.87
	2017	376,589	56,793,229	50,447,807	796,994	14,746	3,421	3.92	133.96
	Total	1,106,580	155,002,212	147,499,446	2,145,244	45,291	3,257	4.09	133.29

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Notes:

- (1) Not under fleet plan.
- (2) Premiums include charges for excess limits.
- (3) Claim frequency is per 100 cars.
- (4) Basic limits.
- (5) Incurred losses include allocated loss adjustment expenses.

NORTH CAROLINA  
AUTOMOBILE LIABILITY EXPERIENCE (1)  
PRIVATE PASSENGER - VOLUNTARY AND CEDED RISKS  
PROPERTY DAMAGE

Territory	Accident Year	Earned Car Years	Collected Earned Premium (2)	<u>Incurred Losses (5)</u>		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
380	2015	80,532	9,499,471	10,719,436	238,460	3,229	3,320	4.01	133.11
	2016	81,776	10,721,986	11,344,279	141,867	3,291	3,447	4.02	138.72
	2017	82,381	11,811,659	10,555,270	133,441	3,026	3,488	3.67	128.13
	Total	244,689	32,033,116	32,618,985	513,768	9,546	3,417	3.90	133.31
390	2015	229,535	34,316,706	32,952,676	624,119	10,939	3,012	4.77	143.56
	2016	234,550	36,368,266	35,987,562	536,131	10,769	3,342	4.59	153.43
	2017	240,137	40,889,973	35,419,751	593,063	10,475	3,381	4.36	147.50
	Total	704,222	111,574,945	104,359,989	1,753,313	32,183	3,243	4.57	148.19
420	2015	189,876	33,140,784	34,592,179	294,452	11,570	2,990	6.09	182.18
	2016	194,538	36,573,399	37,380,971	284,582	11,780	3,173	6.06	192.15
	2017	196,890	40,161,143	36,415,324	362,266	10,912	3,337	5.54	184.95
	Total	581,304	109,875,326	108,388,474	941,300	34,262	3,164	5.89	186.46
440	2015	135,260	20,083,716	18,182,833	267,332	5,946	3,058	4.40	134.43
	2016	140,450	21,102,400	20,808,300	338,972	6,380	3,261	4.54	148.15
	2017	145,125	23,468,869	20,939,262	278,301	6,205	3,375	4.28	144.28
	Total	420,835	64,654,985	59,930,395	884,605	18,531	3,234	4.40	142.41
450	2015	67,860	9,766,309	9,664,582	111,245	3,212	3,009	4.73	142.42
	2016	69,126	10,430,350	10,266,757	74,371	3,208	3,200	4.64	148.52
	2017	69,739	11,165,155	10,249,037	107,855	3,065	3,344	4.39	146.96
	Total	206,725	31,361,814	30,180,376	293,471	9,485	3,182	4.59	145.99

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Notes:

- (1) Not under fleet plan.
- (2) Premiums include charges for excess limits.
- (3) Claim frequency is per 100 cars.
- (4) Basic limits.
- (5) Incurred losses include allocated loss adjustment expenses.

NORTH CAROLINA  
AUTOMOBILE LIABILITY EXPERIENCE (1)  
PRIVATE PASSENGER - VOLUNTARY AND CEDED RISKS  
PROPERTY DAMAGE

Territory	Accident Year	Earned Car Years	Collected Earned Premium (2)	<u>Incurred Losses (5)</u>		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
460	2015	571,547	68,618,329	65,629,207	858,701	21,310	3,080	3.73	114.83
	2016	585,643	74,665,295	70,984,413	1,003,798	21,547	3,294	3.68	121.21
	2017	595,822	80,330,369	71,856,484	1,400,405	20,596	3,489	3.46	120.60
	Total	1,753,012	223,613,993	208,470,104	3,262,904	63,453	3,285	3.62	118.92
470	2015	141,072	16,254,123	14,581,837	92,071	4,814	3,029	3.41	103.36
	2016	142,622	17,294,089	15,294,608	172,828	4,692	3,260	3.29	107.24
	2017	143,776	18,181,407	15,684,961	207,394	4,647	3,375	3.23	109.09
	Total	427,470	51,729,619	45,561,406	472,293	14,153	3,219	3.31	106.58
480	2015	194,982	20,728,243	16,412,157	175,494	5,544	2,960	2.84	84.17
	2016	197,685	20,601,324	17,374,369	216,531	5,604	3,100	2.83	87.89
	2017	200,589	21,299,322	18,085,699	308,366	5,347	3,382	2.67	90.16
	Total	593,256	62,628,889	51,872,225	700,391	16,495	3,145	2.78	87.44
490	2015	495,408	56,803,222	44,918,280	386,656	15,340	2,928	3.10	90.67
	2016	507,371	58,163,974	50,621,917	983,063	16,056	3,153	3.16	99.77
	2017	517,013	61,505,367	51,385,603	657,621	15,438	3,329	2.99	99.39
	Total	1,519,792	176,472,563	146,925,800	2,027,340	46,834	3,137	3.08	96.67
Statewide	2015	7,363,684	939,595,651	822,048,197	10,659,650	274,671	2,993	3.73	111.64
	2016	7,513,646	988,625,737	901,702,715	11,609,097	281,831	3,199	3.75	120.01
	2017	7,625,302	1,054,707,519	897,311,520	13,315,473	264,630	3,391	3.47	117.68
	Total	22,502,632	2,982,928,907	2,621,062,432	35,584,220	821,132	3,192	3.65	116.48

Notes:

- (1) Not under fleet plan.
- (2) Premiums include charges for excess limits.
- (3) Claim frequency is per 100 cars.
- (4) Basic limits.
- (5) Incurred losses include allocated loss adjustment expenses.



NORTH CAROLINA  
AUTOMOBILE LIABILITY EXPERIENCE (1)  
PRIVATE PASSENGER - VOLUNTARY AND CEDED RISKS  
MEDICAL PAYMENTS

Territory	Accident Year	Earned Car Years	Collected Earned Premium (2)	<u>Incurring Losses (5)</u>		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
110	2015	69,733	2,046,599	543,713	417,457	450	1,208	0.65	7.80
	2016	70,127	1,906,310	630,114	385,112	596	1,057	0.85	8.99
	2017	70,247	1,769,849	549,478	358,769	514	1,069	0.73	7.82
	Total	210,107	5,722,758	1,723,305	1,161,338	1,560	1,105	0.74	8.20
120	2015	276,186	6,687,473	3,168,738	1,590,680	3,150	1,006	1.14	11.47
	2016	276,059	7,131,596	3,391,046	1,754,673	3,439	986	1.25	12.28
	2017	273,535	6,792,689	2,898,397	1,556,715	2,699	1,074	0.99	10.60
	Total	825,780	20,611,758	9,458,181	4,902,068	9,288	1,018	1.12	11.45
130	2015	322,209	8,234,273	4,170,893	2,138,616	4,192	995	1.30	12.94
	2016	319,052	8,672,161	4,193,352	2,235,830	4,231	991	1.33	13.14
	2017	313,315	8,600,428	4,063,135	1,826,550	3,720	1,092	1.19	12.97
	Total	954,576	25,506,862	12,427,380	6,200,996	12,143	1,023	1.27	13.02
140	2015	18,862	510,593	423,537	244,204	546	776	2.89	22.45
	2016	17,797	532,295	462,403	143,510	396	1,168	2.23	25.98
	2017	16,940	550,039	357,913	178,298	311	1,151	1.84	21.13
	Total	53,599	1,592,927	1,243,853	566,012	1,253	993	2.34	23.21
150	2015	70,255	1,951,334	981,148	501,440	1,006	975	1.43	13.97
	2016	70,614	2,041,706	1,168,761	607,842	1,113	1,050	1.58	16.55
	2017	69,577	2,080,492	987,923	556,875	903	1,094	1.30	14.20
	Total	210,446	6,073,532	3,137,832	1,666,157	3,022	1,038	1.44	14.91

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Notes:

- (1) Not under fleet plan.
- (2) Premiums include charges for excess limits.
- (3) Claim frequency is per 100 cars.
- (4) Basic limits.
- (5) Incurred losses include allocated loss adjustment expenses.

NORTH CAROLINA  
AUTOMOBILE LIABILITY EXPERIENCE (1)  
PRIVATE PASSENGER - VOLUNTARY AND CEDED RISKS  
MEDICAL PAYMENTS

Territory	Accident Year	Earned Car Years	Collected Earned Premium (2)	<u>Incurred Losses (5)</u>		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
170	2015	118,507	3,363,541	1,220,148	704,749	989	1,234	0.83	10.30
	2016	119,957	3,225,616	1,180,295	849,400	1,049	1,125	0.87	9.84
	2017	120,864	3,057,106	1,128,402	872,758	1,042	1,083	0.86	9.34
	Total	359,328	9,646,263	3,528,845	2,426,907	3,080	1,146	0.86	9.82
180	2015	49,554	1,556,163	622,019	494,055	576	1,080	1.16	12.55
	2016	49,666	1,488,513	617,233	681,729	621	994	1.25	12.43
	2017	49,877	1,565,262	574,343	584,228	574	1,001	1.15	11.52
	Total	149,097	4,609,938	1,813,595	1,760,012	1,771	1,024	1.19	12.16
190	2015	110,394	3,599,709	1,519,433	868,273	1,054	1,442	0.95	13.76
	2016	113,304	3,431,420	1,278,675	853,827	953	1,342	0.84	11.29
	2017	115,392	3,500,458	1,285,533	766,564	959	1,340	0.83	11.14
	Total	339,090	10,531,587	4,083,641	2,488,664	2,966	1,377	0.87	12.04
200	2015	46,114	1,462,037	733,799	555,693	672	1,092	1.46	15.91
	2016	46,868	1,565,728	688,610	438,492	658	1,047	1.40	14.69
	2017	47,507	1,612,690	635,022	420,304	559	1,136	1.18	13.37
	Total	140,489	4,640,455	2,057,431	1,414,489	1,889	1,089	1.34	14.64
210	2015	14,341	470,475	130,618	42,144	90	1,451	0.63	9.11
	2016	14,820	473,567	107,040	46,157	75	1,427	0.51	7.22
	2017	15,009	474,084	112,141	100,524	83	1,351	0.55	7.47
	Total	44,170	1,418,126	349,799	188,825	248	1,410	0.56	7.92

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Notes:

- (1) Not under fleet plan.
- (2) Premiums include charges for excess limits.
- (3) Claim frequency is per 100 cars.
- (4) Basic limits.
- (5) Incurred losses include allocated loss adjustment expenses.

NORTH CAROLINA  
AUTOMOBILE LIABILITY EXPERIENCE (1)  
PRIVATE PASSENGER - VOLUNTARY AND CEDED RISKS  
MEDICAL PAYMENTS

Territory	Accident Year	Earned Car Years	Collected Earned Premium (2)	<u>Incurred Losses (5)</u>		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
220	2015	45,321	1,270,144	640,163	300,507	529	1,210	1.17	14.13
	2016	44,792	1,343,073	639,253	326,382	581	1,100	1.30	14.27
	2017	44,143	1,340,452	681,813	368,849	585	1,165	1.33	15.45
	Total	134,256	3,953,669	1,961,229	995,738	1,695	1,157	1.26	14.61
230	2015	66,312	1,985,345	1,028,870	605,012	1,141	902	1.72	15.52
	2016	63,765	2,021,511	1,000,993	604,016	1,163	861	1.82	15.70
	2017	60,658	1,961,584	1,001,891	420,966	1,031	972	1.70	16.52
	Total	190,735	5,968,440	3,031,754	1,629,994	3,335	909	1.75	15.90
240	2015	62,110	1,549,570	1,059,413	441,455	1,062	998	1.71	17.06
	2016	61,272	1,665,668	1,051,265	453,289	981	1,072	1.60	17.16
	2017	58,845	1,637,714	897,012	352,433	770	1,165	1.31	15.24
	Total	182,227	4,852,952	3,007,690	1,247,177	2,813	1,069	1.54	16.51
250	2015	127,449	4,843,535	1,713,843	2,244,629	2,324	737	1.82	13.45
	2016	128,278	4,833,081	1,871,483	1,943,343	2,317	808	1.81	14.59
	2017	127,693	5,093,261	1,806,214	2,231,344	2,091	864	1.64	14.14
	Total	383,420	14,769,877	5,391,540	6,419,316	6,732	801	1.76	14.06
260	2015	361,293	10,889,631	4,904,475	2,400,576	4,382	1,119	1.21	13.57
	2016	367,549	10,807,282	5,230,180	2,870,345	4,803	1,089	1.31	14.23
	2017	370,974	11,206,712	4,844,524	2,698,473	4,225	1,147	1.14	13.06
	Total	1,099,816	32,903,625	14,979,179	7,969,394	13,410	1,117	1.22	13.62

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Notes:

- (1) Not under fleet plan.
- (2) Premiums include charges for excess limits.
- (3) Claim frequency is per 100 cars.
- (4) Basic limits.
- (5) Incurred losses include allocated loss adjustment expenses.

NORTH CAROLINA  
AUTOMOBILE LIABILITY EXPERIENCE (1)  
PRIVATE PASSENGER - VOLUNTARY AND CEDED RISKS  
MEDICAL PAYMENTS

Territory	Accident Year	Earned Car Years	Collected Earned Premium (2)	<u>Incurred Losses (5)</u>		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
270	2015	135,707	4,067,304	1,392,708	898,604	1,069	1,303	0.79	10.26
	2016	138,903	3,864,491	1,487,097	973,135	1,171	1,270	0.84	10.71
	2017	141,331	3,805,464	1,461,106	927,414	1,065	1,372	0.75	10.34
	Total	415,941	11,737,259	4,340,911	2,799,153	3,305	1,313	0.79	10.44
280	2015	104,108	3,146,641	2,061,881	1,150,972	1,910	1,080	1.83	19.81
	2016	105,000	3,537,238	2,220,179	1,325,554	2,005	1,107	1.91	21.14
	2017	104,130	3,856,870	1,952,913	1,059,022	1,796	1,087	1.72	18.75
	Total	313,238	10,540,749	6,234,973	3,535,548	5,711	1,092	1.82	19.90
290	2015	56,794	1,532,806	915,287	504,104	896	1,022	1.58	16.12
	2016	57,325	1,717,030	854,104	478,198	922	926	1.61	14.90
	2017	57,315	1,820,049	797,512	469,589	819	974	1.43	13.91
	Total	171,434	5,069,885	2,566,903	1,451,891	2,637	973	1.54	14.97
300	2015	239,392	7,192,159	2,302,197	1,909,074	1,875	1,228	0.78	9.62
	2016	245,361	6,755,542	2,194,425	1,398,770	1,919	1,144	0.78	8.94
	2017	250,330	6,431,666	2,133,450	1,530,065	1,806	1,181	0.72	8.52
	Total	735,083	20,379,367	6,630,072	4,837,909	5,600	1,184	0.76	9.02
310	2015	50,080	1,311,483	309,851	254,743	266	1,165	0.53	6.19
	2016	50,478	1,291,367	316,539	222,810	279	1,135	0.55	6.27
	2017	51,443	1,232,492	262,315	162,549	236	1,112	0.46	5.10
	Total	152,001	3,835,342	888,705	640,102	781	1,138	0.51	5.85

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Notes:

- (1) Not under fleet plan.
- (2) Premiums include charges for excess limits.
- (3) Claim frequency is per 100 cars.
- (4) Basic limits.
- (5) Incurred losses include allocated loss adjustment expenses.

NORTH CAROLINA  
AUTOMOBILE LIABILITY EXPERIENCE (1)  
PRIVATE PASSENGER - VOLUNTARY AND CEDED RISKS  
MEDICAL PAYMENTS

Territory	Accident Year	Earned Car Years	Collected Earned Premium (2)	<u>Incurring Losses (5)</u>		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
320	2015	595,154	12,468,143	5,113,982	2,530,036	4,762	1,074	0.80	8.59
	2016	600,204	12,361,929	5,337,159	2,601,664	4,859	1,098	0.81	8.89
	2017	602,236	11,731,308	5,196,015	2,195,743	4,256	1,221	0.71	8.63
	Total	1,797,594	36,561,380	15,647,156	7,327,443	13,877	1,128	0.77	8.70
340	2015	103,106	2,868,041	1,789,293	999,322	1,681	1,064	1.63	17.35
	2016	102,602	3,112,263	1,931,264	943,657	1,761	1,097	1.72	18.82
	2017	101,004	3,284,175	1,665,803	865,182	1,491	1,117	1.48	16.49
	Total	306,712	9,264,479	5,386,360	2,808,161	4,933	1,092	1.61	17.56
350	2015	306,069	7,708,488	3,080,857	1,570,123	2,507	1,229	0.82	10.07
	2016	309,286	7,383,030	3,478,533	1,618,931	2,901	1,199	0.94	11.25
	2017	312,665	7,267,853	3,037,238	1,341,823	2,474	1,228	0.79	9.71
	Total	928,020	22,359,371	9,596,628	4,530,877	7,882	1,218	0.85	10.34
360	2015	113,090	2,623,634	1,397,863	617,060	1,123	1,245	0.99	12.36
	2016	114,219	2,811,208	1,502,641	687,498	1,306	1,151	1.14	13.16
	2017	114,252	3,078,428	1,582,670	680,337	1,227	1,290	1.07	13.85
	Total	341,561	8,513,270	4,483,174	1,984,895	3,656	1,226	1.07	13.13
370	2015	261,141	6,744,438	3,840,841	2,112,400	3,097	1,240	1.19	14.71
	2016	264,447	7,202,168	4,355,958	2,054,400	3,301	1,320	1.25	16.47
	2017	265,281	7,989,973	4,130,605	2,157,441	3,224	1,281	1.22	15.57
	Total	790,869	21,936,579	12,327,404	6,324,241	9,622	1,281	1.22	15.59

Notes:

- (1) Not under fleet plan.
- (2) Premiums include charges for excess limits.
- (3) Claim frequency is per 100 cars.
- (4) Basic limits.
- (5) Incurred losses include allocated loss adjustment expenses.

NORTH CAROLINA  
AUTOMOBILE LIABILITY EXPERIENCE (1)  
PRIVATE PASSENGER - VOLUNTARY AND CEDED RISKS  
MEDICAL PAYMENTS

Territory	Accident Year	Earned Car Years	Collected Earned Premium (2)	<u>Incurred Losses (5)</u>		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
380	2015	61,758	1,332,805	932,279	386,394	818	1,140	1.32	15.10
	2016	62,380	1,488,532	965,122	353,485	815	1,184	1.31	15.47
	2017	61,801	1,622,752	963,049	350,644	745	1,293	1.21	15.58
	Total	185,939	4,444,089	2,860,450	1,090,523	2,378	1,203	1.28	15.38
390	2015	156,061	5,362,300	1,641,315	917,346	1,317	1,246	0.84	10.52
	2016	159,162	4,981,344	1,827,907	1,174,344	1,347	1,357	0.85	11.48
	2017	161,888	4,669,947	1,617,267	1,055,133	1,288	1,256	0.80	9.99
	Total	477,111	15,013,591	5,086,489	3,146,823	3,952	1,287	0.83	10.66
420	2015	105,853	3,720,511	3,721,429	1,887,184	3,400	1,095	3.21	35.16
	2016	105,688	4,436,546	3,696,515	1,816,811	3,279	1,127	3.10	34.98
	2017	104,167	4,879,542	3,363,784	2,019,868	3,139	1,072	3.01	32.29
	Total	315,708	13,036,599	10,781,728	5,723,863	9,818	1,098	3.11	34.15
440	2015	84,299	2,616,691	1,482,919	780,221	1,312	1,130	1.56	17.59
	2016	86,739	2,808,978	1,458,232	817,848	1,317	1,107	1.52	16.81
	2017	88,229	2,995,732	1,418,547	847,087	1,266	1,120	1.43	16.08
	Total	259,267	8,421,401	4,359,698	2,445,156	3,895	1,119	1.50	16.82
450	2015	41,744	1,195,569	658,571	351,114	645	1,021	1.55	15.78
	2016	41,392	1,211,708	675,267	288,440	600	1,125	1.45	16.31
	2017	41,164	1,229,644	668,735	317,087	574	1,165	1.39	16.25
	Total	124,300	3,636,921	2,002,573	956,641	1,819	1,101	1.46	16.11

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Notes:

- (1) Not under fleet plan.
- (2) Premiums include charges for excess limits.
- (3) Claim frequency is per 100 cars.
- (4) Basic limits.
- (5) Incurred losses include allocated loss adjustment expenses.

NORTH CAROLINA  
AUTOMOBILE LIABILITY EXPERIENCE (1)  
PRIVATE PASSENGER - VOLUNTARY AND CEDED RISKS  
MEDICAL PAYMENTS

Territory	Accident Year	Earned Car Years	Collected Earned Premium (2)	<u>Incurred Losses (5)</u>		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
460	2015	415,612	9,425,519	4,317,138	2,278,619	3,827	1,128	0.92	10.39
	2016	421,989	9,677,516	4,904,411	2,603,737	4,193	1,170	0.99	11.62
	2017	425,267	9,919,777	4,621,203	2,241,794	3,787	1,220	0.89	10.87
	Total	1,262,868	29,022,812	13,842,752	7,124,150	11,807	1,172	0.93	10.96
470	2015	106,451	2,197,395	1,296,324	550,541	1,174	1,104	1.10	12.18
	2016	106,923	2,359,228	1,312,924	587,524	1,238	1,061	1.16	12.28
	2017	106,711	2,524,486	1,170,091	548,957	1,045	1,120	0.98	10.97
	Total	320,085	7,081,109	3,779,339	1,687,022	3,457	1,093	1.08	11.81
480	2015	132,442	2,748,165	1,075,829	529,378	856	1,257	0.65	8.12
	2016	134,092	2,658,448	1,165,125	455,265	882	1,321	0.66	8.69
	2017	135,875	2,531,050	1,044,645	419,864	745	1,402	0.55	7.69
	Total	402,409	7,937,663	3,285,599	1,404,507	2,483	1,323	0.62	8.16
490	2015	328,318	7,642,965	2,652,350	1,596,735	1,977	1,342	0.60	8.08
	2016	334,737	7,447,587	3,053,478	1,592,557	1,976	1,545	0.59	9.12
	2017	340,284	7,613,649	2,462,946	1,687,855	1,826	1,349	0.54	7.24
	Total	1,003,339	22,704,201	8,168,774	4,877,147	5,779	1,414	0.58	8.14
Statewide	2015	5,155,819	136,325,479	62,843,724	35,373,460	56,675	1,109	1.10	12.19
	2016	5,204,847	138,245,680	66,247,583	36,188,575	59,047	1,122	1.13	12.73
	2017	5,219,949	139,727,677	61,373,635	34,171,104	52,875	1,161	1.01	11.76
	Total	15,580,615	414,298,836	190,464,942	105,733,139	168,597	1,130	1.08	12.22

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Notes:

- (1) Not under fleet plan.
- (2) Premiums include charges for excess limits.
- (3) Claim frequency is per 100 cars.
- (4) Basic limits.
- (5) Incurred losses include allocated loss adjustment expenses.

NORTH CAROLINA  
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)  
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

COVERAGE 001		Earned	Collected			Average	Claim	Pure
Territory	Accident Year	Car Years	Earned Premium	Paid Loss	Claims	Claim Cost	Claim Freq. (2)	Prem.
110	2015	16,354	2,486,949	908,336	1,134	801	6.93	55.54
	2016	16,292	2,412,717	2,810,198	1,367	2,056	8.39	172.49
	2017	16,250	2,279,207	1,002,694	1,154	869	7.10	61.70
	Total	48,896	7,178,873	4,721,228	3,655	1,292	7.48	96.56
120	2015	87,075	11,409,686	11,324,050	8,285	1,367	9.51	130.05
	2016	85,961	13,261,544	11,830,789	8,016	1,476	9.33	137.63
	2017	82,889	15,161,219	8,792,315	6,742	1,304	8.13	106.07
	Total	255,925	39,832,449	31,947,154	23,043	1,386	9.00	124.83
130	2015	79,755	10,547,064	6,759,487	6,134	1,102	7.69	84.75
	2016	78,143	11,682,394	8,424,349	5,960	1,413	7.63	107.81
	2017	75,461	12,737,335	6,022,269	5,250	1,147	6.96	79.81
	Total	233,359	34,966,793	21,206,105	17,344	1,223	7.43	90.87
140	2015	4,568	565,166	246,482	298	827	6.52	53.96
	2016	4,299	598,550	339,684	295	1,151	6.86	79.01
	2017	3,919	589,625	254,545	252	1,010	6.43	64.95
	Total	12,786	1,753,341	840,711	845	995	6.61	65.75
150	2015	15,427	2,066,973	896,968	1,014	885	6.57	58.14
	2016	15,103	2,154,346	1,694,654	1,081	1,568	7.16	112.21
	2017	14,774	2,179,942	1,093,971	974	1,123	6.59	74.05
	Total	45,304	6,401,261	3,685,593	3,069	1,201	6.77	81.35

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Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.



NORTH CAROLINA  
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)  
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

Territory	Accident Year	Earned Car Years	Collected Earned Premium	Paid Loss	Claims	Average	Claim	Pure
						Claim Cost	Claim Freq. (2)	Prem.
170	2015	18,389	2,198,598	933,507	867	1,077	4.71	50.76
	2016	18,481	2,120,371	958,181	903	1,061	4.89	51.85
	2017	18,563	2,184,131	936,618	863	1,085	4.65	50.46
	Total	55,433	6,503,100	2,828,306	2,633	1,074	4.75	51.02
180	2015	8,303	901,946	458,240	413	1,110	4.97	55.19
	2016	8,214	958,134	663,767	416	1,596	5.06	80.81
	2017	8,050	1,002,622	455,841	397	1,148	4.93	56.63
	Total	24,567	2,862,702	1,577,848	1,226	1,287	4.99	64.23
190	2015	23,522	2,416,893	964,647	1,307	738	5.56	41.01
	2016	24,209	2,454,616	1,227,333	1,218	1,008	5.03	50.70
	2017	24,707	2,517,413	1,218,146	1,206	1,010	4.88	49.30
	Total	72,438	7,388,922	3,410,126	3,731	914	5.15	47.08
200	2015	9,027	947,410	525,632	495	1,062	5.48	58.23
	2016	9,294	1,061,516	691,740	566	1,222	6.09	74.43
	2017	9,538	1,173,753	451,861	542	834	5.68	47.37
	Total	27,859	3,182,679	1,669,233	1,603	1,041	5.75	59.92
210	2015	3,357	410,748	200,894	158	1,271	4.71	59.84
	2016	3,448	419,814	285,022	202	1,411	5.86	82.66
	2017	3,557	431,409	225,679	211	1,070	5.93	63.45
	Total	10,362	1,261,971	711,595	571	1,246	5.51	68.67

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Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA  
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)  
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

Territory	Accident Year	Earned Car Years	Collected Earned Premium	Paid Loss	Claims	Average	Claim Freq. (2)	Pure Prem.
						Claim Cost		
220	2015	5,297	644,490	464,297	358	1,297	6.76	87.65
	2016	5,108	722,119	776,612	412	1,885	8.07	152.04
	2017	4,835	804,945	433,698	306	1,417	6.33	89.70
	Total	15,240	2,171,554	1,674,607	1,076	1,556	7.06	109.88
230	2015	7,652	1,120,311	476,303	515	925	6.73	62.25
	2016	7,704	1,211,843	1,585,009	771	2,056	10.01	205.74
	2017	7,470	1,260,810	399,994	537	745	7.19	53.55
	Total	22,826	3,592,964	2,461,306	1,823	1,350	7.99	107.83
240	2015	12,914	1,456,910	968,599	790	1,226	6.12	75.00
	2016	12,690	1,599,762	1,213,230	959	1,265	7.56	95.61
	2017	12,351	1,777,366	942,895	704	1,339	5.70	76.34
	Total	37,955	4,834,038	3,124,724	2,453	1,274	6.46	82.33
250	2015	23,285	2,872,892	1,524,993	1,928	791	8.28	65.49
	2016	23,126	3,021,226	3,046,328	2,116	1,440	9.15	131.73
	2017	23,042	3,157,564	1,424,495	1,805	789	7.83	61.82
	Total	69,453	9,051,682	5,995,816	5,849	1,025	8.42	86.33
260	2015	100,759	11,576,170	7,902,799	8,277	955	8.21	78.43
	2016	101,755	12,165,242	9,664,166	8,582	1,126	8.43	94.97
	2017	101,621	13,387,969	13,624,975	8,950	1,522	8.81	134.08
	Total	304,135	37,129,381	31,191,940	25,809	1,209	8.49	102.56

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Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA  
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)  
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

Territory	Accident Year	Earned Car Years	Collected Earned Premium	Paid Loss	Claims	Average	Claim Freq. (2)	Pure Prem.
						Claim Cost		
270	2015	36,228	3,884,991	2,271,406	2,706	839	7.47	62.70
	2016	36,419	4,045,995	2,958,646	2,889	1,024	7.93	81.24
	2017	36,969	4,234,998	2,395,178	2,632	910	7.12	64.79
	Total	109,616	12,165,984	7,625,230	8,227	927	7.51	69.56
280	2015	21,774	2,222,353	1,395,409	1,742	801	8.00	64.09
	2016	21,820	2,477,964	2,006,309	1,873	1,071	8.58	91.95
	2017	21,825	2,706,561	1,473,327	1,597	923	7.32	67.51
	Total	65,419	7,406,878	4,875,045	5,212	935	7.97	74.52
290	2015	12,498	1,389,894	905,034	925	978	7.40	72.41
	2016	12,301	1,526,948	1,049,215	981	1,070	7.97	85.30
	2017	12,090	1,616,709	869,852	866	1,004	7.16	71.95
	Total	36,889	4,533,551	2,824,101	2,772	1,019	7.51	76.56
300	2015	55,899	5,721,594	2,923,750	3,889	752	6.96	52.30
	2016	56,095	5,896,228	7,273,720	5,173	1,406	9.22	129.67
	2017	57,000	6,101,507	3,552,761	4,009	886	7.03	62.33
	Total	168,994	17,719,329	13,750,231	13,071	1,052	7.73	81.37
310	2015	11,428	1,437,111	773,270	787	983	6.89	67.66
	2016	11,139	1,405,752	869,717	817	1,065	7.33	78.08
	2017	11,535	1,465,370	825,402	818	1,009	7.09	71.56
	Total	34,102	4,308,233	2,468,389	2,422	1,019	7.10	72.38

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Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA  
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)  
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

Territory	Accident Year	Earned Car Years	Collected Earned Premium	Paid Loss	Claims	Average		Pure Prem.
						Claim Cost	Claim Freq. (2)	
320	2015	257,409	26,315,061	18,617,702	17,921	1,039	6.96	72.33
	2016	256,877	29,835,466	22,074,160	18,825	1,173	7.33	85.93
	2017	252,508	33,094,618	20,822,891	17,581	1,184	6.96	82.46
	Total	766,794	89,245,145	61,514,753	54,327	1,132	7.08	80.22
340	2015	32,020	3,224,985	1,704,123	2,027	841	6.33	53.22
	2016	30,978	3,393,467	2,248,338	2,285	984	7.38	72.58
	2017	29,875	3,429,767	1,788,739	1,931	926	6.46	59.87
	Total	92,873	10,048,219	5,741,200	6,243	920	6.72	61.82
350	2015	122,339	12,281,137	6,424,850	7,298	880	5.97	52.52
	2016	121,800	12,329,423	7,151,910	7,629	937	6.26	58.72
	2017	121,762	12,720,569	7,153,142	7,046	1,015	5.79	58.75
	Total	365,901	37,331,129	20,729,902	21,973	943	6.01	56.65
360	2015	47,781	4,700,967	2,437,395	3,151	774	6.59	51.01
	2016	47,670	4,876,567	2,834,817	3,351	846	7.03	59.47
	2017	47,268	4,996,251	2,862,711	3,202	894	6.77	60.56
	Total	142,719	14,573,785	8,134,923	9,704	838	6.80	57.00
370	2015	87,342	9,198,603	4,475,097	5,655	791	6.47	51.24
	2016	86,135	9,320,222	5,047,560	5,932	851	6.89	58.60
	2017	84,952	9,706,048	5,046,320	5,648	893	6.65	59.40
	Total	258,429	28,224,873	14,568,977	17,235	845	6.67	56.38

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Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA  
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)  
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

Territory	Accident Year	Earned Car Years	Collected Earned Premium	Paid Loss	Claims	Average	Claim	Pure
						Claim Cost	Claim Freq. (2)	Prem.
380	2015	16,344	1,752,967	1,100,103	1,022	1,076	6.25	67.31
	2016	15,835	1,848,412	1,082,630	1,036	1,045	6.54	68.37
	2017	15,240	1,902,155	1,156,044	1,027	1,126	6.74	75.86
	Total	47,419	5,503,534	3,338,777	3,085	1,082	6.51	70.41
390	2015	31,248	3,755,446	1,534,288	1,849	830	5.92	49.10
	2016	31,090	3,685,666	1,714,140	1,973	869	6.35	55.13
	2017	31,626	3,681,318	1,896,085	2,020	939	6.39	59.95
	Total	93,964	11,122,430	5,144,513	5,842	881	6.22	54.75
420	2015	19,759	2,347,418	1,185,875	1,670	710	8.45	60.02
	2016	19,434	2,526,723	1,376,563	1,723	799	8.87	70.83
	2017	19,174	2,504,444	1,485,114	1,726	860	9.00	77.45
	Total	58,367	7,378,585	4,047,552	5,119	791	8.77	69.35
440	2015	25,114	2,726,653	1,296,876	1,754	739	6.98	51.64
	2016	25,404	2,893,471	1,615,322	1,772	912	6.98	63.59
	2017	25,651	3,036,271	1,543,709	1,965	786	7.66	60.18
	Total	76,169	8,656,395	4,455,907	5,491	811	7.21	58.50
450	2015	14,544	1,466,250	885,791	969	914	6.66	60.90
	2016	14,543	1,567,378	750,473	846	887	5.82	51.60
	2017	14,453	1,639,616	707,171	822	860	5.69	48.93
	Total	43,540	4,673,244	2,343,435	2,637	889	6.06	53.82

H-300

Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA  
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)  
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

Territory	Accident Year	Earned Car Years	Collected Earned Premium	Paid Loss	Claims	Average	Claim	Pure
						Claim Cost	Claim Freq. (2)	Prem.
460	2015	142,923	16,078,631	7,083,907	8,642	820	6.05	49.56
	2016	143,501	15,589,943	7,954,036	8,968	887	6.25	55.43
	2017	144,379	15,789,565	9,833,615	9,019	1,090	6.25	68.11
	Total	430,803	47,458,139	24,871,558	26,629	934	6.18	57.73
470	2015	36,411	3,879,188	2,177,610	2,027	1,074	5.57	59.81
	2016	36,357	4,036,140	2,246,182	1,989	1,129	5.47	61.78
	2017	35,845	4,459,690	2,565,429	1,978	1,297	5.52	71.57
	Total	108,613	12,375,018	6,989,221	5,994	1,166	5.52	64.35
480	2015	67,056	7,046,739	4,887,719	4,387	1,114	6.54	72.89
	2016	67,636	7,731,765	5,733,126	4,700	1,220	6.95	84.76
	2017	67,750	8,608,536	5,447,198	4,458	1,222	6.58	80.40
	Total	202,442	23,387,040	16,068,043	13,545	1,186	6.69	79.37
490	2015	141,088	13,935,748	6,557,453	7,987	821	5.66	46.48
	2016	143,642	13,781,069	7,480,708	8,393	891	5.84	52.08
	2017	146,587	14,073,792	8,327,983	9,163	909	6.25	56.81
	Total	431,317	41,790,609	22,366,144	25,543	876	5.92	51.86
Statewide	2015	1,594,889	174,987,942	103,192,892	108,381	952	6.80	64.70
	2016	1,592,503	184,612,793	128,678,634	114,019	1,129	7.16	80.80
	2017	1,583,516	196,413,095	117,032,667	107,401	1,090	6.78	73.91
	Total	4,770,908	556,013,830	348,904,193	329,801	1,058	6.91	73.13

H-301

Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA  
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)  
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

Territory	COVERAGE 003		Earned Car Years	Collected Earned Premium	Paid Loss	Average Claims	Average Claim Cost	Claim Freq. (2)	Pure Prem.
	Accident Year								
110	2015		2,645	356,100	180,198	178	1,012	6.73	68.13
	2016		2,581	340,310	362,890	203	1,788	7.87	140.60
	2017		2,568	330,293	173,013	205	844	7.98	67.37
	Total		7,794	1,026,703	716,101	586	1,222	7.52	91.88
120	2015		7,311	891,445	1,003,560	670	1,498	9.16	137.27
	2016		6,954	983,174	862,801	604	1,428	8.69	124.07
	2017		6,564	1,085,844	617,584	456	1,354	6.95	94.09
	Total		20,829	2,960,463	2,483,945	1,730	1,436	8.31	119.25
130	2015		10,805	1,262,903	857,274	723	1,186	6.69	79.34
	2016		10,143	1,337,226	1,061,874	694	1,530	6.84	104.69
	2017		9,614	1,441,479	715,677	626	1,143	6.51	74.44
	Total		30,562	4,041,608	2,634,825	2,043	1,290	6.68	86.21
140	2015		548	58,100	28,302	29	976	5.29	51.65
	2016		524	64,027	52,251	25	2,090	4.77	99.72
	2017		509	69,627	23,993	23	1,043	4.52	47.14
	Total		1,581	191,754	104,546	77	1,358	4.87	66.13
150	2015		2,327	270,833	106,821	128	835	5.50	45.91
	2016		2,161	268,861	235,888	130	1,815	6.02	109.16
	2017		2,078	270,355	160,168	108	1,483	5.20	77.08
	Total		6,566	810,049	502,877	366	1,374	5.57	76.59

H-302

Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA  
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)  
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

Territory	Accident Year	Earned Car Years	Collected Earned Premium	Paid Loss	Claims	Average	Claim	Pure
						Claim Cost	Claim Freq. (2)	Prem.
170	2015	5,110	541,330	207,950	237	877	4.64	40.69
	2016	4,810	491,173	271,590	209	1,299	4.35	56.46
	2017	4,740	495,116	223,099	192	1,162	4.05	47.07
	Total	14,660	1,527,619	702,639	638	1,101	4.35	47.93
180	2015	1,504	164,906	83,616	71	1,178	4.72	55.60
	2016	1,463	170,142	129,236	92	1,405	6.29	88.34
	2017	1,396	168,960	106,083	91	1,166	6.52	75.99
	Total	4,363	504,008	318,935	254	1,256	5.82	73.10
190	2015	5,692	499,384	205,193	251	818	4.41	36.05
	2016	5,407	467,107	328,985	276	1,192	5.10	60.84
	2017	5,401	477,300	208,145	236	882	4.37	38.54
	Total	16,500	1,443,791	742,323	763	973	4.62	44.99
200	2015	1,735	160,376	96,170	92	1,045	5.30	55.43
	2016	1,657	167,297	121,937	81	1,505	4.89	73.59
	2017	1,669	186,542	81,719	92	888	5.51	48.96
	Total	5,061	514,215	299,826	265	1,131	5.24	59.24
210	2015	656	71,234	17,418	29	601	4.42	26.55
	2016	652	70,688	70,107	43	1,630	6.60	107.53
	2017	642	67,936	36,836	42	877	6.54	57.38
	Total	1,950	209,858	124,361	114	1,091	5.85	63.77

H-303

Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.



NORTH CAROLINA  
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)  
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

Territory	COVERAGE 003		Earned Car Years	Collected Earned Premium	Paid Loss	Average Claims	Average Claim Cost	Claim Freq. (2)	Pure Prem.
	Accident Year								
220	2015		1,174	134,308	111,479	90	1,239	7.67	94.96
	2016		1,115	148,536	184,987	88	2,102	7.89	165.91
	2017		1,060	159,433	136,207	66	2,064	6.23	128.50
	Total		3,349	442,277	432,673	244	1,773	7.29	129.19
230	2015		1,739	198,736	112,729	99	1,139	5.69	64.82
	2016		1,644	206,110	460,218	118	3,900	7.18	279.94
	2017		1,522	210,431	19,872	86	231	5.65	13.06
	Total		4,905	615,277	592,819	303	1,956	6.18	120.86
240	2015		1,408	152,202	89,827	93	966	6.61	63.80
	2016		1,368	168,992	117,585	106	1,109	7.75	85.95
	2017		1,312	183,971	100,105	84	1,192	6.40	76.30
	Total		4,088	505,165	307,517	283	1,087	6.92	75.22
250	2015		6,713	728,403	442,315	531	833	7.91	65.89
	2016		6,472	749,648	754,211	564	1,337	8.71	116.53
	2017		6,212	754,328	280,382	437	642	7.03	45.14
	Total		19,397	2,232,379	1,476,908	1,532	964	7.90	76.14
260	2015		14,288	1,483,587	1,109,411	1,041	1,066	7.29	77.65
	2016		13,931	1,535,353	1,261,688	1,062	1,188	7.62	90.57
	2017		13,660	1,648,277	1,769,566	1,214	1,458	8.89	129.54
	Total		41,879	4,667,217	4,140,665	3,317	1,248	7.92	98.87

H-304

Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA  
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)  
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

Territory	Accident Year	Earned Car Years	Collected Earned Premium	Paid Loss	Claims	Average	Claim	Pure
						Claim Cost	Freq. (2)	Prem.
270	2015	6,710	616,805	368,086	457	805	6.81	54.86
	2016	6,521	616,975	385,985	429	900	6.58	59.19
	2017	6,387	615,198	365,856	373	981	5.84	57.28
	Total	19,618	1,848,978	1,119,927	1,259	890	6.42	57.09
280	2015	3,839	340,655	153,707	258	596	6.72	40.04
	2016	3,706	367,880	224,208	296	757	7.99	60.50
	2017	3,590	394,533	178,147	250	713	6.96	49.62
	Total	11,135	1,103,068	556,062	804	692	7.22	49.94
290	2015	2,267	218,071	126,485	155	816	6.84	55.79
	2016	2,223	246,239	219,621	200	1,098	9.00	98.79
	2017	2,165	254,793	148,091	157	943	7.25	68.40
	Total	6,655	719,103	494,197	512	965	7.69	74.26
300	2015	12,078	1,086,866	518,619	721	719	5.97	42.94
	2016	11,701	1,071,988	1,221,076	956	1,277	8.17	104.36
	2017	11,607	1,092,863	572,955	647	886	5.57	49.36
	Total	35,386	3,251,717	2,312,650	2,324	995	6.57	65.35
310	2015	2,588	286,150	161,815	168	963	6.49	62.53
	2016	2,472	269,801	122,273	131	933	5.30	49.46
	2017	2,423	263,474	122,094	117	1,044	4.83	50.39
	Total	7,483	819,425	406,182	416	976	5.56	54.28

H-305

Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA  
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)  
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

Territory	Accident Year	Earned Car Years	Collected Earned Premium	Paid Loss	Claims	Average	Claim	Pure
						Claim Cost	Claim Freq. (2)	Prem.
320	2015	25,003	2,315,592	1,510,989	1,483	1,019	5.93	60.43
	2016	24,103	2,564,493	1,854,731	1,550	1,197	6.43	76.95
	2017	23,118	2,792,769	1,719,638	1,470	1,170	6.36	74.39
	Total	72,224	7,672,854	5,085,358	4,503	1,129	6.23	70.41
340	2015	5,124	439,082	216,931	271	800	5.29	42.34
	2016	4,927	464,082	391,488	334	1,172	6.78	79.46
	2017	4,738	465,623	273,921	282	971	5.95	57.81
	Total	14,789	1,368,787	882,340	887	995	6.00	59.66
350	2015	15,501	1,355,593	757,186	844	897	5.44	48.85
	2016	14,934	1,334,105	792,277	801	989	5.36	53.05
	2017	14,855	1,377,256	783,295	795	985	5.35	52.73
	Total	45,290	4,066,954	2,332,758	2,440	956	5.39	51.51
360	2015	6,005	495,514	287,661	364	790	6.06	47.90
	2016	5,805	493,849	310,784	323	962	5.56	53.54
	2017	5,588	496,606	324,805	303	1,072	5.42	58.13
	Total	17,398	1,485,969	923,250	990	933	5.69	53.07
370	2015	9,179	857,873	476,727	550	867	5.99	51.94
	2016	8,876	845,178	550,347	561	981	6.32	62.00
	2017	8,503	862,147	436,265	551	792	6.48	51.31
	Total	26,558	2,565,198	1,463,339	1,662	880	6.26	55.10

H-306

Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA  
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)  
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

Territory	COVERAGE 003		Earned Car Years	Collected Earned Premium	Paid Loss	Claims	Average Claim Cost	Claim Freq. (2)	Pure Prem.
	Accident Year								
380	2015		2,027	203,280	173,159	117	1,480	5.77	85.43
	2016		1,951	215,105	138,258	133	1,040	6.82	70.87
	2017		1,808	212,891	116,040	117	992	6.47	64.18
	Total		5,786	631,276	427,457	367	1,165	6.34	73.88
390	2015		7,010	742,617	442,465	405	1,093	5.78	63.12
	2016		6,806	704,969	349,482	406	861	5.97	51.35
	2017		6,775	682,292	400,741	420	954	6.20	59.15
	Total		20,591	2,129,878	1,192,688	1,231	969	5.98	57.92
420	2015		3,209	341,371	163,159	288	567	8.97	50.84
	2016		3,006	345,394	168,464	266	633	8.85	56.04
	2017		2,912	335,312	199,586	256	780	8.79	68.54
	Total		9,127	1,022,077	531,209	810	656	8.87	58.20
440	2015		3,099	283,821	136,123	204	667	6.58	43.92
	2016		3,011	289,206	140,726	181	777	6.01	46.74
	2017		3,034	303,766	203,438	206	988	6.79	67.05
	Total		9,144	876,793	480,287	591	813	6.46	52.52
450	2015		1,454	120,259	66,776	73	915	5.02	45.93
	2016		1,419	127,966	68,277	81	843	5.71	48.12
	2017		1,383	133,303	68,475	92	744	6.65	49.51
	Total		4,256	381,528	203,528	246	827	5.78	47.82

H-307

Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA  
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)  
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

Territory	COVERAGE 003		Earned Car Years	Collected Earned Premium	Paid Loss	Average Claims	Average Claim Cost	Claim Freq. (2)	Pure Prem.
	Accident Year								
460	2015		18,056	1,698,746	668,120	985	678	5.46	37.00
	2016		17,723	1,604,548	879,099	995	884	5.61	49.60
	2017		17,382	1,593,166	1,023,294	1,001	1,022	5.76	58.87
	Total		53,161	4,896,460	2,570,513	2,981	862	5.61	48.35
470	2015		3,167	301,130	161,907	143	1,132	4.52	51.12
	2016		3,072	304,624	192,868	163	1,183	5.31	62.78
	2017		2,912	325,385	185,205	139	1,332	4.77	63.60
	Total		9,151	931,139	539,980	445	1,213	4.86	59.01
480	2015		3,489	338,194	182,707	186	982	5.33	52.37
	2016		3,346	351,301	216,667	203	1,067	6.07	64.75
	2017		3,227	378,319	238,213	191	1,247	5.92	73.82
	Total		10,062	1,067,814	637,587	580	1,099	5.76	63.37
490	2015		13,329	1,199,439	483,899	662	731	4.97	36.30
	2016		12,665	1,108,730	553,975	696	796	5.50	43.74
	2017		12,366	1,081,193	591,218	694	852	5.61	47.81
	Total		38,360	3,389,362	1,629,092	2,052	794	5.35	42.47
Statewide	2015		206,789	20,214,905	11,708,784	12,596	930	6.09	56.62
	2016		199,149	20,495,077	15,056,854	13,000	1,158	6.53	75.61
	2017		193,720	21,210,781	12,603,726	12,019	1,049	6.20	65.06
	Total		599,658	61,920,763	39,369,364	37,615	1,047	6.27	65.65

H-308

Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA  
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)  
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

COVERAGE 010		Earned	Collected			Average	Claim	Pure
Territory	Accident Year	Car Years	Earned Premium	Paid Loss	Claims	Claim Cost	Claim Freq. (2)	Prem.
110	2015	12,907	2,077,729	794,370	901	882	6.98	61.55
	2016	12,734	1,975,523	2,709,624	1,179	2,298	9.26	212.79
	2017	12,516	1,867,916	751,463	838	897	6.70	60.04
	Total	38,157	5,921,168	4,255,457	2,918	1,458	7.65	111.52
120	2015	60,489	9,741,054	9,753,328	6,452	1,512	10.67	161.24
	2016	58,725	10,587,142	8,222,702	5,601	1,468	9.54	140.02
	2017	56,590	11,573,328	6,090,137	4,534	1,343	8.01	107.62
	Total	175,804	31,901,524	24,066,167	16,587	1,451	9.43	136.89
130	2015	80,659	12,301,178	7,329,791	6,193	1,184	7.68	90.87
	2016	78,697	13,107,808	9,877,465	6,361	1,553	8.08	125.51
	2017	75,763	13,872,491	6,393,654	5,354	1,194	7.07	84.39
	Total	235,119	39,281,477	23,600,910	17,908	1,318	7.62	100.38
140	2015	4,861	661,261	367,015	304	1,207	6.25	75.50
	2016	4,691	686,077	392,325	316	1,242	6.74	83.63
	2017	4,481	694,941	283,495	233	1,217	5.20	63.27
	Total	14,033	2,042,279	1,042,835	853	1,223	6.08	74.31
150	2015	17,622	2,519,561	1,181,417	1,113	1,061	6.32	67.04
	2016	17,226	2,566,289	1,608,169	1,103	1,458	6.40	93.36
	2017	16,997	2,574,816	961,512	909	1,058	5.35	56.57
	Total	51,845	7,660,666	3,751,098	3,125	1,200	6.03	72.35

H-309

Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA  
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)  
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

H-310

COVERAGE 010	Accident	Earned	Collected			Average	Claim	Pure
Territory	Year	Car	Earned	Paid	Claims	Claim	Freq. (2)	Prem.
		Years	Premium	Loss		Cost		
170	2015	27,036	3,272,689	1,296,960	1,198	1,083	4.43	47.97
	2016	26,771	3,161,015	1,442,640	1,227	1,176	4.58	53.89
	2017	26,476	3,175,120	1,341,656	1,118	1,200	4.22	50.67
	Total	80,283	9,608,824	4,081,256	3,543	1,152	4.41	50.84
180	2015	8,720	958,571	481,532	411	1,172	4.71	55.22
	2016	8,280	953,893	582,005	413	1,409	4.99	70.29
	2017	8,162	970,302	367,190	313	1,173	3.83	44.99
	Total	25,162	2,882,766	1,430,727	1,137	1,258	4.52	56.86
190	2015	26,800	2,734,937	1,227,462	1,292	950	4.82	45.80
	2016	26,863	2,647,942	1,248,516	1,164	1,073	4.33	46.48
	2017	27,242	2,631,909	1,137,991	1,135	1,003	4.17	41.77
	Total	80,905	8,014,788	3,613,969	3,591	1,006	4.44	44.67
200	2015	10,749	1,159,618	537,725	524	1,026	4.87	50.03
	2016	10,780	1,215,902	639,257	572	1,118	5.31	59.30
	2017	10,939	1,297,992	558,083	522	1,069	4.77	51.02
	Total	32,468	3,673,512	1,735,065	1,618	1,072	4.98	53.44
210	2015	3,119	362,315	220,852	150	1,472	4.81	70.81
	2016	3,229	360,376	380,693	165	2,307	5.11	117.90
	2017	3,374	366,144	146,732	134	1,095	3.97	43.49
	Total	9,722	1,088,835	748,277	449	1,667	4.62	76.97

Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA  
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)  
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

COVERAGE 010		Earned	Collected			Average	Claim	Pure
Territory	Accident Year	Car Years	Earned Premium	Paid Loss	Claims	Claim Cost	Freq. (2)	Prem.
220	2015	14,648	2,046,074	1,438,948	959	1,500	6.55	98.24
	2016	14,422	2,251,602	2,245,333	1,122	2,001	7.78	155.69
	2017	14,098	2,537,779	1,347,016	894	1,507	6.34	95.55
	Total	43,168	6,835,455	5,031,297	2,975	1,691	6.89	116.55
230	2015	19,954	3,007,730	1,320,047	1,268	1,041	6.35	66.15
	2016	19,188	2,984,320	6,072,427	2,048	2,965	10.67	316.47
	2017	18,373	3,017,355	939,227	1,132	830	6.16	51.12
	Total	57,515	9,009,405	8,331,701	4,448	1,873	7.73	144.86
240	2015	15,763	2,109,422	1,156,927	999	1,158	6.34	73.40
	2016	15,013	2,131,831	1,641,535	1,254	1,309	8.35	109.34
	2017	14,277	2,264,474	1,097,033	818	1,341	5.73	76.84
	Total	45,053	6,505,727	3,895,495	3,071	1,268	6.82	86.46
250	2015	29,935	3,830,898	1,476,443	1,953	756	6.52	49.32
	2016	28,829	3,864,366	3,151,267	2,279	1,383	7.91	109.31
	2017	27,650	3,806,986	1,352,574	1,665	812	6.02	48.92
	Total	86,414	11,502,250	5,980,284	5,897	1,014	6.82	69.21
260	2015	87,177	10,853,787	6,945,910	6,457	1,076	7.41	79.68
	2016	87,327	11,250,842	8,658,951	6,985	1,240	8.00	99.16
	2017	86,783	12,010,924	11,110,141	6,894	1,612	7.94	128.02
	Total	261,287	34,115,553	26,715,002	20,336	1,314	7.78	102.24

H-311

Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.



NORTH CAROLINA  
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)  
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

COVERAGE 010	Accident	Earned	Collected			Average	Claim	Pure
Territory	Year	Car	Earned	Paid	Claims	Claim	Freq. (2)	Prem.
		Years	Premium	Loss		Cost		
270	2015	35,062	3,615,700	1,936,217	2,258	857	6.44	55.22
	2016	34,926	3,722,245	2,668,987	2,454	1,088	7.03	76.42
	2017	34,998	3,796,890	1,938,297	2,088	928	5.97	55.38
	Total	104,986	11,134,835	6,543,501	6,800	962	6.48	62.33
280	2015	21,768	2,282,401	954,417	1,496	638	6.87	43.84
	2016	21,432	2,447,259	1,710,886	1,650	1,037	7.70	79.83
	2017	20,944	2,550,253	1,135,356	1,324	858	6.32	54.21
	Total	64,144	7,279,913	3,800,659	4,470	850	6.97	59.25
290	2015	12,071	1,448,100	749,502	845	887	7.00	62.09
	2016	11,693	1,525,929	858,392	868	989	7.42	73.41
	2017	11,444	1,561,885	716,414	726	987	6.34	62.60
	Total	35,208	4,535,914	2,324,308	2,439	953	6.93	66.02
300	2015	57,027	5,783,774	2,911,760	3,687	790	6.47	51.06
	2016	56,565	5,798,200	6,330,784	4,533	1,397	8.01	111.92
	2017	56,524	5,840,140	3,101,519	3,379	918	5.98	54.87
	Total	170,116	17,422,114	12,344,063	11,599	1,064	6.82	72.56
310	2015	11,734	1,446,413	757,484	753	1,006	6.42	64.55
	2016	11,524	1,434,330	828,658	748	1,108	6.49	71.91
	2017	11,780	1,483,181	668,275	667	1,002	5.66	56.73
	Total	35,038	4,363,924	2,254,417	2,168	1,040	6.19	64.34

H-312

Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA  
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)  
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

Territory	COVERAGE 010		Earned Car Years	Collected Earned Premium	Paid Loss	Average Claims	Average Claim Cost	Claim Freq. (2)	Pure Prem.
	Accident Year								
320	2015		136,654	16,064,646	10,191,846	9,173	1,111	6.71	74.58
	2016		136,296	17,845,305	11,833,616	9,590	1,234	7.04	86.82
	2017		135,282	19,585,858	11,108,343	9,009	1,233	6.66	82.11
	Total		408,232	53,495,809	33,133,805	27,772	1,193	6.80	81.16
340	2015		26,153	2,944,804	1,447,847	1,588	912	6.07	55.36
	2016		25,466	3,046,919	1,582,996	1,674	946	6.57	62.16
	2017		24,859	3,011,275	1,499,939	1,456	1,030	5.86	60.34
	Total		76,478	9,002,998	4,530,782	4,718	960	6.17	59.24
350	2015		76,713	8,003,582	3,722,606	4,222	882	5.50	48.53
	2016		76,373	8,035,814	4,273,662	4,366	979	5.72	55.96
	2017		76,746	8,136,846	4,246,666	4,183	1,015	5.45	55.33
	Total		229,832	24,176,242	12,242,934	12,771	959	5.56	53.27
360	2015		24,723	2,726,447	1,337,722	1,593	840	6.44	54.11
	2016		24,764	2,811,329	1,368,205	1,515	903	6.12	55.25
	2017		24,508	2,800,102	1,492,237	1,514	986	6.18	60.89
	Total		73,995	8,337,878	4,198,164	4,622	908	6.25	56.74
370	2015		62,088	7,004,985	2,949,893	3,779	781	6.09	47.51
	2016		62,441	7,059,316	3,566,943	3,850	926	6.17	57.13
	2017		62,259	7,185,903	3,591,992	3,788	948	6.08	57.69
	Total		186,788	21,250,204	10,108,828	11,417	885	6.11	54.12

H-313

Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA  
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)  
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

Territory	COVERAGE 010		Earned Car Years	Collected Earned Premium	Paid Loss	Average Claims	Average Claim Cost	Claim Freq. (2)	Pure Prem.
	Accident Year								
380	2015		13,834	1,698,085	908,723	777	1,170	5.62	65.69
	2016		13,771	1,800,073	1,013,450	823	1,231	5.98	73.59
	2017		13,837	1,849,089	1,182,232	841	1,406	6.08	85.44
	Total		41,442	5,347,247	3,104,405	2,441	1,272	5.89	74.91
390	2015		42,459	5,168,196	1,869,920	2,340	799	5.51	44.04
	2016		41,874	4,969,930	2,466,128	2,416	1,021	5.77	58.89
	2017		41,879	4,741,927	2,305,178	2,331	989	5.57	55.04
	Total		126,212	14,880,053	6,641,226	7,087	937	5.62	52.62
420	2015		24,193	3,032,896	1,478,332	1,772	834	7.32	61.11
	2016		23,194	3,138,149	1,468,084	1,699	864	7.33	63.30
	2017		21,983	2,926,287	1,335,271	1,585	842	7.21	60.74
	Total		69,370	9,097,332	4,281,687	5,056	847	7.29	61.72
440	2015		22,642	2,554,769	1,093,016	1,494	732	6.60	48.27
	2016		22,652	2,654,754	1,170,158	1,466	798	6.47	51.66
	2017		22,818	2,733,089	1,353,272	1,517	892	6.65	59.31
	Total		68,112	7,942,612	3,616,446	4,477	808	6.57	53.10
450	2015		10,781	1,167,618	612,981	644	952	5.97	56.86
	2016		10,655	1,217,478	473,741	523	906	4.91	44.46
	2017		10,484	1,234,860	569,693	536	1,063	5.11	54.34
	Total		31,920	3,619,956	1,656,415	1,703	973	5.34	51.89

H-314

Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA  
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)  
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

Territory	COVERAGE 010		Earned Car Years	Collected Earned Premium	Paid Loss	Average Claims	Average Claim Cost	Claim Freq. (2)	Pure Prem.
	Accident Year								
460	2015		99,796	11,803,924	4,725,034	5,737	824	5.75	47.35
	2016		100,796	11,559,599	5,281,858	5,939	889	5.89	52.40
	2017		101,489	11,492,630	6,037,816	5,841	1,034	5.76	59.49
	Total		302,081	34,856,153	16,044,708	17,517	916	5.80	53.11
470	2015		23,778	2,768,578	1,440,473	1,256	1,147	5.28	60.58
	2016		23,793	2,849,214	1,395,872	1,276	1,094	5.36	58.67
	2017		23,809	3,130,133	1,641,409	1,247	1,316	5.24	68.94
	Total		71,380	8,747,925	4,477,754	3,779	1,185	5.29	62.73
480	2015		26,215	3,100,520	1,771,086	1,643	1,078	6.27	67.56
	2016		26,246	3,338,682	1,928,877	1,665	1,158	6.34	73.49
	2017		25,905	3,591,577	1,862,834	1,540	1,210	5.94	71.91
	Total		78,366	10,030,779	5,562,797	4,848	1,147	6.19	70.98
490	2015		62,510	6,594,511	2,750,333	3,143	875	5.03	44.00
	2016		62,291	6,443,278	2,754,129	3,303	834	5.30	44.21
	2017		62,073	6,308,002	3,117,218	3,449	904	5.56	50.22
	Total		186,874	19,345,791	8,621,680	9,895	871	5.30	46.14
Statewide	2015		1,210,640	146,846,773	79,137,919	78,374	1,010	6.47	65.37
	2016		1,199,527	151,442,731	101,848,335	82,147	1,240	6.85	84.91
	2017		1,187,342	156,622,404	82,781,865	73,514	1,126	6.19	69.72
	Total		3,597,509	454,911,908	263,768,119	234,035	1,127	6.51	73.32

H-315

Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA  
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)  
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

Territory	COVERAGE 055		Earned	Collected	Paid	Average	Claim	Pure
	Accident Year	Car Years	Car Premium	Earned Premium	Loss	Claim Cost	Freq. (2)	Prem.
110	2015	9,591	1,400,941	662,795	497	1,334	5.18	69.11
	2016	10,016	1,437,534	1,688,318	667	2,531	6.66	168.56
	2017	9,803	1,376,080	521,834	517	1,009	5.27	53.23
	Total	29,410	4,214,555	2,872,947	1,681	1,709	5.72	97.69
120	2015	32,060	4,813,795	5,670,251	2,999	1,891	9.35	176.86
	2016	33,612	5,796,474	5,368,574	2,923	1,837	8.70	159.72
	2017	33,329	6,735,059	4,025,335	2,407	1,672	7.22	120.78
	Total	99,001	17,345,328	15,064,160	8,329	1,809	8.41	152.16
130	2015	42,044	6,348,892	4,396,842	2,798	1,571	6.65	104.58
	2016	43,723	7,245,494	5,965,100	3,187	1,872	7.29	136.43
	2017	42,459	7,865,445	4,093,998	2,511	1,630	5.91	96.42
	Total	128,226	21,459,831	14,455,940	8,496	1,701	6.63	112.74
140	2015	3,170	448,146	282,835	201	1,407	6.34	89.22
	2016	2,993	468,263	360,273	186	1,937	6.21	120.37
	2017	2,824	461,873	183,641	122	1,505	4.32	65.03
	Total	8,987	1,378,282	826,749	509	1,624	5.66	91.99
150	2015	14,298	2,010,721	997,857	698	1,430	4.88	69.79
	2016	14,755	2,149,871	1,811,561	919	1,971	6.23	122.78
	2017	13,979	2,120,713	1,066,793	693	1,539	4.96	76.31
	Total	43,032	6,281,305	3,876,211	2,310	1,678	5.37	90.08

H-316

Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA  
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)  
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

Territory	COVERAGE 055		Earned Car Years	Collected Earned Premium	Paid Loss	Average Claims	Average Claim Cost	Claim Freq. (2)	Pure Prem.
	Accident Year								
170	2015		19,957	2,304,148	955,118	773	1,236	3.87	47.86
	2016		20,878	2,358,747	1,119,783	799	1,401	3.83	53.63
	2017		20,325	2,377,694	965,625	681	1,418	3.35	47.51
	Total		61,160	7,040,589	3,040,526	2,253	1,350	3.68	49.71
180	2015		10,985	1,231,403	571,832	454	1,260	4.13	52.06
	2016		11,111	1,282,587	768,489	488	1,575	4.39	69.16
	2017		10,659	1,267,380	612,225	374	1,637	3.51	57.44
	Total		32,755	3,781,370	1,952,546	1,316	1,484	4.02	59.61
190	2015		21,132	1,897,973	830,899	768	1,082	3.63	39.32
	2016		22,273	1,951,866	908,966	743	1,223	3.34	40.81
	2017		21,320	1,877,048	772,447	653	1,183	3.06	36.23
	Total		64,725	5,726,887	2,512,312	2,164	1,161	3.34	38.82
200	2015		7,867	795,238	477,653	334	1,430	4.25	60.72
	2016		8,402	911,465	658,186	370	1,779	4.40	78.34
	2017		8,048	952,107	421,370	313	1,346	3.89	52.36
	Total		24,317	2,658,810	1,557,209	1,017	1,531	4.18	64.04
210	2015		2,180	226,613	86,472	71	1,218	3.26	39.67
	2016		2,351	243,297	168,233	97	1,734	4.13	71.56
	2017		2,350	247,197	109,973	98	1,122	4.17	46.80
	Total		6,881	717,107	364,678	266	1,371	3.87	53.00

H-317

Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA  
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)  
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

Territory	COVERAGE 055		Earned Car Years	Collected Earned Premium	Paid Loss	Average Claims	Average Claim Cost	Claim Freq. (2)	Pure Prem.
	Accident Year								
220	2015		6,339	939,202	660,589	414	1,596	6.53	104.21
	2016		6,847	1,122,342	1,530,836	618	2,477	9.03	223.58
	2017		6,721	1,292,497	780,798	444	1,759	6.61	116.17
	Total		19,907	3,354,041	2,972,223	1,476	2,014	7.41	149.31
230	2015		8,825	1,191,232	707,687	449	1,576	5.09	80.19
	2016		8,702	1,254,734	3,172,561	766	4,142	8.80	364.58
	2017		8,417	1,299,654	324,672	392	828	4.66	38.57
	Total		25,944	3,745,620	4,204,920	1,607	2,617	6.19	162.08
240	2015		9,409	1,309,126	806,706	530	1,522	5.63	85.74
	2016		9,589	1,423,194	854,341	575	1,486	6.00	89.10
	2017		9,074	1,508,495	770,119	436	1,766	4.80	84.87
	Total		28,072	4,240,815	2,431,166	1,541	1,578	5.49	86.60
250	2015		30,548	3,540,338	1,773,483	1,653	1,073	5.41	58.06
	2016		30,728	3,737,699	3,569,649	2,008	1,778	6.53	116.17
	2017		29,370	3,759,760	1,627,948	1,460	1,115	4.97	55.43
	Total		90,646	11,037,797	6,971,080	5,121	1,361	5.65	76.90
260	2015		54,859	6,581,785	4,048,702	3,281	1,234	5.98	73.80
	2016		57,147	7,173,134	6,347,209	3,789	1,675	6.63	111.07
	2017		55,488	7,561,939	7,007,902	3,591	1,952	6.47	126.30
	Total		167,494	21,316,858	17,403,813	10,661	1,632	6.37	103.91

H-318

Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA  
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)  
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

Territory	Accident Year	Earned Car Years	Collected Earned Premium	Paid Loss	Claims	Average	Claim	Pure
						Claim Cost	Claim Freq. (2)	Prem.
270	2015	25,063	2,382,124	1,184,876	1,173	1,010	4.68	47.28
	2016	26,124	2,562,667	1,797,731	1,391	1,292	5.32	68.82
	2017	24,596	2,498,507	1,115,253	1,105	1,009	4.49	45.34
	Total	75,783	7,443,298	4,097,860	3,669	1,117	4.84	54.07
280	2015	19,522	1,992,871	1,064,192	1,015	1,048	5.20	54.51
	2016	20,051	2,216,391	1,439,633	1,107	1,300	5.52	71.80
	2017	19,005	2,254,793	1,057,782	870	1,216	4.58	55.66
	Total	58,578	6,464,055	3,561,607	2,992	1,190	5.11	60.80
290	2015	9,949	1,179,918	636,493	514	1,238	5.17	63.98
	2016	10,304	1,331,974	728,450	554	1,315	5.38	70.70
	2017	9,918	1,348,582	752,269	500	1,505	5.04	75.85
	Total	30,171	3,860,474	2,117,212	1,568	1,350	5.20	70.17
300	2015	47,817	4,441,049	1,827,391	2,312	790	4.84	38.22
	2016	50,403	4,708,209	4,688,270	3,061	1,532	6.07	93.02
	2017	47,981	4,582,132	2,096,176	2,153	974	4.49	43.69
	Total	146,201	13,731,390	8,611,837	7,526	1,144	5.15	58.90
310	2015	9,775	1,075,217	580,656	472	1,230	4.83	59.40
	2016	10,472	1,154,154	580,327	543	1,069	5.19	55.42
	2017	9,618	1,091,871	505,344	401	1,260	4.17	52.54
	Total	29,865	3,321,242	1,666,327	1,416	1,177	4.74	55.80

H-319

Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.



NORTH CAROLINA  
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)  
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

Territory	Accident Year	Earned Car Years	Collected Earned Premium	Paid Loss	Claims	Average	Claim	Pure
						Claim Cost	Claim Freq. (2)	Prem.
320	2015	61,104	6,626,106	4,324,075	3,174	1,362	5.19	70.77
	2016	64,490	7,894,059	5,151,515	3,528	1,460	5.47	79.88
	2017	62,449	8,594,513	4,796,878	3,124	1,535	5.00	76.81
	Total	188,043	23,114,678	14,272,468	9,826	1,453	5.23	75.90
340	2015	17,244	1,753,523	796,447	734	1,085	4.26	46.19
	2016	17,499	1,914,806	1,086,126	843	1,288	4.82	62.07
	2017	16,594	1,906,360	985,795	675	1,460	4.07	59.41
	Total	51,337	5,574,689	2,868,368	2,252	1,274	4.39	55.87
350	2015	43,348	4,071,292	1,925,561	1,801	1,069	4.15	44.42
	2016	45,898	4,416,563	2,162,068	1,941	1,114	4.23	47.11
	2017	42,407	4,260,882	2,147,727	1,626	1,321	3.83	50.65
	Total	131,653	12,748,737	6,235,356	5,368	1,162	4.08	47.36
360	2015	12,384	1,256,326	573,348	554	1,035	4.47	46.30
	2016	12,860	1,361,268	594,958	572	1,040	4.45	46.26
	2017	11,902	1,305,697	675,425	480	1,407	4.03	56.75
	Total	37,146	3,923,291	1,843,731	1,606	1,148	4.32	49.63
370	2015	37,680	3,910,138	1,625,274	1,705	953	4.52	43.13
	2016	39,738	4,213,573	2,013,479	1,680	1,198	4.23	50.67
	2017	37,781	4,221,981	1,930,431	1,774	1,088	4.70	51.10
	Total	115,199	12,345,692	5,569,184	5,159	1,080	4.48	48.34

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Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA  
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)  
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

Territory	COVERAGE 055		Earned Car Years	Collected Earned Premium	Paid Loss	Average Claims	Average Claim Cost	Claim Freq. (2)	Pure Prem.
	Accident Year								
380	2015		7,993	932,663	518,495	362	1,432	4.53	64.87
	2016		8,196	1,026,112	512,373	356	1,439	4.34	62.52
	2017		7,655	1,004,769	596,742	342	1,745	4.47	77.95
	Total		23,844	2,963,544	1,627,610	1,060	1,535	4.45	68.26
390	2015		32,833	3,521,876	1,306,723	1,485	880	4.52	39.80
	2016		34,014	3,538,953	1,816,703	1,461	1,243	4.30	53.41
	2017		32,115	3,287,109	1,277,766	1,333	959	4.15	39.79
	Total		98,962	10,347,938	4,401,192	4,279	1,029	4.32	44.47
420	2015		24,040	2,887,886	1,390,407	1,363	1,020	5.67	57.84
	2016		24,485	3,144,016	1,785,859	1,385	1,289	5.66	72.94
	2017		22,753	2,953,325	1,497,971	1,341	1,117	5.89	65.84
	Total		71,278	8,985,227	4,674,237	4,089	1,143	5.74	65.58
440	2015		16,134	1,723,740	684,826	768	892	4.76	42.45
	2016		17,020	1,893,649	788,708	820	962	4.82	46.34
	2017		16,306	1,881,160	850,640	806	1,055	4.94	52.17
	Total		49,460	5,498,549	2,324,174	2,394	971	4.84	46.99
450	2015		6,898	764,213	341,830	329	1,039	4.77	49.55
	2016		6,930	797,636	277,721	265	1,048	3.82	40.08
	2017		6,477	777,712	342,292	277	1,236	4.28	52.85
	Total		20,305	2,339,561	961,843	871	1,104	4.29	47.37

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Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA  
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)  
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

COVERAGE 055	Accident	Earned	Collected			Average	Claim	Pure
Territory	Year	Car	Earned	Paid	Claims	Claim	Freq. (2)	Prem.
		Years	Premium	Loss		Cost		
460	2015	52,556	5,670,964	2,230,268	2,454	909	4.67	42.44
	2016	55,439	5,909,053	2,429,857	2,416	1,006	4.36	43.83
	2017	52,647	5,693,462	2,747,473	2,338	1,175	4.44	52.19
	Total	160,642	17,273,479	7,407,598	7,208	1,028	4.49	46.11
470	2015	12,929	1,563,353	914,585	651	1,405	5.04	70.74
	2016	13,134	1,643,378	945,846	575	1,645	4.38	72.02
	2017	12,622	1,744,729	932,403	540	1,727	4.28	73.87
	Total	38,685	4,951,460	2,792,834	1,766	1,581	4.57	72.19
480	2015	12,565	1,336,275	732,867	570	1,286	4.54	58.33
	2016	13,201	1,524,202	811,035	599	1,354	4.54	61.44
	2017	12,626	1,592,957	844,799	549	1,539	4.35	66.91
	Total	38,392	4,453,434	2,388,701	1,718	1,390	4.47	62.22
490	2015	43,582	3,967,409	1,626,123	1,565	1,039	3.59	37.31
	2016	45,909	4,112,443	1,763,680	1,651	1,068	3.60	38.42
	2017	43,585	3,951,179	1,929,375	1,606	1,201	3.68	44.27
	Total	133,076	12,031,031	5,319,178	4,822	1,103	3.62	39.97
Statewide	2015	766,680	86,096,496	47,214,158	38,921	1,213	5.08	61.58
	2016	799,294	93,919,807	65,666,418	42,883	1,531	5.37	82.16
	2017	763,203	95,654,661	50,367,221	36,532	1,379	4.79	65.99
	Total	2,329,177	275,670,964	163,247,797	118,336	1,380	5.08	70.09

H-322

Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA  
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)  
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

COVERAGE 726		Earned	Collected			Average	Claim	Pure
Territory	Accident Year	Car Years	Earned Premium	Paid Loss	Claims	Claim Cost	Claim Freq. (2)	Prem.
110	2015	20,300	2,658,587	1,084,805	738	1,470	3.64	53.44
	2016	21,989	2,823,956	4,402,466	1,182	3,725	5.38	200.21
	2017	23,578	3,016,351	1,163,275	813	1,431	3.45	49.34
	Total	65,867	8,498,894	6,650,546	2,733	2,433	4.15	100.97
120	2015	45,577	6,819,318	8,172,313	3,728	2,192	8.18	179.31
	2016	50,233	8,660,771	8,868,076	3,882	2,284	7.73	176.54
	2017	54,909	11,270,126	6,688,850	3,346	1,999	6.09	121.82
	Total	150,719	26,750,215	23,729,239	10,956	2,166	7.27	157.44
130	2015	56,871	7,936,227	5,287,176	3,101	1,705	5.45	92.97
	2016	61,358	9,588,900	9,316,552	3,747	2,486	6.11	151.84
	2017	66,713	11,895,868	6,204,706	3,358	1,848	5.03	93.01
	Total	184,942	29,420,995	20,808,434	10,206	2,039	5.52	112.51
140	2015	3,666	495,431	329,756	192	1,717	5.24	89.95
	2016	3,975	598,763	435,803	204	2,136	5.13	109.64
	2017	4,413	724,908	328,447	187	1,756	4.24	74.43
	Total	12,054	1,819,102	1,094,006	583	1,877	4.84	90.76
150	2015	20,991	2,747,994	1,399,476	867	1,614	4.13	66.67
	2016	22,843	3,209,309	2,737,785	1,240	2,208	5.43	119.85
	2017	24,608	3,655,680	1,710,945	1,035	1,653	4.21	69.53
	Total	68,442	9,612,983	5,848,206	3,142	1,861	4.59	85.45

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Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA  
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)  
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

COVERAGES 726		Earned	Collected			Average	Claim	Pure
Territory	Accident Year	Car Years	Earned Premium	Paid Loss	Claims	Claim Cost	Claim Freq. (2)	Prem.
170	2015	46,727	5,036,055	2,271,006	1,281	1,773	2.74	48.60
	2016	49,216	5,216,544	2,768,073	1,462	1,893	2.97	56.24
	2017	51,398	5,697,386	2,507,766	1,281	1,958	2.49	48.79
	Total	147,341	15,949,985	7,546,845	4,024	1,875	2.73	51.22
180	2015	41,554	4,700,719	2,373,551	1,171	2,027	2.82	57.12
	2016	41,908	4,770,691	2,889,267	1,307	2,211	3.12	68.94
	2017	42,507	5,081,163	2,218,288	1,140	1,946	2.68	52.19
	Total	125,969	14,552,573	7,481,106	3,618	2,068	2.87	59.39
190	2015	46,841	4,078,969	1,939,425	1,214	1,598	2.59	41.40
	2016	50,113	4,160,855	2,253,895	1,207	1,867	2.41	44.98
	2017	53,262	4,473,998	1,830,513	1,108	1,652	2.08	34.37
	Total	150,216	12,713,822	6,023,833	3,529	1,707	2.35	40.10
200	2015	18,668	1,819,511	1,101,161	670	1,644	3.59	58.99
	2016	19,692	2,054,056	1,455,764	707	2,059	3.59	73.93
	2017	21,259	2,409,759	1,292,503	629	2,055	2.96	60.80
	Total	59,619	6,283,326	3,849,428	2,006	1,919	3.36	64.57
210	2015	4,398	417,906	379,200	134	2,830	3.05	86.22
	2016	4,714	439,501	315,784	141	2,240	2.99	66.99
	2017	5,040	487,061	211,930	126	1,682	2.50	42.05
	Total	14,152	1,344,468	906,914	401	2,262	2.83	64.08

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Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA  
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)  
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

COVERAGE 726		Earned	Collected			Average	Claim	Pure
Territory	Accident Year	Car Years	Earned Premium	Paid Loss	Claims	Claim Cost	Claim Freq. (2)	Prem.
220	2015	8,153	1,151,920	1,021,282	530	1,927	6.50	125.26
	2016	8,653	1,383,488	1,990,504	753	2,643	8.70	230.04
	2017	9,330	1,756,985	1,072,991	493	2,176	5.28	115.00
	Total	26,136	4,292,393	4,084,777	1,776	2,300	6.80	156.29
230	2015	13,649	1,877,749	1,060,248	593	1,788	4.34	77.68
	2016	14,448	2,088,144	5,176,036	1,400	3,697	9.69	358.25
	2017	15,186	2,383,573	823,948	702	1,174	4.62	54.26
	Total	43,283	6,349,466	7,060,232	2,695	2,620	6.23	163.12
240	2015	11,797	1,540,561	1,088,997	606	1,797	5.14	92.31
	2016	12,789	1,782,244	1,513,314	716	2,114	5.60	118.33
	2017	13,691	2,214,877	1,216,317	602	2,020	4.40	88.84
	Total	38,277	5,537,682	3,818,628	1,924	1,985	5.03	99.76
250	2015	82,553	8,978,590	4,734,011	3,463	1,367	4.19	57.35
	2016	85,757	9,689,676	10,273,554	4,428	2,320	5.16	119.80
	2017	88,297	10,667,170	4,815,498	3,289	1,464	3.72	54.54
	Total	256,607	29,335,436	19,823,063	11,180	1,773	4.36	77.25
260	2015	103,546	11,336,648	7,098,655	4,582	1,549	4.43	68.56
	2016	112,531	13,063,196	12,238,818	5,678	2,155	5.05	108.76
	2017	121,315	15,622,510	14,063,068	6,202	2,268	5.11	115.92
	Total	337,392	40,022,354	33,400,541	16,462	2,029	4.88	99.00

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Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA  
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)  
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

COVERAGE 726		Earned	Collected			Average	Claim	Pure
Territory	Accident Year	Car Years	Earned Premium	Paid Loss	Claims	Claim Cost	Claim Freq. (2)	Prem.
270	2015	50,412	4,364,015	2,156,157	1,703	1,266	3.38	42.77
	2016	54,013	4,813,234	2,933,206	1,941	1,511	3.59	54.31
	2017	57,488	5,383,527	2,622,289	1,706	1,537	2.97	45.61
	Total	161,913	14,560,776	7,711,652	5,350	1,441	3.30	47.63
280	2015	42,248	4,122,159	1,860,110	1,617	1,150	3.83	44.03
	2016	45,648	4,764,795	3,010,782	1,898	1,586	4.16	65.96
	2017	49,065	5,533,461	2,262,526	1,550	1,460	3.16	46.11
	Total	136,961	14,420,415	7,133,418	5,065	1,408	3.70	52.08
290	2015	20,771	2,334,180	1,296,778	847	1,531	4.08	62.43
	2016	22,594	2,800,765	1,608,037	1,050	1,531	4.65	71.17
	2017	24,446	3,211,436	1,428,240	837	1,706	3.42	58.42
	Total	67,811	8,346,381	4,333,055	2,734	1,585	4.03	63.90
300	2015	99,267	8,603,265	3,603,658	3,156	1,142	3.18	36.30
	2016	107,109	9,194,816	8,643,404	4,732	1,827	4.42	80.70
	2017	114,754	10,162,461	4,509,719	3,179	1,419	2.77	39.30
	Total	321,130	27,960,542	16,756,781	11,067	1,514	3.45	52.18
310	2015	18,418	1,866,648	856,092	585	1,463	3.18	46.48
	2016	19,417	1,950,883	981,902	664	1,479	3.42	50.57
	2017	20,905	2,180,128	1,015,304	662	1,534	3.17	48.57
	Total	58,740	5,997,659	2,853,298	1,911	1,493	3.25	48.58

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Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA  
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)  
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

COVERAGES 726		Earned	Collected			Average	Claim	Pure
Territory	Accident Year	Car Years	Earned Premium	Paid Loss	Claims	Claim Cost	Freq. (2)	Prem.
320	2015	93,074	9,708,107	6,181,301	4,009	1,542	4.31	66.41
	2016	103,521	12,276,714	7,863,042	4,701	1,673	4.54	75.96
	2017	113,794	15,555,838	9,053,301	4,847	1,868	4.26	79.56
	Total	310,389	37,540,659	23,097,644	13,557	1,704	4.37	74.42
340	2015	31,044	3,200,667	1,417,417	1,116	1,270	3.59	45.66
	2016	33,979	3,737,002	1,952,778	1,381	1,414	4.06	57.47
	2017	36,472	4,221,551	1,890,662	1,264	1,496	3.47	51.84
	Total	101,495	11,159,220	5,260,857	3,761	1,399	3.71	51.83
350	2015	75,115	6,761,988	2,981,367	2,269	1,314	3.02	39.69
	2016	80,954	7,400,325	3,614,075	2,614	1,383	3.23	44.64
	2017	87,517	8,463,515	4,245,480	2,644	1,606	3.02	48.51
	Total	243,586	22,625,828	10,840,922	7,527	1,440	3.09	44.51
360	2015	21,020	2,071,303	945,054	730	1,295	3.47	44.96
	2016	23,099	2,385,189	1,166,066	812	1,436	3.52	50.48
	2017	24,812	2,702,851	1,353,454	810	1,671	3.26	54.55
	Total	68,931	7,159,343	3,464,574	2,352	1,473	3.41	50.26
370	2015	69,210	6,929,626	3,010,344	2,370	1,270	3.42	43.50
	2016	75,896	7,659,299	3,774,595	2,480	1,522	3.27	49.73
	2017	82,692	8,909,689	3,902,538	2,588	1,508	3.13	47.19
	Total	227,798	23,498,614	10,687,477	7,438	1,437	3.27	46.92

H-327

Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.



NORTH CAROLINA  
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)  
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

COVERAGES 726		Earned	Collected			Average	Claim	Pure
Territory	Accident Year	Car Years	Earned Premium	Paid Loss	Claims	Claim Cost	Freq. (2)	Prem.
380	2015	14,552	1,730,128	909,898	523	1,740	3.59	62.53
	2016	15,844	2,013,787	904,936	570	1,588	3.60	57.12
	2017	16,842	2,309,509	1,078,877	590	1,829	3.50	64.06
	Total	47,238	6,053,424	2,893,711	1,683	1,719	3.56	61.26
390	2015	71,111	7,030,987	2,732,544	2,199	1,243	3.09	38.43
	2016	76,563	7,258,473	2,833,645	2,250	1,259	2.94	37.01
	2017	81,921	7,740,455	3,438,015	2,308	1,490	2.82	41.97
	Total	229,595	22,029,915	9,004,204	6,757	1,333	2.94	39.22
420	2015	56,931	6,838,598	3,034,760	2,692	1,127	4.73	53.31
	2016	61,531	7,725,680	3,989,979	2,791	1,430	4.54	64.85
	2017	65,518	8,145,716	4,456,814	2,775	1,606	4.24	68.02
	Total	183,980	22,709,994	11,481,553	8,258	1,390	4.49	62.41
440	2015	34,284	3,481,032	1,336,360	1,226	1,090	3.58	38.98
	2016	37,755	3,970,503	1,776,603	1,334	1,332	3.53	47.06
	2017	41,238	4,521,533	2,173,613	1,364	1,594	3.31	52.71
	Total	113,277	11,973,068	5,286,576	3,924	1,347	3.46	46.67
450	2015	12,353	1,307,676	640,777	526	1,218	4.26	51.87
	2016	13,693	1,510,039	758,156	483	1,570	3.53	55.37
	2017	14,662	1,710,201	668,474	480	1,393	3.27	45.59
	Total	40,708	4,527,916	2,067,407	1,489	1,388	3.66	50.79

H-328

Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA  
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)  
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

COVERAGES 726		Earned	Collected			Average	Claim	Pure
Territory	Accident Year	Car Years	Earned Premium	Paid Loss	Claims	Claim Cost	Claim Freq. (2)	Prem.
460	2015	98,859	10,088,544	3,577,152	3,393	1,054	3.43	36.18
	2016	108,134	10,864,421	4,958,433	3,593	1,380	3.32	45.85
	2017	115,971	11,990,788	5,945,951	3,684	1,614	3.18	51.27
	Total	322,964	32,943,753	14,481,536	10,670	1,357	3.30	44.84
470	2015	17,532	1,987,943	1,083,731	661	1,640	3.77	61.81
	2016	19,130	2,268,392	1,350,116	724	1,865	3.78	70.58
	2017	20,658	2,801,160	1,274,446	734	1,736	3.55	61.69
	Total	57,320	7,057,495	3,708,293	2,119	1,750	3.70	64.69
480	2015	20,746	2,087,349	1,246,861	693	1,799	3.34	60.10
	2016	22,407	2,442,158	1,473,560	837	1,761	3.74	65.76
	2017	24,060	2,950,722	1,822,111	835	2,182	3.47	75.73
	Total	67,213	7,480,229	4,542,532	2,365	1,921	3.52	67.58
490	2015	77,990	6,563,144	2,740,417	1,800	1,522	2.31	35.14
	2016	85,155	7,045,545	3,475,051	2,054	1,692	2.41	40.81
	2017	90,734	7,739,532	3,948,822	2,139	1,846	2.36	43.52
	Total	253,879	21,348,221	10,164,290	5,993	1,696	2.36	40.04
Statewide	2015	1,450,228	152,673,544	80,951,840	54,985	1,472	3.79	55.82
	2016	1,566,661	171,612,114	123,704,057	64,963	1,904	4.15	78.96
	2017	1,679,055	197,591,488	103,239,681	59,307	1,741	3.53	61.49
	Total	4,695,944	521,877,146	307,895,578	179,255	1,718	3.82	65.57

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Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA  
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)  
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

COVERAGE 727		Earned	Collected			Average	Claim	Pure
Territory	Accident Year	Car Years	Earned Premium	Paid Loss	Claims	Claim Cost	Claim Freq. (2)	Prem.
110	2015	3,152	396,009	141,801	75	1,891	2.38	44.99
	2016	3,438	423,396	663,119	140	4,737	4.07	192.88
	2017	3,806	452,880	139,508	89	1,568	2.34	36.65
	Total	10,396	1,272,285	944,428	304	3,107	2.92	90.85
120	2015	4,619	638,844	590,306	251	2,352	5.43	127.80
	2016	5,289	859,716	581,274	250	2,325	4.73	109.90
	2017	6,331	1,231,653	527,644	272	1,940	4.30	83.34
	Total	16,239	2,730,213	1,699,224	773	2,198	4.76	104.64
130	2015	5,574	741,790	243,493	158	1,541	2.83	43.68
	2016	6,267	958,043	597,083	241	2,478	3.85	95.27
	2017	7,360	1,254,420	529,238	248	2,134	3.37	71.91
	Total	19,201	2,954,253	1,369,814	647	2,117	3.37	71.34
140	2015	360	44,888	6,783	10	678	2.78	18.84
	2016	392	56,457	29,172	8	3,647	2.04	74.42
	2017	493	79,193	38,274	18	2,126	3.65	77.63
	Total	1,245	180,538	74,229	36	2,062	2.89	59.62
150	2015	2,289	286,886	108,924	63	1,729	2.75	47.59
	2016	2,620	351,457	290,699	91	3,194	3.47	110.95
	2017	3,137	424,045	135,183	84	1,609	2.68	43.09
	Total	8,046	1,062,388	534,806	238	2,247	2.96	66.47

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Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA  
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)  
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

COVERAGE 727		Earned	Collected			Average	Claim	Pure
Territory	Accident Year	Car Years	Earned Premium	Paid Loss	Claims	Claim Cost	Claim Freq. (2)	Prem.
170	2015	6,642	675,762	308,435	125	2,467	1.88	46.44
	2016	7,239	719,152	415,904	142	2,929	1.96	57.45
	2017	8,012	811,084	275,341	168	1,639	2.10	34.37
	Total	21,893	2,205,998	999,680	435	2,298	1.99	45.66
180	2015	6,053	693,290	273,587	128	2,137	2.11	45.20
	2016	6,658	789,220	464,723	149	3,119	2.24	69.80
	2017	7,271	886,494	359,970	159	2,264	2.19	49.51
	Total	19,982	2,369,004	1,098,280	436	2,519	2.18	54.96
190	2015	7,857	625,671	195,432	119	1,642	1.51	24.87
	2016	8,600	658,082	329,083	160	2,057	1.86	38.27
	2017	9,426	715,716	186,061	151	1,232	1.60	19.74
	Total	25,883	1,999,469	710,576	430	1,653	1.66	27.45
200	2015	2,075	180,547	101,432	57	1,780	2.75	48.88
	2016	2,357	223,715	68,480	52	1,317	2.21	29.05
	2017	2,730	276,800	77,099	53	1,455	1.94	28.24
	Total	7,162	681,062	247,011	162	1,525	2.26	34.49
210	2015	771	68,812	47,830	18	2,657	2.33	62.04
	2016	843	74,211	121,809	16	7,613	1.90	144.49
	2017	939	82,909	31,867	19	1,677	2.02	33.94
	Total	2,553	225,932	201,506	53	3,802	2.08	78.93

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Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA  
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)  
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

COVERAGE 727		Earned	Collected			Average	Claim	Pure
Territory	Accident Year	Car Years	Earned Premium	Paid Loss	Claims	Claim Cost	Claim Freq. (2)	Prem.
220	2015	758	104,511	35,766	28	1,277	3.69	47.18
	2016	885	144,888	251,139	45	5,581	5.08	283.77
	2017	1,046	194,763	45,623	34	1,342	3.25	43.62
	Total	2,689	444,162	332,528	107	3,108	3.98	123.66
230	2015	1,206	157,724	60,627	40	1,516	3.32	50.27
	2016	1,416	203,388	551,719	101	5,463	7.13	389.63
	2017	1,553	238,764	32,849	49	670	3.16	21.15
	Total	4,175	599,876	645,195	190	3,396	4.55	154.54
240	2015	1,005	127,861	25,535	36	709	3.58	25.41
	2016	1,186	162,017	139,856	66	2,119	5.56	117.92
	2017	1,457	236,987	72,454	52	1,393	3.57	49.73
	Total	3,648	526,865	237,845	154	1,544	4.22	65.20
250	2015	9,508	1,010,682	453,405	280	1,619	2.94	47.69
	2016	10,732	1,190,683	1,183,307	389	3,042	3.62	110.26
	2017	12,253	1,439,842	695,026	370	1,878	3.02	56.72
	Total	32,493	3,641,207	2,331,738	1,039	2,244	3.20	71.76
260	2015	12,582	1,252,788	650,808	439	1,482	3.49	51.73
	2016	14,619	1,551,127	1,193,397	570	2,094	3.90	81.63
	2017	17,274	2,029,741	1,836,391	692	2,654	4.01	106.31
	Total	44,475	4,833,656	3,680,596	1,701	2,164	3.82	82.76

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Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA  
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)  
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

COVERAGE 727		Earned	Collected			Average	Claim	Pure
Territory	Accident	Car	Earned	Paid	Claims	Claim	Claim	Prem.
	Year	Years	Premium	Loss		Cost	Freq. (2)	
270	2015	9,819	773,168	245,585	195	1,259	1.99	25.01
	2016	10,791	894,499	475,926	305	1,560	2.83	44.10
	2017	11,947	1,012,982	267,337	241	1,109	2.02	22.38
	Total	32,557	2,680,649	988,848	741	1,334	2.28	30.37
280	2015	4,576	413,414	95,429	98	974	2.14	20.85
	2016	5,327	517,688	240,327	150	1,602	2.82	45.11
	2017	6,328	657,576	263,747	149	1,770	2.35	41.68
	Total	16,231	1,588,678	599,503	397	1,510	2.45	36.94
290	2015	2,216	231,781	147,134	61	2,412	2.75	66.40
	2016	2,636	310,969	97,394	75	1,299	2.85	36.95
	2017	3,184	380,613	177,940	105	1,695	3.30	55.89
	Total	8,036	923,363	422,468	241	1,753	3.00	52.57
300	2015	18,522	1,477,653	452,827	417	1,086	2.25	24.45
	2016	20,599	1,642,912	1,393,028	649	2,146	3.15	67.63
	2017	22,844	1,842,599	627,710	505	1,243	2.21	27.48
	Total	61,965	4,963,164	2,473,565	1,571	1,575	2.54	39.92
310	2015	4,116	379,482	121,935	107	1,140	2.60	29.62
	2016	4,413	399,487	157,419	117	1,345	2.65	35.67
	2017	4,810	443,314	192,444	128	1,503	2.66	40.01
	Total	13,339	1,222,283	471,798	352	1,340	2.64	35.37

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Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA  
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)  
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

COVERAGE 727		Earned	Collected			Average	Claim	Pure
Territory	Accident Year	Car Years	Earned Premium	Paid Loss	Claims	Claim Cost	Claim Freq. (2)	Prem.
320	2015	12,501	1,186,747	433,406	334	1,298	2.67	34.67
	2016	14,197	1,553,196	812,374	452	1,797	3.18	57.22
	2017	16,664	2,063,166	994,476	525	1,894	3.15	59.68
	Total	43,362	4,803,109	2,240,256	1,311	1,709	3.02	51.66
340	2015	3,045	312,926	106,524	93	1,145	3.05	34.98
	2016	3,461	376,860	150,470	113	1,332	3.26	43.48
	2017	4,110	449,729	174,285	127	1,372	3.09	42.41
	Total	10,616	1,139,515	431,279	333	1,295	3.14	40.63
350	2015	11,843	979,302	431,361	225	1,917	1.90	36.42
	2016	13,095	1,128,688	424,724	268	1,585	2.05	32.43
	2017	14,648	1,289,779	563,186	324	1,738	2.21	38.45
	Total	39,586	3,397,769	1,419,271	817	1,737	2.06	35.85
360	2015	2,134	189,341	33,633	49	686	2.30	15.76
	2016	2,488	234,181	125,918	63	1,999	2.53	50.61
	2017	2,856	282,343	98,765	65	1,519	2.28	34.58
	Total	7,478	705,865	258,316	177	1,459	2.37	34.54
370	2015	9,243	889,975	257,783	204	1,264	2.21	27.89
	2016	10,616	1,028,995	323,479	253	1,279	2.38	30.47
	2017	12,378	1,262,940	425,416	272	1,564	2.20	34.37
	Total	32,237	3,181,910	1,006,678	729	1,381	2.26	31.23

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Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA  
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)  
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

COVERAGE 727		Earned	Collected			Average	Claim	Pure
Territory	Accident Year	Car Years	Earned Premium	Paid Loss	Claims	Claim Cost	Claim Freq. (2)	Prem.
380	2015	1,617	183,551	47,635	32	1,489	1.98	29.46
	2016	1,876	228,548	74,891	44	1,702	2.35	39.92
	2017	2,156	273,859	144,325	49	2,945	2.27	66.94
	Total	5,649	685,958	266,851	125	2,135	2.21	47.24
390	2015	14,770	1,454,530	370,598	317	1,169	2.15	25.09
	2016	16,277	1,562,321	935,091	328	2,851	2.02	57.45
	2017	18,169	1,666,054	630,840	317	1,990	1.74	34.72
	Total	49,216	4,682,905	1,936,529	962	2,013	1.95	39.35
420	2015	5,823	710,360	257,414	194	1,327	3.33	44.21
	2016	6,967	913,225	342,972	244	1,406	3.50	49.23
	2017	8,353	1,046,523	386,945	258	1,500	3.09	46.32
	Total	21,143	2,670,108	987,331	696	1,419	3.29	46.70
440	2015	4,066	403,510	168,840	122	1,384	3.00	41.52
	2016	4,744	494,157	110,057	101	1,090	2.13	23.20
	2017	5,650	602,250	181,721	112	1,623	1.98	32.16
	Total	14,460	1,499,917	460,618	335	1,375	2.32	31.85
450	2015	1,022	108,961	26,032	28	930	2.74	25.47
	2016	1,235	139,134	50,475	25	2,019	2.02	40.87
	2017	1,526	174,759	63,168	41	1,541	2.69	41.39
	Total	3,783	422,854	139,675	94	1,486	2.48	36.92

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Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.



NORTH CAROLINA  
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)  
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

COVERAGE 727		Earned	Collected			Average	Claim	Pure
Territory	Accident Year	Car Years	Earned Premium	Paid Loss	Claims	Claim Cost	Claim Freq. (2)	Prem.
460	2015	14,504	1,405,687	395,559	397	996	2.74	27.27
	2016	16,278	1,587,183	531,863	418	1,272	2.57	32.67
	2017	18,526	1,826,701	574,177	414	1,387	2.23	30.99
	Total	49,308	4,819,571	1,501,599	1,229	1,222	2.49	30.45
470	2015	1,746	191,072	45,537	37	1,231	2.12	26.08
	2016	2,023	229,123	82,318	47	1,751	2.32	40.69
	2017	2,340	300,247	111,250	66	1,686	2.82	47.54
	Total	6,109	720,442	239,105	150	1,594	2.46	39.14
480	2015	3,527	328,941	148,146	95	1,559	2.69	42.00
	2016	3,909	400,222	221,520	106	2,090	2.71	56.67
	2017	4,506	511,261	304,973	127	2,401	2.82	67.68
	Total	11,942	1,240,424	674,639	328	2,057	2.75	56.49
490	2015	13,018	1,004,583	254,873	194	1,314	1.49	19.58
	2016	14,491	1,097,507	551,089	270	2,041	1.86	38.03
	2017	16,195	1,244,551	390,987	289	1,353	1.78	24.14
	Total	43,704	3,346,641	1,196,949	753	1,590	1.72	27.39
Statewide	2015	202,559	19,631,049	7,284,415	5,026	1,449	2.48	35.96
	2016	227,964	23,104,447	13,982,099	6,448	2,168	2.83	61.33
	2017	260,278	27,686,537	11,556,220	6,572	1,758	2.52	44.40
	Total	690,801	70,422,033	32,822,734	18,046	1,819	2.61	47.51

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Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA  
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)  
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

Territory	Accident Year	Earned Car Years	Collected Earned Premium	Paid Loss	Claims	Average	Claim	Pure
						Claim Cost	Claim Freq. (2)	Prem.
110	2015	620	158,644	171,666	64	2,682	10.32	276.88
	2016	650	168,984	177,156	76	2,331	11.69	272.55
	2017	672	201,823	195,973	63	3,111	9.38	291.63
	Total	1,942	529,451	544,795	203	2,684	10.45	280.53
120	2015	1,625	430,612	353,892	121	2,925	7.45	217.78
	2016	1,668	476,607	310,807	126	2,467	7.55	186.34
	2017	1,717	542,081	293,865	144	2,041	8.39	171.15
	Total	5,010	1,449,300	958,564	391	2,452	7.80	191.33
130	2015	1,770	447,317	282,513	136	2,077	7.68	159.61
	2016	1,842	509,928	487,828	166	2,939	9.01	264.84
	2017	1,920	589,318	391,922	164	2,390	8.54	204.13
	Total	5,532	1,546,563	1,162,263	466	2,494	8.42	210.10
140	2015	140	38,254	30,650	17	1,803	12.14	218.93
	2016	132	40,120	35,535	16	2,221	12.12	269.20
	2017	112	39,927	52,423	13	4,033	11.61	468.06
	Total	384	118,301	118,608	46	2,578	11.98	308.88
150	2015	650	169,607	130,562	44	2,967	6.77	200.86
	2016	761	223,434	180,365	66	2,733	8.67	237.01
	2017	813	265,131	191,578	66	2,903	8.12	235.64
	Total	2,224	658,172	502,505	176	2,855	7.91	225.95

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Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA  
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)  
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

Territory	Accident Year	Earned Car Years	Collected Earned Premium	Paid Loss	Claims	Average	Claim	Pure
						Claim Cost	Claim Freq. (2)	Prem.
170	2015	1,146	333,123	236,464	100	2,365	8.73	206.34
	2016	1,157	342,092	426,646	133	3,208	11.50	368.75
	2017	1,147	363,410	206,566	89	2,321	7.76	180.09
	Total	3,450	1,038,625	869,676	322	2,701	9.33	252.08
180	2015	1,008	379,465	258,749	106	2,441	10.52	256.70
	2016	971	381,053	254,651	106	2,402	10.92	262.26
	2017	982	390,137	312,682	120	2,606	12.22	318.41
	Total	2,961	1,150,655	826,082	332	2,488	11.21	278.99
190	2015	740	196,540	110,141	57	1,932	7.70	148.84
	2016	814	223,903	270,867	78	3,473	9.58	332.76
	2017	868	261,903	274,044	102	2,687	11.75	315.72
	Total	2,422	682,346	655,052	237	2,764	9.79	270.46
200	2015	341	82,078	70,197	34	2,065	9.97	205.86
	2016	362	101,882	73,642	33	2,232	9.12	203.43
	2017	376	111,477	110,864	52	2,132	13.83	294.85
	Total	1,079	295,437	254,703	119	2,140	11.03	236.05
210	2015	54	13,012	12,072	4	3,018	7.41	223.56
	2016	65	14,855	4,273	3	1,424	4.62	65.74
	2017	66	17,219	5,739	6	957	9.09	86.95
	Total	185	45,086	22,084	13	1,699	7.03	119.37

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Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA  
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)  
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

Territory	Accident Year	Earned Car Years	Collected Earned Premium	Paid Loss	Claims	Average	Claim	Pure
						Claim Cost	Claim Freq. (2)	Prem.
220	2015	242	61,364	38,954	22	1,771	9.09	160.97
	2016	224	62,809	64,594	29	2,227	12.95	288.37
	2017	230	70,419	58,932	16	3,683	6.96	256.23
	Total	696	194,592	162,480	67	2,425	9.63	233.45
230	2015	382	105,896	102,159	42	2,432	10.99	267.43
	2016	413	131,209	105,076	39	2,694	9.44	254.42
	2017	409	146,184	126,991	41	3,097	10.02	310.49
	Total	1,204	383,289	334,226	122	2,740	10.13	277.60
240	2015	243	62,857	47,382	26	1,822	10.70	194.99
	2016	242	67,406	49,772	21	2,370	8.68	205.67
	2017	250	74,907	30,103	16	1,881	6.40	120.41
	Total	735	205,170	127,257	63	2,020	8.57	173.14
250	2015	3,531	1,245,148	1,321,861	501	2,638	14.19	374.36
	2016	3,521	1,340,580	1,040,727	458	2,272	13.01	295.58
	2017	3,527	1,406,942	1,253,289	483	2,595	13.69	355.34
	Total	10,579	3,992,670	3,615,877	1,442	2,508	13.63	341.80
260	2015	3,158	875,488	925,731	316	2,930	10.01	293.14
	2016	3,428	1,029,153	824,220	338	2,439	9.86	240.44
	2017	3,638	1,186,717	916,355	376	2,437	10.34	251.88
	Total	10,224	3,091,358	2,666,306	1,030	2,589	10.07	260.79

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Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA  
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)  
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

COVERAGE 72		Earned	Collected			Average	Claim	Pure
Territory	Accident Year	Car Years	Earned Premium	Paid Loss	Claims	Claim Cost	Claim Freq. (2)	Prem.
270	2015	1,131	308,822	231,313	103	2,246	9.11	204.52
	2016	1,203	356,010	346,208	112	3,091	9.31	287.79
	2017	1,245	413,332	265,617	132	2,012	10.60	213.35
	Total	3,579	1,078,164	843,138	347	2,430	9.70	235.58
280	2015	1,049	322,592	268,157	132	2,031	12.58	255.63
	2016	1,214	427,222	373,884	153	2,444	12.60	307.98
	2017	1,295	497,351	442,913	178	2,488	13.75	342.02
	Total	3,558	1,247,165	1,084,954	463	2,343	13.01	304.93
290	2015	615	206,712	185,351	77	2,407	12.52	301.38
	2016	622	222,647	209,906	95	2,210	15.27	337.47
	2017	635	249,083	242,066	81	2,988	12.76	381.21
	Total	1,872	678,442	637,323	253	2,519	13.51	340.45
300	2015	2,019	565,564	551,259	223	2,472	11.05	273.04
	2016	2,154	628,268	589,226	242	2,435	11.23	273.55
	2017	2,294	744,123	697,832	263	2,653	11.46	304.20
	Total	6,467	1,937,955	1,838,317	728	2,525	11.26	284.26
310	2015	352	95,136	76,029	34	2,236	9.66	215.99
	2016	356	98,196	108,529	38	2,856	10.67	304.86
	2017	381	112,736	57,083	38	1,502	9.97	149.82
	Total	1,089	306,068	241,641	110	2,197	10.10	221.89

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Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA  
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)  
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

Territory	Accident Year	Earned Car Years	Collected Earned Premium	Paid Loss	Claims	Average	Claim	Pure
						Claim Cost	Claim Freq. (2)	Prem.
320	2015	3,157	796,605	650,104	263	2,472	8.33	205.92
	2016	3,472	937,798	810,651	316	2,565	9.10	233.48
	2017	3,637	1,064,798	855,707	333	2,570	9.16	235.28
	Total	10,266	2,799,201	2,316,462	912	2,540	8.88	225.64
340	2015	825	240,757	171,626	90	1,907	10.91	208.03
	2016	864	280,881	378,636	125	3,029	14.47	438.24
	2017	856	313,001	348,506	112	3,112	13.08	407.13
	Total	2,545	834,639	898,768	327	2,749	12.85	353.15
350	2015	1,851	482,855	463,370	181	2,560	9.78	250.33
	2016	2,034	559,522	447,441	216	2,071	10.62	219.98
	2017	2,202	684,814	648,076	232	2,793	10.54	294.31
	Total	6,087	1,727,191	1,558,887	629	2,478	10.33	256.10
360	2015	555	138,660	110,319	48	2,298	8.65	198.77
	2016	620	166,886	161,381	72	2,241	11.61	260.29
	2017	670	201,181	143,312	65	2,205	9.70	213.90
	Total	1,845	506,727	415,012	185	2,243	10.03	224.94
370	2015	1,612	451,873	385,387	184	2,094	11.41	239.07
	2016	1,696	507,440	411,517	186	2,212	10.97	242.64
	2017	1,773	585,692	552,233	182	3,034	10.27	311.47
	Total	5,081	1,545,005	1,349,137	552	2,444	10.86	265.53

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Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA  
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)  
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

Territory	Accident Year	Earned Car Years	Collected Earned Premium	Paid Loss	Claims	Average	Claim	Pure
						Claim Cost	Claim Freq. (2)	Prem.
380	2015	281	80,703	63,933	39	1,639	13.88	227.52
	2016	284	89,129	68,057	38	1,791	13.38	239.64
	2017	316	105,148	182,004	41	4,439	12.97	575.96
	Total	881	274,980	313,994	118	2,661	13.39	356.41
390	2015	962	276,651	262,087	109	2,404	11.33	272.44
	2016	1,027	319,646	281,147	113	2,488	11.00	273.76
	2017	1,102	363,413	396,400	132	3,003	11.98	359.71
	Total	3,091	959,710	939,634	354	2,654	11.45	303.99
420	2015	1,122	399,058	480,136	172	2,791	15.33	427.93
	2016	1,139	448,946	491,019	191	2,571	16.77	431.10
	2017	1,200	521,784	541,149	194	2,789	16.17	450.96
	Total	3,461	1,369,788	1,512,304	557	2,715	16.09	436.96
440	2015	758	234,525	263,008	99	2,657	13.06	346.98
	2016	814	258,595	207,629	95	2,186	11.67	255.07
	2017	848	306,474	222,166	93	2,389	10.97	261.99
	Total	2,420	799,594	692,803	287	2,414	11.86	286.28
450	2015	319	84,060	100,218	43	2,331	13.48	314.16
	2016	384	114,557	131,845	48	2,747	12.50	343.35
	2017	422	145,789	130,075	49	2,655	11.61	308.23
	Total	1,125	344,406	362,138	140	2,587	12.44	321.90

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Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA  
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)  
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

Territory	Accident Year	Earned Car Years	Collected Earned Premium	Paid Loss	Claims	Average	Claim	Pure
						Claim Cost	Claim Freq. (2)	Prem.
460	2015	2,095	561,083	490,812	175	2,805	8.35	234.28
	2016	2,211	642,073	587,471	220	2,670	9.95	265.70
	2017	2,341	757,283	776,474	255	3,045	10.89	331.68
	Total	6,647	1,960,439	1,854,757	650	2,853	9.78	279.04
470	2015	440	109,733	94,293	34	2,773	7.73	214.30
	2016	451	119,826	93,021	40	2,326	8.87	206.25
	2017	446	132,360	110,687	36	3,075	8.07	248.18
	Total	1,337	361,919	298,001	110	2,709	8.23	222.89
480	2015	650	153,236	170,820	54	3,163	8.31	262.80
	2016	692	171,707	108,639	48	2,263	6.94	156.99
	2017	720	203,162	180,985	51	3,549	7.08	251.37
	Total	2,062	528,105	460,444	153	3,009	7.42	223.30
490	2015	2,817	633,064	514,639	225	2,287	7.99	182.69
	2016	2,929	721,431	682,016	257	2,654	8.77	232.85
	2017	2,992	826,543	598,470	221	2,708	7.39	200.02
	Total	8,738	2,181,038	1,795,125	703	2,554	8.05	205.44
Statewide	2015	38,260	10,741,094	9,625,854	3,875	2,484	10.13	251.59
	2016	40,416	12,184,795	10,794,382	4,293	2,514	10.62	267.08
	2017	42,102	13,895,662	11,813,081	4,439	2,661	10.54	280.58
	Total	120,778	36,821,551	32,233,317	12,607	2,557	10.44	266.88

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Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.



NORTH CAROLINA  
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)  
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

COVERAGE 73		Earned	Collected			Average	Claim	Pure
Territory	Accident Year	Car Years	Earned Premium	Paid Loss	Claims	Claim Cost	Claim Freq. (2)	Prem.
110	2015	832	182,552	99,166	49	2,024	5.89	119.19
	2016	831	187,196	106,332	43	2,473	5.17	127.96
	2017	823	210,877	129,223	39	3,313	4.74	157.01
	Total	2,486	580,625	334,721	131	2,555	5.27	134.64
120	2015	1,272	299,800	124,973	51	2,450	4.01	98.25
	2016	1,254	320,394	186,397	67	2,782	5.34	148.64
	2017	1,213	333,583	129,187	58	2,227	4.78	106.50
	Total	3,739	953,777	440,557	176	2,503	4.71	117.83
130	2015	1,412	314,319	195,898	78	2,512	5.52	138.74
	2016	1,358	333,082	212,903	76	2,801	5.60	156.78
	2017	1,305	356,434	229,326	66	3,475	5.06	175.73
	Total	4,075	1,003,835	638,127	220	2,901	5.40	156.60
140	2015	80	18,748	26,787	10	2,679	12.50	334.84
	2016	86	25,369	9,620	5	1,924	5.81	111.86
	2017	88	27,691	8,560	6	1,427	6.82	97.27
	Total	254	71,808	44,967	21	2,141	8.27	177.04
150	2015	439	101,277	72,749	26	2,798	5.92	165.72
	2016	422	112,234	53,733	23	2,336	5.45	127.33
	2017	399	117,824	75,065	19	3,951	4.76	188.13
	Total	1,260	331,335	201,547	68	2,964	5.40	159.96

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Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA  
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)  
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

Territory	Accident Year	Earned Car Years	Collected Earned Premium	Paid Loss	Average Claims	Average Claim Cost	Claim Freq. (2)	Pure Prem.
170	2015	1,331	300,865	173,361	62	2,796	4.66	130.25
	2016	1,249	297,006	167,340	76	2,202	6.08	133.98
	2017	1,216	318,705	163,888	59	2,778	4.85	134.78
	Total	3,796	916,576	504,589	197	2,561	5.19	132.93
180	2015	754	225,014	95,581	44	2,172	5.84	126.77
	2016	719	227,254	129,031	49	2,633	6.82	179.46
	2017	686	225,798	104,381	30	3,479	4.37	152.16
	Total	2,159	678,066	328,993	123	2,675	5.70	152.38
190	2015	1,481	340,318	214,733	82	2,619	5.54	144.99
	2016	1,374	322,803	272,382	87	3,131	6.33	198.24
	2017	1,341	348,469	158,263	68	2,327	5.07	118.02
	Total	4,196	1,011,590	645,378	237	2,723	5.65	153.81
200	2015	400	92,892	37,786	18	2,099	4.50	94.47
	2016	406	93,358	62,543	28	2,234	6.90	154.05
	2017	428	106,652	61,385	22	2,790	5.14	143.42
	Total	1,234	292,902	161,714	68	2,378	5.51	131.05
210	2015	205	48,237	11,086	6	1,848	2.93	54.08
	2016	203	46,984	54,096	11	4,918	5.42	266.48
	2017	188	43,739	39,645	9	4,405	4.79	210.88
	Total	596	138,960	104,827	26	4,032	4.36	175.88

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Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA  
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)  
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

Territory	Accident Year	Earned Car Years	Collected Earned Premium	Paid Loss	Claims	Average	Claim	Pure
						Claim Cost	Claim Freq. (2)	Prem.
220	2015	291	61,157	32,161	17	1,892	5.84	110.52
	2016	275	61,976	21,143	15	1,410	5.45	76.88
	2017	279	71,120	56,529	9	6,281	3.23	202.61
	Total	845	194,253	109,833	41	2,679	4.85	129.98
230	2015	246	66,734	45,130	16	2,821	6.50	183.46
	2016	235	71,363	58,360	12	4,863	5.11	248.34
	2017	235	77,690	-7,366	7	-1,052	2.98	-31.34
	Total	716	215,787	96,124	35	2,746	4.89	134.25
240	2015	188	45,024	16,634	10	1,663	5.32	88.48
	2016	188	49,439	28,503	10	2,850	5.32	151.61
	2017	182	53,760	29,232	15	1,949	8.24	160.62
	Total	558	148,223	74,369	35	2,125	6.27	133.28
250	2015	2,080	602,233	424,767	168	2,528	8.08	204.21
	2016	1,995	633,493	445,167	160	2,782	8.02	223.14
	2017	1,942	679,194	352,093	145	2,428	7.47	181.30
	Total	6,017	1,914,920	1,222,027	473	2,584	7.86	203.10
260	2015	2,426	571,762	319,752	140	2,284	5.77	131.80
	2016	2,376	609,525	451,125	140	3,222	5.89	189.87
	2017	2,302	663,140	474,985	146	3,253	6.34	206.34
	Total	7,104	1,844,427	1,245,862	426	2,925	6.00	175.37

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Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA  
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)  
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

Territory	Accident Year	Earned Car Years	Collected Earned Premium	Paid Loss	Claims	Average Claim Cost	Claim Freq. (2)	Pure Prem.
270	2015	1,623	383,190	276,363	90	3,071	5.55	170.28
	2016	1,569	395,326	232,707	98	2,375	6.25	148.32
	2017	1,524	424,134	226,962	107	2,121	7.02	148.93
	Total	4,716	1,202,650	736,032	295	2,495	6.26	156.07
280	2015	843	213,938	145,567	54	2,696	6.41	172.68
	2016	807	228,049	244,147	67	3,644	8.30	302.54
	2017	806	258,882	231,080	72	3,209	8.93	286.70
	Total	2,456	700,869	620,794	193	3,217	7.86	252.77
290	2015	442	113,500	58,155	24	2,423	5.43	131.57
	2016	443	127,784	118,975	39	3,051	8.80	268.57
	2017	442	142,225	94,657	24	3,944	5.43	214.16
	Total	1,327	383,509	271,787	87	3,124	6.56	204.81
300	2015	3,017	712,443	457,174	182	2,512	6.03	151.53
	2016	2,884	705,823	328,744	151	2,177	5.24	113.99
	2017	2,859	785,168	543,432	189	2,875	6.61	190.08
	Total	8,760	2,203,434	1,329,350	522	2,547	5.96	151.75
310	2015	693	168,107	113,286	47	2,410	6.78	163.47
	2016	676	164,669	105,929	37	2,863	5.47	156.70
	2017	681	184,535	114,533	36	3,181	5.29	168.18
	Total	2,050	517,311	333,748	120	2,781	5.85	162.80

Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA  
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)  
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

Territory	Accident Year	Earned Car Years	Collected Earned Premium	Paid Loss	Claims	Average	Claim	Pure
						Claim Cost	Claim Freq. (2)	Prem.
320	2015	3,171	720,051	395,635	173	2,287	5.46	124.77
	2016	3,107	738,437	490,998	165	2,976	5.31	158.03
	2017	3,010	800,455	442,963	169	2,621	5.61	147.16
	Total	9,288	2,258,943	1,329,596	507	2,622	5.46	143.15
340	2015	620	152,848	127,071	47	2,704	7.58	204.95
	2016	585	163,102	98,637	38	2,596	6.50	168.61
	2017	538	168,512	106,726	39	2,737	7.25	198.38
	Total	1,743	484,462	332,434	124	2,681	7.11	190.73
350	2015	2,624	590,974	198,493	122	1,627	4.65	75.65
	2016	2,539	597,943	444,375	143	3,108	5.63	175.02
	2017	2,498	645,839	332,212	136	2,443	5.44	132.99
	Total	7,661	1,834,756	975,080	401	2,432	5.23	127.28
360	2015	523	113,334	120,483	20	6,024	3.82	230.37
	2016	521	118,029	13,137	22	597	4.22	25.21
	2017	505	129,731	73,500	27	2,722	5.35	145.54
	Total	1,549	361,094	207,120	69	3,002	4.45	133.71
370	2015	2,043	480,806	301,858	107	2,821	5.24	147.75
	2016	1,968	490,338	367,536	115	3,196	5.84	186.76
	2017	1,907	527,634	377,050	113	3,337	5.93	197.72
	Total	5,918	1,498,778	1,046,444	335	3,124	5.66	176.82

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Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA  
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)  
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

Territory	Accident Year	Earned Car Years	Collected Earned Premium	Paid Loss	Claims	Average	Claim	Pure
						Claim Cost	Claim Freq. (2)	Prem.
380	2015	261	63,052	35,084	14	2,506	5.36	134.42
	2016	261	71,170	57,872	12	4,823	4.60	221.73
	2017	265	77,611	79,566	26	3,060	9.81	300.25
	Total	787	211,833	172,522	52	3,318	6.61	219.21
390	2015	1,703	454,494	344,511	110	3,132	6.46	202.30
	2016	1,604	447,256	337,554	135	2,500	8.42	210.45
	2017	1,527	465,135	276,330	73	3,785	4.78	180.96
	Total	4,834	1,366,885	958,395	318	3,014	6.58	198.26
420	2015	888	265,682	193,707	64	3,027	7.21	218.14
	2016	836	286,260	232,654	73	3,187	8.73	278.29
	2017	805	315,750	229,388	68	3,373	8.45	284.95
	Total	2,529	867,692	655,749	205	3,199	8.11	259.29
440	2015	849	211,619	92,397	40	2,310	4.71	108.83
	2016	797	205,066	95,935	38	2,525	4.77	120.37
	2017	772	216,061	145,886	52	2,806	6.74	188.97
	Total	2,418	632,746	334,218	130	2,571	5.38	138.22
450	2015	283	61,036	66,521	14	4,752	4.95	235.06
	2016	268	66,598	35,541	8	4,443	2.99	132.62
	2017	266	77,585	78,508	23	3,413	8.65	295.14
	Total	817	205,219	180,570	45	4,013	5.51	221.02

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Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA  
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)  
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

Territory	Accident Year	Earned Car Years	Collected Earned Premium	Paid Loss	Claims	Average	Claim	Pure
						Claim Cost	Claim Freq. (2)	Prem.
460	2015	2,404	577,348	364,215	108	3,372	4.49	151.50
	2016	2,340	581,891	308,959	118	2,618	5.04	132.03
	2017	2,299	629,936	407,088	130	3,131	5.65	177.07
	Total	7,043	1,789,175	1,080,262	356	3,034	5.05	153.38
470	2015	530	114,744	79,512	20	3,976	3.77	150.02
	2016	482	114,377	79,818	24	3,326	4.98	165.60
	2017	460	114,918	83,568	22	3,799	4.78	181.67
	Total	1,472	344,039	242,898	66	3,680	4.48	165.01
480	2015	770	161,802	88,752	35	2,536	4.55	115.26
	2016	766	177,970	60,362	36	1,677	4.70	78.80
	2017	727	190,264	180,946	49	3,693	6.74	248.89
	Total	2,263	530,036	330,060	120	2,751	5.30	145.85
490	2015	3,131	689,315	452,260	170	2,660	5.43	144.45
	2016	2,974	703,719	464,895	139	3,345	4.67	156.32
	2017	2,865	743,718	285,291	156	1,829	5.45	99.58
	Total	8,970	2,136,752	1,202,446	465	2,586	5.18	134.05
Statewide	2015	39,855	9,519,215	5,801,608	2,218	2,616	5.57	145.57
	2016	38,398	9,775,283	6,377,450	2,260	2,822	5.89	166.09
	2017	37,383	10,532,769	6,314,082	2,209	2,858	5.91	168.90
	Total	115,636	29,827,267	18,493,140	6,687	2,766	5.78	159.93

H-350

Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA  
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)  
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

Territory	COVERAGE 74		Earned Car Years	Collected Earned Premium	Paid Loss	Average Claims	Average Claim Cost	Claim Freq. (2)	Pure Prem.
	Accident Year								
110	2015		5,750	1,279,383	662,063	271	2,443	4.71	115.14
	2016		5,508	1,241,946	847,190	293	2,891	5.32	153.81
	2017		5,389	1,342,463	675,292	290	2,329	5.38	125.31
	Total		16,647	3,863,792	2,184,545	854	2,558	5.13	131.23
120	2015		20,098	4,560,754	2,459,699	952	2,584	4.74	122.39
	2016		19,146	4,688,507	2,888,821	973	2,969	5.08	150.88
	2017		17,906	4,803,003	2,454,466	850	2,888	4.75	137.08
	Total		57,150	14,052,264	7,802,986	2,775	2,812	4.86	136.54
130	2015		18,271	4,088,923	2,181,448	819	2,664	4.48	119.39
	2016		17,306	4,155,598	2,059,743	776	2,654	4.48	119.02
	2017		16,184	4,294,594	1,798,031	727	2,473	4.49	111.10
	Total		51,761	12,539,115	6,039,222	2,322	2,601	4.49	116.68
140	2015		1,160	266,509	125,317	68	1,843	5.86	108.03
	2016		1,064	280,331	165,893	58	2,860	5.45	155.91
	2017		995	305,942	92,163	58	1,589	5.83	92.63
	Total		3,219	852,782	383,373	184	2,084	5.72	119.10
150	2015		4,114	986,570	601,069	236	2,547	5.74	146.10
	2016		3,880	1,020,510	706,739	242	2,920	6.24	182.15
	2017		3,706	1,071,631	601,593	233	2,582	6.29	162.33
	Total		11,700	3,078,711	1,909,401	711	2,686	6.08	163.20

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Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.



NORTH CAROLINA  
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)  
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

COVERAGE 74		Earned	Collected			Average	Claim	Pure
Territory	Accident Year	Car Years	Earned Premium	Paid Loss	Claims	Claim Cost	Claim Freq. (2)	Prem.
170	2015	6,039	1,409,208	823,760	309	2,666	5.12	136.41
	2016	5,699	1,370,708	948,202	325	2,918	5.70	166.38
	2017	5,479	1,428,080	616,345	274	2,249	5.00	112.49
	Total	17,217	4,207,996	2,388,307	908	2,630	5.27	138.72
180	2015	3,035	878,733	403,893	163	2,478	5.37	133.08
	2016	2,877	888,498	664,623	194	3,426	6.74	231.01
	2017	2,837	928,860	522,719	194	2,694	6.84	184.25
	Total	8,749	2,696,091	1,591,235	551	2,888	6.30	181.88
190	2015	5,037	1,225,469	813,223	289	2,814	5.74	161.45
	2016	4,805	1,218,457	903,167	303	2,981	6.31	187.96
	2017	4,705	1,317,767	1,068,136	348	3,069	7.40	227.02
	Total	14,547	3,761,693	2,784,526	940	2,962	6.46	191.42
200	2015	2,238	525,276	338,629	124	2,731	5.54	151.31
	2016	2,181	542,464	294,145	126	2,334	5.78	134.87
	2017	2,171	593,263	307,571	121	2,542	5.57	141.67
	Total	6,590	1,661,003	940,345	371	2,535	5.63	142.69
210	2015	423	94,196	81,869	29	2,823	6.86	193.54
	2016	441	96,344	77,072	28	2,753	6.35	174.77
	2017	432	100,625	61,944	23	2,693	5.32	143.39
	Total	1,296	291,165	220,885	80	2,761	6.17	170.44

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Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA  
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)  
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

Territory	Accident Year	Earned Car Years	Collected Earned Premium	Paid Loss	Claims	Average		Pure Prem.
						Claim Cost	Claim Freq. (2)	
220	2015	1,558	342,164	166,418	58	2,869	3.72	106.82
	2016	1,480	361,844	176,441	59	2,991	3.99	119.22
	2017	1,411	375,672	176,767	62	2,851	4.39	125.28
	Total	4,449	1,079,680	519,626	179	2,903	4.02	116.80
230	2015	2,193	551,351	195,851	87	2,251	3.97	89.31
	2016	2,090	574,887	262,755	96	2,737	4.59	125.72
	2017	2,011	623,157	379,984	106	3,585	5.27	188.95
	Total	6,294	1,749,395	838,590	289	2,902	4.59	133.24
240	2015	2,943	681,493	379,799	142	2,675	4.83	129.05
	2016	2,787	682,811	384,932	136	2,830	4.88	138.12
	2017	2,655	724,489	370,065	126	2,937	4.75	139.38
	Total	8,385	2,088,793	1,134,796	404	2,809	4.82	135.34
250	2015	9,235	2,806,545	2,073,232	750	2,764	8.12	224.50
	2016	8,810	2,940,863	1,886,494	725	2,602	8.23	214.13
	2017	8,355	3,030,406	1,854,416	706	2,627	8.45	221.95
	Total	26,400	8,777,814	5,814,142	2,181	2,666	8.26	220.23
260	2015	17,806	4,184,337	2,766,108	967	2,861	5.43	155.35
	2016	17,259	4,265,319	2,611,381	890	2,934	5.16	151.31
	2017	16,490	4,550,506	2,546,664	932	2,732	5.65	154.44
	Total	51,555	13,000,162	7,924,153	2,789	2,841	5.41	153.70

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Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA  
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)  
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

Territory	Accident Year	Earned Car Years	Collected Earned Premium	Paid Loss	Claims	Average	Claim	Pure
						Claim Cost	Freq. (2)	Prem.
270	2015	5,580	1,372,118	867,527	358	2,423	6.42	155.47
	2016	5,416	1,413,412	974,217	341	2,857	6.30	179.88
	2017	5,344	1,551,197	1,033,766	352	2,937	6.59	193.44
	Total	16,340	4,336,727	2,875,510	1,051	2,736	6.43	175.98
280	2015	5,235	1,433,329	1,096,770	446	2,459	8.52	209.51
	2016	4,985	1,526,379	1,012,774	370	2,737	7.42	203.16
	2017	4,753	1,634,454	976,090	380	2,569	7.99	205.36
	Total	14,973	4,594,162	3,085,634	1,196	2,580	7.99	206.08
290	2015	3,334	894,997	674,752	248	2,721	7.44	202.39
	2016	3,178	936,190	603,015	234	2,577	7.36	189.75
	2017	3,003	998,829	442,103	219	2,019	7.29	147.22
	Total	9,515	2,830,016	1,719,870	701	2,453	7.37	180.75
300	2015	10,984	2,712,370	1,780,105	683	2,606	6.22	162.06
	2016	10,551	2,727,202	2,127,127	719	2,958	6.81	201.60
	2017	10,349	2,962,838	1,926,393	711	2,709	6.87	186.14
	Total	31,884	8,402,410	5,833,625	2,113	2,761	6.63	182.96
310	2015	2,496	598,689	416,893	151	2,761	6.05	167.02
	2016	2,347	570,146	380,386	152	2,503	6.48	162.07
	2017	2,334	622,903	414,898	138	3,007	5.91	177.76
	Total	7,177	1,791,738	1,212,177	441	2,749	6.14	168.90

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Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA  
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)  
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

Territory	Accident Year	Earned Car Years	Collected Earned Premium	Paid Loss	Claims	Average	Claim	Pure
						Claim Cost	Freq. (2)	Prem.
320	2015	27,385	5,723,531	3,226,761	1,259	2,563	4.60	117.83
	2016	26,356	5,762,290	3,224,952	1,235	2,611	4.69	122.36
	2017	25,057	6,112,479	3,035,536	1,163	2,610	4.64	121.15
	Total	78,798	17,598,300	9,487,249	3,657	2,594	4.64	120.40
340	2015	5,494	1,362,536	922,455	363	2,541	6.61	167.90
	2016	5,134	1,408,730	868,105	360	2,411	7.01	169.09
	2017	4,873	1,492,369	948,363	362	2,620	7.43	194.62
	Total	15,501	4,263,635	2,738,923	1,085	2,524	7.00	176.69
350	2015	14,827	3,341,656	1,993,726	848	2,351	5.72	134.47
	2016	14,236	3,372,847	2,316,413	860	2,694	6.04	162.72
	2017	13,677	3,601,733	1,948,432	811	2,403	5.93	142.46
	Total	42,740	10,316,236	6,258,571	2,519	2,485	5.89	146.43
360	2015	5,537	1,186,657	593,846	270	2,199	4.88	107.25
	2016	5,331	1,214,816	858,181	301	2,851	5.65	160.98
	2017	5,110	1,295,836	729,012	288	2,531	5.64	142.66
	Total	15,978	3,697,309	2,181,039	859	2,539	5.38	136.50
370	2015	12,250	2,825,043	2,062,175	739	2,790	6.03	168.34
	2016	11,718	2,886,515	1,998,764	747	2,676	6.37	170.57
	2017	11,102	3,076,255	1,802,115	728	2,475	6.56	162.32
	Total	35,070	8,787,813	5,863,054	2,214	2,648	6.31	167.18

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Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA  
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)  
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

Territory	Accident Year	Earned Car Years	Collected Earned Premium	Paid Loss	Claims	Average	Claim	Pure
						Claim Cost	Freq. (2)	Prem.
380	2015	2,819	627,419	453,924	127	3,574	4.51	161.02
	2016	2,660	639,858	492,971	173	2,850	6.50	185.33
	2017	2,452	650,910	413,685	133	3,110	5.42	168.71
	Total	7,931	1,918,187	1,360,580	433	3,142	5.46	171.55
390	2015	5,265	1,478,733	936,758	377	2,485	7.16	177.92
	2016	5,015	1,442,284	904,037	356	2,539	7.10	180.27
	2017	4,844	1,542,506	1,077,749	389	2,771	8.03	222.49
	Total	15,124	4,463,523	2,918,544	1,122	2,601	7.42	192.97
420	2015	5,334	1,681,060	1,176,627	508	2,316	9.52	220.59
	2016	4,927	1,698,420	1,290,617	483	2,672	9.80	261.95
	2017	4,516	1,722,664	1,281,776	531	2,414	11.76	283.83
	Total	14,777	5,102,144	3,749,020	1,522	2,463	10.30	253.71
440	2015	4,468	1,130,124	693,723	276	2,513	6.18	155.26
	2016	4,341	1,161,586	835,116	296	2,821	6.82	192.38
	2017	4,211	1,283,852	837,004	273	3,066	6.48	198.77
	Total	13,020	3,575,562	2,365,843	845	2,800	6.49	181.71
450	2015	2,748	658,077	514,209	166	3,098	6.04	187.12
	2016	2,571	665,366	458,296	151	3,035	5.87	178.26
	2017	2,424	728,069	420,057	137	3,066	5.65	173.29
	Total	7,743	2,051,512	1,392,562	454	3,067	5.86	179.85

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Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA  
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)  
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

COVERAGE 74 Territory	Accident Year	Earned Car Years	Collected Earned Premium	Paid Loss	Claims	Average Claim Cost	Claim Freq. (2)	Pure Prem.
460	2015	15,621	3,539,347	2,398,584	838	2,862	5.36	153.55
	2016	14,976	3,584,090	2,483,295	858	2,894	5.73	165.82
	2017	14,399	3,852,243	2,086,616	742	2,812	5.15	144.91
	Total	44,996	10,975,680	6,968,495	2,438	2,858	5.42	154.87
470	2015	5,018	1,089,624	648,636	251	2,584	5.00	129.26
	2016	4,739	1,088,809	746,289	216	3,455	4.56	157.48
	2017	4,443	1,152,996	487,606	199	2,450	4.48	109.75
	Total	14,200	3,331,429	1,882,531	666	2,827	4.69	132.57
480	2015	4,877	994,491	670,244	243	2,758	4.98	137.43
	2016	4,640	1,010,287	570,377	214	2,665	4.61	122.93
	2017	4,461	1,107,354	609,578	211	2,889	4.73	136.65
	Total	13,978	3,112,132	1,850,199	668	2,770	4.78	132.37
490	2015	15,139	3,233,074	1,992,988	805	2,476	5.32	131.65
	2016	14,442	3,316,269	2,038,555	755	2,700	5.23	141.15
	2017	13,931	3,524,530	2,121,252	796	2,665	5.71	152.27
	Total	43,512	10,073,873	6,152,795	2,356	2,612	5.41	141.40
Statewide	2015	254,311	59,763,786	37,193,081	14,220	2,616	5.59	146.25
	2016	242,896	60,754,583	39,061,085	14,045	2,781	5.78	160.81
	2017	232,009	64,404,475	36,118,187	13,613	2,653	5.87	155.68
	Total	729,216	184,922,844	112,372,353	41,878	2,683	5.74	154.10

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Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA  
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)  
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

COVERAGE 76		Earned	Collected			Average	Claim	Pure
Territory	Accident Year	Car Years	Earned Premium	Paid Loss	Claims	Claim Cost	Claim Freq. (2)	Prem.
110	2015	18,840	4,663,850	2,519,418	899	2,802	4.77	133.73
	2016	18,929	4,761,814	2,849,626	892	3,195	4.71	150.54
	2017	18,520	5,146,177	2,743,611	874	3,139	4.72	148.14
	Total	56,289	14,571,841	8,112,655	2,665	3,044	4.73	144.13
120	2015	90,210	23,129,550	12,771,038	4,444	2,874	4.93	141.57
	2016	88,510	24,242,728	13,618,824	4,428	3,076	5.00	153.87
	2017	84,285	24,983,381	11,934,533	4,016	2,972	4.76	141.60
	Total	263,005	72,355,659	38,324,395	12,888	2,974	4.90	145.72
130	2015	107,650	27,166,011	15,093,867	5,258	2,871	4.88	140.21
	2016	105,645	28,614,573	15,818,333	5,234	3,022	4.95	149.73
	2017	100,058	29,807,653	14,172,033	4,750	2,984	4.75	141.64
	Total	313,353	85,588,237	45,084,233	15,242	2,958	4.86	143.88
140	2015	6,346	1,696,145	1,026,502	408	2,516	6.43	161.76
	2016	5,872	1,720,575	934,935	391	2,391	6.66	159.22
	2017	5,402	1,758,351	934,213	343	2,724	6.35	172.94
	Total	17,620	5,175,071	2,895,650	1,142	2,536	6.48	164.34
150	2015	24,758	6,600,183	3,905,950	1,411	2,768	5.70	157.77
	2016	24,629	7,086,784	4,256,990	1,449	2,938	5.88	172.84
	2017	23,171	7,358,376	4,307,951	1,398	3,082	6.03	185.92
	Total	72,558	21,045,343	12,470,891	4,258	2,929	5.87	171.87

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Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA  
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)  
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

Territory	Accident Year	Earned Car Years	Collected Earned Premium	Paid Loss	Claims	Average	Claim	Pure
						Claim Cost	Claim Freq. (2)	Prem.
170	2015	35,812	8,827,885	4,924,811	1,657	2,972	4.63	137.52
	2016	35,854	9,127,535	5,003,700	1,663	3,009	4.64	139.56
	2017	34,450	9,587,182	4,708,387	1,638	2,874	4.75	136.67
	Total	106,116	27,542,602	14,636,898	4,958	2,952	4.67	137.93
180	2015	14,849	4,476,860	2,363,726	784	3,015	5.28	159.18
	2016	14,667	4,756,858	2,348,325	768	3,058	5.24	160.11
	2017	13,805	4,715,819	2,197,454	733	2,998	5.31	159.18
	Total	43,321	13,949,537	6,909,505	2,285	3,024	5.27	159.50
190	2015	28,643	6,906,577	4,190,601	1,422	2,947	4.96	146.30
	2016	29,289	7,274,252	4,729,580	1,516	3,120	5.18	161.48
	2017	27,635	7,629,309	4,451,129	1,438	3,095	5.20	161.07
	Total	85,567	21,810,138	13,371,310	4,376	3,056	5.11	156.27
200	2015	11,595	2,836,243	1,830,534	560	3,269	4.83	157.87
	2016	11,789	3,023,335	1,717,158	593	2,896	5.03	145.66
	2017	11,253	3,133,724	1,824,360	553	3,299	4.91	162.12
	Total	34,637	8,993,302	5,372,052	1,706	3,149	4.93	155.10
210	2015	3,347	740,670	371,374	129	2,879	3.85	110.96
	2016	3,391	735,785	349,737	135	2,591	3.98	103.14
	2017	3,360	762,393	541,009	148	3,655	4.40	161.01
	Total	10,098	2,238,848	1,262,120	412	3,063	4.08	124.99

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Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.



NORTH CAROLINA  
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)  
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

Territory	COVERAGE 76		Earned Car Years	Collected Earned Premium	Paid Loss	Claims	Average Claim Cost	Claim Freq. (2)	Pure Prem.
	Accident Year								
220	2015		11,596	2,818,217	1,648,317	501	3,290	4.32	142.15
	2016		11,523	3,089,837	1,867,055	520	3,590	4.51	162.03
	2017		10,555	3,094,344	1,403,613	480	2,924	4.55	132.98
	Total		33,674	9,002,398	4,918,985	1,501	3,277	4.46	146.08
230	2015		17,671	4,900,549	2,257,028	829	2,723	4.69	127.72
	2016		16,994	5,110,625	2,713,435	880	3,083	5.18	159.67
	2017		15,849	5,264,617	2,191,250	792	2,767	5.00	138.26
	Total		50,514	15,275,791	7,161,713	2,501	2,864	4.95	141.78
240	2015		20,079	5,471,784	3,161,620	1,054	3,000	5.25	157.46
	2016		19,420	5,514,848	3,233,087	1,067	3,030	5.49	166.48
	2017		18,136	5,514,031	2,946,176	937	3,144	5.17	162.45
	Total		57,635	16,500,663	9,340,883	3,058	3,055	5.31	162.07
250	2015		44,205	14,095,978	8,980,233	3,203	2,804	7.25	203.15
	2016		43,188	15,253,570	9,335,791	3,083	3,028	7.14	216.17
	2017		40,533	15,578,096	8,307,340	2,938	2,828	7.25	204.95
	Total		127,926	44,927,644	26,623,364	9,224	2,886	7.21	208.12
260	2015		109,636	27,980,093	16,481,784	5,503	2,995	5.02	150.33
	2016		109,706	29,459,291	17,481,084	5,521	3,166	5.03	159.34
	2017		105,147	31,310,584	15,742,552	5,267	2,989	5.01	149.72
	Total		324,489	88,749,968	49,705,420	16,291	3,051	5.02	153.18

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Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA  
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)  
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

Territory	Accident Year	Earned Car Years	Collected Earned Premium	Paid Loss	Claims	Average	Claim	Pure
						Claim Cost	Freq. (2)	Prem.
270	2015	36,816	9,216,154	5,743,803	1,981	2,899	5.38	156.01
	2016	37,055	9,779,099	6,176,728	1,960	3,151	5.29	166.69
	2017	35,100	10,310,465	6,161,065	1,931	3,191	5.50	175.53
	Total	108,971	29,305,718	18,081,596	5,872	3,079	5.39	165.93
280	2015	29,958	8,720,473	5,569,444	2,055	2,710	6.86	185.91
	2016	29,615	9,440,516	5,486,375	1,999	2,745	6.75	185.26
	2017	27,745	9,825,141	5,778,361	1,906	3,032	6.87	208.27
	Total	87,318	27,986,130	16,834,180	5,960	2,825	6.83	192.79
290	2015	17,190	4,991,050	3,155,561	1,157	2,727	6.73	183.57
	2016	16,836	5,380,798	3,334,747	1,196	2,788	7.10	198.07
	2017	15,675	5,570,244	2,997,168	1,060	2,828	6.76	191.21
	Total	49,701	15,942,092	9,487,476	3,413	2,780	6.87	190.89
300	2015	64,534	16,413,609	9,879,251	3,526	2,802	5.46	153.09
	2016	65,258	17,256,173	10,882,595	3,496	3,113	5.36	166.76
	2017	61,316	17,924,750	9,782,357	3,271	2,991	5.33	159.54
	Total	191,108	51,594,532	30,544,203	10,293	2,967	5.39	159.83
310	2015	12,888	3,216,252	1,758,172	690	2,548	5.35	136.42
	2016	13,116	3,279,850	2,114,680	731	2,893	5.57	161.23
	2017	12,145	3,361,791	1,778,229	649	2,740	5.34	146.42
	Total	38,149	9,857,893	5,651,081	2,070	2,730	5.43	148.13

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Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA  
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)  
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

Territory	Accident Year	Earned Car Years	Collected Earned Premium	Paid Loss	Claims	Average	Claim	Pure
						Claim Cost	Claim Freq. (2)	Prem.
320	2015	180,938	40,484,369	22,315,787	7,953	2,806	4.40	123.33
	2016	180,385	42,140,566	23,617,926	7,833	3,015	4.34	130.93
	2017	172,619	44,274,244	22,774,463	7,689	2,962	4.45	131.93
	Total	533,942	126,899,179	68,708,176	23,475	2,927	4.40	128.68
340	2015	34,044	8,884,856	5,723,810	2,141	2,673	6.29	168.13
	2016	32,988	9,430,248	5,746,709	2,087	2,754	6.33	174.21
	2017	30,585	9,800,808	5,039,541	1,930	2,611	6.31	164.77
	Total	97,617	28,115,912	16,510,060	6,158	2,681	6.31	169.13
350	2015	97,059	22,387,052	12,590,221	4,726	2,664	4.87	129.72
	2016	97,538	23,487,549	13,911,487	4,997	2,784	5.12	142.63
	2017	92,261	24,551,698	13,208,135	4,689	2,817	5.08	143.16
	Total	286,858	70,426,299	39,709,843	14,412	2,755	5.02	138.43
360	2015	37,799	8,578,061	5,027,574	1,791	2,807	4.74	133.01
	2016	37,498	9,133,253	4,954,810	1,796	2,759	4.79	132.14
	2017	35,582	9,525,550	5,079,696	1,729	2,938	4.86	142.76
	Total	110,879	27,236,864	15,062,080	5,316	2,833	4.79	135.84
370	2015	84,699	20,819,664	13,159,794	4,440	2,964	5.24	155.37
	2016	84,322	22,293,844	13,480,762	4,449	3,030	5.28	159.87
	2017	79,602	23,308,511	13,316,050	4,330	3,075	5.44	167.28
	Total	248,623	66,422,019	39,956,606	13,219	3,023	5.32	160.71

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Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA  
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)  
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

COVERAGE 76		Earned	Collected			Average		Pure
Territory	Accident Year	Car Years	Earned Premium	Paid Loss	Claims	Claim Cost	Claim Freq. (2)	Prem.
380	2015	17,568	4,324,252	2,751,079	846	3,252	4.82	156.60
	2016	17,213	4,606,072	2,817,404	882	3,194	5.12	163.68
	2017	16,081	4,679,362	2,501,541	774	3,232	4.81	155.56
	Total	50,862	13,609,686	8,070,024	2,502	3,225	4.92	158.67
390	2015	40,233	11,614,085	6,466,297	2,403	2,691	5.97	160.72
	2016	40,402	11,932,732	7,915,085	2,482	3,189	6.14	195.91
	2017	37,261	12,168,100	7,175,701	2,292	3,131	6.15	192.58
	Total	117,896	35,714,917	21,557,083	7,177	3,004	6.09	182.85
420	2015	33,981	11,099,347	7,441,670	2,806	2,652	8.26	219.00
	2016	33,127	12,053,865	8,456,721	2,982	2,836	9.00	255.28
	2017	30,035	12,335,123	7,548,088	2,701	2,795	8.99	251.31
	Total	97,143	35,488,335	23,446,479	8,489	2,762	8.74	241.36
440	2015	27,650	7,753,017	5,236,927	1,686	3,106	6.10	189.40
	2016	27,976	8,387,151	5,186,712	1,726	3,005	6.17	185.40
	2017	26,504	8,887,461	5,465,909	1,639	3,335	6.18	206.23
	Total	82,130	25,027,629	15,889,548	5,051	3,146	6.15	193.47
450	2015	14,441	3,828,481	2,244,404	837	2,681	5.80	155.42
	2016	14,123	4,053,603	2,732,227	842	3,245	5.96	193.46
	2017	13,226	4,293,873	2,557,603	791	3,233	5.98	193.38
	Total	41,790	12,175,957	7,534,234	2,470	3,050	5.91	180.29

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Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA  
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)  
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

Territory	Accident Year	Earned Car Years	Collected Earned Premium	Paid Loss	Claims	Average	Claim	Pure
						Claim Cost	Claim Freq. (2)	Prem.
460	2015	124,249	29,970,134	18,304,039	5,917	3,093	4.76	147.32
	2016	124,762	31,530,142	19,169,449	6,078	3,154	4.87	153.65
	2017	119,032	33,130,592	18,531,291	5,644	3,283	4.74	155.68
	Total	368,043	94,630,868	56,004,779	17,639	3,175	4.79	152.17
470	2015	33,460	8,362,603	4,166,835	1,533	2,718	4.58	124.53
	2016	33,353	8,776,545	4,886,882	1,598	3,058	4.79	146.52
	2017	31,907	9,251,876	4,572,863	1,480	3,090	4.64	143.32
	Total	98,720	26,391,024	13,626,580	4,611	2,955	4.67	138.03
480	2015	38,783	8,426,779	4,781,344	1,639	2,917	4.23	123.28
	2016	38,863	9,029,288	5,477,797	1,671	3,278	4.30	140.95
	2017	37,279	9,613,405	4,956,176	1,533	3,233	4.11	132.95
	Total	114,925	27,069,472	15,215,317	4,843	3,142	4.21	132.39
490	2015	107,140	24,490,953	14,376,013	4,933	2,914	4.60	134.18
	2016	107,498	26,469,696	15,358,891	4,940	3,109	4.60	142.88
	2017	103,018	27,912,651	15,003,944	4,917	3,051	4.77	145.64
	Total	317,656	78,873,300	44,738,848	14,790	3,025	4.66	140.84
Statewide	2015	1,578,667	395,891,786	232,218,828	81,122	2,863	5.14	147.10
	2016	1,571,334	418,233,400	247,965,647	81,885	3,028	5.21	157.81
	2017	1,489,132	436,369,682	232,633,792	77,260	3,011	5.19	156.22
	Total	4,639,133	1,250,494,868	712,818,267	240,267	2,967	5.18	153.65

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Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA  
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)  
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

COVERAGE 77		Earned	Collected			Average		Pure
Territory	Accident Year	Car Years	Earned Premium	Paid Loss	Claims	Claim Cost	Claim Freq. (2)	Prem.
110	2015	31,479	8,652,860	4,607,552	1,395	3,303	4.43	146.37
	2016	33,221	9,401,605	5,203,195	1,505	3,457	4.53	156.62
	2017	34,730	10,746,720	5,737,556	1,578	3,636	4.54	165.20
	Total	99,430	28,801,185	15,548,303	4,478	3,472	4.50	156.37
120	2015	91,756	27,656,681	15,992,907	4,803	3,330	5.23	174.30
	2016	97,299	31,634,907	17,682,754	5,293	3,341	5.44	181.74
	2017	101,726	35,432,632	18,356,965	5,327	3,446	5.24	180.45
	Total	290,781	94,724,220	52,032,626	15,423	3,374	5.30	178.94
130	2015	115,958	33,843,606	18,576,209	5,758	3,226	4.97	160.20
	2016	120,548	37,981,364	22,110,118	6,183	3,576	5.13	183.41
	2017	125,352	43,211,972	22,795,296	6,437	3,541	5.14	181.85
	Total	361,858	115,036,942	63,481,623	18,378	3,454	5.08	175.43
140	2015	7,843	2,516,465	1,961,423	544	3,606	6.94	250.09
	2016	8,061	2,889,089	1,747,266	574	3,044	7.12	216.76
	2017	8,283	3,290,633	1,682,592	537	3,133	6.48	203.14
	Total	24,187	8,696,187	5,391,281	1,655	3,258	6.84	222.90
150	2015	36,204	11,042,648	5,971,996	1,949	3,064	5.38	164.95
	2016	37,846	12,702,662	7,270,452	2,301	3,160	6.08	192.11
	2017	39,740	14,508,645	7,387,131	2,270	3,254	5.71	185.89
	Total	113,790	38,253,955	20,629,579	6,520	3,164	5.73	181.30

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Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA  
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)  
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

Territory	Accident Year	Earned Car Years	Collected Earned Premium	Paid Loss	Claims	Average	Claim	Pure
						Claim Cost	Claim Freq. (2)	Prem.
170	2015	64,923	19,512,848	9,220,244	2,759	3,342	4.25	142.02
	2016	67,937	21,055,780	10,571,686	3,065	3,449	4.51	155.61
	2017	70,827	23,190,649	11,667,170	3,317	3,517	4.68	164.73
	Total	203,687	63,759,277	31,459,100	9,141	3,442	4.49	154.45
180	2015	47,263	21,251,133	10,453,915	2,813	3,716	5.95	221.19
	2016	47,448	22,246,940	11,125,834	2,809	3,961	5.92	234.48
	2017	48,033	22,859,656	10,910,449	2,891	3,774	6.02	227.14
	Total	142,744	66,357,729	32,490,198	8,513	3,817	5.96	227.61
190	2015	78,209	21,464,481	11,966,291	3,480	3,439	4.45	153.00
	2016	82,336	23,333,683	14,735,547	3,934	3,746	4.78	178.97
	2017	86,751	26,501,789	14,669,033	4,111	3,568	4.74	169.09
	Total	247,296	71,299,953	41,370,871	11,525	3,590	4.66	167.29
200	2015	29,820	8,549,465	5,015,126	1,453	3,452	4.87	168.18
	2016	31,190	9,425,386	5,353,459	1,541	3,474	4.94	171.64
	2017	33,223	10,566,663	5,551,456	1,594	3,483	4.80	167.10
	Total	94,233	28,541,514	15,920,041	4,588	3,470	4.87	168.94
210	2015	8,256	1,925,636	904,104	269	3,361	3.26	109.51
	2016	8,809	2,056,018	933,450	290	3,219	3.29	105.97
	2017	9,417	2,285,620	1,286,730	343	3,751	3.64	136.64
	Total	26,482	6,267,274	3,124,284	902	3,464	3.41	117.98

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Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA  
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)  
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

COVERAGE 77		Earned	Collected			Average		Pure
Territory	Accident Year	Car Years	Earned Premium	Paid Loss	Claims	Claim Cost	Claim Freq. (2)	Prem.
220	2015	17,979	5,407,965	2,914,415	852	3,421	4.74	162.10
	2016	18,567	6,154,816	3,358,146	932	3,603	5.02	180.87
	2017	19,462	6,999,079	3,489,505	1,020	3,421	5.24	179.30
	Total	56,008	18,561,860	9,762,066	2,804	3,481	5.01	174.30
230	2015	27,841	9,152,930	4,742,775	1,457	3,255	5.23	170.35
	2016	28,404	10,165,390	6,019,432	1,612	3,734	5.68	211.92
	2017	28,857	11,326,911	5,554,045	1,571	3,535	5.44	192.47
	Total	85,102	30,645,231	16,316,252	4,640	3,516	5.45	191.73
240	2015	22,995	7,431,555	4,016,162	1,270	3,162	5.52	174.65
	2016	24,004	8,235,469	4,812,597	1,379	3,490	5.74	200.49
	2017	24,735	9,063,963	5,197,256	1,386	3,750	5.60	210.12
	Total	71,734	24,730,987	14,026,015	4,035	3,476	5.62	195.53
250	2015	104,588	41,577,544	24,806,502	7,322	3,388	7.00	237.18
	2016	107,726	46,824,400	26,614,951	7,703	3,455	7.15	247.06
	2017	109,986	51,006,944	26,538,645	8,044	3,299	7.31	241.29
	Total	322,300	139,408,888	77,960,098	23,069	3,379	7.16	241.89
260	2015	195,377	57,180,951	32,683,492	9,577	3,413	4.90	167.28
	2016	207,067	64,362,670	39,194,412	10,735	3,651	5.18	189.28
	2017	217,785	73,929,767	39,439,943	10,935	3,607	5.02	181.10
	Total	620,229	195,473,388	111,317,847	31,247	3,563	5.04	179.48

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Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.



NORTH CAROLINA  
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)  
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

COVERAGE 77		Earned	Collected			Average		Pure
Territory	Accident Year	Car Years	Earned Premium	Paid Loss	Claims	Claim Cost	Claim Freq. (2)	Prem.
270	2015	95,187	26,388,763	16,107,568	4,438	3,629	4.66	169.22
	2016	99,240	28,985,344	18,463,361	5,057	3,651	5.10	186.05
	2017	103,412	33,102,049	18,278,117	5,178	3,530	5.01	176.75
	Total	297,839	88,476,156	52,849,046	14,673	3,602	4.93	177.44
280	2015	65,000	22,120,542	13,343,723	4,221	3,161	6.49	205.29
	2016	68,792	25,887,652	15,753,031	4,688	3,360	6.81	229.00
	2017	72,325	29,411,611	15,811,087	4,803	3,292	6.64	218.61
	Total	206,117	77,419,805	44,907,841	13,712	3,275	6.65	217.88
290	2015	31,529	10,989,592	7,201,110	2,210	3,258	7.01	228.40
	2016	33,465	12,842,192	7,867,310	2,379	3,307	7.11	235.09
	2017	35,508	14,767,604	8,191,144	2,450	3,343	6.90	230.68
	Total	100,502	38,599,388	23,259,564	7,039	3,304	7.00	231.43
300	2015	169,646	48,107,291	26,894,398	8,067	3,334	4.76	158.53
	2016	178,353	52,873,902	31,370,359	8,995	3,488	5.04	175.89
	2017	187,848	60,316,512	31,980,142	9,334	3,426	4.97	170.24
	Total	535,847	161,297,705	90,244,899	26,396	3,419	4.93	168.42
310	2015	31,966	8,851,271	4,707,417	1,414	3,329	4.42	147.26
	2016	32,992	9,233,095	5,202,652	1,566	3,322	4.75	157.69
	2017	35,045	10,525,290	5,245,885	1,694	3,097	4.83	149.69
	Total	100,003	28,609,656	15,155,954	4,674	3,243	4.67	151.55

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Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA  
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)  
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

Territory	Accident Year	Earned Car Years	Collected Earned Premium	Paid Loss	Claims	Average	Claim	Pure
						Claim Cost	Freq. (2)	Prem.
320	2015	262,805	68,110,289	37,605,755	10,990	3,422	4.18	143.09
	2016	276,858	75,767,859	43,674,408	12,349	3,537	4.46	157.75
	2017	288,538	85,734,732	44,811,841	12,658	3,540	4.39	155.31
	Total	828,201	229,612,880	126,092,004	35,997	3,503	4.35	152.25
340	2015	59,875	19,776,802	11,472,915	3,845	2,984	6.42	191.61
	2016	62,528	22,670,195	13,974,276	4,472	3,125	7.15	223.49
	2017	64,960	25,944,752	13,774,134	4,448	3,097	6.85	212.04
	Total	187,363	68,391,749	39,221,325	12,765	3,073	6.81	209.33
350	2015	178,803	47,321,975	25,873,784	8,023	3,225	4.49	144.71
	2016	185,683	51,841,785	30,095,164	9,050	3,325	4.87	162.08
	2017	194,140	59,076,613	31,280,985	9,545	3,277	4.92	161.13
	Total	558,626	158,240,373	87,249,933	26,618	3,278	4.76	156.19
360	2015	53,208	14,468,416	8,135,505	2,525	3,222	4.75	152.90
	2016	55,805	16,304,450	9,728,537	2,856	3,406	5.12	174.33
	2017	57,827	18,333,070	9,682,147	2,968	3,262	5.13	167.43
	Total	166,840	49,105,936	27,546,189	8,349	3,299	5.00	165.11
370	2015	138,205	40,841,161	23,797,443	7,147	3,330	5.17	172.19
	2016	146,246	46,149,243	27,369,726	7,938	3,448	5.43	187.15
	2017	154,010	53,137,228	30,098,159	8,432	3,570	5.47	195.43
	Total	438,461	140,127,632	81,265,328	23,517	3,456	5.36	185.34

Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA  
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)  
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

COVERAGE 77		Earned	Collected			Average		Pure
Territory	Accident Year	Car Years	Earned Premium	Paid Loss	Claims	Claim Cost	Claim Freq. (2)	Prem.
380	2015	28,172	8,815,636	5,208,517	1,459	3,570	5.18	184.88
	2016	29,496	9,911,876	5,989,582	1,578	3,796	5.35	203.06
	2017	30,523	10,999,511	6,163,640	1,622	3,800	5.31	201.93
	Total	88,191	29,727,023	17,361,739	4,659	3,726	5.28	196.87
390	2015	121,221	39,055,246	21,725,586	6,357	3,418	5.24	179.22
	2016	126,367	41,859,999	26,357,686	7,243	3,639	5.73	208.58
	2017	132,731	47,565,543	27,551,934	7,625	3,613	5.74	207.58
	Total	380,319	128,480,788	75,635,206	21,225	3,563	5.58	198.87
420	2015	79,160	32,973,314	21,905,690	7,062	3,102	8.92	276.73
	2016	83,491	38,184,927	24,784,899	7,664	3,234	9.18	296.86
	2017	87,277	43,361,071	24,886,520	7,654	3,251	8.77	285.14
	Total	249,928	114,519,312	71,577,109	22,380	3,198	8.95	286.39
440	2015	59,727	19,582,820	11,264,790	3,425	3,289	5.73	188.60
	2016	63,941	22,366,555	14,149,745	3,934	3,597	6.15	221.29
	2017	68,299	26,262,669	15,233,264	4,259	3,577	6.24	223.04
	Total	191,967	68,212,044	40,647,799	11,618	3,499	6.05	211.74
450	2015	23,919	7,792,112	4,911,229	1,478	3,323	6.18	205.33
	2016	25,452	9,094,545	5,504,918	1,625	3,388	6.38	216.29
	2017	26,624	10,651,588	6,367,977	1,688	3,772	6.34	239.18
	Total	75,995	27,538,245	16,784,124	4,791	3,503	6.30	220.86

H-370

Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA  
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)  
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

COVERAGE 77	Accident	Earned	Collected			Average	Claim	Pure
Territory	Year	Car	Earned	Paid	Claims	Claim	Claim	Prem.
		Years	Premium	Loss		Cost	Freq. (2)	
460	2015	220,120	63,181,114	37,330,238	10,613	3,517	4.82	169.59
	2016	232,431	70,411,286	43,824,674	11,756	3,728	5.06	188.55
	2017	244,015	80,299,618	45,119,863	12,176	3,706	4.99	184.91
	Total	696,566	213,892,018	126,274,775	34,545	3,655	4.96	181.28
470	2015	42,437	12,228,092	6,447,416	1,913	3,370	4.51	151.93
	2016	44,404	13,565,273	7,531,184	2,168	3,474	4.88	169.61
	2017	46,425	15,550,465	7,964,844	2,219	3,589	4.78	171.56
	Total	133,266	41,343,830	21,943,444	6,300	3,483	4.73	164.66
480	2015	65,485	16,570,778	8,939,454	2,541	3,518	3.88	136.51
	2016	68,259	18,517,721	10,094,423	2,859	3,531	4.19	147.88
	2017	70,690	20,980,988	10,879,921	2,954	3,683	4.18	153.91
	Total	204,434	56,069,487	29,913,798	8,354	3,581	4.09	146.32
490	2015	177,220	46,019,325	26,223,728	7,714	3,399	4.35	147.97
	2016	187,823	52,648,306	30,320,343	8,721	3,477	4.64	161.43
	2017	197,337	59,570,551	31,273,098	8,991	3,478	4.56	158.48
	Total	562,380	158,238,182	87,817,169	25,426	3,454	4.52	156.15
Statewide	2015	2,784,176	830,361,307	472,929,379	141,143	3,351	5.07	169.86
	2016	2,922,089	927,586,384	548,789,577	156,754	3,501	5.36	187.81
	2017	3,056,441	1,050,513,108	564,858,474	162,059	3,486	5.30	184.81
	Total	8,762,706	2,808,460,799	1,586,577,430	459,956	3,449	5.25	181.06

H-371

Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA  
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)  
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

COVERAGE 78		Earned	Collected			Average	Claim	Pure
Territory	Accident Year	Car Years	Earned Premium	Paid Loss	Claims	Claim Cost	Claim Freq. (2)	Prem.
110	2015	4,265	1,170,273	503,229	150	3,355	3.52	117.99
	2016	4,606	1,309,503	625,311	147	4,254	3.19	135.76
	2017	5,014	1,579,044	749,567	176	4,259	3.51	149.49
	Total	13,885	4,058,820	1,878,107	473	3,971	3.41	135.26
120	2015	7,517	2,257,443	1,048,394	247	4,245	3.29	139.47
	2016	8,259	2,773,032	1,589,333	333	4,773	4.03	192.44
	2017	9,504	3,537,696	1,742,126	398	4,377	4.19	183.30
	Total	25,280	8,568,171	4,379,853	978	4,478	3.87	173.25
130	2015	9,121	2,719,730	1,482,288	298	4,974	3.27	162.51
	2016	10,003	3,298,046	1,853,191	380	4,877	3.80	185.26
	2017	11,277	4,098,225	1,847,002	460	4,015	4.08	163.78
	Total	30,401	10,116,001	5,182,481	1,138	4,554	3.74	170.47
140	2015	582	199,170	45,834	21	2,183	3.61	78.75
	2016	612	239,215	176,437	26	6,786	4.25	288.30
	2017	725	321,659	170,036	39	4,360	5.38	234.53
	Total	1,919	760,044	392,307	86	4,562	4.48	204.43
150	2015	3,558	1,124,160	568,656	150	3,791	4.22	159.82
	2016	3,886	1,394,690	929,208	180	5,162	4.63	239.12
	2017	4,432	1,732,697	865,672	181	4,783	4.08	195.32
	Total	11,876	4,251,547	2,363,536	511	4,625	4.30	199.02

H-372

Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA  
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)  
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

COVERAGE 78		Earned	Collected			Average	Claim	Pure
Territory	Accident Year	Car Years	Earned Premium	Paid Loss	Claims	Claim Cost	Claim Freq. (2)	Prem.
170	2015	8,749	2,771,671	1,365,150	260	5,251	2.97	156.03
	2016	9,468	3,127,017	1,586,308	362	4,382	3.82	167.54
	2017	10,352	3,641,756	1,422,725	374	3,804	3.61	137.43
	Total	28,569	9,540,444	4,374,183	996	4,392	3.49	153.11
180	2015	6,970	3,881,440	1,838,604	397	4,631	5.70	263.79
	2016	7,638	4,597,837	2,087,185	443	4,711	5.80	273.26
	2017	8,327	5,177,887	2,369,230	497	4,767	5.97	284.52
	Total	22,935	13,657,164	6,295,019	1,337	4,708	5.83	274.47
190	2015	11,696	3,061,703	1,138,062	340	3,347	2.91	97.30
	2016	12,635	3,437,418	2,091,971	452	4,628	3.58	165.57
	2017	13,704	4,074,848	1,788,610	428	4,179	3.12	130.52
	Total	38,035	10,573,969	5,018,643	1,220	4,114	3.21	131.95
200	2015	3,053	847,599	485,015	108	4,491	3.54	158.87
	2016	3,420	1,028,757	481,953	118	4,084	3.45	140.92
	2017	3,955	1,243,635	437,215	123	3,555	3.11	110.55
	Total	10,428	3,119,991	1,404,183	349	4,023	3.35	134.66
210	2015	1,404	315,202	153,956	38	4,051	2.71	109.66
	2016	1,507	335,318	163,347	38	4,299	2.52	108.39
	2017	1,592	373,654	303,692	47	6,462	2.95	190.76
	Total	4,503	1,024,174	620,995	123	5,049	2.73	137.91

H-373

Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA  
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)  
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

Territory	Accident Year	Earned Car Years	Collected Earned Premium	Paid Loss	Claims	Average	Claim	Pure
						Claim Cost	Claim Freq. (2)	Prem.
220	2015	1,294	392,728	204,410	41	4,986	3.17	157.97
	2016	1,440	505,213	267,748	45	5,950	3.13	185.94
	2017	1,652	619,463	369,269	73	5,058	4.42	223.53
	Total	4,386	1,517,404	841,427	159	5,292	3.63	191.84
230	2015	1,716	611,022	292,723	63	4,646	3.67	170.58
	2016	1,919	776,028	311,224	86	3,619	4.48	162.18
	2017	2,063	921,248	612,485	114	5,373	5.53	296.89
	Total	5,698	2,308,298	1,216,432	263	4,625	4.62	213.48
240	2015	1,508	526,798	160,075	59	2,713	3.91	106.15
	2016	1,714	653,312	269,305	79	3,409	4.61	157.12
	2017	1,969	847,524	382,311	89	4,296	4.52	194.17
	Total	5,191	2,027,634	811,691	227	3,576	4.37	156.37
250	2015	11,538	5,174,697	2,666,950	629	4,240	5.45	231.14
	2016	12,957	6,474,936	2,935,639	688	4,267	5.31	226.57
	2017	14,572	7,917,059	3,310,673	849	3,899	5.83	227.19
	Total	39,067	19,566,692	8,913,262	2,166	4,115	5.54	228.15
260	2015	19,741	5,735,990	2,883,695	691	4,173	3.50	146.08
	2016	22,240	6,979,181	3,921,698	833	4,708	3.75	176.34
	2017	25,375	8,889,797	4,231,576	1,002	4,223	3.95	166.76
	Total	67,356	21,604,968	11,036,969	2,526	4,369	3.75	163.86

H-374

Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA  
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)  
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

COVERAGE 78		Earned	Collected			Average	Claim	Pure
Territory	Accident	Car	Earned	Paid	Claims	Claim	Claim	Prem.
	Year	Years	Premium	Loss		Cost	Freq. (2)	
270	2015	15,992	4,207,415	2,201,657	525	4,194	3.28	137.67
	2016	17,252	4,902,550	2,927,574	629	4,654	3.65	169.69
	2017	18,787	5,902,987	3,234,959	725	4,462	3.86	172.19
	Total	52,031	15,012,952	8,364,190	1,879	4,451	3.61	160.75
280	2015	6,617	2,289,882	1,164,299	293	3,974	4.43	175.96
	2016	7,535	2,942,911	1,652,136	381	4,336	5.06	219.26
	2017	8,702	3,781,510	1,765,000	462	3,820	5.31	202.83
	Total	22,854	9,014,303	4,581,435	1,136	4,033	4.97	200.47
290	2015	3,013	1,086,039	660,415	161	4,102	5.34	219.19
	2016	3,533	1,447,016	748,802	200	3,744	5.66	211.95
	2017	4,243	1,890,537	848,128	223	3,803	5.26	199.89
	Total	10,789	4,423,592	2,257,345	584	3,865	5.41	209.23
300	2015	28,365	7,964,457	3,887,415	929	4,185	3.28	137.05
	2016	30,839	9,197,166	5,007,612	1,103	4,540	3.58	162.38
	2017	33,701	11,059,196	4,764,429	1,239	3,845	3.68	141.37
	Total	92,905	28,220,819	13,659,456	3,271	4,176	3.52	147.03
310	2015	6,606	1,730,280	789,272	195	4,048	2.95	119.48
	2016	6,956	1,852,663	1,104,778	226	4,888	3.25	158.82
	2017	7,459	2,164,037	1,197,101	287	4,171	3.85	160.49
	Total	21,021	5,746,980	3,091,151	708	4,366	3.37	147.05

H-375

Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.



NORTH CAROLINA  
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)  
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

COVERAGE 78		Earned	Collected			Average	Claim	Pure
Territory	Accident Year	Car Years	Earned Premium	Paid Loss	Claims	Claim Cost	Claim Freq. (2)	Prem.
320	2015	24,314	6,163,841	3,611,706	731	4,941	3.01	148.54
	2016	26,534	7,221,624	3,757,543	851	4,415	3.21	141.61
	2017	29,713	8,999,680	4,357,225	942	4,626	3.17	146.64
	Total	80,561	22,385,145	11,726,474	2,524	4,646	3.13	145.56
340	2015	5,018	1,757,687	786,508	192	4,096	3.83	156.74
	2016	5,461	2,147,427	982,607	244	4,027	4.47	179.93
	2017	6,258	2,717,443	1,607,967	367	4,381	5.86	256.95
	Total	16,737	6,622,557	3,377,082	803	4,206	4.80	201.77
350	2015	21,732	5,705,389	2,622,869	669	3,921	3.08	120.69
	2016	23,205	6,489,027	3,773,491	812	4,647	3.50	162.62
	2017	25,333	7,761,284	3,859,279	925	4,172	3.65	152.34
	Total	70,270	19,955,700	10,255,639	2,406	4,263	3.42	145.95
360	2015	4,077	1,129,633	547,835	128	4,280	3.14	134.37
	2016	4,539	1,369,827	759,866	154	4,934	3.39	167.41
	2017	5,034	1,703,122	808,948	181	4,469	3.60	160.70
	Total	13,650	4,202,582	2,116,649	463	4,572	3.39	155.07
370	2015	15,024	4,633,464	3,126,893	640	4,886	4.26	208.13
	2016	16,919	5,640,886	3,192,561	680	4,695	4.02	188.70
	2017	19,142	7,030,217	4,067,769	884	4,602	4.62	212.50
	Total	51,085	17,304,567	10,387,223	2,204	4,713	4.31	203.33

H-376

Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA  
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)  
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

COVERAGE 78	Accident	Earned	Collected			Average	Claim	Pure
Territory	Year	Car	Earned	Paid	Claims	Claim	Claim	Prem.
		Years	Premium	Loss		Cost	Freq. (2)	
380	2015	2,759	867,970	496,034	105	4,724	3.81	179.79
	2016	3,107	1,089,610	682,044	135	5,052	4.35	219.52
	2017	3,465	1,317,322	791,920	167	4,742	4.82	228.55
	Total	9,331	3,274,902	1,969,998	407	4,840	4.36	211.12
390	2015	23,694	7,702,871	4,734,238	952	4,973	4.02	199.81
	2016	25,497	8,561,973	5,234,529	1,065	4,915	4.18	205.30
	2017	27,946	10,157,221	6,207,453	1,284	4,834	4.59	222.12
	Total	77,137	26,422,065	16,176,220	3,301	4,900	4.28	209.71
420	2015	7,641	3,625,047	1,650,467	461	3,580	6.03	216.00
	2016	9,054	4,831,552	2,300,660	632	3,640	6.98	254.10
	2017	10,704	6,324,448	3,684,761	797	4,623	7.45	344.24
	Total	27,399	14,781,047	7,635,888	1,890	4,040	6.90	278.69
440	2015	6,290	2,197,112	1,202,287	263	4,571	4.18	191.14
	2016	7,137	2,685,825	1,338,833	288	4,649	4.04	187.59
	2017	8,314	3,494,797	1,865,998	424	4,401	5.10	224.44
	Total	21,741	8,377,734	4,407,118	975	4,520	4.48	202.71
450	2015	1,659	598,672	315,407	75	4,205	4.52	190.12
	2016	1,988	798,383	333,738	80	4,172	4.02	167.88
	2017	2,295	1,039,918	347,404	105	3,309	4.58	151.37
	Total	5,942	2,436,973	996,549	260	3,833	4.38	167.71

H-377

Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA  
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)  
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

Territory	COVERAGE 78		Earned Car Years	Collected Earned Premium	Paid Loss	Claims	Average Claim Cost	Claim Freq. (2)	Pure Prem.
	Accident Year								
460	2015		25,312	7,380,075	3,747,107	833	4,498	3.29	148.04
	2016		27,718	8,637,903	5,043,330	1,000	5,043	3.61	181.95
	2017		30,661	10,501,812	5,757,250	1,205	4,778	3.93	187.77
	Total		83,691	26,519,790	14,547,687	3,038	4,789	3.63	173.83
470	2015		3,057	940,933	578,952	119	4,865	3.89	189.39
	2016		3,479	1,155,284	631,772	128	4,936	3.68	181.60
	2017		3,787	1,384,891	642,401	141	4,556	3.72	169.63
	Total		10,323	3,481,108	1,853,125	388	4,776	3.76	179.51
480	2015		6,671	1,721,624	1,026,518	232	4,425	3.48	153.88
	2016		7,256	2,037,317	1,174,196	257	4,569	3.54	161.82
	2017		7,935	2,445,837	1,266,076	291	4,351	3.67	159.56
	Total		21,862	6,204,778	3,466,790	780	4,445	3.57	158.58
490	2015		22,093	5,607,285	3,025,273	696	4,347	3.15	136.93
	2016		24,104	6,579,033	3,524,445	796	4,428	3.30	146.22
	2017		26,600	7,928,102	4,155,102	927	4,482	3.48	156.21
	Total		72,797	20,114,420	10,704,820	2,419	4,425	3.32	147.05
Statewide	2015		322,646	98,099,302	51,012,193	11,691	4,363	3.62	158.11
	2016		354,417	116,517,480	63,460,375	13,871	4,575	3.91	179.06
	2017		394,592	142,580,553	71,831,359	16,426	4,373	4.16	182.04
	Total		1,071,655	357,197,335	186,303,927	41,988	4,437	3.92	173.85

H-378

Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

STATISTICAL DATA TO COMPLY WITH NORTH CAROLINA  
REQUIREMENTS FOR A PRIVATE PASSENGER RATE FILING  
AS PER 11 NCAC 10.1104

2. CREDIBILITY FACTOR DEVELOPMENT AND APPLICATION

See attached exhibits, Section D and prefiled testimony of J. Smollik and P. Anderson.

## Credibility Factor Determination

Credibility considerations enter into the private passenger ratemaking formula in three areas:

- 1) statewide rate level in the determination of accident year weights.
- 2) territory rate level in the determination of the individual territory's formula loss ratio.
- 3) trend factor determination in the determination to base the average annual change on North Carolina data or a combination of North Carolina and countrywide data.

The first two areas full credibility standard is based on an application of the credibility formula contained in the paper "On The Credibility of The Pure Premium" by Mayerson, Jones and Bowers (PCAS LV, 1968). The full credibility standards contemplate P and K values of 95% and 5% for statewide and 90% and 5% for territory.

The trend credibility procedure is based on the first model discussed in "An Introduction to Credibility Theory" by L. H. Longley-Cook. The full credibility standard is based on P and K values of 99% and 2 1/2%.

For Uninsured Motorists and Underinsured Motorists, each year of the experience period is given weight proportional to its earned car years in the calculation of an indicated premium per exposure.

For Motorcycles, each year of the experience period is given weight proportional to its earned premium at present manual rates in the calculation of an indicated change.

CREDIBILITY TABLES BASED  
UPON NUMBER OF CLAIMS

The projected loss ratios are weighted in accordance with the following:

<u>Average Number of Claims for the Latest Two Years (A)</u>	<u>Weight to Earlier Year</u>	<u>Weight to Later Year</u>
4000 and over	0%	100%
3600 - 3999	10	90
3200 - 3599	20	80
2800 - 3199	30	70
2400 - 2799	40	60
under 2400	50	50

(A) Applied separately by coverage.

<u>Credibility</u>	<u>Determination of Territory Credibility (B)</u>	<u>Credibility</u>	<u>Determination of Trend Factor Credibility (C)</u>
0	0 - 29	0	0 - 26
.10	30 - 119	.05	27 - 105
.20	120 - 269	.10	106 - 238
.30	270 - 479	.15	239 - 424
.40	480 - 749	.20	425 - 663
.50	750 - 1,079	.25	664 - 955
.60	1,080 - 1,469	.30	956 - 1,300
.70	1,470 - 1,919	.35	1,301 - 1,699
.80	1,920 - 2,429	.40	1,700 - 2,150
.90	2,430 - 2,999	.45	2,151 - 2,655
1.00	3,000 or more	.50	2,656 - 3,212
		.55	3,213 - 3,823
		.60	3,824 - 4,487
		.65	4,488 - 5,204
		.70	5,205 - 5,974
		.75	5,975 - 6,798
		.80	6,799 - 7,674
		.85	7,675 - 8,604
		.90	8,605 - 9,586
		.95	9,587 - 10,622
		1.00	10,623 or more

(B) Territory credibility is based on the number of claims underlying the three year pure premium.

(C) Trend factor credibility is based on the number of claims underlying the latest year's experience appearing in the trend exhibits.

STATISTICAL DATA TO COMPLY WITH NORTH CAROLINA  
REQUIREMENTS FOR A PRIVATE PASSENGER RATE FILING  
AS PER 11 NCAC 10.1104

3. LOSS DEVELOPMENT FACTOR DERIVATION AND APPLICATION ON BOTH PAID  
AND INCURRED BASES AND IN BOTH NUMBERS AND DOLLARS OF CLAIMS

- 3(a) Loss development factor derivation is contained on the following pages H-383-456. In selecting the loss development factor, three and five year straight averages were considered, with the three year factor being selected as the best blend of responsiveness and stability for Bodily Injury, Property Damage and Medical Payments. For Uninsured Motorists Bodily Injury, Uninsured Motorists Property Damage and Underinsured Motorists, the average of the latest five years was selected for increased stability.

Development for all coverages is to 63 months.

Additional information regarding loss development is contained in the prefiled testimony of J. Smollik and P. Anderson.

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE

EARNED EXPOSURES BY COVERAGE

VOLUNTARY AND CEDED COMBINED

<u>YEAR</u>	<u>BODILY INJURY</u>	<u>PROPERTY DAMAGE</u>	<u>MEDICAL PAYMENTS</u>
2013	6,926,726	6,926,726	4,946,245
2014	6,685,114	6,685,114	4,753,390
2015	7,363,684	7,363,684	5,155,819
2016	7,513,646	7,513,646	5,204,847
2017	7,625,302	7,625,302	5,219,949

<u>YEAR</u>	<u>UNINSURED MOTORISTS B.I.</u>	<u>UNINSURED MOTORISTS P.D.</u>	<u>UNDERINSURED MOTORISTS B.I.</u>
2013	6,238,830	6,238,830	4,839,339
2014	6,041,515	6,041,515	4,686,286
2015	6,635,209	6,635,209	4,922,919
2016	6,756,312	6,756,312	5,012,770
2017	6,816,502	6,816,502	5,057,427

ESTIMATED EARNED PREMIUM BY COVERAGE

VOLUNTARY AND CEDED COMBINED

<u>YEAR</u>	<u>BODILY INJURY</u>	<u>PROPERTY DAMAGE</u>	<u>MEDICAL PAYMENTS</u>
2013	1,204,953,772	1,057,908,548	158,794,910
2014	1,153,872,751	1,018,944,419	151,440,753
2015	1,312,858,208	1,150,295,616	166,342,222
2016	1,308,019,325	1,230,829,858	166,112,022
2017	1,327,988,630	1,329,670,735	165,455,997

<u>YEAR</u>	<u>UNINSURED MOTORISTS B.I.</u>	<u>UNINSURED MOTORISTS P.D.</u>	<u>UNDERINSURED MOTORISTS B.I.</u>
2013	87,343,620	12,477,660	153,222,968
2014	84,581,210	12,083,030	148,377,061
2015	109,366,558	19,839,275	155,168,280
2016	111,362,644	20,201,370	158,000,225
2017	112,034,875	20,381,341	159,407,869



NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

## Bodily Injury Total Limits Paid Losses as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2004					722,450,796
2005				693,635,041	715,195,536
2006			664,463,481	722,106,543	746,134,773
2007		572,858,202	682,539,782	738,717,734	758,660,979
2008	316,619,624	560,563,741	668,127,571	720,107,171	741,861,103
2009	344,782,700	608,801,143	731,893,657	792,349,751	813,854,768
2010	344,997,222	624,641,873	735,939,834	791,711,021	810,837,790
2011	361,951,472	634,238,102	740,509,877	793,508,640	811,921,055
2012	360,775,382	622,569,546	740,049,599	799,391,227	818,380,821
2013	343,976,835	629,676,107	741,958,792	802,147,972	822,222,613
2014	350,283,706	635,633,437	754,106,554	818,161,363	
2015	371,906,369	696,285,403	826,095,618		
2016	415,447,012	749,120,877			
2017	399,486,270				

## Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2005				1.031
2006			1.087	1.033
2007		1.191	1.082	1.027
2008	1.770	1.192	1.078	1.030
2009	1.766	1.202	1.083	1.027
2010	1.811	1.178	1.076	1.024
2011	1.752	1.168	1.072	1.023
2012	1.726	1.189	1.080	1.024
2013	1.831	1.178	1.081	1.025
2014	1.815	1.186	1.085	
2015	1.872	1.186		
2016	1.803			
Five Year Average	1.809	1.181	1.079	1.025
Three Year Average	1.830	1.183	1.082	1.024
		Five Year	Three Year	
39 to 63 months:		1.106	1.108	
27 to 63 months:		1.306	1.311	
15 to 63 months:		2.363	2.399	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Accident Year	Property Damage Total Limits Paid Losses as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
2004					565,065,245
2005				577,981,874	578,315,991
2006			600,968,249	601,806,030	601,921,399
2007		605,090,612	607,429,149	608,206,595	608,404,220
2008	578,646,540	605,157,215	607,278,198	607,852,145	608,115,212
2009	590,966,841	612,080,686	614,578,717	615,384,989	615,624,955
2010	605,469,959	627,970,219	630,478,538	631,116,423	631,219,207
2011	612,608,679	636,737,081	639,728,966	640,653,925	641,877,288
2012	643,452,466	672,835,599	677,705,439	678,851,086	678,881,814
2013	679,039,402	716,144,299	719,966,299	720,721,078	720,920,507
2014	732,080,719	770,018,705	773,688,353	774,760,315	
2015	814,849,424	864,804,668	869,988,886		
2016	892,287,194	953,658,756			
2017	921,252,568				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2005				1.001
2006			1.001	1.000
2007		1.004	1.001	1.000
2008	1.046	1.004	1.001	1.000
2009	1.036	1.004	1.001	1.000
2010	1.037	1.004	1.001	1.000
2011	1.039	1.005	1.001	1.002
2012	1.046	1.007	1.002	1.000
2013	1.055	1.005	1.001	1.000
2014	1.052	1.005	1.001	
2015	1.061	1.006		
2016	1.069			
Five Year Average	1.057	1.006	1.001	1.000
Three Year Average	1.061	1.005	1.001	1.001
		Five Year	Three Year	
39 to 63 months:		1.001	1.002	
27 to 63 months:		1.007	1.007	
15 to 63 months:		1.064	1.068	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Accident Year	Medical Payments Total Limits Paid Losses as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
2004					91,944,486
2005				90,202,275	90,360,865
2006			92,834,993	93,690,726	93,918,534
2007		90,396,231	92,398,016	93,362,332	93,551,684
2008	77,347,365	90,020,075	91,971,670	92,842,035	93,009,078
2009	83,870,278	97,233,618	99,947,810	100,930,262	101,146,990
2010	81,560,495	95,396,998	97,927,140	98,924,643	99,200,980
2011	81,717,423	94,616,340	96,665,719	97,644,037	98,043,911
2012	82,428,657	95,030,518	97,651,336	98,710,457	98,600,055
2013	80,792,632	94,498,632	97,324,606	97,697,818	98,013,131
2014	79,535,738	94,001,141	96,171,307	97,457,536	
2015	83,348,544	98,802,256	102,267,705		
2016	90,070,332	104,996,655			
2017	87,104,169				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2005				1.002
2006			1.009	1.002
2007		1.022	1.010	1.002
2008	1.164	1.022	1.009	1.002
2009	1.159	1.028	1.010	1.002
2010	1.170	1.027	1.010	1.003
2011	1.158	1.022	1.010	1.004
2012	1.153	1.028	1.011	0.999
2013	1.170	1.030	1.004	1.003
2014	1.182	1.023	1.013	
2015	1.185	1.035		
2016	1.166			
Five Year Average	1.171	1.028	1.010	1.002
Three Year Average	1.178	1.029	1.009	1.002
		Five Year	Three Year	
39 to 63 months:		1.012	1.011	
27 to 63 months:		1.040	1.040	
15 to 63 months:		1.218	1.225	

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 Paid Losses as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
2006			47,552,997	52,330,901	53,571,863
2007		39,523,156	47,722,930	53,035,311	55,417,569
2008	18,301,264	34,891,632	40,638,198	42,662,205	43,829,474
2009	20,849,313	36,625,516	43,469,915	46,246,462	47,241,691
2010	19,786,634	33,794,265	38,863,494	41,541,280	42,247,932
2011	20,694,292	33,892,558	38,923,138	42,264,765	42,921,457
2012	19,759,671	32,683,577	38,553,020	41,525,163	42,304,284
2013	18,988,851	33,046,319	38,041,734	41,596,752	42,332,231
2014	16,237,391	31,243,875	37,057,120	39,286,710	
2015	20,104,218	39,061,613	45,758,323		
2016	24,174,817	44,812,520			
2017	24,380,887				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2006			1.100	1.024
2007		1.207	1.111	1.045
2008	1.907	1.165	1.050	1.027
2009	1.757	1.187	1.064	1.022
2010	1.708	1.150	1.069	1.017
2011	1.638	1.148	1.086	1.016
2012	1.654	1.180	1.077	1.019
2013	1.740	1.151	1.093	1.018
2014	1.924	1.186	1.060	
2015	1.943	1.171		
2016	1.854			
Five Year Average	1.823	1.167	1.077	1.018
Three Year Average	1.907	1.169	1.077	1.018
		Five Year	Three Year	
39 to 63 months:		1.096	1.096	
27 to 63 months:		1.279	1.281	
15 to 63 months:		2.332	2.443	

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 Paid Losses as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
2006			10,738,958	10,685,282	10,633,625
2007		9,874,439	9,892,363	9,836,968	9,782,621
2008	9,727,141	9,589,636	9,472,724	9,509,190	9,872,757
2009	8,735,117	8,697,656	8,671,741	8,598,797	8,537,628
2010	8,516,236	8,401,773	8,440,849	8,350,599	8,287,145
2011	8,832,441	8,820,081	8,724,683	8,820,369	8,954,173
2012	8,729,460	8,662,569	8,670,537	8,728,764	8,505,485
2013	9,585,758	9,299,177	9,191,725	9,099,389	9,067,408
2014	9,481,446	9,385,769	9,586,147	9,452,132	
2015	12,025,777	12,123,427	11,833,332		
2016	14,441,451	14,081,819			
2017	16,644,203				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2006			0.995	0.995
2007		1.002	0.994	0.994
2008	0.986	0.988	1.004	1.038
2009	0.996	0.997	0.992	0.993
2010	0.987	1.005	0.989	0.992
2011	0.999	0.989	1.011	1.015
2012	0.992	1.001	1.007	0.974
2013	0.970	0.988	0.990	0.996
2014	0.990	1.021	0.986	
2015	1.008	0.976		
2016	0.975			
Five Year Average	0.987	0.995	0.997	0.994
Three Year Average	0.991	0.995	0.994	0.995
		Five Year	Three Year	
39 to 63 months:		0.991	0.989	
27 to 63 months:		0.986	0.984	
15 to 63 months:		0.973	0.975	

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 Paid Losses as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
2006			49,658,800	60,050,064	64,181,488
2007		40,886,851	55,431,733	64,322,209	67,682,969
2008	12,515,719	36,511,109	51,171,776	59,855,486	63,188,231
2009	16,976,072	43,597,629	60,824,585	69,516,499	74,013,705
2010	17,002,546	45,653,410	61,534,463	69,965,819	73,103,725
2011	16,972,232	45,666,517	63,836,539	73,259,243	76,710,836
2012	16,020,300	40,227,462	57,727,611	68,498,844	71,804,136
2013	16,907,167	43,448,047	63,881,858	72,967,465	77,436,633
2014	15,382,722	39,587,346	56,156,300	66,082,136	
2015	20,089,475	48,329,063	64,898,708		
2016	18,088,082	48,585,466			
2017	21,111,207				

Accident Year	Loss Development Factors			
	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2006			1.209	1.069
2007		1.356	1.160	1.052
2008	2.917	1.402	1.170	1.056
2009	2.568	1.395	1.143	1.065
2010	2.685	1.348	1.137	1.045
2011	2.691	1.398	1.148	1.047
2012	2.511	1.435	1.187	1.048
2013	2.570	1.470	1.142	1.061
2014	2.573	1.419	1.177	
2015	2.406	1.343		
2016	2.686			

Five Year Average	2.549	1.413	1.158	1.053
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Three Year Average	2.555	1.411	1.169	1.052
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	Five Year	Three Year
39 to 63 months:	1.219	1.230
27 to 63 months:	1.722	1.736
15 to 63 months:	4.389	4.435

Losses exclude unallocated loss adjustment expense.

The Rate Bureau is advised by ISO that the data described in Subparagraph (3)(c) are not available.

See attached Exhibit (3)(d).

To the extent that such data are available, the corresponding earned premium and exposures are shown on page H-383.



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
2004					733,021,137
2005				726,341,510	724,279,324
2006			755,059,193	759,412,892	757,537,429
2007		754,301,249	769,117,018	771,660,808	770,562,365
2008	679,520,052	736,955,645	752,606,768	754,898,979	751,043,783
2009	743,063,871	805,971,456	822,808,711	824,559,586	822,482,993
2010	749,121,544	811,793,162	821,767,319	822,060,565	821,124,171
2011	769,451,348	809,237,586	819,356,952	822,867,717	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	
2015	810,170,619	893,472,461	927,185,682		
2016	873,185,589	964,085,454			
2017	842,233,368				

## Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2005				0.997
2006			1.006	0.998
2007		1.020	1.003	0.999
2008	1.085	1.021	1.003	0.995
2009	1.085	1.021	1.002	0.997
2010	1.084	1.012	1.000	0.999
2011	1.052	1.013	1.004	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	
2015	1.103	1.038		
2016	1.104			
Five Year Average	1.077	1.021	1.005	0.999
Three Year Average	1.094	1.026	1.007	0.999
		Five Year	Three Year	
39 to 63 months:		1.004	1.006	
27 to 63 months:		1.025	1.032	
15 to 63 months:		1.104	1.129	

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
2004					565,293,901
2005				578,476,414	578,537,116
2006			601,871,788	602,497,738	602,092,739
2007		607,098,069	608,515,719	608,672,244	608,562,434
2008	592,717,548	607,585,089	608,059,698	608,308,805	608,233,572
2009	604,856,887	614,178,970	615,294,078	615,667,679	615,821,799
2010	618,016,628	629,572,991	631,101,652	631,458,376	631,388,802
2011	625,138,655	638,695,426	640,592,815	641,067,759	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	
2015	835,697,530	867,811,745	870,763,151		
2016	917,595,695	956,268,680			
2017	946,840,760				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2005				1.000
2006			1.001	0.999
2007		1.002	1.000	1.000
2008	1.025	1.001	1.000	1.000
2009	1.015	1.002	1.001	1.000
2010	1.019	1.002	1.001	1.000
2011	1.022	1.003	1.001	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	
2015	1.038	1.003		
2016	1.042			
Five Year Average	1.034	1.004	1.001	1.000
Three Year Average	1.036	1.003	1.001	1.001
		Five Year	Three Year	
39 to 63 months:		1.001	1.002	
27 to 63 months:		1.005	1.005	
15 to 63 months:		1.039	1.041	

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
2004					92,163,988
2005				90,619,975	90,645,560
2006			93,479,636	94,013,888	94,087,739
2007		92,076,899	93,238,755	93,617,508	93,731,836
2008	89,217,082	91,595,353	92,528,555	93,071,581	93,094,942
2009	97,861,611	99,396,195	100,919,154	101,171,878	101,257,049
2010	95,856,365	97,322,444	98,714,615	99,127,621	99,286,154
2011	93,143,438	96,316,801	97,215,011	97,814,666	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	
2015	95,948,353	100,420,856	102,971,324		
2016	102,264,187	106,966,826			
2017	99,064,485				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2005				1.000
2006			1.006	1.001
2007		1.013	1.004	1.001
2008	1.027	1.010	1.006	1.000
2009	1.016	1.015	1.003	1.001
2010	1.015	1.014	1.004	1.002
2011	1.034	1.009	1.006	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	
2015	1.047	1.025		
2016	1.046			
Five Year Average	1.043	1.017	1.005	1.001
Three Year Average	1.048	1.020	1.005	1.001
		Five Year	Three Year	
39 to 63 months:		1.006	1.006	
27 to 63 months:		1.023	1.026	
15 to 63 months:		1.067	1.075	

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
2006			54,414,755	55,559,544	54,573,136
2007		54,835,104	56,447,738	56,566,944	56,500,565
2008	38,089,204	43,739,711	45,188,593	44,820,473	44,572,390
2009	41,598,240	46,430,291	47,596,661	48,074,928	47,913,020
2010	38,794,256	42,305,218	42,618,169	42,891,595	42,707,631
2011	39,297,897	42,214,858	42,733,420	43,201,151	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	
2015	43,114,850	49,545,130	49,788,808		
2016	50,187,250	54,598,670			
2017	59,216,888				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2006			1.021	0.982
2007		1.029	1.002	0.999
2008	1.148	1.033	0.992	0.994
2009	1.116	1.025	1.010	0.997
2010	1.091	1.007	1.006	0.996
2011	1.074	1.012	1.011	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	
2015	1.149	1.005		
2016	1.088			
Five Year Average	1.091	1.020	1.007	0.993
Three Year Average	1.100	1.017	1.006	0.991
		Five Year	Three Year	
39 to 63 months:		1.000	0.997	
27 to 63 months:		1.020	1.014	
15 to 63 months:		1.113	1.115	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Uninsured Motorists Property Damage Total Limits Incurred Losses as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2006			10,823,682	10,699,672	10,636,645
2007		10,065,484	10,063,604	10,009,408	9,948,682
2008	10,175,750	9,976,888	9,916,835	9,921,650	9,952,367
2009	9,071,992	8,862,996	8,757,194	8,630,307	8,551,905
2010	9,185,077	8,771,415	8,492,821	8,372,137	8,312,198
2011	9,202,891	9,077,069	8,952,159	9,122,412	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	
2015	12,671,513	12,313,034	12,017,963		
2016	14,773,364	14,167,281			
2017	17,220,241				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2006			0.989	0.994
2007		1.000	0.995	0.994
2008	0.980	0.994	1.000	1.003
2009	0.977	0.988	0.986	0.991
2010	0.955	0.968	0.986	0.993
2011	0.986	0.986	1.019	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	
2015	0.972	0.976		
2016	0.959			
Five Year Average	0.963	0.982	0.996	0.991
Three Year Average	0.968	0.979	0.991	0.990
		Five Year	Three Year	
39 to 63 months:		0.987	0.981	
27 to 63 months:		0.969	0.960	
15 to 63 months:		0.933	0.929	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Underinsured Motorists Bodily Injury Total Limits Incurred Losses as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2006			63,536,503	67,208,011	67,299,495
2007		62,614,313	69,501,239	70,911,206	70,244,626
2008	38,680,862	57,471,072	66,471,314	66,685,860	66,212,828
2009	44,832,659	65,865,356	74,013,465	77,507,901	77,428,375
2010	44,504,567	64,908,685	72,849,253	76,038,277	75,505,050
2011	49,802,607	70,547,071	77,018,627	79,651,542	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	
2015	49,509,530	67,578,350	78,698,144		
2016	53,314,671	72,657,073			
2017	51,881,053				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2006			1.058	1.001
2007		1.110	1.020	0.991
2008	1.486	1.157	1.003	0.993
2009	1.469	1.124	1.047	0.999
2010	1.458	1.122	1.044	0.993
2011	1.417	1.092	1.034	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	
2015	1.365	1.165		
2016	1.363			
Five Year Average	1.358	1.130	1.052	0.992
Three Year Average	1.375	1.156	1.061	0.990
		Five Year	Three Year	
39 to 63 months:		1.044	1.050	
27 to 63 months:		1.180	1.214	
15 to 63 months:		1.602	1.669	

Losses exclude unallocated loss adjustment expense.

See attached Exhibit (3)(e).

To the extent that such data are available, the corresponding earned premium and exposures are shown on page H-383.

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
2004					601,716,224
2005				599,911,132	601,141,186
2006			614,562,168	620,644,878	620,816,005
2007		615,386,763	626,175,066	629,464,168	630,359,444
2008	572,281,295	606,038,122	616,157,149	617,857,848	617,481,470
2009	636,778,268	666,202,319	675,496,873	677,961,158	678,378,046
2010	639,377,892	670,309,948	674,985,532	677,413,856	677,391,262
2011	654,278,886	671,130,623	676,256,932	679,413,783	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	
2015	696,388,761	744,161,515	764,655,824		
2016	746,254,527	803,385,854			
2017	720,842,437				

## Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2005				1.002
2006			1.010	1.000
2007		1.018	1.005	1.001
2008	1.059	1.017	1.003	0.999
2009	1.046	1.014	1.004	1.001
2010	1.048	1.007	1.004	1.000
2011	1.026	1.008	1.005	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	
2015	1.069	1.028		
2016	1.077			

Five Year Average	1.047	1.014	1.006	1.000
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Three Year Average	1.064	1.018	1.007	0.999
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	Five Year	Three Year
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39 to 63 months:	1.006	1.006
27 to 63 months:	1.020	1.024
15 to 63 months:	1.068	1.090

Losses exclude unallocated loss adjustment expense.



NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Accident Year	Bodily Injury Excess Limits Incurred Losses as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
2004					131,304,913
2005				126,430,378	123,138,138
2006			140,497,025	138,768,014	136,721,424
2007		138,914,486	142,941,952	142,196,640	140,202,921
2008	107,238,757	130,917,523	136,449,619	137,041,131	133,562,313
2009	106,285,603	139,769,137	147,311,838	146,598,428	144,104,947
2010	109,743,652	141,483,214	146,781,787	144,646,709	143,732,909
2011	115,172,462	138,106,963	143,100,020	143,453,934	142,033,320
2012	118,575,700	143,374,242	147,103,737	147,083,508	145,602,541
2013	107,762,973	134,636,432	143,756,064	142,310,172	144,353,949
2014	111,859,687	138,499,326	144,646,495	150,853,776	
2015	113,781,858	149,310,946	162,529,858		
2016	126,931,062	160,699,600			
2017	121,390,931				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2005				0.974
2006			0.988	0.985
2007		1.029	0.995	0.986
2008	1.221	1.042	1.004	0.975
2009	1.315	1.054	0.995	0.983
2010	1.289	1.037	0.985	0.994
2011	1.199	1.036	1.002	0.990
2012	1.209	1.026	1.000	0.990
2013	1.249	1.068	0.990	1.014
2014	1.238	1.044	1.043	
2015	1.312	1.089		
2016	1.266			
Five Year Average	1.255	1.053	1.004	0.994
Three Year Average	1.272	1.067	1.011	0.998
		Five Year	Three Year	
39 to 63 months:		0.998	1.009	
27 to 63 months:		1.051	1.077	
15 to 63 months:		1.319	1.370	

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
2004					561,689,009
2005				574,496,556	574,527,902
2006			597,603,179	598,221,980	597,935,823
2007		602,565,320	603,840,287	604,144,875	604,051,595
2008	587,942,423	602,297,429	603,066,452	603,284,796	603,225,683
2009	600,163,831	609,446,256	610,523,213	610,899,239	611,030,537
2010	613,312,535	625,276,689	626,714,405	627,058,274	626,732,185
2011	620,421,933	633,888,047	635,716,024	636,104,411	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	
2015	825,271,105	856,359,697	859,583,993		
2016	905,529,154	943,611,862			
2017	933,429,513				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2005				1.000
2006			1.001	1.000
2007		1.002	1.001	1.000
2008	1.024	1.001	1.000	1.000
2009	1.015	1.002	1.001	1.000
2010	1.020	1.002	1.001	0.999
2011	1.022	1.003	1.001	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	
2015	1.038	1.004		
2016	1.042			
Five Year Average	1.034	1.004	1.001	1.000
Three Year Average	1.036	1.004	1.001	1.000
		Five Year	Three Year	
39 to 63 months:		1.001	1.001	
27 to 63 months:		1.005	1.005	
15 to 63 months:		1.039	1.041	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Property Damage Excess Limits Incurred Losses as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2004					3,604,892
2005				3,979,858	4,009,214
2006			4,268,609	4,275,758	4,156,916
2007		4,532,749	4,675,432	4,527,369	4,510,839
2008	4,775,125	5,287,660	4,993,246	5,024,009	5,007,889
2009	4,693,056	4,732,714	4,770,865	4,768,440	4,791,262
2010	4,704,093	4,296,302	4,387,247	4,400,102	4,656,617
2011	4,716,722	4,807,379	4,876,791	4,963,348	5,106,698
2012	5,159,385	5,880,499	6,123,390	6,488,272	6,236,111
2013	6,630,931	6,389,683	6,740,576	6,624,672	6,595,601
2014	7,721,610	8,469,087	8,835,090	8,614,306	
2015	10,426,425	11,452,048	11,179,158		
2016	12,066,541	12,656,818			
2017	13,411,247				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2005				1.007
2006			1.002	0.972
2007		1.031	0.968	0.996
2008	1.107	0.944	1.006	0.997
2009	1.008	1.008	0.999	1.005
2010	0.913	1.021	1.003	1.058
2011	1.019	1.014	1.018	1.029
2012	1.140	1.041	1.060	0.961
2013	0.964	1.055	0.983	0.996
2014	1.097	1.043	0.975	
2015	1.098	0.976		
2016	1.049			
Five Year Average	1.070	1.026	1.008	1.010
Three Year Average	1.081	1.025	1.006	0.995
		Five Year	Three Year	
39 to 63 months:		1.018	1.001	
27 to 63 months:		1.044	1.026	
15 to 63 months:		1.117	1.109	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Uninsured Motorists Bodily Injury Basic Limits(a) Incurred Losses as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2006			41,331,165	42,341,333	41,876,741
2007		40,518,511	42,036,340	42,357,497	42,329,394
2008	31,123,709	34,679,457	35,314,601	35,156,235	35,012,875
2009	34,948,577	37,369,920	37,963,896	38,083,171	37,977,566
2010	33,128,529	34,513,310	35,048,748	34,996,530	34,900,303
2011	33,335,832	34,525,752	34,640,963	34,554,529	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	
2015	35,450,475	38,170,333	38,376,371		
2016	42,059,845	43,766,184			
2017	47,442,452				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2006			1.024	0.989
2007		1.037	1.008	0.999
2008	1.114	1.018	0.996	0.996
2009	1.069	1.016	1.003	0.997
2010	1.042	1.016	0.999	0.997
2011	1.036	1.003	0.998	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	
2015	1.077	1.005		
2016	1.041			
Five Year Average	1.040	1.012	1.001	0.995
Three Year Average	1.042	1.010	1.003	0.994
		Five Year	Three Year	
39 to 63 months:		0.996	0.997	
27 to 63 months:		1.008	1.007	
15 to 63 months:		1.048	1.049	

(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

Uninsured Motorists Property Damage Basic Limits(a) Incurred Losses as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2006			10,645,817	10,538,603	10,459,168
2007		9,990,117	9,876,322	9,820,704	9,758,377
2008	10,058,060	9,615,746	9,532,457	9,530,747	9,473,651
2009	8,953,293	8,726,638	8,590,737	8,463,128	8,385,448
2010	8,797,980	8,384,004	8,111,207	7,990,523	7,930,584
2011	9,193,468	8,689,126	8,535,821	8,497,548	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	
2015	12,557,032	12,111,090	11,826,946		
2016	14,713,589	14,112,082			
2017	17,081,106				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2006			0.990	0.992
2007		0.989	0.994	0.994
2008	0.956	0.991	1.000	0.994
2009	0.975	0.984	0.985	0.991
2010	0.953	0.967	0.985	0.992
2011	0.945	0.982	0.996	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	
2015	0.964	0.977		
2016	0.959			

Five Year Average	0.958	0.981	0.989	0.992
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Three Year Average	0.961	0.979	0.987	0.992
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	Five Year	Three Year
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39 to 63 months:	0.981	0.979
27 to 63 months:	0.962	0.958
15 to 63 months:	0.922	0.921

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

Losses exclude unallocated loss adjustment expense.

See attached Exhibit (3)(f).

To the extent that such data are available, the corresponding earned premium and exposures are shown on page H-383.

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
CLAIM DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

## Bodily Injury Paid Claims as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2004					101,973
2005				98,215	99,000
2006			94,861	97,382	98,183
2007		87,440	92,838	95,360	96,051
2008	66,500	86,050	91,262	93,683	94,385
2009	70,945	92,220	98,088	100,675	101,335
2010	70,242	91,944	97,458	100,048	100,758
2011	68,147	89,766	95,153	97,673	98,473
2012	70,651	92,336	98,678	101,333	101,960
2013	68,366	91,489	97,237	100,109	100,763
2014	68,331	91,424	97,972	100,840	
2015	74,400	101,466	108,427		
2016	77,149	103,142			
2017	69,127				

## Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2005				1.008
2006			1.027	1.008
2007		1.062	1.027	1.007
2008	1.294	1.061	1.027	1.007
2009	1.300	1.064	1.026	1.007
2010	1.309	1.060	1.027	1.007
2011	1.317	1.060	1.026	1.008
2012	1.307	1.069	1.027	1.006
2013	1.338	1.063	1.030	1.007
2014	1.338	1.072	1.029	
2015	1.364	1.069		
2016	1.337			
Five Year Average	1.337	1.067	1.028	1.007
Three Year Average	1.346	1.068	1.029	1.007
		Five Year	Three Year	
39 to 63 months:		1.035	1.036	
27 to 63 months:		1.104	1.106	
15 to 63 months:		1.476	1.489	

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
CLAIM DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Accident Year	Property Damage Paid Claims as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
2004					243,658
2005				242,439	242,468
2006			242,938	243,076	243,100
2007		241,282	241,703	241,816	241,850
2008	228,593	235,322	235,711	235,816	235,842
2009	237,661	242,565	243,002	243,133	243,167
2010	244,443	249,796	250,200	250,322	250,300
2011	240,566	245,347	245,838	245,987	246,559
2012	246,747	252,240	253,561	253,851	253,857
2013	244,827	252,401	253,025	253,176	253,212
2014	251,731	258,379	259,088	259,255	
2015	270,388	281,035	281,778		
2016	281,617	291,348			
2017	270,689				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2005				1.000
2006			1.001	1.000
2007		1.002	1.000	1.000
2008	1.029	1.002	1.000	1.000
2009	1.021	1.002	1.001	1.000
2010	1.022	1.002	1.000	1.000
2011	1.020	1.002	1.001	1.002
2012	1.022	1.005	1.001	1.000
2013	1.031	1.002	1.001	1.000
2014	1.026	1.003	1.001	
2015	1.039	1.003		
2016	1.035			
Five Year Average	1.031	1.003	1.001	1.000
Three Year Average	1.033	1.003	1.001	1.001
		Five Year	Three Year	
39 to 63 months:		1.001	1.002	
27 to 63 months:		1.004	1.005	
15 to 63 months:		1.035	1.038	



NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
CLAIM DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Accident Year	Medical Payments Paid Claims as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
2004					59,749
2005				57,695	57,738
2006			57,297	57,570	57,624
2007		54,191	54,973	55,292	55,353
2008	46,507	52,883	53,684	53,986	54,018
2009	49,331	56,348	57,451	57,758	57,801
2010	47,691	55,056	55,989	56,308	56,950
2011	47,438	53,561	54,326	54,611	54,724
2012	47,427	53,305	54,173	54,479	54,517
2013	45,586	51,958	52,811	53,134	53,195
2014	44,694	50,964	51,887	52,252	
2015	46,244	53,501	54,722		
2016	50,137	57,023			
2017	46,897				

Accident Year	Claim Development Factors			
	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2005				1.001
2006			1.005	1.001
2007		1.014	1.006	1.001
2008	1.137	1.015	1.006	1.001
2009	1.142	1.020	1.005	1.001
2010	1.154	1.017	1.006	1.011
2011	1.129	1.014	1.005	1.002
2012	1.124	1.016	1.006	1.001
2013	1.140	1.016	1.006	1.001
2014	1.140	1.018	1.007	
2015	1.157	1.023		
2016	1.137			
Five Year Average	1.140	1.017	1.006	1.003
Three Year Average	1.145	1.019	1.006	1.001
		Five Year	Three Year	
39 to 63 months:		1.009	1.007	
27 to 63 months:		1.026	1.026	
15 to 63 months:		1.170	1.175	

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
CLAIM DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Uninsured Motorists Bodily Injury Paid Claims as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2006			6,202	6,370	6,407
2007		5,610	5,941	6,066	6,120
2008	3,954	5,163	5,440	5,543	5,581
2009	4,363	5,659	5,993	6,127	6,163
2010	4,204	5,359	5,625	5,724	5,807
2011	4,055	5,210	5,476	5,610	5,659
2012	3,908	5,058	5,415	5,564	5,608
2013	3,540	4,634	4,901	5,053	5,096
2014	3,387	4,479	4,782	4,904	
2015	3,758	5,222	5,543		
2016	4,196	5,818			
2017	4,146				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2006			1.027	1.006
2007		1.059	1.021	1.009
2008	1.306	1.054	1.019	1.007
2009	1.297	1.059	1.022	1.006
2010	1.275	1.050	1.018	1.015
2011	1.285	1.051	1.024	1.009
2012	1.294	1.071	1.028	1.008
2013	1.309	1.058	1.031	1.009
2014	1.322	1.068	1.026	
2015	1.390	1.061		
2016	1.387			
Five Year Average	1.340	1.062	1.025	1.009
Three Year Average	1.366	1.062	1.028	1.009
		Five Year	Three Year	
39 to 63 months:		1.034	1.037	
27 to 63 months:		1.098	1.101	
15 to 63 months:		1.471	1.504	

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
CLAIM DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Accident Year	Uninsured Motorists Property Damage Paid Claims as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
2006			8,707	8,710	8,717
2007		8,196	8,276	8,279	8,276
2008	7,444	7,664	7,700	7,681	7,697
2009	7,183	7,425	7,422	7,466	7,470
2010	6,951	7,118	7,140	7,129	7,159
2011	6,782	6,996	6,991	7,029	7,066
2012	6,950	7,197	7,378	7,449	7,492
2013	6,699	6,995	7,040	7,061	7,073
2014	6,558	6,846	6,889	6,910	
2015	7,589	8,033	8,065		
2016	9,171	9,558			
2017	10,513				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2006			1.000	1.001
2007		1.010	1.000	1.000
2008	1.030	1.005	0.998	1.002
2009	1.034	1.000	1.006	1.001
2010	1.024	1.003	0.998	1.004
2011	1.032	0.999	1.005	1.005
2012	1.036	1.025	1.010	1.006
2013	1.044	1.006	1.003	1.002
2014	1.044	1.006	1.003	
2015	1.059	1.004		
2016	1.042			
Five Year Average	1.045	1.008	1.004	1.004
Three Year Average	1.048	1.005	1.005	1.004
		Five Year	Three Year	
39 to 63 months:		1.008	1.009	
27 to 63 months:		1.016	1.014	
15 to 63 months:		1.062	1.063	

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
CLAIM DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Underinsured Motorists Bodily Injury Paid Claims as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2006			1,167	1,356	1,449
2007		949	1,257	1,461	1,537
2008	339	970	1,317	1,520	1,593
2009	395	1,032	1,468	1,676	1,769
2010	380	1,063	1,449	1,678	1,737
2011	406	1,110	1,527	1,724	1,817
2012	391	981	1,406	1,611	1,689
2013	356	981	1,422	1,644	1,733
2014	360	1,007	1,386	1,613	
2015	435	1,098	1,517		
2016	395	1,187			
2017	483				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2006			1.162	1.069
2007		1.325	1.162	1.052
2008	2.861	1.358	1.154	1.048
2009	2.613	1.422	1.142	1.055
2010	2.797	1.363	1.158	1.035
2011	2.734	1.376	1.129	1.054
2012	2.509	1.433	1.146	1.048
2013	2.756	1.450	1.156	1.054
2014	2.797	1.376	1.164	
2015	2.524	1.382		
2016	3.005			
Five Year Average	2.718	1.403	1.151	1.049
Three Year Average	2.775	1.403	1.155	1.052
		Five Year	Three Year	
39 to 63 months:		1.207	1.215	
27 to 63 months:		1.693	1.705	
15 to 63 months:		4.602	4.731	

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
CLAIM DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Accident Year	Bodily Injury Incurred Claims as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
2004					102,458
2005				99,539	99,370
2006			98,850	98,756	98,575
2007		96,975	96,769	96,531	96,427
2008	96,810	95,308	94,987	94,889	94,709
2009	104,108	101,985	101,909	101,763	101,663
2010	103,423	101,382	101,167	101,204	101,074
2011	101,059	98,822	98,815	98,791	98,767
2012	103,514	101,955	102,282	102,323	102,291
2013	102,357	100,878	100,801	101,164	101,039
2014	102,497	101,370	102,058	102,092	
2015	112,037	112,450	112,782		
2016	115,451	114,803			
2017	106,244				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2005				0.998
2006			0.999	0.998
2007		0.998	0.998	0.999
2008	0.984	0.997	0.999	0.998
2009	0.980	0.999	0.999	0.999
2010	0.980	0.998	1.000	0.999
2011	0.978	1.000	1.000	1.000
2012	0.985	1.003	1.000	1.000
2013	0.986	0.999	1.004	0.999
2014	0.989	1.007	1.000	
2015	1.004	1.003		
2016	0.994			
Five Year Average	0.992	1.002	1.001	0.999
Three Year Average	0.996	1.003	1.001	1.000
		Five Year	Three Year	
39 to 63 months:		1.000	1.001	
27 to 63 months:		1.002	1.004	
15 to 63 months:		0.994	1.000	

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
CLAIM DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Accident Year	Property Damage Incurred Claims as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
2004					243,683
2005				242,504	242,482
2006			243,069	243,136	243,117
2007		241,632	241,846	241,869	241,865
2008	231,907	235,636	235,819	235,861	235,854
2009	241,069	242,920	243,130	243,171	243,185
2010	247,599	250,117	250,319	250,372	250,314
2011	244,106	245,749	246,014	246,049	246,577
2012	250,561	252,645	253,677	253,891	253,879
2013	248,714	252,721	253,124	253,217	253,223
2014	256,120	258,699	259,204	259,288	
2015	275,692	281,473	281,894		
2016	287,326	291,784			
2017	276,679				

Accident Year	Claim Development Factors			
	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2005				1.000
2006			1.000	1.000
2007		1.001	1.000	1.000
2008	1.016	1.001	1.000	1.000
2009	1.008	1.001	1.000	1.000
2010	1.010	1.001	1.000	1.000
2011	1.007	1.001	1.000	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	
2015	1.021	1.001		
2016	1.016			
Five Year Average	1.014	1.002	1.000	1.000
Three Year Average	1.016	1.002	1.000	1.001
		Five Year	Three Year	
39 to 63 months:		1.000	1.001	
27 to 63 months:		1.002	1.003	
15 to 63 months:		1.016	1.019	

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
CLAIM DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Accident Year	Medical Payments Incurred Claims as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
2004					59,780
2005				57,793	57,778
2006			57,554	57,675	57,672
2007		54,911	55,297	55,395	55,407
2008	51,924	53,602	53,951	54,057	54,046
2009	56,157	57,291	57,760	57,830	57,831
2010	54,593	55,893	56,290	56,370	56,968
2011	52,665	54,248	54,595	54,702	54,761
2012	52,323	54,022	54,398	54,527	54,538
2013	50,822	52,516	53,018	53,189	53,214
2014	49,541	51,548	52,146	52,309	
2015	51,586	54,207	54,931		
2016	55,321	57,753			
2017	51,796				

Accident Year	Claim Development Factors			
	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2005				1.000
2006			1.002	1.000
2007		1.007	1.002	1.000
2008	1.032	1.007	1.002	1.000
2009	1.020	1.008	1.001	1.000
2010	1.024	1.007	1.001	1.011
2011	1.030	1.006	1.002	1.001
2012	1.032	1.007	1.002	1.000
2013	1.033	1.010	1.003	1.000
2014	1.041	1.012	1.003	
2015	1.051	1.013		
2016	1.044			
Five Year Average	1.040	1.010	1.002	1.002
Three Year Average	1.045	1.012	1.003	1.000
		Five Year	Three Year	
39 to 63 months:		1.004	1.003	
27 to 63 months:		1.014	1.015	
15 to 63 months:		1.055	1.061	

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
CLAIM DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Accident Year	Uninsured Motorists Bodily Injury Incurred Claims as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
2006			6,484	6,505	6,453
2007		6,208	6,214	6,191	6,160
2008	5,591	5,650	5,639	5,619	5,613
2009	6,199	6,186	6,204	6,201	6,181
2010	5,796	5,814	5,820	5,792	5,829
2011	5,613	5,654	5,648	5,651	5,676
2012	5,543	5,529	5,600	5,627	5,636
2013	4,986	5,097	5,100	5,128	5,115
2014	4,810	4,906	4,970	4,967	
2015	5,550	5,757	5,738		
2016	6,335	6,402			
2017	6,652				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2006			1.003	0.992
2007		1.001	0.996	0.995
2008	1.011	0.998	0.996	0.999
2009	0.998	1.003	1.000	0.997
2010	1.003	1.001	0.995	1.006
2011	1.007	0.999	1.001	1.004
2012	0.997	1.013	1.005	1.002
2013	1.022	1.001	1.005	0.997
2014	1.020	1.013	0.999	
2015	1.037	0.997		
2016	1.011			
Five Year Average	1.017	1.005	1.001	1.001
Three Year Average	1.023	1.004	1.003	1.001
		Five Year	Three Year	
39 to 63 months:		1.002	1.004	
27 to 63 months:		1.007	1.008	
15 to 63 months:		1.024	1.031	



NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
CLAIM DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Accident Year	Uninsured Motorists Property Damage Incurred Claims as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
2006			8,720	8,715	8,718
2007		8,225	8,290	8,286	8,278
2008	7,600	7,695	7,714	7,687	7,700
2009	7,323	7,463	7,443	7,478	7,476
2010	7,062	7,140	7,150	7,133	7,161
2011	6,949	7,020	7,005	7,037	7,070
2012	7,113	7,230	7,386	7,450	7,499
2013	6,815	7,015	7,043	7,062	7,074
2014	6,680	6,879	6,901	6,915	
2015	7,788	8,062	8,072		
2016	9,341	9,586			
2017	10,709				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2006			0.999	1.000
2007		1.008	1.000	0.999
2008	1.013	1.002	0.996	1.002
2009	1.019	0.997	1.005	1.000
2010	1.011	1.001	0.998	1.004
2011	1.010	0.998	1.005	1.005
2012	1.016	1.022	1.009	1.007
2013	1.029	1.004	1.003	1.002
2014	1.030	1.003	1.002	
2015	1.035	1.001		
2016	1.026			
Five Year Average	1.027	1.006	1.003	1.004
Three Year Average	1.030	1.003	1.005	1.005
		Five Year	Three Year	
39 to 63 months:		1.007	1.010	
27 to 63 months:		1.013	1.013	
15 to 63 months:		1.040	1.043	

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
2006			1,570	1,589	1,527
2007		1,543	1,669	1,666	1,616
2008	1,107	1,588	1,712	1,736	1,677
2009	1,193	1,680	1,885	1,907	1,850
2010	1,203	1,661	1,829	1,897	1,831
2011	1,323	1,735	1,907	1,959	1,884
2012	1,290	1,678	1,803	1,831	1,788
2013	1,209	1,612	1,834	1,909	1,816
2014	1,150	1,572	1,757	1,851	
2015	1,336	1,718	1,935		
2016	1,579	1,946			
2017	1,512				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2006			1.012	0.961
2007		1.082	0.998	0.970
2008	1.435	1.078	1.014	0.966
2009	1.408	1.122	1.012	0.970
2010	1.381	1.101	1.037	0.965
2011	1.311	1.099	1.027	0.962
2012	1.301	1.074	1.016	0.977
2013	1.333	1.138	1.041	0.951
2014	1.367	1.118	1.054	
2015	1.286	1.126		
2016	1.232			
Five Year Average	1.304	1.111	1.035	0.965
Three Year Average	1.295	1.127	1.037	0.963
		Five Year	Three Year	
39 to 63 months:		0.999	0.999	
27 to 63 months:		1.110	1.126	
15 to 63 months:		1.447	1.458	

See attached Exhibit (3)(g).

To the extent that such data are available, the corresponding earned premium and exposures are shown on page H-383.

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
CLAIM DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Accident Year	Bodily Injury Outstanding Claims as of		
	15 Months	27 Months	39 Months
2004			
2005			
2006			3,989
2007		9,535	3,931
2008	30,310	9,258	3,725
2009	33,163	9,765	3,821
2010	33,181	9,438	3,709
2011	32,912	9,056	3,662
2012	32,863	9,619	3,604
2013	33,991	9,389	3,564
2014	34,166	9,946	4,086
2015	37,637	10,984	4,355
2016	38,302	11,661	
2017	37,117		

## Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.
2005		
2006		
2007		0.412
2008	0.305	0.402
2009	0.294	0.391
2010	0.284	0.393
2011	0.275	0.404
2012	0.293	0.375
2013	0.276	0.380
2014	0.291	0.411
2015	0.292	0.396
2016	0.304	
Five Year Average	0.291	0.393
Three Year Average	0.296	0.396
	Five Year	Three Year
27 to 39 months:	0.393	0.396
15 to 39 months:	0.114	0.117

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
CLAIM DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Accident Year	Property Damage Outstanding Claims as of		
	15 Months	27 Months	39 Months
2004			
2005			
2006			131
2007		350	143
2008	3,314	314	108
2009	3,408	355	128
2010	3,156	321	119
2011	3,540	402	176
2012	3,814	405	116
2013	3,887	320	99
2014	4,389	320	116
2015	5,304	438	116
2016	5,709	436	
2017	5,990		

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.
2005		
2006		
2007		0.409
2008	0.095	0.344
2009	0.104	0.361
2010	0.102	0.371
2011	0.114	0.438
2012	0.106	0.286
2013	0.082	0.309
2014	0.073	0.363
2015	0.083	0.265
2016	0.076	
Five Year Average	0.084	0.332
Three Year Average	0.077	0.312
	Five Year	Three Year
27 to 39 months:	0.332	0.312
15 to 39 months:	0.028	0.024

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
CLAIM DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Medical Payments Outstanding Claims as of

Accident Year	15 Months	27 Months	39 Months
2004			
2005			
2006			257
2007		720	324
2008	5,417	719	267
2009	6,826	943	309
2010	6,902	837	301
2011	5,227	687	269
2012	4,896	717	225
2013	5,236	558	207
2014	4,847	584	259
2015	5,342	706	209
2016	5,184	730	
2017	4,899		

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.
2005		
2006		
2007		0.450
2008	0.133	0.371
2009	0.138	0.328
2010	0.121	0.360
2011	0.131	0.392
2012	0.146	0.314
2013	0.107	0.371
2014	0.120	0.443
2015	0.132	0.296
2016	0.141	
Five Year Average	0.129	0.363
Three Year Average	0.131	0.370
	Five Year	Three Year
27 to 39 months:	0.363	0.370
15 to 39 months:	0.047	0.048

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE

EARNED EXPOSURES BY COVERAGE

VOLUNTARY ONLY

<u>YEAR</u>	<u>BODILY INJURY</u>	<u>PROPERTY DAMAGE</u>	<u>MEDICAL PAYMENTS</u>
2013	5,483,040	5,483,040	4,146,080
2014	5,366,955	5,366,955	4,031,921
2015	5,618,037	5,618,037	4,188,289
2016	5,748,039	5,748,039	4,247,921
2017	5,838,869	5,838,869	4,273,460

CEDED ONLY

<u>YEAR</u>	<u>BODILY INJURY</u>	<u>PROPERTY DAMAGE</u>	<u>MEDICAL PAYMENTS</u>
2013	1,443,686	1,443,686	800,165
2014	1,318,159	1,318,159	721,469
2015	1,745,647	1,745,647	967,530
2016	1,765,607	1,765,607	956,926
2017	1,786,433	1,786,433	946,489

ESTIMATED EARNED PREMIUM BY COVERAGE

VOLUNTARY ONLY

<u>YEAR</u>	<u>BODILY INJURY</u>	<u>PROPERTY DAMAGE</u>	<u>MEDICAL PAYMENTS</u>
2013	838,984,888	781,271,828	127,987,885
2014	815,708,028	761,787,208	123,624,970
2015	865,474,988	807,188,741	128,488,703
2016	891,125,531	838,571,195	130,085,014
2017	910,831,376	871,398,813	131,018,539

CEDED ONLY

<u>YEAR</u>	<u>BODILY INJURY</u>	<u>PROPERTY DAMAGE</u>	<u>MEDICAL PAYMENTS</u>
2013	365,968,884	276,636,720	30,807,025
2014	338,164,723	257,157,211	27,815,783
2015	447,383,220	343,106,875	37,853,519
2016	416,893,794	392,258,663	36,027,008
2017	417,157,254	458,271,922	34,437,458

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
LOSS DEVELOPMENT

All Carriers

Voluntary Only

## Bodily Injury Total Limits Paid Losses as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2004					439,003,708
2005				421,985,677	436,882,054
2006			406,942,817	445,892,756	464,170,222
2007		357,032,816	433,046,932	472,011,516	486,044,571
2008	198,637,561	359,326,172	435,289,849	471,770,091	488,730,458
2009	213,761,971	389,954,075	477,976,773	522,814,651	538,766,830
2010	209,354,436	397,294,649	477,904,859	517,235,543	531,542,743
2011	215,240,982	396,430,851	469,770,220	507,284,598	520,215,806
2012	218,271,622	390,606,356	472,309,081	516,018,279	530,168,903
2013	203,716,690	381,749,155	457,905,236	501,068,442	515,459,390
2014	201,425,635	384,015,654	467,546,505	513,317,278	
2015	222,102,639	439,842,621	528,331,881		
2016	253,240,688	472,554,052			
2017	242,862,158				

## Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2005				1.035
2006			1.096	1.041
2007		1.213	1.090	1.030
2008	1.809	1.211	1.084	1.036
2009	1.824	1.226	1.094	1.031
2010	1.898	1.203	1.082	1.028
2011	1.842	1.185	1.080	1.025
2012	1.790	1.209	1.093	1.027
2013	1.874	1.199	1.094	1.029
2014	1.906	1.218	1.098	
2015	1.980	1.201		
2016	1.866			
Five Year Average	1.883	1.202	1.089	1.028
Three Year Average	1.917	1.206	1.095	1.027
		Five Year	Three Year	
39 to 63 months:		1.119	1.125	
27 to 63 months:		1.345	1.357	
15 to 63 months:		2.533	2.601	

Losses exclude unallocated loss adjustment expense.



NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
LOSS DEVELOPMENT

All Carriers

Voluntary Only

Property Damage Total Limits Paid Losses as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2004					351,321,987
2005				364,243,964	364,436,979
2006			383,026,279	383,536,329	383,622,954
2007		398,367,047	399,863,955	400,452,418	400,586,988
2008	398,645,747	412,210,882	413,397,871	413,760,651	413,946,971
2009	405,189,808	417,455,377	418,955,995	419,525,128	419,683,613
2010	411,582,272	424,510,089	426,090,133	426,440,548	426,591,722
2011	408,467,118	422,802,233	424,731,828	425,335,463	425,514,952
2012	428,493,415	445,997,606	447,567,682	448,241,756	448,223,152
2013	438,158,312	459,098,139	461,159,853	461,463,508	461,602,987
2014	470,286,334	491,070,066	492,939,821	493,409,797	
2015	530,902,654	567,216,372	569,882,829		
2016	594,324,245	631,552,889			
2017	600,480,591				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2005				1.001
2006			1.001	1.000
2007		1.004	1.001	1.000
2008	1.034	1.003	1.001	1.000
2009	1.030	1.004	1.001	1.000
2010	1.031	1.004	1.001	1.000
2011	1.035	1.005	1.001	1.000
2012	1.041	1.004	1.002	1.000
2013	1.048	1.004	1.001	1.000
2014	1.044	1.004	1.001	
2015	1.068	1.005		
2016	1.063			
Five Year Average	1.053	1.004	1.001	1.000
Three Year Average	1.058	1.004	1.001	1.000
		Five Year	Three Year	
39 to 63 months:		1.001	1.001	
27 to 63 months:		1.005	1.005	
15 to 63 months:		1.058	1.063	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
LOSS DEVELOPMENT

All Carriers

Voluntary Only

Medical Payments Total Limits Paid Losses as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2004					64,545,211
2005				64,261,311	64,385,892
2006			66,085,684	66,802,518	66,966,581
2007		65,126,855	66,797,042	67,655,811	67,820,564
2008	55,848,795	65,821,897	67,419,903	68,195,386	68,373,643
2009	60,313,185	71,046,109	73,324,438	74,191,587	74,392,693
2010	58,239,022	69,100,078	71,234,353	72,084,476	72,324,039
2011	56,743,377	66,869,742	68,556,284	69,344,266	69,591,369
2012	57,465,818	67,291,412	69,263,530	70,465,069	70,314,203
2013	55,278,644	65,668,763	68,168,671	68,396,077	68,634,166
2014	53,613,528	64,798,349	66,821,117	68,006,585	
2015	58,242,566	71,227,465	74,261,920		
2016	64,041,104	76,281,762			
2017	61,543,120				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2005				1.002
2006			1.011	1.002
2007		1.026	1.013	1.002
2008	1.179	1.024	1.012	1.003
2009	1.178	1.032	1.012	1.003
2010	1.186	1.031	1.012	1.003
2011	1.178	1.025	1.011	1.004
2012	1.171	1.029	1.017	0.998
2013	1.188	1.038	1.003	1.003
2014	1.209	1.031	1.018	
2015	1.223	1.043		
2016	1.191			
Five Year Average	1.196	1.033	1.012	1.002
Three Year Average	1.208	1.037	1.013	1.002
		Five Year	Three Year	
39 to 63 months:		1.014	1.015	
27 to 63 months:		1.047	1.053	
15 to 63 months:		1.252	1.272	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
LOSS DEVELOPMENT

All Carriers

Voluntary Only

Accident Year	Bodily Injury Total Limits Incurred Losses as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
2004					446,449,066
2005				445,391,962	443,118,715
2006			470,469,677	473,097,893	471,762,122
2007		486,090,324	493,698,421	495,987,814	494,837,309
2008	450,376,430	484,979,169	497,303,477	498,330,799	495,258,927
2009	494,498,026	535,537,442	545,712,735	547,172,413	545,051,941
2010	488,321,611	532,428,816	539,907,535	538,639,950	537,915,027
2011	494,380,155	521,988,895	526,481,596	528,164,063	526,638,095
2012	510,901,466	535,341,382	538,547,736	538,261,933	538,172,683
2013	492,639,636	512,126,110	517,262,150	521,225,499	521,007,451
2014	496,255,175	523,892,284	532,790,073	539,898,874	
2015	527,524,541	579,876,937	602,593,380		
2016	565,231,591	622,469,713			
2017	533,082,246				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2005				0.995
2006			1.006	0.997
2007		1.016	1.005	0.998
2008	1.077	1.025	1.002	0.994
2009	1.083	1.019	1.003	0.996
2010	1.090	1.014	0.998	0.999
2011	1.056	1.009	1.003	0.997
2012	1.048	1.006	0.999	1.000
2013	1.040	1.010	1.008	1.000
2014	1.056	1.017	1.013	
2015	1.099	1.039		
2016	1.101			
Five Year Average	1.069	1.016	1.004	0.998
Three Year Average	1.085	1.022	1.007	0.999
		Five Year	Three Year	
39 to 63 months:		1.002	1.006	
27 to 63 months:		1.018	1.028	
15 to 63 months:		1.088	1.115	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
LOSS DEVELOPMENT

All Carriers

Voluntary Only

Property Damage Total Limits Incurred Losses as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2004					351,538,964
2005				364,586,869	364,598,096
2006			383,655,758	384,014,353	383,757,611
2007		399,807,536	400,652,881	400,792,456	400,686,747
2008	408,264,231	413,840,767	413,982,168	414,088,340	413,985,165
2009	414,983,070	418,871,520	419,405,723	419,704,526	419,771,646
2010	419,941,856	425,672,128	426,484,994	426,681,627	426,694,379
2011	416,810,235	424,217,590	425,323,872	425,601,205	425,615,838
2012	436,669,588	447,065,963	447,980,000	448,472,815	448,365,012
2013	448,088,150	460,067,703	461,667,924	461,660,530	461,696,668
2014	481,898,462	492,189,385	493,279,024	493,633,078	
2015	545,175,341	569,161,072	570,407,460		
2016	611,407,973	633,330,751			
2017	615,397,083				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2005				1.000
2006			1.001	0.999
2007		1.002	1.000	1.000
2008	1.014	1.000	1.000	1.000
2009	1.009	1.001	1.001	1.000
2010	1.014	1.002	1.000	1.000
2011	1.018	1.003	1.001	1.000
2012	1.024	1.002	1.001	1.000
2013	1.027	1.003	1.000	1.000
2014	1.021	1.002	1.001	
2015	1.044	1.002		
2016	1.036			
Five Year Average	1.030	1.002	1.001	1.000
Three Year Average	1.034	1.002	1.001	1.000
		Five Year	Three Year	
39 to 63 months:		1.001	1.001	
27 to 63 months:		1.003	1.003	
15 to 63 months:		1.033	1.037	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
LOSS DEVELOPMENT

All Carriers

Voluntary Only

Medical Payments Total Limits Incurred Losses as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2004					64,737,464
2005				64,627,162	64,651,948
2006			66,646,560	67,097,747	67,122,322
2007		66,543,995	67,539,463	67,880,500	67,981,976
2008	65,551,689	67,156,705	67,910,395	68,395,871	68,448,224
2009	72,045,701	72,940,448	74,206,735	74,402,735	74,483,561
2010	70,134,439	70,858,141	71,939,985	72,270,114	72,404,513
2011	66,194,219	68,382,194	69,010,151	69,482,947	69,637,679
2012	66,509,336	68,646,131	69,795,548	70,603,589	70,340,497
2013	64,406,488	66,878,694	68,647,962	68,544,492	68,658,602
2014	62,742,036	66,093,425	67,399,529	68,134,669	
2015	68,698,002	72,648,773	74,892,738		
2016	74,097,958	78,021,900			
2017	71,550,964				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2005				1.000
2006			1.007	1.000
2007		1.015	1.005	1.001
2008	1.024	1.011	1.007	1.001
2009	1.012	1.017	1.003	1.001
2010	1.010	1.015	1.005	1.002
2011	1.033	1.009	1.007	1.002
2012	1.032	1.017	1.012	0.996
2013	1.038	1.026	0.998	1.002
2014	1.053	1.020	1.011	
2015	1.058	1.031		
2016	1.053			
Five Year Average	1.047	1.021	1.007	1.001
Three Year Average	1.055	1.026	1.007	1.000
		Five Year	Three Year	
39 to 63 months:		1.008	1.007	
27 to 63 months:		1.029	1.033	
15 to 63 months:		1.077	1.090	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
LOSS DEVELOPMENT

All Carriers

Voluntary Only

Bodily Injury Basic Limits Incurred Losses as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2004					336,455,197
2005				342,689,688	343,440,134
2006			355,567,149	359,645,543	360,117,059
2007		371,116,456	375,671,324	378,601,048	379,359,989
2008	362,702,992	377,212,697	382,845,780	383,696,819	383,656,709
2009	404,609,209	417,448,303	421,262,293	422,826,333	422,912,688
2010	396,518,468	412,712,398	414,896,564	415,811,111	416,199,753
2011	397,876,569	405,526,058	406,652,719	407,895,982	407,924,917
2012	409,671,688	412,146,848	413,001,456	413,517,237	415,289,651
2013	402,387,158	398,863,846	397,256,023	402,095,823	401,573,776
2014	402,046,730	406,550,025	411,007,675	412,907,580	
2015	434,597,278	458,789,363	470,289,382		
2016	461,704,692	492,705,151			
2017	435,055,596				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2005				1.002
2006			1.011	1.001
2007		1.012	1.008	1.002
2008	1.040	1.015	1.002	1.000
2009	1.032	1.009	1.004	1.000
2010	1.041	1.005	1.002	1.001
2011	1.019	1.003	1.003	1.000
2012	1.006	1.002	1.001	1.004
2013	0.991	0.996	1.012	0.999
2014	1.011	1.011	1.005	
2015	1.056	1.025		
2016	1.067			
Five Year Average	1.026	1.007	1.005	1.001
Three Year Average	1.045	1.011	1.006	1.001
		Five Year	Three Year	
39 to 63 months:		1.006	1.007	
27 to 63 months:		1.013	1.018	
15 to 63 months:		1.039	1.064	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
LOSS DEVELOPMENT

All Carriers

Voluntary Only

Property Damage Basic Limits Incurred Losses as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2004					348,896,508
2005				361,509,113	361,512,984
2006			380,333,884	380,673,583	380,520,356
2007		396,404,831	397,122,834	397,375,382	397,287,891
2008	404,307,762	409,507,027	409,860,804	409,967,926	409,880,871
2009	411,096,802	415,030,197	415,520,212	415,817,773	415,882,071
2010	416,292,482	422,331,595	423,071,347	423,249,213	423,034,905
2011	413,322,917	420,563,599	421,571,021	421,784,915	421,658,548
2012	432,586,351	442,446,740	443,152,323	443,315,690	443,468,376
2013	443,118,931	455,423,581	456,838,530	457,016,041	457,020,027
2014	476,137,977	485,966,221	486,676,840	487,259,425	
2015	537,257,731	560,691,963	562,212,865		
2016	602,435,995	624,071,140			
2017	605,268,057				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2005				1.000
2006			1.001	1.000
2007		1.002	1.001	1.000
2008	1.013	1.001	1.000	1.000
2009	1.010	1.001	1.001	1.000
2010	1.015	1.002	1.000	0.999
2011	1.018	1.002	1.001	1.000
2012	1.023	1.002	1.000	1.000
2013	1.028	1.003	1.000	1.000
2014	1.021	1.001	1.001	
2015	1.044	1.003		
2016	1.036			
Five Year Average	1.030	1.002	1.000	1.000
Three Year Average	1.034	1.002	1.000	1.000
		Five Year	Three Year	
39 to 63 months:		1.000	1.000	
27 to 63 months:		1.002	1.002	
15 to 63 months:		1.032	1.036	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
CLAIM DEVELOPMENT

All Carriers

Voluntary Only

Accident Year	Bodily Injury Paid Claims as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
2004					57,922
2005				56,635	57,105
2006			55,200	56,719	57,226
2007		52,734	56,087	57,674	58,106
2008	40,780	52,962	56,301	57,889	58,378
2009	43,024	56,033	59,792	61,529	61,944
2010	41,729	54,776	58,246	59,863	60,299
2011	39,056	52,187	55,495	57,097	57,519
2012	41,022	54,184	57,808	59,476	59,860
2013	38,672	51,839	55,299	57,117	57,512
2014	37,644	51,281	55,149	56,927	
2015	42,002	59,648	63,928		
2016	45,081	61,303			
2017	39,588				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2005				1.008
2006			1.028	1.009
2007		1.064	1.028	1.007
2008	1.299	1.063	1.028	1.008
2009	1.302	1.067	1.029	1.007
2010	1.313	1.063	1.028	1.007
2011	1.336	1.063	1.029	1.007
2012	1.321	1.067	1.029	1.006
2013	1.340	1.067	1.033	1.007
2014	1.362	1.075	1.032	
2015	1.420	1.072		
2016	1.360			
Five Year Average	1.361	1.069	1.030	1.007
Three Year Average	1.381	1.071	1.031	1.007
		Five Year	Three Year	
39 to 63 months:		1.037	1.038	
27 to 63 months:		1.109	1.112	
15 to 63 months:		1.509	1.536	



NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
CLAIM DEVELOPMENT

All Carriers

Voluntary Only

Property Damage Paid Claims as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2004					145,953
2005				147,188	147,203
2006			150,745	150,802	150,821
2007		155,717	155,921	155,995	156,013
2008	154,910	157,475	157,688	157,745	157,764
2009	159,135	161,549	161,800	161,885	161,896
2010	161,446	164,298	164,519	164,578	164,572
2011	155,161	157,980	158,245	158,328	158,324
2012	160,312	163,596	163,767	163,884	163,885
2013	157,226	161,306	161,685	161,775	161,796
2014	160,040	163,738	164,037	164,116	
2015	173,024	181,009	181,418		
2016	186,940	192,917			
2017	175,531				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2005				1.000
2006			1.000	1.000
2007		1.001	1.000	1.000
2008	1.017	1.001	1.000	1.000
2009	1.015	1.002	1.001	1.000
2010	1.018	1.001	1.000	1.000
2011	1.018	1.002	1.001	1.000
2012	1.020	1.001	1.001	1.000
2013	1.026	1.002	1.001	1.000
2014	1.023	1.002	1.000	
2015	1.046	1.002		
2016	1.032			
Five Year Average	1.029	1.002	1.001	1.000
Three Year Average	1.034	1.002	1.001	1.000
		Five Year	Three Year	
39 to 63 months:		1.001	1.001	
27 to 63 months:		1.003	1.003	
15 to 63 months:		1.032	1.037	

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
CLAIM DEVELOPMENT

All Carriers

Voluntary Only

Medical Payments Paid Claims as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2004					37,928
2005				36,502	36,535
2006			36,477	36,676	36,718
2007		35,156	35,736	35,987	36,035
2008	30,535	35,030	35,645	35,898	35,926
2009	31,815	36,926	37,763	38,003	38,039
2010	30,321	35,601	36,329	36,570	37,197
2011	29,297	33,513	34,076	34,291	34,327
2012	29,093	33,189	33,778	34,012	34,036
2013	27,915	32,158	32,792	33,036	33,075
2014	26,924	31,174	31,896	32,192	
2015	29,001	34,576	35,466		
2016	32,536	37,579			
2017	30,060				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2005				1.001
2006			1.005	1.001
2007		1.016	1.007	1.001
2008	1.147	1.018	1.007	1.001
2009	1.161	1.023	1.006	1.001
2010	1.174	1.020	1.007	1.017
2011	1.144	1.017	1.006	1.001
2012	1.141	1.018	1.007	1.001
2013	1.152	1.020	1.007	1.001
2014	1.158	1.023	1.009	
2015	1.192	1.026		
2016	1.155			
Five Year Average	1.160	1.021	1.007	1.004
Three Year Average	1.168	1.023	1.008	1.001
		Five Year	Three Year	
39 to 63 months:		1.011	1.009	
27 to 63 months:		1.032	1.032	
15 to 63 months:		1.197	1.205	

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
CLAIM DEVELOPMENT

All Carriers

Voluntary Only

Accident Year	Bodily Injury Incurred Claims as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
2004					58,230
2005				57,413	57,313
2006			57,628	57,544	57,446
2007		58,740	58,551	58,420	58,340
2008	60,047	59,023	58,822	58,710	58,591
2009	64,312	62,540	62,356	62,250	62,157
2010	62,618	60,907	60,694	60,589	60,475
2011	59,607	58,068	57,900	57,794	57,674
2012	61,764	60,346	60,185	60,086	60,065
2013	60,720	57,953	57,648	57,770	57,674
2014	59,844	57,918	57,759	57,730	
2015	67,914	66,627	66,724		
2016	69,865	68,807			
2017	62,457				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2005				0.998
2006			0.999	0.998
2007		0.997	0.998	0.999
2008	0.983	0.997	0.998	0.998
2009	0.972	0.997	0.998	0.999
2010	0.973	0.997	0.998	0.998
2011	0.974	0.997	0.998	0.998
2012	0.977	0.997	0.998	1.000
2013	0.954	0.995	1.002	0.998
2014	0.968	0.997	0.999	
2015	0.981	1.001		
2016	0.985			
Five Year Average	0.973	0.997	0.999	0.999
Three Year Average	0.978	0.998	1.000	0.999
		Five Year	Three Year	
39 to 63 months:		0.998	0.999	
27 to 63 months:		0.995	0.997	
15 to 63 months:		0.968	0.975	

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
CLAIM DEVELOPMENT

All Carriers

Voluntary Only

Property Damage Incurred Claims as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2004					145,970
2005				147,227	147,213
2006			150,824	150,840	150,832
2007		155,952	156,011	156,029	156,023
2008	157,104	157,692	157,762	157,778	157,772
2009	161,515	161,809	161,888	161,912	161,905
2010	163,577	164,515	164,598	164,606	164,578
2011	157,572	158,268	158,375	158,374	158,336
2012	162,762	163,891	163,844	163,912	163,901
2013	159,785	161,513	161,749	161,805	161,800
2014	162,932	163,935	164,113	164,139	
2015	176,748	181,321	181,504		
2016	190,890	193,204			
2017	179,348				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2005				1.000
2006			1.000	1.000
2007		1.000	1.000	1.000
2008	1.004	1.000	1.000	1.000
2009	1.002	1.000	1.000	1.000
2010	1.006	1.001	1.000	1.000
2011	1.004	1.001	1.000	1.000
2012	1.007	1.000	1.000	1.000
2013	1.011	1.001	1.000	1.000
2014	1.006	1.001	1.000	
2015	1.026	1.001		
2016	1.012			
Five Year Average	1.012	1.001	1.000	1.000
Three Year Average	1.015	1.001	1.000	1.000
		Five Year	Three Year	
39 to 63 months:		1.000	1.000	
27 to 63 months:		1.001	1.001	
15 to 63 months:		1.013	1.016	

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
CLAIM DEVELOPMENT

All Carriers

Voluntary Only

Accident Year	Medical Payments Incurred Claims as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
2004					37,945
2005				36,574	36,565
2006			36,677	36,765	36,758
2007		35,706	36,002	36,066	36,072
2008	34,381	35,605	35,875	35,956	35,948
2009	36,936	37,702	38,015	38,057	38,062
2010	35,473	36,312	36,572	36,624	37,217
2011	33,103	34,081	34,297	34,360	34,352
2012	32,740	33,762	33,964	34,053	34,048
2013	31,572	32,615	32,955	33,078	33,091
2014	30,391	31,653	32,118	32,236	
2015	33,026	35,150	35,630		
2016	36,584	38,187			
2017	33,863				

Accident Year	Claim Development Factors			
	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2005				1.000
2006			1.002	1.000
2007		1.008	1.002	1.000
2008	1.036	1.008	1.002	1.000
2009	1.021	1.008	1.001	1.000
2010	1.024	1.007	1.001	1.016
2011	1.030	1.006	1.002	1.000
2012	1.031	1.006	1.003	1.000
2013	1.033	1.010	1.004	1.000
2014	1.042	1.015	1.004	
2015	1.064	1.014		
2016	1.044			
Five Year Average	1.043	1.010	1.003	1.003
Three Year Average	1.050	1.013	1.004	1.000
		Five Year	Three Year	
39 to 63 months:		1.006	1.004	
27 to 63 months:		1.016	1.017	
15 to 63 months:		1.060	1.068	

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
CLAIM DEVELOPMENT

All Carriers

Voluntary Only

Accident Year	Bodily Injury Outstanding Claims as of		
	15 Months	27 Months	39 Months
2004			
2005			
2006			2,428
2007		6,006	2,464
2008	19,267	6,061	2,521
2009	21,288	6,507	2,564
2010	20,889	6,131	2,448
2011	20,551	5,881	2,405
2012	20,742	6,162	2,377
2013	22,048	6,114	2,349
2014	22,200	6,637	2,610
2015	25,912	6,979	2,796
2016	24,784	7,504	
2017	22,869		

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.
2005		
2006		
2007		0.410
2008	0.315	0.416
2009	0.306	0.394
2010	0.294	0.399
2011	0.286	0.409
2012	0.297	0.386
2013	0.277	0.384
2014	0.299	0.393
2015	0.269	0.401
2016	0.303	
Five Year Average	0.289	0.395
Three Year Average	0.290	0.393
	Five Year	Three Year
27 to 39 months:	0.395	0.393
15 to 39 months:	0.114	0.114

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
CLAIM DEVELOPMENT

All Carriers

Voluntary Only

Accident Year	Property Damage Outstanding Claims as of		
	15 Months	27 Months	39 Months
2004			
2005			
2006			79
2007		235	90
2008	2,194	217	74
2009	2,380	260	88
2010	2,131	217	79
2011	2,411	288	130
2012	2,450	295	77
2013	2,559	207	64
2014	2,892	197	76
2015	3,724	312	86
2016	3,950	287	
2017	3,817		

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.
2005		
2006		
2007		0.383
2008	0.099	0.341
2009	0.109	0.338
2010	0.102	0.364
2011	0.119	0.451
2012	0.120	0.261
2013	0.081	0.309
2014	0.068	0.386
2015	0.084	0.276
2016	0.073	
Five Year Average	0.085	0.337
Three Year Average	0.075	0.324
	Five Year	Three Year
27 to 39 months:	0.337	0.324
15 to 39 months:	0.029	0.024

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
CLAIM DEVELOPMENT

All Carriers

Voluntary Only

Accident Year	Medical Payments Outstanding Claims as of		
	15 Months	27 Months	39 Months
2004			
2005			
2006			200
2007		550	266
2008	3,846	575	230
2009	5,121	776	252
2010	5,152	711	243
2011	3,806	568	221
2012	3,647	573	186
2013	3,657	457	163
2014	3,467	479	222
2015	4,025	574	164
2016	4,048	608	
2017	3,803		

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.
2005		
2006		
2007		0.484
2008	0.150	0.400
2009	0.152	0.325
2010	0.138	0.342
2011	0.149	0.389
2012	0.157	0.325
2013	0.125	0.357
2014	0.138	0.463
2015	0.143	0.286
2016	0.150	
Five Year Average	0.143	0.364
Three Year Average	0.144	0.369
	Five Year	Three Year
27 to 39 months:	0.364	0.369
15 to 39 months:	0.052	0.053



NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
LOSS DEVELOPMENT

All Carriers

Ceded Only

Accident Year	Bodily Injury Total Limits Paid Losses as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
2004					283,447,088
2005				271,649,364	278,313,482
2006			257,520,664	276,213,787	281,964,551
2007		215,825,386	249,492,850	266,706,218	272,616,408
2008	117,982,063	201,237,569	232,837,722	248,337,080	253,130,645
2009	131,020,729	218,847,068	253,916,884	269,535,100	275,087,938
2010	135,642,786	227,347,224	258,034,975	274,475,478	279,295,047
2011	146,710,490	237,807,251	270,739,657	286,224,042	291,705,249
2012	142,503,760	231,963,190	267,740,518	283,372,948	288,211,918
2013	140,260,145	247,926,952	284,053,556	301,079,530	306,763,223
2014	148,858,071	251,617,783	286,560,049	304,844,085	
2015	149,803,730	256,442,782	297,763,737		
2016	162,206,324	276,566,825			
2017	156,624,112				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2005				1.025
2006			1.073	1.021
2007		1.156	1.069	1.022
2008	1.706	1.157	1.067	1.019
2009	1.670	1.160	1.062	1.021
2010	1.676	1.135	1.064	1.018
2011	1.621	1.138	1.057	1.019
2012	1.628	1.154	1.058	1.017
2013	1.768	1.146	1.060	1.019
2014	1.690	1.139	1.064	
2015	1.712	1.161		
2016	1.705			
Five Year Average	1.701	1.148	1.061	1.019
Three Year Average	1.702	1.149	1.061	1.018
		Five Year	Three Year	
39 to 63 months:		1.081	1.080	
27 to 63 months:		1.241	1.241	
15 to 63 months:		2.111	2.112	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
LOSS DEVELOPMENT

All Carriers

Ceded Only

Property Damage Total Limits Paid Losses as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2004					213,743,258
2005				213,737,910	213,879,012
2006			217,941,970	218,269,701	218,298,445
2007		206,723,565	207,565,194	207,754,177	207,817,232
2008	180,000,793	192,946,333	193,880,327	194,091,494	194,168,241
2009	185,777,033	194,625,309	195,622,722	195,859,861	195,941,342
2010	193,887,687	203,460,130	204,388,405	204,675,875	204,627,485
2011	204,141,561	213,934,848	214,997,138	215,318,462	216,362,336
2012	214,959,051	226,837,993	230,137,757	230,609,330	230,658,662
2013	240,881,090	257,046,160	258,806,446	259,257,570	259,317,520
2014	261,794,385	278,948,639	280,748,532	281,350,518	
2015	283,946,770	297,588,296	300,106,057		
2016	297,962,949	322,105,867			
2017	320,771,977				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2005				1.001
2006			1.002	1.000
2007		1.004	1.001	1.000
2008	1.072	1.005	1.001	1.000
2009	1.048	1.005	1.001	1.000
2010	1.049	1.005	1.001	1.000
2011	1.048	1.005	1.001	1.005
2012	1.055	1.015	1.002	1.000
2013	1.067	1.007	1.002	1.000
2014	1.066	1.006	1.002	
2015	1.048	1.008		
2016	1.081			
Five Year Average	1.063	1.008	1.002	1.001
Three Year Average	1.065	1.007	1.002	1.002
		Five Year	Three Year	
39 to 63 months:		1.003	1.004	
27 to 63 months:		1.011	1.011	
15 to 63 months:		1.075	1.077	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
LOSS DEVELOPMENT

All Carriers

Ceded Only

Medical Payments Total Limits Paid Losses as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2004					27,399,275
2005				25,940,964	25,974,973
2006			26,749,309	26,888,208	26,951,953
2007		25,269,376	25,600,974	25,706,521	25,731,120
2008	21,498,570	24,198,178	24,551,767	24,646,649	24,635,435
2009	23,557,093	26,187,509	26,623,372	26,738,675	26,754,297
2010	23,321,473	26,296,920	26,692,787	26,840,167	26,876,941
2011	24,974,046	27,746,598	28,109,435	28,299,771	28,452,542
2012	24,962,839	27,739,106	28,387,806	28,245,388	28,285,852
2013	25,513,988	28,829,869	29,155,935	29,301,741	29,378,965
2014	25,922,210	29,202,792	29,350,190	29,450,951	
2015	25,105,978	27,574,791	28,005,785		
2016	26,029,228	28,714,893			
2017	25,561,049				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2005				1.001
2006			1.005	1.002
2007		1.013	1.004	1.001
2008	1.126	1.015	1.004	1.000
2009	1.112	1.017	1.004	1.001
2010	1.128	1.015	1.006	1.001
2011	1.111	1.013	1.007	1.005
2012	1.111	1.023	0.995	1.001
2013	1.130	1.011	1.005	1.003
2014	1.127	1.005	1.003	
2015	1.098	1.016		
2016	1.103			
Five Year Average	1.114	1.014	1.003	1.002
Three Year Average	1.109	1.011	1.001	1.003
		Five Year	Three Year	
39 to 63 months:		1.005	1.004	
27 to 63 months:		1.019	1.015	
15 to 63 months:		1.135	1.126	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
LOSS DEVELOPMENT

All Carriers

Ceded Only

Bodily Injury Total Limits Incurred Losses as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2004					286,572,071
2005				280,949,548	281,160,609
2006			284,589,516	286,314,999	285,775,307
2007		268,210,925	275,418,597	275,672,994	275,725,056
2008	229,143,622	251,976,476	255,303,291	256,568,180	255,784,856
2009	248,565,845	270,434,014	277,095,976	277,387,173	277,431,052
2010	260,799,933	279,364,346	281,859,784	283,420,615	283,209,144
2011	275,071,193	287,248,691	292,875,356	294,703,654	294,397,051
2012	271,454,262	283,991,912	289,704,422	290,922,046	291,074,920
2013	274,899,377	297,875,600	306,344,813	309,550,546	310,033,750
2014	270,363,974	300,118,484	311,173,418	314,181,918	
2015	282,646,078	313,595,524	324,592,302		
2016	307,953,998	341,615,741			
2017	309,151,122				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2005				1.001
2006			1.006	0.998
2007		1.027	1.001	1.000
2008	1.100	1.013	1.005	0.997
2009	1.088	1.025	1.001	1.000
2010	1.071	1.009	1.006	0.999
2011	1.044	1.020	1.006	0.999
2012	1.046	1.020	1.004	1.001
2013	1.084	1.028	1.010	1.002
2014	1.110	1.037	1.010	
2015	1.109	1.035		
2016	1.109			
Five Year Average	1.092	1.028	1.007	1.000
Three Year Average	1.109	1.033	1.008	1.001
		Five Year	Three Year	
39 to 63 months:		1.007	1.009	
27 to 63 months:		1.035	1.042	
15 to 63 months:		1.130	1.156	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
LOSS DEVELOPMENT

All Carriers

Ceded Only

Property Damage Total Limits Incurred Losses as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2004					213,754,937
2005				213,889,545	213,939,020
2006			218,216,030	218,483,385	218,335,128
2007		207,290,533	207,862,838	207,879,788	207,875,687
2008	184,453,317	193,744,322	194,077,530	194,220,465	194,248,407
2009	189,873,817	195,307,450	195,888,355	195,963,153	196,050,153
2010	198,074,772	203,900,863	204,616,658	204,776,749	204,694,423
2011	208,328,420	214,477,836	215,268,943	215,466,554	216,426,327
2012	219,321,540	227,321,786	230,298,339	230,688,030	230,699,818
2013	246,323,952	257,605,553	259,025,948	259,399,910	259,353,807
2014	268,160,835	279,767,333	281,059,566	281,457,748	
2015	290,522,189	298,650,673	300,355,691		
2016	306,187,722	322,937,929			
2017	331,443,677				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2005				1.000
2006			1.001	0.999
2007		1.003	1.000	1.000
2008	1.050	1.002	1.001	1.000
2009	1.029	1.003	1.000	1.000
2010	1.029	1.004	1.001	1.000
2011	1.030	1.004	1.001	1.004
2012	1.036	1.013	1.002	1.000
2013	1.046	1.006	1.001	1.000
2014	1.043	1.005	1.001	
2015	1.028	1.006		
2016	1.055			
Five Year Average	1.042	1.007	1.001	1.001
Three Year Average	1.042	1.006	1.001	1.001
		Five Year	Three Year	
39 to 63 months:		1.002	1.002	
27 to 63 months:		1.009	1.008	
15 to 63 months:		1.051	1.050	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
LOSS DEVELOPMENT

All Carriers

Ceded Only

Accident Year	Medical Payments Total Limits Incurred Losses as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
2004					27,426,524
2005				25,992,813	25,993,612
2006			26,833,076	26,916,141	26,965,417
2007		25,532,904	25,699,292	25,737,008	25,749,860
2008	23,665,393	24,438,648	24,618,160	24,675,710	24,646,718
2009	25,815,910	26,455,747	26,712,419	26,769,143	26,773,488
2010	25,721,926	26,464,303	26,774,630	26,857,507	26,881,641
2011	26,949,219	27,934,607	28,204,860	28,331,719	28,477,681
2012	26,734,809	27,972,001	28,511,381	28,307,326	28,349,428
2013	28,131,744	28,964,096	29,212,200	29,313,588	29,387,755
2014	28,255,438	29,419,256	29,451,867	29,515,358	
2015	27,250,351	27,772,083	28,078,586		
2016	28,166,229	28,944,926			
2017	27,513,521				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2005				1.000
2006			1.003	1.002
2007		1.007	1.001	1.000
2008	1.033	1.007	1.002	0.999
2009	1.025	1.010	1.002	1.000
2010	1.029	1.012	1.003	1.001
2011	1.037	1.010	1.004	1.005
2012	1.046	1.019	0.993	1.001
2013	1.030	1.009	1.003	1.003
2014	1.041	1.001	1.002	
2015	1.019	1.011		
2016	1.028			
Five Year Average	1.033	1.010	1.001	1.002
Three Year Average	1.029	1.007	0.999	1.003
		Five Year	Three Year	
39 to 63 months:		1.003	1.002	
27 to 63 months:		1.013	1.009	
15 to 63 months:		1.046	1.038	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
LOSS DEVELOPMENT

All Carriers

Ceded Only

Bodily Injury Basic Limits Incurred Losses as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2004					265,261,027
2005				257,221,444	257,701,052
2006			258,995,019	260,999,335	260,698,946
2007		244,270,307	250,503,742	250,863,120	250,999,455
2008	209,578,303	228,825,425	233,311,369	234,161,029	233,824,761
2009	232,169,059	248,754,016	254,234,580	255,134,825	255,465,358
2010	242,859,424	257,597,550	260,088,968	261,602,745	261,191,509
2011	256,402,317	265,604,565	269,604,213	271,517,801	271,076,909
2012	254,108,340	263,812,204	268,146,965	268,583,234	268,355,411
2013	257,388,882	276,501,432	282,594,876	286,370,050	285,113,476
2014	252,712,732	278,961,417	288,309,321	290,319,436	
2015	261,791,483	285,372,152	294,366,442		
2016	284,549,835	310,680,703			
2017	285,786,841				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2005				1.002
2006			1.008	0.999
2007		1.026	1.001	1.001
2008	1.092	1.020	1.004	0.999
2009	1.071	1.022	1.004	1.001
2010	1.061	1.010	1.006	0.998
2011	1.036	1.015	1.007	0.998
2012	1.038	1.016	1.002	0.999
2013	1.074	1.022	1.013	0.996
2014	1.104	1.034	1.007	
2015	1.090	1.032		
2016	1.092			
Five Year Average	1.080	1.024	1.007	0.998
Three Year Average	1.095	1.029	1.007	0.998
		Five Year	Three Year	
39 to 63 months:		1.005	1.005	
27 to 63 months:		1.029	1.034	
15 to 63 months:		1.111	1.132	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
LOSS DEVELOPMENT

All Carriers

Ceded Only

Property Damage Basic Limits Incurred Losses as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2004					212,792,501
2005				212,987,443	213,014,918
2006			217,269,295	217,548,397	217,415,467
2007		206,160,489	206,717,453	206,769,493	206,763,704
2008	183,634,661	192,790,402	193,205,648	193,316,870	193,344,812
2009	189,067,029	194,416,059	195,003,001	195,081,466	195,148,466
2010	197,020,053	202,945,094	203,643,058	203,809,061	203,697,280
2011	207,099,016	213,324,448	214,145,003	214,319,496	215,276,919
2012	218,245,392	226,060,510	229,002,626	229,356,883	229,360,343
2013	244,662,240	255,859,992	257,114,766	257,419,727	257,434,847
2014	266,199,710	277,521,410	278,826,660	279,217,095	
2015	288,013,374	295,667,734	297,371,128		
2016	303,093,159	319,540,722			
2017	328,161,456				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2005				1.000
2006			1.001	0.999
2007		1.003	1.000	1.000
2008	1.050	1.002	1.001	1.000
2009	1.028	1.003	1.000	1.000
2010	1.030	1.003	1.001	0.999
2011	1.030	1.004	1.001	1.004
2012	1.036	1.013	1.002	1.000
2013	1.046	1.005	1.001	1.000
2014	1.043	1.005	1.001	
2015	1.027	1.006		
2016	1.054			

Five Year Average	1.041	1.007	1.001	1.001
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Three Year Average	1.041	1.005	1.001	1.001
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	Five Year	Three Year
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39 to 63 months:	1.002	1.002
27 to 63 months:	1.009	1.007
15 to 63 months:	1.050	1.048

Losses exclude unallocated loss adjustment expense.



NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
CLAIM DEVELOPMENT

All Carriers

Ceded Only

Accident Year	Bodily Injury Paid Claims as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
2004					44,051
2005				41,580	41,895
2006			39,661	40,663	40,957
2007		34,706	36,751	37,686	37,945
2008	25,720	33,088	34,961	35,794	36,007
2009	27,921	36,187	38,296	39,146	39,391
2010	28,513	37,168	39,212	40,185	40,459
2011	29,091	37,579	39,658	40,576	40,954
2012	29,629	38,152	40,870	41,857	42,100
2013	29,694	39,650	41,938	42,992	43,251
2014	30,687	40,143	42,823	43,913	
2015	32,398	41,818	44,499		
2016	32,068	41,839			
2017	29,539				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2005				1.008
2006			1.025	1.007
2007		1.059	1.025	1.007
2008	1.286	1.057	1.024	1.006
2009	1.296	1.058	1.022	1.006
2010	1.304	1.055	1.025	1.007
2011	1.292	1.055	1.023	1.009
2012	1.288	1.071	1.024	1.006
2013	1.335	1.058	1.025	1.006
2014	1.308	1.067	1.025	
2015	1.291	1.064		
2016	1.305			
Five Year Average	1.305	1.063	1.024	1.007
Three Year Average	1.301	1.063	1.025	1.007
		Five Year	Three Year	
39 to 63 months:		1.031	1.032	
27 to 63 months:		1.096	1.097	
15 to 63 months:		1.430	1.427	

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
CLAIM DEVELOPMENT

All Carriers

Ceded Only

Accident Year	Property Damage Paid Claims as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
2004					97,705
2005				95,251	95,265
2006			92,193	92,274	92,279
2007		85,565	85,782	85,821	85,837
2008	73,683	77,847	78,023	78,071	78,078
2009	78,526	81,016	81,202	81,248	81,271
2010	82,997	85,498	85,681	85,744	85,728
2011	85,405	87,367	87,593	87,659	88,235
2012	86,435	88,644	89,794	89,967	89,972
2013	87,601	91,095	91,340	91,401	91,416
2014	91,691	94,641	95,051	95,139	
2015	97,364	100,026	100,360		
2016	94,677	98,431			
2017	95,158				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2005				1.000
2006			1.001	1.000
2007		1.003	1.000	1.000
2008	1.057	1.002	1.001	1.000
2009	1.032	1.002	1.001	1.000
2010	1.030	1.002	1.001	1.000
2011	1.023	1.003	1.001	1.007
2012	1.026	1.013	1.002	1.000
2013	1.040	1.003	1.001	1.000
2014	1.032	1.004	1.001	
2015	1.027	1.003		
2016	1.040			
Five Year Average	1.033	1.005	1.001	1.001
Three Year Average	1.033	1.003	1.001	1.002
		Five Year	Three Year	
39 to 63 months:		1.002	1.003	
27 to 63 months:		1.007	1.006	
15 to 63 months:		1.040	1.039	

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
CLAIM DEVELOPMENT

All Carriers

Ceded Only

Accident Year	Medical Payments Paid Claims as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
2004					21,821
2005				21,193	21,203
2006			20,820	20,894	20,906
2007		19,035	19,237	19,305	19,318
2008	15,972	17,853	18,039	18,088	18,092
2009	17,516	19,422	19,688	19,755	19,762
2010	17,370	19,455	19,660	19,738	19,753
2011	18,141	20,048	20,250	20,320	20,397
2012	18,334	20,116	20,395	20,467	20,481
2013	17,671	19,800	20,019	20,098	20,120
2014	17,770	19,790	19,991	20,060	
2015	17,243	18,925	19,256		
2016	17,601	19,444			
2017	16,837				

Accident Year	Claim Development Factors			
	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2005				1.000
2006			1.004	1.001
2007		1.011	1.004	1.001
2008	1.118	1.010	1.003	1.000
2009	1.109	1.014	1.003	1.000
2010	1.120	1.011	1.004	1.001
2011	1.105	1.010	1.003	1.004
2012	1.097	1.014	1.004	1.001
2013	1.120	1.011	1.004	1.001
2014	1.114	1.010	1.003	
2015	1.098	1.017		
2016	1.105			
Five Year Average	1.107	1.012	1.004	1.001
Three Year Average	1.106	1.013	1.004	1.002
		Five Year	Three Year	
39 to 63 months:		1.005	1.006	
27 to 63 months:		1.017	1.019	
15 to 63 months:		1.126	1.127	

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
CLAIM DEVELOPMENT

All Carriers

Ceded Only

Accident Year	Bodily Injury Incurred Claims as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
2004					44,228
2005				42,126	42,057
2006			41,222	41,212	41,129
2007		38,235	38,218	38,111	38,087
2008	36,763	36,285	36,165	36,179	36,118
2009	39,796	39,445	39,553	39,513	39,506
2010	40,805	40,475	40,473	40,615	40,599
2011	41,452	40,754	40,915	40,997	41,093
2012	41,750	41,609	42,097	42,237	42,226
2013	41,637	42,925	43,153	43,394	43,365
2014	42,653	43,452	44,299	44,362	
2015	44,123	45,823	46,058		
2016	45,586	45,996			
2017	43,787				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2005				0.998
2006			1.000	0.998
2007		1.000	0.997	0.999
2008	0.987	0.997	1.000	0.998
2009	0.991	1.003	0.999	1.000
2010	0.992	1.000	1.004	1.000
2011	0.983	1.004	1.002	1.002
2012	0.997	1.012	1.003	1.000
2013	1.031	1.005	1.006	0.999
2014	1.019	1.019	1.001	
2015	1.039	1.005		
2016	1.009			
Five Year Average	1.019	1.009	1.003	1.000
Three Year Average	1.022	1.010	1.003	1.000
		Five Year	Three Year	
39 to 63 months:		1.003	1.003	
27 to 63 months:		1.012	1.013	
15 to 63 months:		1.031	1.035	

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
CLAIM DEVELOPMENT

All Carriers

Ceded Only

Accident Year	Property Damage Incurred Claims as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
2004					97,713
2005				95,277	95,269
2006			92,245	92,296	92,285
2007		85,680	85,835	85,840	85,842
2008	74,803	77,944	78,057	78,083	78,082
2009	79,554	81,111	81,242	81,259	81,280
2010	84,022	85,602	85,721	85,766	85,736
2011	86,534	87,481	87,639	87,675	88,241
2012	87,799	88,754	89,833	89,979	89,978
2013	88,929	91,208	91,375	91,412	91,423
2014	93,188	94,764	95,091	95,149	
2015	98,944	100,152	100,390		
2016	96,436	98,580			
2017	97,331				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2005				1.000
2006			1.001	1.000
2007		1.002	1.000	1.000
2008	1.042	1.001	1.000	1.000
2009	1.020	1.002	1.000	1.000
2010	1.019	1.001	1.001	1.000
2011	1.011	1.002	1.000	1.006
2012	1.011	1.012	1.002	1.000
2013	1.026	1.002	1.000	1.000
2014	1.017	1.003	1.001	
2015	1.012	1.002		
2016	1.022			
Five Year Average	1.018	1.004	1.001	1.001
Three Year Average	1.017	1.002	1.001	1.002
		Five Year	Three Year	
39 to 63 months:		1.002	1.003	
27 to 63 months:		1.006	1.005	
15 to 63 months:		1.024	1.022	

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
CLAIM DEVELOPMENT

All Carriers

Ceded Only

Accident Year	Medical Payments Incurred Claims as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
2004					21,835
2005				21,219	21,213
2006			20,877	20,910	20,914
2007		19,205	19,295	19,329	19,335
2008	17,543	17,997	18,076	18,101	18,098
2009	19,221	19,589	19,745	19,773	19,769
2010	19,120	19,581	19,718	19,746	19,751
2011	19,562	20,167	20,298	20,342	20,409
2012	19,583	20,260	20,434	20,474	20,490
2013	19,250	19,901	20,063	20,111	20,123
2014	19,150	19,895	20,028	20,073	
2015	18,560	19,057	19,301		
2016	18,737	19,566			
2017	17,933				

Accident Year	Claim Development Factors			
	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2005				1.000
2006			1.002	1.000
2007		1.005	1.002	1.000
2008	1.026	1.004	1.001	1.000
2009	1.019	1.008	1.001	1.000
2010	1.024	1.007	1.001	1.000
2011	1.031	1.006	1.002	1.003
2012	1.035	1.009	1.002	1.001
2013	1.034	1.008	1.002	1.001
2014	1.039	1.007	1.002	
2015	1.027	1.013		
2016	1.044			
Five Year Average	1.036	1.009	1.002	1.001
Three Year Average	1.037	1.009	1.002	1.002
		Five Year	Three Year	
39 to 63 months:		1.003	1.004	
27 to 63 months:		1.012	1.013	
15 to 63 months:		1.048	1.050	

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
CLAIM DEVELOPMENT

All Carriers

Ceded Only

Accident Year	Bodily Injury Outstanding Claims as of		
	15 Months	27 Months	39 Months
2004			
2005			
2006			1,561
2007		3,529	1,467
2008	11,043	3,197	1,204
2009	11,875	3,258	1,257
2010	12,292	3,307	1,261
2011	12,361	3,175	1,257
2012	12,121	3,457	1,227
2013	11,943	3,275	1,215
2014	11,966	3,309	1,476
2015	11,725	4,005	1,559
2016	13,518	4,157	
2017	14,248		

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.
2005		
2006		
2007		0.416
2008	0.290	0.377
2009	0.274	0.386
2010	0.269	0.381
2011	0.257	0.396
2012	0.285	0.355
2013	0.274	0.371
2014	0.277	0.446
2015	0.342	0.389
2016	0.308	
Five Year Average	0.297	0.391
Three Year Average	0.309	0.402
	Five Year	Three Year
27 to 39 months:	0.391	0.402
15 to 39 months:	0.116	0.124

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
CLAIM DEVELOPMENT

All Carriers

Ceded Only

Accident Year	Property Damage Outstanding Claims as of		
	15 Months	27 Months	39 Months
2004			
2005			
2006			52
2007		115	53
2008	1,120	97	34
2009	1,028	95	40
2010	1,025	104	40
2011	1,129	114	46
2012	1,364	110	39
2013	1,328	113	35
2014	1,497	123	40
2015	1,580	126	30
2016	1,759	149	
2017	2,173		

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.
2005		
2006		
2007		0.461
2008	0.087	0.351
2009	0.092	0.421
2010	0.101	0.385
2011	0.101	0.404
2012	0.081	0.355
2013	0.085	0.310
2014	0.082	0.325
2015	0.080	0.238
2016	0.085	
Five Year Average	0.083	0.326
Three Year Average	0.082	0.291
	Five Year	Three Year
27 to 39 months:	0.326	0.291
15 to 39 months:	0.027	0.024



NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
CLAIM DEVELOPMENT

All Carriers

Ceded Only

Accident Year	Medical Payments Outstanding Claims as of		
	15 Months	27 Months	39 Months
2004			
2005			
2006			57
2007		170	58
2008	1,571	144	37
2009	1,705	167	57
2010	1,750	126	58
2011	1,421	119	48
2012	1,249	144	39
2013	1,579	101	44
2014	1,380	105	37
2015	1,317	132	45
2016	1,136	122	
2017	1,096		

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.
2005		
2006		
2007		0.341
2008	0.092	0.257
2009	0.098	0.341
2010	0.072	0.460
2011	0.084	0.403
2012	0.115	0.271
2013	0.064	0.436
2014	0.076	0.352
2015	0.100	0.341
2016	0.107	
Five Year Average	0.092	0.361
Three Year Average	0.094	0.376
	Five Year	Three Year
27 to 39 months:	0.361	0.376
15 to 39 months:	0.033	0.035

Responses provided in connection with items (3)(i) and (7)(c) are enclosed herewith.



# North Carolina Farm Bureau Insurance Group

Telephone 919.782.1705 - Post Office Box 27427 - Raleigh, NC 27611

November 16, 2018

Mrs. Karen Ott  
N.C. Rate Bureau  
2910 Sumner Drive  
Raleigh, NC 27616

RE: North Carolina Farm Bureau Mutual Insurance Company, Inc.  
Insurance Department Regulations  
North Carolina Private Passenger Auto  
Reserve Strengthening  
Expense Cutting Activities

Karen:

Our company has not changed its procedures for setting case loss reserves over the last 5 years. We also have not taken on any expense cutting activities that would impact the expense levels in North Carolina.

If I can be of further assistance, let me know.

Roger Batdorff  
Senior Executive, Actuarial, Research & Reinsurance

RB/kb

November 30, 2018

Steve Harr, FCAS, MAAA  
Actuary and Assistant Secretary-Treasurer

One State Farm Plaza, D4  
Bloomington, Illinois 61710  
Phone: 309.766.3568  
Fax: 309.766.0225  
E-mail: [steve.harr.bb5b@statefarm.com](mailto:steve.harr.bb5b@statefarm.com)

Ms. Karen Ott  
Executive Assistant  
North Carolina Rate Bureau  
2910 Summer Blvd.  
Raleigh, NC 27616

Dear Ms. Ott:


RE: Reserve Strengthening and Expense Cutting Activities

Your email dated November 15, 2018 requested two items required from the largest writers of liability and physical damage private passenger automobile insurance in North Carolina.

The first item concerned reserves. In response to your question, State Farm has not made any changes in the past five years that have a material impact on the reserves established in North Carolina.

The second item concerned expenses. State Farm continues to review every aspect of our company's operation in an effort to further streamline workflow and processes and to invest in technological advances where appropriate while striving to improve the service provided to our customers. We believe that State Farm's recent expense levels are representative of what we expect for 2019, as we do not anticipate a material change.

Sincerely,



Steve Harr  
Actuary and Assistant Secretary-Treasurer

SH:kw



- Government Employees Insurance Company
- GEICO General Insurance Company
- GEICO Indemnity Company
- GEICO Casualty Company

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One GEICO Plaza ■ Washington, DC 20076-0001

November 28, 2018

Mr. Andy Montano  
NCRB Personal Lines Director  
NCRF Automobile Manager  
2910 Sumner Boulevard  
Raleigh, North Carolina 27616

Attention: Karen Ott

RE: Government Employees Insurance Company  
GEICO Indemnity Company  
Reserve Strengthening and Expense Control Information

Dear Mr. Montano:

The criteria used by Government Employees Insurance Company and GEICO Indemnity Company in North Carolina for establishing case basis reserves for the accident year ended December 31, 2018 have not materially changed over the last five years.

The GEICO Companies did not implement any changes that would have a material impact on the expense factors. Expense control is a continuing effort at the GEICO companies and for that reason, GEICO believes that its historical experience is an appropriate basis for determining the expense provisions in your rate calculations and that no special adjustments are necessary.

Please let me know if you need anything further.

Very truly yours,

Joseph Termini, Jr.,  
Senior Counsel  
478-744-5705



**Allstate**  
You're in good hands.

Scott Donoho  
Senior Actuary, FCAS, MAAA

December 3rd, 2018

Dear Karen,

Included below is Allstate's response to the inquiry regarding reserve strengthening and expense cutting initiatives for the Allstate Property & Casualty Insurance Company Private Passenger Non-Fleet Auto Program in North Carolina.

With respect to 11 N.C.A.C. 10.1104 (3) (i), which states,

For each of the fifteen largest writers of private passenger automobile insurance in North Carolina, a statement regarding any reserve strengthening or weakening that has occurred in the last five years shall be included.

Allstate reports there have been **no** material changes with regard to Allstate Property & Casualty Insurance Company reserving practices for private passenger automobile insurance in the state of North Carolina over the past five years.

With respect to 11 N.C.A.C. 10.1104 (7) (c), which states,

For each of the ten largest writers of private passenger automobile insurance in North Carolina, statements regarding any expense cutting activities undertaken in the last five years shall be provided.

Allstate Property & Casualty Insurance Company did **not** make any material expense-cutting changes in the last five years.

Please contact me if you have any questions or require further details.

Sincerely,

Scott Donoho, FCAS, MAAA  
Scott.donoho@allstate.com  
312-399-6669



November 16, 2018

Mr. Andy Montano  
Personal Lines Manager  
North Carolina Rate Bureau  
2910 Summer Blvd  
Raleigh, NC 27616

Re: NCRB request regarding Insurance Department Regulations for Integon National Insurance Company and Integon Indemnity Corporation

Dear Andy:

Per your request, we are responding as follows:

**Statement Concerning Reserve Strengthening Activities Over the Past Five Years:**

All of the Integon companies, including Integon National Insurance Company and Integon Indemnity Corporation, use a formula-based reserving system to establish reserves for claims with expected settlements under \$50,000. For claims with expected settlements in excess of \$50,000, the companies establish individual case reserves setup by knowledgeable claims personnel.

The formula reserve amounts have changed slightly over the past 5 years as trends have changed, but the amount of change has not been material. The criteria and method used for establishing both formula and case reserves have not changed materially from those we have used for the past 5 years.

**Statement Concerning Expense Cutting Activities Over the Past Five Years:**

There have not been any recent expense cutting activities for the Integon National Insurance Company or Integon Indemnity Corporation that would create a material change in expected future expense ratios. In the past 5 years, expense reduction activities have been largely offset by additional investments being made in various initiatives such as agency-related Internet capabilities, enhancing our policy operation/agent system, and marketing initiatives. Integon National Insurance Company, Integon Indemnity Corporation, and all the other Integon companies, remain expense competitive, and operate with an ongoing priority on spending controls.

Sincerely,

Art Lyon, CPCU  
Executive Consultant



January 4, 2019

Mr. Andy Montano  
Director, Personal Lines  
North Carolina Rate Bureau  
2910 Sumner Boulevard  
Raleigh, NC 27616

Re: 2018 Reserve Strengthening and Expense Cutting

Dear Mr. Montano:

I am providing the following information concerning expense cutting activities and reserve strengthening for Nationwide Mutual Insurance Company, Nationwide Property and Casualty Insurance Company, and Nationwide General Insurance Company.

There are no material changes to reserves which have not been previously reported.

Nationwide is always seeking to improve expenses on behalf of our members. Specifically, we are currently in the midst of a large-scale system modernization that has reduced our expenses beginning in 2016 materially below the levels of prior years.

Please contact me if you have any questions.

Sincerely,

Nicholas Hartmann, FCAS, MAAA  
Pricing Manager  
Nationwide Insurance  
Nick.Hartmann@Nationwide.com  
(614) 677-7332





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Kevin L. Russell  
Supervisor  
Corporate Actuarial Department  
Erie Insurance Group  
100 Erie Insurance Place  
Erie, Pennsylvania 16530  
Telephone: (814)870-3395  
Fax: (814)870-4383  
[kevin.russell@erieinsurance.com](mailto:kevin.russell@erieinsurance.com)

November 19, 2018

To: Karen Ott  
Executive Assistant  
North Carolina Rate Bureau  
2910 Sumner Boulevard  
Raleigh NC 27619-6010  
Telephone: (919) 582-1025

**RE: RESERVE STRENGTHENING & EXPENSE CUTTING ACTIVITIES**

1. RESERVE STRENGTHENING

The Erie Insurance Group began implementing Colossus and the Soft Tissue Evaluation program in 1998-1999 in order to establish more accurate case reserves. We continued with these claims initiatives through 2018, and so the criteria used in North Carolina for establishing case basis reserves for the accident year ending December 31, 2017 has not changed materially from the criteria used over the latest five years.

A new claims administration software system for the Private Passenger Auto line of business was implemented in December, 2016. The software system is termed ERIE Claim Center (ECC).

The manner in which claims were recorded and case reserves established changed with the implementation of the new claims system in December, 2016. The changes for the Private Passenger Auto line of business which impacted the establishment of case reserves were eliminated in May, 2017.

The relative adequacy level of case reserves is examined during the quarterly reserve analysis. Relative case reserve adequacy levels appear to be consistent over the last three to five years.

## 2. EXPENSE CUTTING ACTIVITIES

We are not aware of any expense cutting activities over the last five years on Private Passenger Auto coverages that would materially impact the anticipated expense levels in North Carolina. Some expense allocations have been changed in the last three to five years. Homeowners is now allocated a slightly higher share of company overhead for adjusting and other loss adjustment expense as well as general expense. The data in the most recent annual statements (2013 through 2017) is most representative of what to expect in the future. Please note that the adjusting and other loss adjustment expense ratio in the 2011 annual statement is unusually high; ERIE recorded the largest volume of catastrophe claims and greatest utilization of independent adjusters in company history in 2011.

Sincerely,

Kevin L. Russell, FCAS, MAAA

11/15/2018

Jin Shao, FCAS, MAAA  
Progressive Premier Insurance Co of Illinois  
6300 Wilson Mills Road  
Mayfield Village, OH 44143

Karen Ott  
North Carolina Rate Bureau  
2910 Sumner Boulevard  
Raleigh, NC 27616

Attention: Karen Ott

Progressive has not materially changed its process for setting North Carolina Private Passenger Auto loss and defense and cost containment (DCC) case basis reserves over the past five years. The process for setting North Carolina Adjusting and all Other Expense (AOE) reserves was changed in 2012. This adjustment was related to realizing that our analysis double counted costs included in the fee collected from the facility. This change was noted in Progressive Southeastern Insurance Company's reserve strengthening letter dated December 28, 2012. The process for setting AOE reserves did not materially change in 2018.

Sincerely,



Jin Shao, FCAS, MAAA  
Manager, Corporate Actuarial Department  
Progressive Premier Insurance Co of Illinois

11/15/2018

Jin Shao, FCAS, MAAA  
Progressive Southeastern Insurance Company  
6300 Wilson Mills Road  
Mayfield Village, OH 44143

Karen Ott  
North Carolina Rate Bureau  
2910 Sumner Boulevard  
Raleigh, NC 27616

Attention: Karen Ott

Progressive has not materially changed its process for setting North Carolina Private Passenger Auto loss and defense and cost containment (DCC) case basis reserves over the past five years. The process for setting North Carolina Adjusting and all Other Expense (AOE) reserves was changed in 2012. This adjustment was related to realizing that our analysis double counted costs included in the fee collected from the facility. This change was noted in Progressive's reserve strengthening letter dated December 28, 2012. The process for setting AOE reserves did not materially change in 2018.

Sincerely,



Jin Shao, FCAS, MAAA  
Manager, Corporate Actuarial Department  
Progressive Southeastern Insurance Company



*We know what it means to serve.™*

INSURANCE • BANKING • INVESTMENTS • RETIREMENT • ADVICE

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December 11, 2018

Karen Ott  
North Carolina Rate Bureau  
Fax: (919) 719-7402

RE: United Services Automobile Association  
Insurance Department Regulations  
North Carolina Automobile  
Reserve Strengthening and Expense Cutting

Ms. Ott:

United Services Automobile Association and USAA Casualty Insurance Company have not materially changed their procedures for establishing case loss reserves over the last 5 years.

In addition, United Services Automobile Association has not undertaken any expense cutting activities over the last 5 years that would materially affect the expense levels in North Carolina.

If I can be of further assistance, let me know. I can be reached at (210) 789-8402.

Alan Chow, FCAS  
Director, P&C Property Pricing

STATISTICAL DATA TO COMPLY WITH NORTH CAROLINA  
REQUIREMENTS FOR A PRIVATE PASSENGER RATE FILING  
AS PER 11 NCAC 10.1104

4. TRENDING FACTOR DEVELOPMENT AND APPLICATION

- (4)(a) See attached exhibits, Section D of RB-1 and pre-filed testimony of J. Smollik and P. Anderson.

The attached exhibits contain the trend data upon which the Automobile Committee based its trend recommendations to the Governing Committee of the Rate Bureau.

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
SUMMARY OF SELECTED FACTORS

<u>Loss Trends</u>	<u>Cost</u>	<u>Frequency</u>	<u>Total</u>
Bodily Injury (B/L)	5.0%	-2.0%	2.9%
Bodily Injury (T/L)	5.0%		
Property Damage	6.0%	-1.5%	4.4%
Medical Payments	1.5%	-0.5%	1.0%
Uninsured Motorists (BI)	2.5%	1.0%	3.5%
Uninsured Motorists (PD)	2.0%	4.0%	6.1%
Underinsured Motorists (BI)	-2.0%	3.0%	0.9%
Comprehensive	2.5%	-1.5%	1.0%
Collision	2.5%	0.5%	3.0%
<u>Expense Trend</u>			2.5%

<u>Other Selections:</u>		<u>Liability</u>	<u>Phy Dam</u>
Underwriting Profit		11.0%	12.5%
Contingencies		0.0%	0.0%
Dividends		0.3%	0.3%
Loss Development	BI/PD/MP UM/UIM	3 yr avg 5 yr avg	

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

Development of Annualized Trend  
for 2015 and 2016

	(1) Calendar Year	(2) Claim Cost Change (a)	(3) Claim Frequency Change (b)	(4) Current Cost Factor (c)	(5) 2017 Trend Factor	(6) Annualized Trend (d)
Bodily Injury	2015	1.110	0.886	0.983	1.029	1.014
	2016	1.040	0.899	0.935	1.029	1.005
	2017	1.000	1.000	1.000	1.029	1.029
Property Damage	2015	1.163	0.949	1.104	1.044	1.047
	2016	1.067	0.941	1.004	1.044	1.034
	2017	1.000	1.000	1.000	1.044	1.044
Medical Payments	2015	1.049	0.973	1.021	1.010	1.010
	2016	1.023	0.930	0.951	1.010	0.995
	2017	1.000	1.000	1.000	1.010	1.010
Comprehensive	2015	1.117	0.882	0.985	1.010	1.003
	2016	1.057	0.894	0.945	1.010	0.994
	2017	1.000	1.000	1.000	1.010	1.010
Collision	2015	1.052	1.021	1.074	1.030	1.033
	2016	0.982	0.989	0.971	1.030	1.015
	2017	1.000	1.000	1.000	1.030	1.030

(a) 2015 Claim Cost Change = (2017 Claim Cost) / (2015 Claim Cost).  
2016 Claim Cost Change = (2017 Claim Cost) / (2016 Claim Cost).

(b) 2015 Claim Frequency Change = (2017 Claim Frequency) / (2015 Claim Frequency). 2016 Claim Frequency Change = (2017 Claim Frequency) / (2016 Claim Frequency).

(c) Current Cost Factor = Column (2) \* Column (3)

(d) Annualized Trend for 2015 and 2016  

$$= [(COL(5))^m \times (COL(4))^{(1/n)}]$$

where m is the number of years of projection of the 2017 trend factor from 7/1/2017 to 7/16/2020 3.04, Col (4) represents the Current Cost Factor to 7/1/2017, and n represents the number of years of projection for a given prior year, 4.04 for 2016 and 5.04 for 2015.



NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

Development of Annualized Trend  
for 2015 and 2016

Coverage	(1) Year Ended	(2) Paid Claim Cost (a)	(3) Claim Frequency (b)
Bodily Injury	2015	\$ 6,782	1.40
	2016	7,233	1.38
	2017	7,525	1.24
Property Damage	2015	\$ 2,828	3.73
	2016	3,082	3.76
	2017	3,288	3.54
Medical Payments	2015	\$ 1,637	1.10
	2016	1,679	1.15
	2017	1,718	1.07
Comprehensive	2015	\$ 563	3.05
	2016	595	3.01
	2017	629	2.69
Collision	2015	\$ 3,241	5.13
	2016	3,472	5.30
	2017	3,409	5.24

(a) Paid Claim Cost for all liability coverages is All Carrier trend data, as shown on pages H-485 and H-487. Paid Claim Cost for Comprehensive is ISO only Full Coverage, \$50, \$100, \$250, \$500 and \$1,000 Deductible combined data, adjusted for catastrophe, as shown on page H-500. Paid Claim Cost for Collision is based on \$50, \$100, \$200, \$250, \$500 and \$1,000 Deductible combined, All Carrier data, as shown on page H-518.

(b) Incurred Claim Frequency for all liability coverages is based on All Carrier developed statistical plan data. Paid Claim Frequency for Comprehensive is ISO only Full Coverage, \$50, \$100, \$250, \$500 and \$1,000 Deductible combined data, adjusted for catastrophe, as shown on page H-507. Paid Claim Frequency for Collision is based on \$50, \$100, \$200 \$250, \$500 and \$1,000 Deductible combined All Carrier data, as shown on page H-525.

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-14	432,531,791	41,021	10,544	10,750.91	435,649,201	142,598	3,055	3,316.34
Mar-15	442,121,735	41,697	10,603	10,849.28	443,491,349	143,488	3,091	3,363.77
Jun-15	450,533,045	42,124	10,695	10,948.54	450,916,232	144,155	3,128	3,411.88
Sep-15	453,817,557	42,846	10,592	11,048.71	464,568,759	146,230	3,177	3,460.68
Dec-15	465,396,417	43,535	10,690	11,149.80	476,261,853	147,867	3,221	3,510.17
Mar-16	471,316,924	43,924	10,730	11,251.82	493,125,813	151,016	3,265	3,560.38
Jun-16	471,364,046	44,211	10,662	11,354.76	506,022,129	151,952	3,330	3,611.30
Sep-16	475,770,367	44,065	10,797	11,458.65	510,696,612	152,384	3,351	3,662.95
Dec-16	464,924,596	43,628	10,657	11,563.49	518,054,025	152,109	3,406	3,715.34
Mar-17	475,772,547	43,589	10,915	11,669.29	526,563,342	151,577	3,474	3,768.48
Jun-17	475,754,737	42,936	11,081	11,776.06	533,429,617	152,209	3,505	3,822.37
Sep-17	476,311,481	42,444	11,222	11,883.80	539,840,463	151,243	3,569	3,877.04
Dec-17	478,568,610	41,761	11,460	11,992.53	542,661,207	149,637	3,627	3,932.49
Mar-18	473,788,017	40,904	11,583	12,102.25	539,428,438	147,460	3,658	3,988.74
Jun-18	477,542,051	40,929	11,668	12,212.98	536,066,516	144,830	3,701	4,045.79

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

	<u>BODILY INJURY</u>	<u>PROPERTY DAMAGE</u>
6-points	5.7%	5.4%
9-points	5.1%	5.7%
12-points	3.7%	5.8%
15-points	2.8%	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	(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-14	209,035,799	195,300	1,070	1,232.04	487,100,381	165,859	2,937	3,152.50
Mar-15	209,700,060	193,591	1,083	1,255.30	489,452,189	166,317	2,943	3,179.05
Jun-15	210,130,616	189,723	1,108	1,279.00	499,474,951	167,593	2,980	3,205.83
Sep-15	214,227,275	192,542	1,113	1,303.15	510,911,416	169,924	3,007	3,232.83
Dec-15	224,510,970	194,472	1,154	1,327.75	533,485,564	172,805	3,087	3,260.06
Mar-16	233,547,338	201,235	1,161	1,352.82	551,493,579	176,161	3,131	3,287.51
Jun-16	239,043,312	201,472	1,186	1,378.36	565,594,542	178,567	3,167	3,315.20
Sep-16	249,011,235	202,433	1,230	1,404.38	586,026,851	181,538	3,228	3,343.13
Dec-16	303,829,105	210,948	1,440	1,430.90	597,368,782	183,324	3,259	3,371.29
Mar-17	299,445,594	207,078	1,446	1,457.91	598,634,676	182,893	3,273	3,399.68
Jun-17	290,152,710	202,772	1,431	1,485.44	607,115,016	185,134	3,279	3,428.31
Sep-17	296,194,435	201,823	1,468	1,513.49	596,737,139	183,311	3,255	3,457.19
Dec-17	252,111,370	194,557	1,296	1,542.06	597,343,265	182,122	3,280	3,486.31
Mar-18	254,909,346	192,540	1,324	1,571.18	606,994,543	182,435	3,327	3,515.67
Jun-18	257,638,564	196,243	1,313	1,600.84	605,444,124	180,364	3,357	3,545.28

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

	<u>COMP</u>	<u>COLL</u>
6-points	-9.2%	2.1%
9-points	2.9%	2.2%
12-points	7.8%	3.4%
15-points	8.7%	4.0%

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

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

(1) YEAR ENDED	(2) EARNED EXPOSURES	(3) PAID CLAIMS	(4) PAID CLAIM FREQ (2)/(3)	(2) EARNED EXPOSURES	(5) PAID CLAIMS	(6) PAID CLAIM FREQ (5)/(3)
<u>BODILY INJURY</u>			<u>PROPERTY DAMAGE</u>			
Dec-14	4,465,868	41,021	0.9185	4,465,868	142,598	3.1931
Mar-15	4,504,860	41,697	0.9256	4,504,860	143,488	3.1852
Jun-15	4,544,932	42,124	0.9268	4,544,932	144,155	3.1718
Sep-15	4,585,381	42,846	0.9344	4,585,381	146,230	3.1890
Dec-15	4,622,039	43,535	0.9419	4,622,039	147,867	3.1992
Mar-16	4,633,827	43,924	0.9479	4,633,827	151,016	3.2590
Jun-16	4,641,299	44,211	0.9526	4,641,299	151,952	3.2739
Sep-16	4,648,503	44,065	0.9479	4,648,503	152,384	3.2781
Dec-16	4,660,778	43,628	0.9361	4,660,778	152,109	3.2636
Mar-17	4,671,469	43,589	0.9331	4,671,469	151,577	3.2447
Jun-17	4,678,230	42,936	0.9178	4,678,230	152,209	3.2536
Sep-17	4,678,177	42,444	0.9073	4,678,177	151,243	3.2329
Dec-17	4,667,130	41,761	0.8948	4,667,130	149,637	3.2062
Mar-18	4,651,394	40,904	0.8794	4,651,394	147,460	3.1702
Jun-18	4,638,479	40,929	0.8824	4,638,479	144,830	3.1224

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

	<u>B.I.</u>	<u>P.D.</u>
6-points	-4.7%	-3.1%
9-points	-4.2%	-2.2%
12-points	-2.8%	-0.7%
15-points	-1.4%	-0.1%

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)
YEAR ENDED	EARNED EXPOSURES	PAID CLAIMS	PAID CLAIM FREQ (2)/(3)	EARNED EXPOSURES	PAID CLAIMS	PAID CLAIM FREQ (5)/(3)
	<u>COMPREHENSIVE</u>			<u>COLLISION</u>		
Dec-14	3,427,729	195,300	5.6976	3,178,329	165,859	5.2184
Mar-15	3,448,934	193,591	5.6131	3,199,498	166,317	5.1982
Jun-15	3,470,854	189,723	5.4662	3,221,345	167,593	5.2026
Sep-15	3,493,082	192,542	5.5121	3,243,559	169,924	5.2388
Dec-15	3,513,007	194,472	5.5358	3,263,709	172,805	5.2947
Mar-16	3,529,361	201,235	5.7017	3,281,098	176,161	5.3690
Jun-16	3,543,452	201,472	5.6858	3,296,839	178,567	5.4163
Sep-16	3,556,316	202,433	5.6922	3,311,630	181,538	5.4818
Dec-16	3,571,190	210,948	5.9069	3,328,162	183,324	5.5083
Mar-17	3,583,662	207,078	5.7784	3,341,812	182,893	5.4729
Jun-17	3,593,113	202,772	5.6434	3,351,552	185,134	5.5238
Sep-17	3,598,375	201,823	5.6087	3,356,686	183,311	5.4611
Dec-17	3,597,275	194,557	5.4085	3,355,430	182,122	5.4277
Mar-18	3,592,742	192,540	5.3591	3,350,882	182,435	5.4444
Jun-18	3,589,262	196,243	5.4675	3,347,752	180,364	5.3876

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

	<u>COMP</u>	<u>COLL</u>
6-points	-5.2%	-1.5%
9-points	-3.6%	-0.5%
12-points	-1.2%	1.0%
15-points	-0.6%	1.5%

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

NORTH CAROLINA  
FAST TRACK TREND SUMMARY  
DATA ENDED JUNE 2018

NORTH CAROLINA BODILY INJURY

COST	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 points	2.7%	2.8%	2.8%
12 points	3.5%	3.7%	3.7%
9 points	4.7%	5.0%	5.1%
6 points	5.4%	5.6%	5.7%

FREQ	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 points	-1.5%	-1.4%	-1.4%
12 points	-2.9%	-2.8%	-2.8%
9 points	-4.5%	-4.3%	-4.2%
6 points	-5.0%	-4.8%	-4.7%

NORTH CAROLINA PROPERTY DAMAGE

COST	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 points	5.1%	5.7%	5.8%
12 points	5.3%	5.7%	5.8%
9 points	5.3%	5.6%	5.7%
6 points	5.1%	5.3%	5.4%

FREQ	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 points	-0.1%	-0.1%	-0.1%
12 points	-0.7%	-0.7%	-0.7%
9 points	-2.2%	-2.2%	-2.2%
6 points	-3.2%	-3.2%	-3.1%

NORTH CAROLINA COMPREHENSIVE

COST	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 points	7.1%	8.2%	8.7%
12 points	6.6%	7.2%	7.8%
9 points	2.5%	2.6%	2.9%
6 points	-10.2%	-9.6%	-9.2%

FREQ	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 points	-0.6%	-0.6%	-0.6%
12 points	-1.2%	-1.2%	-1.2%
9 points	-3.7%	-3.6%	-3.6%
6 points	-5.6%	-5.4%	-5.2%

NORTH CAROLINA COLLISION

COST	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 points	3.7%	3.9%	4.0%
12 points	3.2%	3.3%	3.4%
9 points	2.2%	2.2%	2.2%
6 points	2.0%	2.0%	2.1%

FREQ	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 points	1.5%	1.5%	1.5%
12 points	0.9%	1.0%	1.0%
9 points	-0.5%	-0.5%	-0.5%
6 points	-1.5%	-1.5%	-1.5%

NORTH CAROLINA  
FAST TRACK TREND SUMMARY  
CORRELATION COEFFICIENTS  
DATA ENDED JUNE 2018

NORTH CAROLINA BODILY INJURY

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.90	0.91
12 points	0.94	0.94
9 points	0.97	0.97
6 points	0.99	0.99
FREQ	STRAIGHT LINE	EXPONENTIAL
15 points	-0.63	-0.64
12 points	-0.88	-0.88
9 points	-0.99	-0.99
6 points	-0.97	-0.97

NORTH CAROLINA PROPERTY DAMAGE

COST	STRAIGHT LINE	EXPONENTIAL
15 points	1.00	1.00
12 points	1.00	1.00
9 points	1.00	1.00
6 points	0.99	0.99
FREQ	STRAIGHT LINE	EXPONENTIAL
15 points	-0.04	-0.04
12 points	-0.44	-0.44
9 points	-0.92	-0.92
6 points	-0.94	-0.94

NORTH CAROLINA COMPREHENSIVE

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.80	0.82
12 points	0.66	0.68
9 points	0.23	0.26
6 points	-0.81	-0.81
FREQ	STRAIGHT LINE	EXPONENTIAL
15 points	-0.25	-0.26
12 points	-0.38	-0.39
9 points	-0.78	-0.78
6 points	-0.87	-0.87

NORTH CAROLINA COLLISION

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.96	0.96
12 points	0.94	0.93
9 points	0.91	0.91
6 points	0.82	0.82
FREQ	STRAIGHT LINE	EXPONENTIAL
15 points	0.78	0.78
12 points	0.55	0.55
9 points	-0.42	-0.42
6 points	-0.82	-0.82

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-14	11,837,981,784	855,625	13,835	14,860.71	15,185,702,623	4,799,790	3,164	3,462.77
Mar-15	12,103,397,093	866,711	13,965	15,093.36	15,511,117,805	4,828,719	3,212	3,503.30
Jun-15	12,483,609,760	883,048	14,137	15,329.65	15,897,112,880	4,886,304	3,253	3,544.31
Sep-15	12,835,987,512	899,132	14,276	15,569.65	16,376,661,446	4,948,466	3,309	3,585.81
Dec-15	13,163,903,891	911,391	14,444	15,813.40	16,833,718,638	5,003,642	3,364	3,627.78
Mar-16	13,496,652,746	923,847	14,609	16,060.97	17,376,071,151	5,069,600	3,428	3,670.25
Jun-16	13,720,146,304	930,869	14,739	16,312.41	17,719,089,435	5,083,586	3,486	3,713.22
Sep-16	13,960,085,443	930,651	15,000	16,567.79	18,006,765,590	5,115,622	3,520	3,756.69
Dec-16	14,179,060,156	929,797	15,250	16,827.17	18,311,820,959	5,135,587	3,566	3,800.66
Mar-17	14,553,574,339	935,195	15,562	17,090.60	18,576,567,816	5,151,062	3,606	3,845.15
Jun-17	14,817,743,754	931,173	15,913	17,358.17	18,829,061,730	5,174,231	3,639	3,890.17
Sep-17	14,936,311,916	924,000	16,165	17,629.92	18,859,138,393	5,133,698	3,674	3,935.71
Dec-17	15,074,032,485	917,695	16,426	17,905.92	18,908,634,431	5,102,321	3,706	3,981.78
Mar-18	15,040,880,812	906,798	16,587	18,186.25	18,906,802,721	5,056,719	3,739	4,028.39
Jun-18	15,045,087,358	901,480	16,689	18,470.96	18,878,538,717	4,997,351	3,778	4,075.55

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

BODILY  
INJURY

PROPERTY  
DAMAGE

6-points	5.8%	3.8%
9-points	6.8%	4.1%
12-points	6.4%	4.8%
15-points	5.9%	5.3%

(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-14	8,748,828,585	6,880,662	1,272	1,376.21	20,388,557,508	6,271,038	3,251	3,505.91
Mar-15	8,856,847,615	6,903,320	1,283	1,414.80	20,805,208,807	6,309,798	3,297	3,528.72
Jun-15	8,581,906,782	6,828,612	1,257	1,454.46	21,360,967,406	6,396,992	3,339	3,551.68
Sep-15	8,542,804,194	6,892,547	1,239	1,495.24	21,881,236,290	6,482,662	3,375	3,574.80
Dec-15	8,725,451,780	6,954,736	1,255	1,537.16	22,549,147,643	6,564,315	3,435	3,598.06
Mar-16	9,192,018,220	7,136,574	1,288	1,580.25	22,909,929,832	6,596,598	3,473	3,621.47
Jun-16	10,112,646,067	7,299,689	1,385	1,624.56	23,453,246,496	6,642,413	3,531	3,645.04
Sep-16	10,887,764,341	7,343,496	1,483	1,670.10	24,124,519,560	6,726,102	3,587	3,668.76
Dec-16	11,201,782,419	7,361,951	1,522	1,716.92	24,519,026,226	6,786,120	3,613	3,692.64
Mar-17	11,365,632,819	7,367,604	1,543	1,765.06	24,807,607,466	6,834,996	3,629	3,716.67
Jun-17	11,306,449,999	7,341,303	1,540	1,814.54	24,880,076,988	6,892,748	3,610	3,740.85
Sep-17	12,126,388,490	7,377,770	1,644	1,865.41	24,598,011,625	6,858,695	3,586	3,765.20
Dec-17	12,239,193,690	7,402,749	1,653	1,917.71	24,727,196,950	6,854,372	3,608	3,789.70
Mar-18	12,074,706,747	7,312,209	1,651	1,971.47	24,950,655,903	6,850,644	3,642	3,814.36
Jun-18	11,447,172,066	7,223,999	1,585	2,026.75	25,095,449,691	6,814,434	3,683	3,839.18

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

	<u>COMP</u>	<u>COLL</u>
6-points	4.1%	1.2%
9-points	7.5%	1.3%
12-points	11.7%	2.6%
15-points	9.9%	3.4%

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

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

**FASTTRACK - COUNTRYWIDE DATA**

(1)	(2)	(3)	(4)	(2)	(5)	(6)
YEAR ENDED	EARNED EXPOSURES	PAID CLAIMS	PAID CLAIM FREQ (2)/(3)	EARNED EXPOSURES	PAID CLAIMS	PAID CLAIM FREQ (5)/(3)
		<u>BODILY INJURY</u>			<u>PROPERTY DAMAGE</u>	
Dec-14	96,358,434	855,625	0.8880	135,904,680	4,799,790	3.5317
Mar-15	96,997,300	866,711	0.8935	136,775,459	4,828,719	3.5304
Jun-15	97,674,059	883,048	0.9041	137,704,162	4,886,304	3.5484
Sep-15	98,377,904	899,132	0.9140	138,669,863	4,948,466	3.5685
Dec-15	99,072,994	911,391	0.9199	139,614,547	5,003,642	3.5839
Mar-16	99,650,660	923,847	0.9271	140,393,595	5,069,600	3.6110
Jun-16	100,132,039	930,869	0.9296	141,021,177	5,083,586	3.6048
Sep-16	100,559,746	930,651	0.9255	141,561,273	5,115,622	3.6137
Dec-16	100,940,897	929,797	0.9211	142,044,576	5,135,587	3.6155
Mar-17	101,258,535	935,195	0.9236	142,448,934	5,151,062	3.6161
Jun-17	101,580,548	931,173	0.9167	142,871,809	5,174,231	3.6216
Sep-17	101,806,957	924,000	0.9076	143,178,996	5,133,698	3.5855
Dec-17	101,910,214	917,695	0.9005	143,316,852	5,102,321	3.5602
Mar-18	101,900,039	906,798	0.8899	143,284,736	5,056,719	3.5291
Jun-18	101,841,562	901,480	0.8852	143,175,249	4,997,351	3.4904

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

	<u>B.I.</u>	<u>P.D.</u>
6-points	-3.5%	-2.9%
9-points	-2.5%	-1.6%
12-points	-1.4%	-0.7%
15-points	-0.2%	0.0%

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

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

**FASTTRACK - COUNTRYWIDE DATA**

(1)	(2)	(3)	(4)	(5)	(6)	(7)
YEAR ENDED	EARNED EXPOSURES	PAID CLAIMS	PAID CLAIM FREQ (2)/(3)	EARNED EXPOSURES	PAID CLAIMS	PAID CLAIM FREQ (5)/(3)
	<u>COMPREHENSIVE</u>			<u>COLLISION</u>		
Dec-14	111,673,984	6,880,662	6.1614	105,924,608	6,271,038	5.9203
Mar-15	112,552,191	6,903,320	6.1334	106,775,259	6,309,798	5.9094
Jun-15	113,500,140	6,828,612	6.0164	107,658,173	6,396,992	5.9419
Sep-15	114,455,763	6,892,547	6.0220	108,592,851	6,482,662	5.9697
Dec-15	115,391,760	6,954,736	6.0271	109,488,929	6,564,315	5.9954
Mar-16	116,177,566	7,136,574	6.1428	110,238,557	6,596,598	5.9839
Jun-16	116,836,605	7,299,689	6.2478	110,858,522	6,642,413	5.9918
Sep-16	117,451,323	7,343,496	6.2524	111,395,037	6,726,102	6.0381
Dec-16	117,981,023	7,361,951	6.2399	111,893,327	6,786,120	6.0648
Mar-17	118,466,897	7,367,604	6.2191	112,311,095	6,834,996	6.0858
Jun-17	118,914,616	7,341,303	6.1736	112,712,399	6,892,748	6.1153
Sep-17	119,223,379	7,377,770	6.1882	113,008,122	6,858,695	6.0692
Dec-17	119,416,205	7,402,749	6.1991	113,160,089	6,854,372	6.0572
Mar-18	119,438,472	7,312,209	6.1222	113,183,643	6,850,644	6.0527
Jun-18	119,424,259	7,223,999	6.0490	113,153,712	6,814,434	6.0223

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

	<u>COMP</u>	<u>COLL</u>
6-points	-1.8%	-1.0%
9-points	-1.4%	0.1%
12-points	0.2%	0.5%
15-points	0.3%	0.8%

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

NORTH CAROLINA  
FAST TRACK TREND SUMMARY  
DATA ENDED JUNE 2018

MULTISTATE BODILY INJURY

STRAIGHT LINE			
COST	END POINT	MID POINT	EXPONENTIAL
15 points	5.3%	5.8%	5.9%
12 points	5.7%	6.2%	6.4%
9 points	6.1%	6.6%	6.8%
6 points	5.4%	5.6%	5.8%

STRAIGHT LINE			
FREQ	END POINT	MID POINT	EXPONENTIAL
15 points	-0.2%	-0.2%	-0.2%
12 points	-1.4%	-1.4%	-1.4%
9 points	-2.6%	-2.5%	-2.5%
6 points	-3.6%	-3.5%	-3.5%

MULTISTATE PROPERTY DAMAGE

STRAIGHT LINE			
COST	END POINT	MID POINT	EXPONENTIAL
15 points	4.7%	5.1%	5.3%
12 points	4.4%	4.6%	4.8%
9 points	3.8%	4.0%	4.1%
6 points	3.6%	3.7%	3.8%

STRAIGHT LINE			
FREQ	END POINT	MID POINT	EXPONENTIAL
15 points	0.0%	0.0%	0.0%
12 points	-0.7%	-0.7%	-0.7%
9 points	-1.6%	-1.6%	-1.6%
6 points	-3.0%	-3.0%	-2.9%

MULTISTATE COMPREHENSIVE

STRAIGHT LINE			
COST	END POINT	MID POINT	EXPONENTIAL
15 points	8.1%	9.5%	9.9%
12 points	9.4%	10.8%	11.7%
9 points	6.7%	7.2%	7.5%
6 points	3.8%	3.9%	4.1%

STRAIGHT LINE			
FREQ	END POINT	MID POINT	EXPONENTIAL
15 points	0.3%	0.3%	0.3%
12 points	0.2%	0.2%	0.2%
9 points	-1.4%	-1.4%	-1.4%
6 points	-1.9%	-1.8%	-1.8%

MULTISTATE COLLISION

STRAIGHT LINE			
COST	END POINT	MID POINT	EXPONENTIAL
15 points	3.2%	3.4%	3.4%
12 points	2.5%	2.6%	2.6%
9 points	1.3%	1.3%	1.3%
6 points	1.2%	1.2%	1.2%

STRAIGHT LINE			
FREQ	END POINT	MID POINT	EXPONENTIAL
15 points	0.7%	0.8%	0.8%
12 points	0.5%	0.5%	0.5%
9 points	0.1%	0.1%	0.1%
6 points	-1.0%	-1.0%	-1.0%

NORTH CAROLINA  
FAST TRACK TREND SUMMARY  
CORRELATION COEFFICIENTS  
DATA ENDED JUNE 2018

MULTISTATE BODILY INJURY

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

FREQ	STRAIGHT LINE	EXPONENTIAL
15 points	-0.11	-0.12
12 points	-0.78	-0.78
9 points	-0.97	-0.97
6 points	-1.00	-1.00

MULTISTATE PROPERTY DAMAGE

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

FREQ	STRAIGHT LINE	EXPONENTIAL
15 points	-0.01	-0.02
12 points	-0.55	-0.56
9 points	-0.84	-0.84
6 points	-0.97	-0.97

MULTISTATE COMPREHENSIVE

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.93	0.93
12 points	0.93	0.93
9 points	0.86	0.86
6 points	0.55	0.55

FREQ	STRAIGHT LINE	EXPONENTIAL
15 points	0.25	0.25
12 points	0.15	0.15
9 points	-0.89	-0.89
6 points	-0.85	-0.84

MULTISTATE COLLISION

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.94	0.94
12 points	0.90	0.89
9 points	0.78	0.78
6 points	0.61	0.61

FREQ	STRAIGHT LINE	EXPONENTIAL
15 points	0.82	0.82
12 points	0.63	0.63
9 points	0.17	0.17
6 points	-0.88	-0.88

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-12	\$705,035,301	98,504	\$7,157	\$6,216.17	\$661,101,397	261,587	\$2,527	\$2,538.66
Dec-12	705,282,627	98,915	7,130	6,297.89	664,390,846	260,644	2,549	2,581.33
Mar-13	700,866,727	99,154	7,068	6,380.67	670,334,152	258,476	2,593	2,624.72
Jun-13	697,298,931	99,006	7,043	6,464.55	682,798,589	257,302	2,654	2,668.85
Sep-13	696,701,673	99,276	7,018	6,549.53	697,802,740	259,642	2,688	2,713.71
Dec-13	688,773,357	98,402	7,000	6,635.62	704,589,023	260,405	2,706	2,759.33
Mar-14	667,330,624	96,013	6,950	6,722.85	705,534,642	261,716	2,696	2,805.72
Jun-14	668,441,987	96,356	6,937	6,811.22	716,802,956	267,974	2,675	2,852.88
Sep-14	668,104,746	96,011	6,959	6,900.76	726,468,277	270,195	2,689	2,900.84
Dec-14	677,501,412	97,200	6,970	6,991.47	747,696,281	277,300	2,696	2,949.60
Mar-15	697,056,357	100,165	6,959	7,083.37	771,644,062	281,867	2,738	2,999.19
Jun-15	704,059,123	101,811	6,915	7,176.49	788,343,594	284,042	2,775	3,049.61
Sep-15	710,045,595	103,695	6,847	7,270.82	809,166,822	289,048	2,799	3,100.87
Dec-15	714,139,362	105,300	6,782	7,366.40	826,756,305	292,372	2,828	3,153.00
Mar-16	725,405,911	105,960	6,846	7,463.23	856,600,895	296,572	2,888	3,206.00
Jun-16	741,137,649	107,756	6,878	7,561.34	887,184,071	303,653	2,922	3,259.90
Sep-16	761,371,373	108,001	7,050	7,660.73	911,644,593	304,790	2,991	3,314.70
Dec-16	778,934,885	107,693	7,233	7,761.44	937,693,884	304,271	3,082	3,370.42
Mar-17	800,127,094	108,932	7,345	7,863.46	957,174,130	303,905	3,150	3,427.08
Jun-17	803,807,124	108,878	7,383	7,966.83	971,987,427	303,118	3,207	3,484.69
Sep-17	805,720,885	108,507	7,426	8,071.55	983,364,286	303,208	3,243	3,543.27
Dec-17	807,856,861	107,357	7,525	8,177.66	990,048,405	301,098	3,288	3,602.83
Mar-18	805,947,993	105,706	7,624	8,285.15	986,136,692	301,502	3,271	3,663.39
Jun-18	811,273,731	103,551	7,835	8,394.06	983,240,409	298,272	3,296	3,724.98
(10) RATE OF CHANGE IN PAID CLAIM COSTS FOR ANY 12 MONTH INTERVAL ON THE EXPONENTIAL CURVE OF BEST FIT:						<u>BODILY INJURY</u>		<u>PROPERTY DAMAGE</u>
					6-points	5.1%		3.5%
					9-points	5.8%		6.2%
					12-points	5.4%		6.9%
					15-points	3.7%		6.7%

(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 COST

ALL CARRIERS

(1) <u>YEAR ENDED</u>	(2) <u>PAID LOSSES</u>	(3) <u>PAID CLAIMS</u>	AVERAGE PAID CLAIM COST		(6) <u>PAID LOSSES</u>	(7) <u>PAID CLAIMS</u>	AVERAGE PAID CLAIM COST	
			(4) <u>ACTUAL (2)/(3)</u>	(5) <u>EXPONENTIAL CURVE OF BEST FIT (A)</u>			(8) <u>ACTUAL (6)/(7)</u>	(9) <u>EXPONENTIAL CURVE OF BEST FIT (A)</u>
<u>BODILY INJURY (30/60 EXCESS)</u>					<u>BODILY INJURY (TOTAL LIMITS)</u>			
Sep-12	\$135,550,961	98,504	\$1,376	\$1,193.06	\$840,586,262	98,504	\$8,534	\$7,410.55
Dec-12	136,560,172	98,915	1,381	1,203.93	841,842,799	98,915	8,511	7,503.19
Mar-13	132,380,763	99,154	1,335	1,214.89	833,247,490	99,154	8,404	7,596.98
Jun-13	129,401,379	99,006	1,307	1,225.96	826,700,310	99,006	8,350	7,691.95
Sep-13	123,994,422	99,276	1,249	1,237.12	820,696,095	99,276	8,267	7,788.10
Dec-13	126,131,563	98,402	1,282	1,248.39	814,904,920	98,402	8,281	7,885.46
Mar-14	124,359,255	96,013	1,295	1,259.76	791,689,879	96,013	8,246	7,984.03
Jun-14	124,377,219	96,356	1,291	1,271.23	792,819,206	96,356	8,228	8,083.84
Sep-14	126,942,570	96,011	1,322	1,282.81	795,047,316	96,011	8,281	8,184.89
Dec-14	127,243,899	97,200	1,309	1,294.49	804,745,311	97,200	8,279	8,287.21
Mar-15	127,656,475	100,165	1,274	1,306.28	824,712,832	100,165	8,234	8,390.80
Jun-15	127,782,927	101,811	1,255	1,318.17	831,842,050	101,811	8,170	8,495.69
Sep-15	125,219,711	103,695	1,208	1,330.18	835,265,306	103,695	8,055	8,601.90
Dec-15	136,414,769	105,300	1,295	1,342.29	850,554,131	105,300	8,077	8,709.43
Mar-16	140,935,094	105,960	1,330	1,354.52	866,341,005	105,960	8,176	8,818.30
Jun-16	144,410,573	107,756	1,340	1,366.85	885,548,222	107,756	8,218	8,928.53
Sep-16	147,425,361	108,001	1,365	1,379.30	908,796,734	108,001	8,415	9,040.15
Dec-16	134,388,297	107,693	1,248	1,391.86	913,323,182	107,693	8,481	9,153.16
Mar-17	140,439,757	108,932	1,289	1,404.54	940,566,851	108,932	8,634	9,267.58
Jun-17	142,324,221	108,878	1,307	1,417.33	946,131,345	108,878	8,690	9,383.43
Sep-17	144,116,357	108,507	1,328	1,430.24	949,837,242	108,507	8,754	9,500.73
Dec-17	147,774,062	107,357	1,376	1,443.26	955,630,923	107,357	8,901	9,619.49
Mar-18	146,475,562	105,706	1,386	1,456.41	952,423,555	105,706	9,010	9,739.74
Jun-18	148,494,304	103,551	1,434	1,469.67	959,768,035	103,551	9,269	9,861.50
						<u>30/60 EXCESS</u>	<u>TOTAL LIMITS</u>	
(10) RATE OF CHANGE IN PAID CLAIM COSTS FOR ANY 12 MONTH INTERVAL ON THE EXPONENTIAL CURVE OF BEST FIT:					6-points	8.9%	5.6%	
					9-points	3.7%	5.5%	
					12-points	3.7%	5.1%	
					15-points	2.7%	3.6%	

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

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
DETERMINATION OF AVERAGE ANNUAL CHANGE  
IN 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-12	\$98,670,088	61,057	\$1,616	\$1,599.33
Dec-12	100,085,269	61,009	1,641	1,606.10
Mar-13	98,458,710	60,001	1,641	1,612.90
Jun-13	99,121,144	59,656	1,662	1,619.72
Sep-13	98,277,332	59,209	1,660	1,626.58
Dec-13	96,970,702	58,897	1,646	1,633.46
Mar-14	95,094,732	57,995	1,640	1,640.37
Jun-14	94,240,741	57,751	1,632	1,647.31
Sep-14	94,024,779	57,600	1,632	1,654.28
Dec-14	94,343,918	57,896	1,630	1,661.28
Mar-15	96,162,843	59,444	1,618	1,668.31
Jun-15	96,719,818	59,340	1,630	1,675.37
Sep-15	97,207,169	59,546	1,632	1,682.46
Dec-15	98,399,455	60,118	1,637	1,689.58
Mar-16	100,335,388	60,348	1,663	1,696.73
Jun-16	102,649,344	62,149	1,652	1,703.91
Sep-16	105,474,057	63,373	1,664	1,711.12
Dec-16	107,524,657	64,022	1,679	1,718.37
Mar-17	109,423,420	64,804	1,689	1,725.64
Jun-17	111,620,075	65,104	1,714	1,732.94
Sep-17	111,050,480	64,775	1,714	1,740.27
Dec-17	108,829,469	63,350	1,718	1,747.64
Mar-18	106,636,574	62,438	1,708	1,755.03
Jun-18	102,599,908	61,055	1,680	1,762.46

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

MEDICAL  
PAYMENTS

6-points	-0.4%
9-points	1.4%
12-points	1.7%
15-points	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 (2)/(3)	PAID CLAIMS	PAID CLAIM FREQ (5)/(3)
			<u>BODILY INJURY</u>	<u>PROPERTY DAMAGE</u>	
Sep-12	7,125,675	98,504	1.3824	261,587	3.6710
Dec-12	7,155,113	98,915	1.3824	260,644	3.6428
Mar-13	7,189,367	99,154	1.3792	258,476	3.5953
Jun-13	7,216,985	99,006	1.3718	257,302	3.5652
Sep-13	7,243,480	99,276	1.3706	259,642	3.5845
Dec-13	7,255,693	98,402	1.3562	260,405	3.5890
Mar-14	7,260,802	96,013	1.3223	261,716	3.6045
Jun-14	7,271,158	96,356	1.3252	267,974	3.6854
Sep-14	7,289,619	96,011	1.3171	270,195	3.7066
Dec-14	7,326,504	97,200	1.3267	277,300	3.7849
Mar-15	7,366,273	100,165	1.3598	281,867	3.8265
Jun-15	7,409,622	101,811	1.3740	284,042	3.8334
Sep-15	7,455,681	103,695	1.3908	289,048	3.8769
Dec-15	7,500,649	105,300	1.4039	292,372	3.8980
Mar-16	7,542,423	105,960	1.4049	296,572	3.9321
Jun-16	7,586,090	107,756	1.4204	303,653	4.0028
Sep-16	7,627,580	108,001	1.4159	304,790	3.9959
Dec-16	7,671,704	107,693	1.4038	304,271	3.9661
Mar-17	7,716,197	108,932	1.4117	303,905	3.9385
Jun-17	7,786,458	108,878	1.3983	303,118	3.8929
Sep-17	7,851,726	108,507	1.3820	303,208	3.8617
Dec-17	7,914,467	107,357	1.3565	301,098	3.8044
Mar-18	7,962,800	105,706	1.3275	301,502	3.7864
Jun-18	7,981,112	103,551	1.2975	298,272	3.7372

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

	<u>B.I.</u>	<u>P.D.</u>
6-points	-6.6%	-4.0%
9-points	-4.2%	-3.5%
12-points	-2.3%	-1.6%
15-points	-0.6%	-0.3%
24-points	0.1%	1.5%

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

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

ALL CARRIERS

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

MEDICAL PAYMENTS

Sep-12	5,090,941	61,057	1.1993
Dec-12	5,098,445	61,009	1.1966
Mar-13	5,105,651	60,001	1.1752
Jun-13	5,112,132	59,656	1.1669
Sep-13	5,125,442	59,209	1.1552
Dec-13	5,137,994	58,897	1.1463
Mar-14	5,151,887	57,995	1.1257
Jun-14	5,164,882	57,751	1.1181
Sep-14	5,173,457	57,600	1.1134
Dec-14	5,188,073	57,896	1.1159
Mar-15	5,201,656	59,444	1.1428
Jun-15	5,217,356	59,340	1.1374
Sep-15	5,236,046	59,546	1.1372
Dec-15	5,254,719	60,118	1.1441
Mar-16	5,272,178	60,348	1.1447
Jun-16	5,289,390	62,149	1.1750
Sep-16	5,302,879	63,373	1.1951
Dec-16	5,316,284	64,022	1.2043
Mar-17	5,328,303	64,804	1.2162
Jun-17	5,354,220	65,104	1.2159
Sep-17	5,379,300	64,775	1.2042
Dec-17	5,403,007	63,350	1.1725
Mar-18	5,416,914	62,438	1.1526
Jun-18	5,411,487	61,055	1.1282

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

	<u>MEDICAL PAYMENTS</u>
6-points	-6.2%
9-points	-2.2%
12-points	0.5%
15-points	1.2%
24-points	0.3%

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

NORTH CAROLINA  
TREND SUMMARY  
DATA ENDED JUNE 2018

ALL CARRIERS

BODILY INJURY 30/60 BASIC

COST	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 points	3.5%	3.7%	3.7%
12 points	4.9%	5.2%	5.4%
9 points	5.3%	5.7%	5.8%
6 points	4.8%	5.0%	5.1%

FREQ	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
24 points	0.1%	0.1%	0.1%
15 points	-0.6%	-0.6%	-0.6%
12 points	-2.4%	-2.3%	-2.3%
9 points	-4.4%	-4.2%	-4.2%
6 points	-7.1%	-6.8%	-6.6%

PROPERTY DAMAGE TOTAL LIMITS

COST	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 points	5.8%	6.5%	6.7%
12 points	6.1%	6.6%	6.9%
9 points	5.7%	6.0%	6.2%
6 points	3.3%	3.4%	3.5%

FREQ	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
24 points	1.4%	1.5%	1.5%
15 points	-0.3%	-0.3%	-0.3%
12 points	-1.6%	-1.6%	-1.6%
9 points	-3.7%	-3.6%	-3.5%
6 points	-4.2%	-4.1%	-4.0%

MEDICAL PAYMENTS TOTAL LIMITS

COST	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 points	1.6%	1.7%	1.7%
12 points	1.6%	1.7%	1.7%
9 points	1.3%	1.4%	1.4%
6 points	-0.4%	-0.4%	-0.4%

FREQ	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
24 points	0.3%	0.3%	0.3%
15 points	1.2%	1.2%	1.2%
12 points	0.5%	0.5%	0.5%
9 points	-2.2%	-2.2%	-2.2%
6 points	-6.7%	-6.4%	-6.2%

NORTH CAROLINA  
TREND SUMMARY  
DATA ENDED JUNE 2018

ALL CARRIERS

BODILY INJURY 30/60 EXCESS

COST	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 points	2.6%	2.7%	2.7%
12 points	3.5%	3.6%	3.7%
9 points	3.5%	3.7%	3.7%
6 points	8.1%	8.5%	8.9%

BODILY INJURY TOTAL LIMITS

COST	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 points	3.3%	3.6%	3.6%
12 points	4.7%	5.0%	5.1%
9 points	5.1%	5.4%	5.5%
6 points	5.3%	5.5%	5.6%

NORTH CAROLINA  
CORRELATION COEFFICIENTS  
DATA ENDED JUNE 2018

ALL CARRIERS

BODILY INJURY 30/60 BASIC

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.90	0.90
12 points	0.98	0.98
9 points	0.98	0.98
6 points	0.95	0.96

FREQ	STRAIGHT LINE	EXPONENTIAL
24 points	0.07	0.06
15 points	-0.23	-0.24
12 points	-0.76	-0.76
9 points	-0.93	-0.93
6 points	-0.99	-0.99

PROPERTY DAMAGE TOTAL LIMITS

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.99	0.99
12 points	0.98	0.98
9 points	0.95	0.95
6 points	0.93	0.93

FREQ	STRAIGHT LINE	EXPONENTIAL
24 points	0.71	0.71
15 points	-0.16	-0.16
12 points	-0.68	-0.68
9 points	-0.99	-0.99
6 points	-0.99	-0.99

MEDICAL PAYMENTS TOTAL LIMITS

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.90	0.90
12 points	0.84	0.84
9 points	0.66	0.66
6 points	-0.20	-0.20

FREQ	STRAIGHT LINE	EXPONENTIAL
24 points	0.18	0.18
15 points	0.46	0.46
12 points	0.15	0.15
9 points	-0.59	-0.59
6 points	-0.97	-0.97

NORTH CAROLINA  
CORRELATION COEFFICIENTS  
DATA ENDED JUNE 2018

ALL CARRIERS

BODILY INJURY 30/60 EXCESS

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.67	0.67
12 points	0.70	0.70
9 points	0.60	0.59
6 points	0.99	0.99

BODILY INJURY TOTAL LIMITS

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.91	0.91
12 points	0.99	0.99
9 points	0.99	0.99
6 points	0.97	0.97

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

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

(1) YEAR ENDED	(2) PAID LOSSES	(3) PAID CLAIMS	AVERAGE PAID CLAIM COST	
			(4) ACTUAL (2)/(3)	(5) EXPONENTIAL CURVE OF BEST FIT (A)
FULL COVERAGE COMPREHENSIVE				
Sep-12	\$9,436,953	20,875	\$452	\$429.35
Dec-12	9,343,130	20,190	463	432.82
Mar-13	9,063,766	19,759	459	436.33
Jun-13	8,779,796	19,698	446	439.86
Sep-13	8,718,789	19,781	441	443.42
Dec-13	8,719,372	19,580	445	447.01
Mar-14	8,952,561	19,929	449	450.63
Jun-14	9,455,746	21,231	445	454.27
Sep-14	9,296,045	21,048	442	457.95
Dec-14	9,235,812	21,359	432	461.66
Mar-15	9,126,147	21,135	432	465.39
Jun-15	8,778,049	20,392	430	469.16
Sep-15	9,151,969	20,559	445	472.96
Dec-15	9,278,583	20,341	456	476.79
Mar-16	9,601,616	21,040	456	480.65
Jun-16	9,581,031	20,548	466	484.54
Sep-16	9,413,965	19,942	472	488.46
Dec-16	9,166,155	19,598	468	492.41
Mar-17	8,771,115	18,604	471	496.40
Jun-17	8,624,605	18,038	478	500.41
Sep-17	8,383,241	17,505	479	504.47
Dec-17	8,569,619	17,754	483	508.55
Mar-18	8,671,287	17,628	492	512.66
Jun-18	8,874,271	18,159	489	516.81

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

6-points	3.3%
9-points	2.7%
12-points	3.3%
15-points	4.0%

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

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

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

(1) YEAR ENDED	(2) PAID LOSSES	(3) PAID CLAIMS	AVERAGE PAID CLAIM COST	
			(4) ACTUAL (2)/(3)	(5) EXPONENTIAL CURVE OF BEST FIT (A)
\$50 DEDUCTIBLE COMPREHENSIVE				
Sep-12	\$944,005	2,449	\$385	\$331.29
Dec-12	935,666	2,387	392	336.47
Mar-13	890,666	2,355	378	341.72
Jun-13	890,554	2,359	378	347.06
Sep-13	847,541	2,404	353	352.48
Dec-13	839,381	2,339	359	357.98
Mar-14	944,632	2,432	388	363.57
Jun-14	916,363	2,529	362	369.25
Sep-14	879,686	2,453	359	375.01
Dec-14	854,310	2,486	344	380.87
Mar-15	762,059	2,463	309	386.82
Jun-15	804,027	2,402	335	392.86
Sep-15	851,673	2,424	351	398.99
Dec-15	863,700	2,379	363	405.22
Mar-16	904,666	2,377	381	411.55
Jun-16	853,025	2,283	374	417.98
Sep-16	866,868	2,233	388	424.50
Dec-16	870,072	2,219	392	431.13
Mar-17	866,547	2,135	406	437.87
Jun-17	891,908	2,068	431	444.70
Sep-17	890,367	2,034	438	451.65
Dec-17	868,248	2,050	424	458.70
Mar-18	857,443	2,014	426	465.86
Jun-18	852,616	2,199	388	473.14

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

6-points	-3.3%
9-points	4.5%
12-points	6.4%
15-points	8.2%

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



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

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

(1) YEAR ENDED	(2) PAID LOSSES	(3) PAID CLAIMS	AVERAGE PAID CLAIM COST	
			(4) ACTUAL (2)/(3)	(5) EXPONENTIAL CURVE OF BEST FIT (A)
\$100 DEDUCTIBLE COMPREHENSIVE				
Sep-12	\$7,543,205	15,734	\$479	\$451.65
Dec-12	7,113,624	14,962	475	454.41
Mar-13	7,091,834	14,680	483	457.19
Jun-13	7,056,260	14,724	479	459.98
Sep-13	6,787,338	14,494	468	462.79
Dec-13	6,572,215	14,307	459	465.62
Mar-14	6,528,806	14,759	442	468.47
Jun-14	6,750,335	15,680	431	471.33
Sep-14	6,797,377	15,750	432	474.21
Dec-14	6,868,152	15,965	430	477.11
Mar-15	6,973,222	15,735	443	480.03
Jun-15	6,953,264	15,125	460	482.96
Sep-15	7,238,858	15,440	469	485.91
Dec-15	7,377,155	15,360	480	488.88
Mar-16	7,459,421	15,862	470	491.87
Jun-16	7,294,621	15,520	470	494.87
Sep-16	7,301,991	15,382	475	497.90
Dec-16	7,244,730	15,137	479	500.94
Mar-17	7,125,508	14,550	490	504.00
Jun-17	7,175,270	14,290	502	507.08
Sep-17	6,787,698	13,839	490	510.18
Dec-17	6,762,960	13,829	489	513.30
Mar-18	6,910,009	13,664	506	516.44
Jun-18	6,910,303	13,965	495	519.59

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

6-points	0.8%
9-points	3.0%
12-points	2.5%
15-points	3.6%

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

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

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

(1) <u>YEAR ENDED</u>	(2) <u>PAID LOSSES</u>	(3) <u>PAID CLAIMS</u>	AVERAGE PAID CLAIM COST	
			(4) <u>ACTUAL (2)/(3)</u>	(5) <u>EXPONENTIAL CURVE OF BEST FIT (A)</u>
\$250 DEDUCTIBLE COMPREHENSIVE				
Sep-12	\$3,642,361	6,030	\$604	\$486.66
Dec-12	3,375,636	5,783	584	494.94
Mar-13	3,445,148	5,732	601	503.36
Jun-13	3,445,985	5,800	594	511.91
Sep-13	3,339,862	5,847	571	520.62
Dec-13	3,286,290	5,805	566	529.47
Mar-14	3,219,250	6,093	528	538.48
Jun-14	3,324,873	6,663	499	547.63
Sep-14	3,475,551	6,672	521	556.95
Dec-14	3,528,584	6,765	522	566.42
Mar-15	3,522,415	6,623	532	576.05
Jun-15	3,534,083	6,182	572	585.84
Sep-15	3,344,294	6,182	541	595.81
Dec-15	3,314,227	6,196	535	605.94
Mar-16	3,251,150	6,353	512	616.24
Jun-16	3,351,026	6,343	528	626.72
Sep-16	3,592,902	6,389	562	637.38
Dec-16	4,009,329	6,283	638	648.22
Mar-17	4,192,697	6,157	681	659.24
Jun-17	4,052,497	6,072	667	670.45
Sep-17	3,936,410	5,934	663	681.85
Dec-17	3,664,641	6,029	608	693.44
Mar-18	3,519,936	5,799	607	705.24
Jun-18	3,453,960	5,954	580	717.23

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

6-points	-12.5%
9-points	3.3%
12-points	7.0%
15-points	6.0%

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

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

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

(1) <u>YEAR ENDED</u>	(2) <u>PAID LOSSES</u>	(3) <u>PAID CLAIMS</u>	AVERAGE PAID CLAIM COST	
			(4) <u>ACTUAL (2)/(3)</u>	(5) <u>EXPONENTIAL CURVE OF BEST FIT (A)</u>
\$500 DEDUCTIBLE COMPREHENSIVE				
Sep-12	\$6,154,668	5,262	\$1,170	\$1,112.03
Dec-12	6,016,584	5,078	1,185	1,131.24
Mar-13	5,786,363	4,870	1,188	1,150.79
Jun-13	5,613,190	4,892	1,147	1,170.68
Sep-13	5,483,175	5,052	1,085	1,190.91
Dec-13	5,532,218	4,979	1,111	1,211.49
Mar-14	5,671,094	5,491	1,033	1,232.42
Jun-14	5,760,103	6,552	879	1,253.72
Sep-14	5,777,728	6,395	903	1,275.39
Dec-14	5,851,456	6,514	898	1,297.43
Mar-15	5,951,504	6,148	968	1,319.85
Jun-15	6,077,994	5,129	1,185	1,342.65
Sep-15	6,263,417	5,297	1,182	1,365.86
Dec-15	6,647,808	5,297	1,255	1,389.46
Mar-16	6,749,404	5,434	1,242	1,413.47
Jun-16	6,864,017	5,438	1,262	1,437.90
Sep-16	7,099,346	5,413	1,312	1,462.74
Dec-16	7,118,870	5,285	1,347	1,488.02
Mar-17	7,786,415	5,244	1,485	1,513.74
Jun-17	8,074,915	5,282	1,529	1,539.89
Sep-17	7,751,524	5,223	1,484	1,566.51
Dec-17	7,762,782	5,339	1,454	1,593.58
Mar-18	7,369,119	5,231	1,409	1,621.11
Jun-18	7,004,300	5,222	1,341	1,649.13

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

6-points	-8.5%
9-points	4.1%
12-points	7.1%
15-points	12.1%

(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) 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-12	\$502,501	420	\$1,196	\$1,058.09
Dec-12	559,486	413	1,355	1,086.59
Mar-13	505,561	398	1,270	1,115.87
Jun-13	502,746	437	1,150	1,145.93
Sep-13	510,430	469	1,088	1,176.80
Dec-13	445,402	491	907	1,208.51
Mar-14	450,222	549	820	1,241.07
Jun-14	530,779	686	774	1,274.51
Sep-14	615,159	683	901	1,308.85
Dec-14	528,864	692	764	1,344.11
Mar-15	639,353	654	978	1,380.32
Jun-15	602,423	510	1,181	1,417.51
Sep-15	523,395	504	1,038	1,455.70
Dec-15	723,043	505	1,432	1,494.92
Mar-16	654,741	543	1,206	1,535.20
Jun-16	681,611	546	1,248	1,576.56
Sep-16	833,112	574	1,451	1,619.03
Dec-16	784,648	576	1,362	1,662.65
Mar-17	979,733	541	1,811	1,707.45
Jun-17	997,853	567	1,760	1,753.45
Sep-17	987,326	585	1,688	1,800.69
Dec-17	1,077,282	629	1,713	1,849.21
Mar-18	903,816	665	1,359	1,899.03
Jun-18	936,914	672	1,394	1,950.19

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

6-points	-21.1%
9-points	4.3%
12-points	11.2%
15-points	17.9%

(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)

ALL DEDUCTIBLE COMPREHENSIVE

Sep-12	\$28,223,693	50,770	\$556	\$507.89
Dec-12	27,344,126	48,813	560	515.09
Mar-13	26,783,338	47,794	560	522.39
Jun-13	26,288,531	47,910	549	529.79
Sep-13	25,687,135	48,047	535	537.30
Dec-13	25,394,878	47,501	535	544.91
Mar-14	25,766,565	49,253	523	552.64
Jun-14	26,738,199	53,341	501	560.47
Sep-14	26,841,546	53,001	506	568.41
Dec-14	26,867,178	53,781	500	576.47
Mar-15	26,974,700	52,758	511	584.63
Jun-15	26,749,840	49,740	538	592.92
Sep-15	27,373,606	50,406	543	601.32
Dec-15	28,204,516	50,078	563	609.84
Mar-16	28,620,998	51,609	555	618.49
Jun-16	28,625,331	50,678	565	627.25
Sep-16	29,108,184	49,933	583	636.14
Dec-16	29,193,804	49,098	595	645.16
Mar-17	29,722,015	47,231	629	654.30
Jun-17	29,817,048	46,317	644	663.57
Sep-17	28,736,566	45,120	637	672.97
Dec-17	28,705,532	45,630	629	682.51
Mar-18	28,231,610	45,001	627	692.18
Jun-18	28,032,364	46,171	607	701.99

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

6-points	-3.0%
9-points	4.3%
12-points	5.8%
15-points	7.0%

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

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

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

(1)	(2)	(3)	(4)
<u>YEAR ENDED</u>	<u>EARNED EXPOSURES</u>	<u>PAID CLAIMS</u>	PAID CLAIM FREQUENCY(A) <u>(2)/(3)</u>
FULL COVERAGE COMPREHENSIVE			
Sep-12	438,831	20,875	4.7570
Dec-12	438,109	20,190	4.6084
Mar-13	437,376	19,759	4.5176
Jun-13	436,783	19,698	4.5098
Sep-13	435,978	19,781	4.5372
Dec-13	434,725	19,580	4.5040
Mar-14	433,015	19,929	4.6024
Jun-14	431,010	21,231	4.9259
Sep-14	429,031	21,048	4.9059
Dec-14	427,287	21,359	4.9987
Mar-15	425,741	21,135	4.9643
Jun-15	424,113	20,392	4.8082
Sep-15	422,577	20,559	4.8651
Dec-15	421,665	20,341	4.8240
Mar-16	420,854	21,040	4.9994
Jun-16	417,667	20,548	4.9197
Sep-16	410,310	19,942	4.8602
Dec-16	400,686	19,598	4.8911
Mar-17	391,975	18,604	4.7462
Jun-17	386,935	18,038	4.6618
Sep-17	387,131	17,505	4.5217
Dec-17	389,941	17,754	4.5530
Mar-18	391,974	17,628	4.4972
Jun-18	393,104	18,159	4.6194

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

6-points	-2.7%
9-points	-4.4%
12-points	-3.3%
15-points	-2.7%
24-points	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>(2)/(3)</u>
\$50 DEDUCTIBLE COMPREHENSIVE			
Sep-12	55,753	2,449	4.3926
Dec-12	55,370	2,387	4.3110
Mar-13	54,974	2,355	4.2838
Jun-13	54,563	2,359	4.3234
Sep-13	54,108	2,404	4.4430
Dec-13	53,625	2,339	4.3618
Mar-14	53,049	2,432	4.5844
Jun-14	52,448	2,529	4.8219
Sep-14	51,898	2,453	4.7266
Dec-14	51,347	2,486	4.8416
Mar-15	50,697	2,463	4.8583
Jun-15	49,773	2,402	4.8259
Sep-15	48,651	2,424	4.9824
Dec-15	47,516	2,379	5.0067
Mar-16	46,543	2,377	5.1071
Jun-16	45,847	2,283	4.9796
Sep-16	45,295	2,233	4.9299
Dec-16	44,784	2,219	4.9549
Mar-17	44,314	2,135	4.8179
Jun-17	43,889	2,068	4.7119
Sep-17	43,492	2,034	4.6767
Dec-17	43,079	2,050	4.7587
Mar-18	42,660	2,014	4.7211
Jun-18	42,259	2,199	5.2036

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

6-points	4.8%
9-points	-0.4%
12-points	-1.4%
15-points	-0.4%
24-points	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>(2)/(3)</u>
\$100 DEDUCTIBLE COMPREHENSIVE			
Sep-12	379,517	15,734	4.1458
Dec-12	379,148	14,962	3.9462
Mar-13	378,470	14,680	3.8788
Jun-13	377,888	14,724	3.8964
Sep-13	377,077	14,494	3.8438
Dec-13	376,077	14,307	3.8043
Mar-14	375,059	14,759	3.9351
Jun-14	373,876	15,680	4.1939
Sep-14	373,071	15,750	4.2217
Dec-14	372,735	15,965	4.2832
Mar-15	373,434	15,735	4.2136
Jun-15	375,259	15,125	4.0305
Sep-15	377,090	15,440	4.0945
Dec-15	378,589	15,360	4.0572
Mar-16	378,997	15,862	4.1853
Jun-16	376,324	15,520	4.1241
Sep-16	370,148	15,382	4.1556
Dec-16	363,924	15,137	4.1594
Mar-17	360,312	14,550	4.0382
Jun-17	360,506	14,290	3.9639
Sep-17	365,837	13,839	3.7828
Dec-17	372,517	13,829	3.7123
Mar-18	377,188	13,664	3.6226
Jun-18	380,344	13,965	3.6717

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

6-points	-8.4%
9-points	-7.5%
12-points	-5.0%
15-points	-4.0%
24-points	-0.8%

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.



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

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

(1)	(2)	(3)	(4)
<u>YEAR ENDED</u>	<u>EARNED EXPOSURES</u>	<u>PAID CLAIMS</u>	PAID CLAIM FREQUENCY(A) <u>(2)/(3)</u>
\$250 DEDUCTIBLE COMPREHENSIVE			
Sep-12	215,349	6,030	2.8001
Dec-12	217,248	5,783	2.6619
Mar-13	218,368	5,732	2.6249
Jun-13	219,346	5,800	2.6442
Sep-13	220,135	5,847	2.6561
Dec-13	220,972	5,805	2.6270
Mar-14	222,040	6,093	2.7441
Jun-14	223,004	6,663	2.9878
Sep-14	223,973	6,672	2.9789
Dec-14	225,089	6,765	3.0055
Mar-15	226,374	6,623	2.9257
Jun-15	227,893	6,182	2.7127
Sep-15	229,458	6,182	2.6942
Dec-15	230,762	6,196	2.6850
Mar-16	231,536	6,353	2.7438
Jun-16	231,327	6,343	2.7420
Sep-16	229,771	6,389	2.7806
Dec-16	228,291	6,283	2.7522
Mar-17	228,108	6,157	2.6992
Jun-17	229,263	6,072	2.6485
Sep-17	232,671	5,934	2.5504
Dec-17	236,966	6,029	2.5442
Mar-18	240,250	5,799	2.4137
Jun-18	242,825	5,954	2.4520

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

6-points	-8.3%
9-points	-7.0%
12-points	-4.2%
15-points	-4.5%
24-points	-1.4%

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

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

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

(1)	(2)	(3)	(4)
<u>YEAR ENDED</u>	<u>EARNED EXPOSURES</u>	<u>PAID CLAIMS</u>	PAID CLAIM FREQUENCY(A) <u>(2)/(3)</u>
\$500 DEDUCTIBLE COMPREHENSIVE			
Sep-12	381,691	5,262	1.3786
Dec-12	390,064	5,078	1.3018
Mar-13	397,749	4,870	1.2244
Jun-13	405,569	4,892	1.2062
Sep-13	413,513	5,052	1.2217
Dec-13	421,536	4,979	1.1812
Mar-14	429,907	5,491	1.2773
Jun-14	437,984	6,552	1.4959
Sep-14	445,930	6,395	1.4341
Dec-14	453,821	6,514	1.4354
Mar-15	462,305	6,148	1.3299
Jun-15	471,849	5,129	1.0870
Sep-15	481,871	5,297	1.0993
Dec-15	491,919	5,297	1.0768
Mar-16	501,235	5,434	1.0841
Jun-16	508,357	5,438	1.0697
Sep-16	512,854	5,413	1.0555
Dec-16	517,277	5,285	1.0217
Mar-17	523,625	5,244	1.0015
Jun-17	532,591	5,282	0.9918
Sep-17	545,612	5,223	0.9573
Dec-17	560,039	5,339	0.9533
Mar-18	572,487	5,231	0.9137
Jun-18	583,773	5,222	0.8945

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

6-points	-8.9%
9-points	-8.5%
12-points	-7.3%
15-points	-9.8%
24-points	-6.9%

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

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

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

(1)	(2)	(3)	(4)
<u>YEAR ENDED</u>	<u>EARNED EXPOSURES</u>	<u>PAID CLAIMS</u>	PAID CLAIM FREQUENCY(A) <u>(2)/(3)</u>
\$1,000 DEDUCTIBLE COMPREHENSIVE			
Sep-12	53,802	420	0.7806
Dec-12	55,070	413	0.7500
Mar-13	56,348	398	0.7063
Jun-13	57,610	437	0.7585
Sep-13	58,832	469	0.7972
Dec-13	60,116	491	0.8168
Mar-14	61,528	549	0.8923
Jun-14	63,043	686	1.0881
Sep-14	64,642	683	1.0566
Dec-14	66,238	692	1.0447
Mar-15	67,977	654	0.9621
Jun-15	69,673	510	0.7320
Sep-15	71,111	504	0.7088
Dec-15	72,416	505	0.6974
Mar-16	73,610	543	0.7377
Jun-16	74,833	546	0.7296
Sep-16	76,352	574	0.7518
Dec-16	78,293	576	0.7357
Mar-17	80,593	541	0.6713
Jun-17	83,485	567	0.6792
Sep-17	87,034	585	0.6722
Dec-17	90,833	629	0.6925
Mar-18	94,557	665	0.7033
Jun-18	98,094	672	0.6851

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

6-points	2.7%
9-points	-3.7%
12-points	-2.1%
15-points	-7.7%
24-points	-3.8%

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

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

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

(1)	(2)	(3)	(4)
<u>YEAR ENDED</u>	<u>EARNED EXPOSURES</u>	<u>PAID CLAIMS</u>	PAID CLAIM FREQUENCY(A) <u>(2)/(3)</u>
ALL DEDUCTIBLE COMPREHENSIVE			
Sep-12	1,524,943	50,770	3.3293
Dec-12	1,535,009	48,813	3.1800
Mar-13	1,543,285	47,794	3.0969
Jun-13	1,551,759	47,910	3.0875
Sep-13	1,559,643	48,047	3.0806
Dec-13	1,567,051	47,501	3.0312
Mar-14	1,574,598	49,253	3.1280
Jun-14	1,581,365	53,341	3.3731
Sep-14	1,588,545	53,001	3.3364
Dec-14	1,596,517	53,781	3.3686
Mar-15	1,606,528	52,758	3.2840
Jun-15	1,618,560	49,740	3.0731
Sep-15	1,630,758	50,406	3.0910
Dec-15	1,642,867	50,078	3.0482
Mar-16	1,652,775	51,609	3.1226
Jun-16	1,654,355	50,678	3.0633
Sep-16	1,644,730	49,933	3.0359
Dec-16	1,633,255	49,098	3.0061
Mar-17	1,628,927	47,231	2.8995
Jun-17	1,636,669	46,317	2.8300
Sep-17	1,661,777	45,120	2.7152
Dec-17	1,693,375	45,630	2.6946
Mar-18	1,719,116	45,001	2.6177
Jun-18	1,740,399	46,171	2.6529

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

6-points	-7.5%
9-points	-8.3%
12-points	-6.7%
15-points	-6.4%
24-points	-3.2%

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

NORTH CAROLINA  
TREND SUMMARY  
DATA ENDED JUNE 2018

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

FULL COVERAGE COMPREHENSIVE

		STRAIGHT LINE		
COST	END POINT		MID POINT	EXPONENTIAL
15 points	3.6%		3.9%	4.0%
12 points	3.1%		3.2%	3.3%
9 points	2.6%		2.7%	2.7%
6 points	3.2%		3.2%	3.3%

		STRAIGHT LINE		
FREQ	END POINT		MID POINT	EXPONENTIAL
24 points	0.1%		0.1%	0.1%
15 points	-2.9%		-2.7%	-2.7%
12 points	-3.6%		-3.4%	-3.3%
9 points	-4.7%		-4.5%	-4.4%
6 points	-2.8%		-2.7%	-2.7%

\$50 DEDUCTIBLE COMPREHENSIVE

		STRAIGHT LINE		
COST	END POINT		MID POINT	EXPONENTIAL
15 points	6.8%		7.8%	8.2%
12 points	5.6%		6.1%	6.4%
9 points	4.2%		4.4%	4.5%
6 points	-3.3%		-3.2%	-3.3%

		STRAIGHT LINE		
FREQ	END POINT		MID POINT	EXPONENTIAL
24 points	2.1%		2.2%	2.3%
15 points	-0.4%		-0.4%	-0.4%
12 points	-1.4%		-1.4%	-1.4%
9 points	-0.4%		-0.4%	-0.4%
6 points	4.7%		4.8%	4.8%

\$100 DEDUCTIBLE COMPREHENSIVE

		STRAIGHT LINE		
COST	END POINT		MID POINT	EXPONENTIAL
15 points	3.3%		3.5%	3.6%
12 points	2.4%		2.4%	2.5%
9 points	2.8%		2.9%	3.0%
6 points	0.8%		0.8%	0.8%

		STRAIGHT LINE		
FREQ	END POINT		MID POINT	EXPONENTIAL
24 points	-0.8%		-0.8%	-0.8%
15 points	-4.3%		-4.0%	-4.0%
12 points	-5.4%		-5.0%	-5.0%
9 points	-8.4%		-7.7%	-7.5%
6 points	-9.3%		-8.8%	-8.4%

NORTH CAROLINA  
TREND SUMMARY  
DATA ENDED JUNE 2018

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

\$250 DEDUCTIBLE COMPREHENSIVE

STRAIGHT LINE			
COST	END POINT	MID POINT	EXPONENTIAL
15 points	5.3%	5.8%	6.0%
12 points	6.0%	6.6%	7.0%
9 points	2.8%	2.9%	3.3%
6 points	-14.5%	-13.3%	-12.5%

STRAIGHT LINE			
FREQ	END POINT	MID POINT	EXPONENTIAL
24 points	-1.4%	-1.3%	-1.4%
15 points	-4.9%	-4.5%	-4.5%
12 points	-4.4%	-4.2%	-4.2%
9 points	-7.7%	-7.1%	-7.0%
6 points	-9.2%	-8.7%	-8.3%

\$500 DEDUCTIBLE COMPREHENSIVE

STRAIGHT LINE			
COST	END POINT	MID POINT	EXPONENTIAL
15 points	9.0%	10.9%	12.1%
12 points	6.1%	6.7%	7.1%
9 points	3.8%	3.9%	4.1%
6 points	-9.3%	-8.7%	-8.5%

STRAIGHT LINE			
FREQ	END POINT	MID POINT	EXPONENTIAL
24 points	-8.7%	-7.0%	-6.9%
15 points	-13.2%	-10.6%	-9.8%
12 points	-8.4%	-7.5%	-7.3%
9 points	-9.7%	-8.8%	-8.5%
6 points	-9.9%	-9.3%	-8.9%

\$1,000 DEDUCTIBLE COMPREHENSIVE

STRAIGHT LINE			
COST	END POINT	MID POINT	EXPONENTIAL
15 points	11.9%	15.3%	17.9%
12 points	8.8%	10.0%	11.2%
9 points	3.7%	3.9%	4.3%
6 points	-26.9%	-23.0%	-21.1%

STRAIGHT LINE			
FREQ	END POINT	MID POINT	EXPONENTIAL
24 points	-4.5%	-4.0%	-3.8%
15 points	-10.4%	-8.7%	-7.7%
12 points	-2.2%	-2.2%	-2.1%
9 points	-4.0%	-3.9%	-3.7%
6 points	2.7%	2.7%	2.7%

NORTH CAROLINA  
CORRELATION COEFFICIENTS  
DATA ENDED JUNE 2018

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

FULL COVERAGE COMPREHENSIVE

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

FREQ	STRAIGHT LINE	EXPONENTIAL
24 points	0.05	0.05
15 points	-0.84	-0.84
12 points	-0.85	-0.85
9 points	-0.89	-0.89
6 points	-0.62	-0.62

\$50 DEDUCTIBLE COMPREHENSIVE

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.87	0.87
12 points	0.78	0.78
9 points	0.53	0.53
6 points	-0.34	-0.35

FREQ	STRAIGHT LINE	EXPONENTIAL
24 points	0.71	0.71
15 points	-0.14	-0.15
12 points	-0.37	-0.38
9 points	-0.07	-0.08
6 points	0.55	0.55

\$100 DEDUCTIBLE COMPREHENSIVE

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.90	0.90
12 points	0.84	0.84
9 points	0.81	0.81
6 points	0.27	0.27

FREQ	STRAIGHT LINE	EXPONENTIAL
24 points	-0.28	-0.29
15 points	-0.85	-0.85
12 points	-0.86	-0.86
9 points	-0.95	-0.95
6 points	-0.94	-0.94

NORTH CAROLINA  
CORRELATION COEFFICIENTS  
DATA ENDED JUNE 2018

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

\$250 DEDUCTIBLE COMPREHENSIVE

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.66	0.67
12 points	0.59	0.61
9 points	0.23	0.26
6 points	-0.96	-0.96

FREQ	STRAIGHT LINE	EXPONENTIAL
24 points	-0.42	-0.43
15 points	-0.87	-0.87
12 points	-0.81	-0.81
9 points	-0.95	-0.95
6 points	-0.95	-0.95

\$500 DEDUCTIBLE COMPREHENSIVE

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.85	0.84
12 points	0.73	0.74
9 points	0.41	0.42
6 points	-0.89	-0.89

FREQ	STRAIGHT LINE	EXPONENTIAL
24 points	-0.81	-0.84
15 points	-0.88	-0.90
12 points	-0.99	-0.98
9 points	-0.99	-0.99
6 points	-0.98	-0.98

\$1,000 DEDUCTIBLE COMPREHENSIVE

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.75	0.77
12 points	0.54	0.57
9 points	0.19	0.21
6 points	-0.90	-0.89

FREQ	STRAIGHT LINE	EXPONENTIAL
24 points	-0.43	-0.47
15 points	-0.68	-0.69
12 points	-0.50	-0.50
9 points	-0.63	-0.62
6 points	0.70	0.70



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

ALL CARRIERS

(1) YEAR ENDED	(2) PAID LOSSES	(3) PAID CLAIMS	AVERAGE PAID CLAIM COST	
			(4) ACTUAL (2)/(3)	(5) EXPONENTIAL CURVE OF BEST FIT (A)
\$50 DEDUCTIBLE COLLISION				
Sep-12	\$6,220,776	2,822	2,204	\$2,439.44
Dec-12	6,505,594	2,930	2,220	2,458.60
Mar-13	6,643,816	2,869	2,316	2,477.91
Jun-13	6,941,056	2,981	2,328	2,497.37
Sep-13	7,257,122	3,130	2,319	2,516.98
Dec-13	7,549,066	3,179	2,375	2,536.75
Mar-14	8,333,435	3,438	2,424	2,556.68
Jun-14	8,570,883	3,554	2,412	2,576.76
Sep-14	8,970,771	3,587	2,501	2,597.00
Dec-14	9,136,951	3,662	2,495	2,617.39
Mar-15	9,312,188	3,650	2,551	2,637.95
Jun-15	9,374,820	3,577	2,621	2,658.67
Sep-15	9,437,081	3,603	2,619	2,679.55
Dec-15	9,594,937	3,635	2,640	2,700.60
Mar-16	9,741,957	3,715	2,622	2,721.81
Jun-16	9,722,710	3,799	2,559	2,743.18
Sep-16	10,104,921	3,970	2,545	2,764.73
Dec-16	10,758,075	4,068	2,645	2,786.44
Mar-17	10,695,354	4,080	2,621	2,808.33
Jun-17	11,176,973	4,171	2,680	2,830.39
Sep-17	11,209,346	4,174	2,686	2,852.62
Dec-17	11,817,802	4,242	2,786	2,875.02
Mar-18	12,150,447	4,314	2,817	2,897.60
Jun-18	12,096,185	4,279	2,827	2,920.36

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

6-points	6.7%
9-points	5.7%
12-points	3.2%
15-points	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)
\$100 DEDUCTIBLE COLLISION				
Sep-12	\$36,394,974	15,409	2,362	\$2,644.87
Dec-12	35,603,255	15,002	2,373	2,656.17
Mar-13	35,136,176	14,706	2,389	2,667.53
Jun-13	34,573,086	14,525	2,380	2,678.94
Sep-13	34,849,932	14,508	2,402	2,690.39
Dec-13	34,846,351	14,368	2,425	2,701.90
Mar-14	36,191,445	14,619	2,476	2,713.45
Jun-14	37,192,288	14,714	2,528	2,725.05
Sep-14	36,686,817	14,473	2,535	2,736.71
Dec-14	37,107,992	14,531	2,554	2,748.41
Mar-15	36,367,077	14,127	2,574	2,760.16
Jun-15	36,612,267	14,065	2,603	2,771.96
Sep-15	36,916,928	14,050	2,628	2,783.82
Dec-15	37,812,146	14,078	2,686	2,795.72
Mar-16	38,852,988	14,191	2,738	2,807.67
Jun-16	39,058,240	14,061	2,778	2,819.68
Sep-16	39,394,471	13,974	2,819	2,831.74
Dec-16	39,708,549	13,786	2,880	2,843.84
Mar-17	38,462,943	13,656	2,817	2,856.00
Jun-17	38,401,211	13,622	2,819	2,868.22
Sep-17	37,744,664	13,499	2,796	2,880.48
Dec-17	36,545,194	13,272	2,754	2,892.80
Mar-18	36,943,441	13,090	2,822	2,905.17
Jun-18	36,362,927	12,953	2,807	2,917.59

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

6-points	-0.3%
9-points	-0.3%
12-points	1.7%
15-points	2.9%

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

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

ALL CARRIERS

(1) YEAR ENDED	(2) PAID LOSSES	(3) PAID CLAIMS	AVERAGE PAID CLAIM COST	
			(4) ACTUAL (2)/(3)	(5) EXPONENTIAL CURVE OF BEST FIT (A)
\$200 DEDUCTIBLE COLLISION				
Sep-12	\$6,044,199	2,290	2,639	\$2,765.41
Dec-12	6,020,924	2,301	2,617	2,780.78
Mar-13	6,094,653	2,265	2,691	2,796.24
Jun-13	5,770,646	2,275	2,537	2,811.79
Sep-13	5,915,660	2,253	2,626	2,827.42
Dec-13	6,160,775	2,245	2,744	2,843.13
Mar-14	6,116,046	2,260	2,706	2,858.94
Jun-14	6,072,350	2,206	2,753	2,874.83
Sep-14	6,069,680	2,229	2,723	2,890.81
Dec-14	6,036,138	2,169	2,783	2,906.89
Mar-15	5,941,278	2,152	2,761	2,923.05
Jun-15	6,196,512	2,148	2,885	2,939.29
Sep-15	5,875,595	2,086	2,817	2,955.63
Dec-15	5,837,653	2,080	2,807	2,972.07
Mar-16	6,006,768	2,066	2,907	2,988.59
Jun-16	5,856,257	2,054	2,851	3,005.20
Sep-16	6,275,845	2,084	3,011	3,021.91
Dec-16	6,400,530	2,119	3,021	3,038.71
Mar-17	6,253,468	2,092	2,989	3,055.60
Jun-17	6,371,697	2,101	3,033	3,072.59
Sep-17	6,188,155	2,084	2,969	3,089.67
Dec-17	6,361,445	2,097	3,034	3,106.84
Mar-18	6,282,552	2,084	3,015	3,124.12
Jun-18	6,124,144	2,091	2,929	3,141.48

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

6-points	-1.1%
9-points	0.8%
12-points	2.2%
15-points	2.4%

(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)
\$250 DEDUCTIBLE COLLISION				
Sep-12	\$221,007,768	85,283	2,591	\$2,803.83
Dec-12	218,561,040	83,784	2,609	2,823.08
Mar-13	221,733,122	82,959	2,673	2,842.47
Jun-13	220,641,872	81,735	2,699	2,861.99
Sep-13	222,435,897	81,664	2,724	2,881.65
Dec-13	221,107,173	80,332	2,752	2,901.44
Mar-14	224,543,436	81,207	2,765	2,921.36
Jun-14	224,621,872	81,631	2,752	2,941.43
Sep-14	224,442,792	81,028	2,770	2,961.63
Dec-14	226,885,118	81,730	2,776	2,981.97
Mar-15	223,952,177	80,321	2,788	3,002.45
Jun-15	227,585,030	80,298	2,834	3,023.07
Sep-15	231,417,011	81,461	2,841	3,043.83
Dec-15	239,236,182	82,712	2,892	3,064.73
Mar-16	249,306,277	84,121	2,964	3,085.78
Jun-16	254,291,099	85,216	2,984	3,106.97
Sep-16	262,311,564	85,442	3,070	3,128.31
Dec-16	261,151,220	83,815	3,116	3,149.79
Mar-17	254,678,870	81,912	3,109	3,171.43
Jun-17	251,993,858	80,960	3,113	3,193.21
Sep-17	241,296,256	78,320	3,081	3,215.14
Dec-17	238,329,210	77,531	3,074	3,237.22
Mar-18	238,126,207	77,352	3,078	3,259.45
Jun-18	235,015,176	75,935	3,095	3,281.83

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

6-points	-0.7%
9-points	0.8%
12-points	2.8%
15-points	3.6%

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

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

ALL CARRIERS

(1) YEAR ENDED	(2) PAID LOSSES	(3) PAID CLAIMS	AVERAGE PAID CLAIM COST	
			(4) ACTUAL (2)/(3)	(5) EXPONENTIAL CURVE OF BEST FIT (A)
\$500 DEDUCTIBLE COLLISION				
Sep-12	\$347,678,748	110,617	3,143	\$3,352.74
Dec-12	349,264,647	110,897	3,149	3,367.95
Mar-13	365,751,656	112,408	3,254	3,383.23
Jun-13	372,445,279	113,074	3,294	3,398.59
Sep-13	382,148,645	115,329	3,314	3,414.01
Dec-13	388,252,908	117,161	3,314	3,429.50
Mar-14	401,522,637	121,642	3,301	3,445.06
Jun-14	412,922,793	125,379	3,293	3,460.69
Sep-14	419,585,789	126,843	3,308	3,476.39
Dec-14	434,586,889	130,710	3,325	3,492.17
Mar-15	442,769,701	131,882	3,357	3,508.01
Jun-15	453,412,545	133,760	3,390	3,523.93
Sep-15	467,518,256	138,369	3,379	3,539.92
Dec-15	487,513,873	142,596	3,419	3,555.98
Mar-16	505,103,963	145,241	3,478	3,572.12
Jun-16	525,083,383	151,150	3,474	3,588.33
Sep-16	548,354,307	154,048	3,560	3,604.61
Dec-16	567,345,927	156,384	3,628	3,620.96
Mar-17	576,135,836	159,061	3,622	3,637.39
Jun-17	586,262,521	163,117	3,594	3,653.90
Sep-17	583,773,162	164,403	3,551	3,670.48
Dec-17	585,758,902	165,808	3,533	3,687.13
Mar-18	600,330,133	168,899	3,554	3,703.86
Jun-18	605,074,802	168,037	3,601	3,720.67

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

6-points	-0.8%
9-points	0.4%
12-points	1.8%
15-points	2.3%

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

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

ALL CARRIERS

(1) 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-12	\$32,124,661	7,539	4,261	\$4,553.16
Dec-12	32,028,683	7,536	4,250	4,555.91
Mar-13	33,525,917	7,750	4,326	4,558.66
Jun-13	34,455,414	7,993	4,311	4,561.42
Sep-13	35,936,131	8,276	4,342	4,564.17
Dec-13	36,966,834	8,467	4,366	4,566.93
Mar-14	38,250,902	8,846	4,324	4,569.69
Jun-14	39,264,298	9,105	4,312	4,572.45
Sep-14	41,502,369	9,512	4,363	4,575.22
Dec-14	44,071,162	10,122	4,354	4,577.98
Mar-15	45,321,331	10,379	4,367	4,580.75
Jun-15	47,857,155	10,709	4,469	4,583.52
Sep-15	49,215,588	11,079	4,442	4,586.29
Dec-15	51,708,288	11,484	4,503	4,589.06
Mar-16	54,786,902	11,987	4,571	4,591.83
Jun-16	56,211,355	12,479	4,504	4,594.60
Sep-16	59,908,234	12,999	4,609	4,597.38
Dec-16	65,061,106	13,575	4,793	4,600.16
Mar-17	68,395,240	14,185	4,822	4,602.94
Jun-17	70,940,285	15,087	4,702	4,605.72
Sep-17	72,416,128	15,617	4,637	4,608.50
Dec-17	73,062,154	16,275	4,489	4,611.29
Mar-18	75,803,146	17,134	4,424	4,614.07
Jun-18	79,870,108	17,581	4,543	4,616.86

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

6-points	-5.7%
9-points	-1.7%
12-points	0.2%
15-points	1.2%

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

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
DETERMINATION OF AVERAGE ANNUAL CHANGE  
IN COLLISION CLAIM 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)
ALL DEDUCTIBLE COLLISION				
Sep-12	\$649,471,126	223,960	\$2,900	\$3,137.79
Dec-12	647,984,143	222,450	2,913	3,158.23
Mar-13	668,885,340	222,957	3,000	3,178.79
Jun-13	674,827,353	222,583	3,032	3,199.49
Sep-13	688,543,387	225,160	3,058	3,220.33
Dec-13	694,883,107	225,752	3,078	3,241.30
Mar-14	714,957,901	232,012	3,082	3,262.41
Jun-14	728,644,484	236,589	3,080	3,283.65
Sep-14	737,258,218	237,672	3,102	3,305.04
Dec-14	757,824,250	242,924	3,120	3,326.56
Mar-15	763,663,752	242,511	3,149	3,348.22
Jun-15	781,038,329	244,557	3,194	3,370.03
Sep-15	800,380,459	250,648	3,193	3,391.97
Dec-15	831,703,079	256,585	3,241	3,414.06
Mar-16	863,798,855	261,321	3,306	3,436.30
Jun-16	890,223,044	268,759	3,312	3,458.67
Sep-16	926,349,342	272,517	3,399	3,481.20
Dec-16	950,425,407	273,747	3,472	3,503.87
Mar-17	954,621,711	274,986	3,472	3,526.69
Jun-17	965,146,545	279,058	3,459	3,549.65
Sep-17	952,627,711	278,097	3,426	3,572.77
Dec-17	951,874,707	279,225	3,409	3,596.04
Mar-18	969,635,926	282,873	3,428	3,619.45
Jun-18	974,543,342	280,876	3,470	3,643.02

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

6-points	-0.4%
9-points	1.1%
12-points	2.6%
15-points	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 FREQUENCY

ALL CARRIERS

(1) <u>YEAR ENDED</u>	(2) <u>EARNED EXPOSURES</u>	(3) <u>PAID CLAIMS</u>	(4) PAID CLAIM FREQUENCY(A) <u>(2)/(3)</u>
\$50 DEDUCTIBLE COLLISION			
Sep-12	30,001	2,822	9.4064
Dec-12	30,693	2,930	9.5462
Mar-13	31,370	2,869	9.1457
Jun-13	32,100	2,981	9.2866
Sep-13	32,850	3,130	9.5282
Dec-13	33,575	3,179	9.4684
Mar-14	34,276	3,438	10.0303
Jun-14	34,940	3,554	10.1717
Sep-14	35,636	3,587	10.0657
Dec-14	36,367	3,662	10.0696
Mar-15	37,014	3,650	9.8611
Jun-15	37,464	3,577	9.5478
Sep-15	37,814	3,603	9.5282
Dec-15	38,075	3,635	9.5469
Mar-16	38,390	3,715	9.6770
Jun-16	38,916	3,799	9.7621
Sep-16	39,417	3,970	10.0718
Dec-16	40,002	4,068	10.1695
Mar-17	40,633	4,080	10.0411
Jun-17	41,170	4,171	10.1312
Sep-17	41,652	4,174	10.0211
Dec-17	41,976	4,242	10.1058
Mar-18	42,111	4,314	10.2444
Jun-18	42,193	4,279	10.1415

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

6-points	1.1%
9-points	1.3%
12-points	2.5%
15-points	1.5%
24-points	1.3%

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.



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

ALL CARRIERS

(1) <u>YEAR ENDED</u>	(2) <u>EARNED EXPOSURES</u>	(3) <u>PAID CLAIMS</u>	(4) PAID CLAIM FREQUENCY(A) <u>(2)/(3)</u>
\$100 DEDUCTIBLE COLLISION			
Sep-12	286,448	15,409	5.3793
Dec-12	284,021	15,002	5.2820
Mar-13	281,551	14,706	5.2232
Jun-13	279,153	14,525	5.2032
Sep-13	276,921	14,508	5.2390
Dec-13	274,708	14,368	5.2303
Mar-14	272,410	14,619	5.3665
Jun-14	270,097	14,714	5.4477
Sep-14	267,723	14,473	5.4060
Dec-14	265,427	14,531	5.4746
Mar-15	263,213	14,127	5.3671
Jun-15	260,687	14,065	5.3954
Sep-15	258,011	14,050	5.4455
Dec-15	254,618	14,078	5.5291
Mar-16	251,001	14,191	5.6538
Jun-16	247,751	14,061	5.6755
Sep-16	244,043	13,974	5.7260
Dec-16	241,285	13,786	5.7136
Mar-17	239,134	13,656	5.7106
Jun-17	237,097	13,622	5.7453
Sep-17	235,624	13,499	5.7290
Dec-17	234,134	13,272	5.6685
Mar-18	232,115	13,090	5.6394
Jun-18	229,664	12,953	5.6400

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

6-points	-1.5%
9-points	-0.6%
12-points	0.9%
15-points	1.6%
24-points	1.7%

(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)	(2)	(3)	(4)
<u>YEAR ENDED</u>	<u>EARNED EXPOSURES</u>	<u>PAID CLAIMS</u>	PAID CLAIM FREQUENCY(A) <u>(2)/(3)</u>
\$200 DEDUCTIBLE COLLISION			
Sep-12	45,572	2,290	5.0250
Dec-12	45,148	2,301	5.0966
Mar-13	44,726	2,265	5.0642
Jun-13	44,319	2,275	5.1332
Sep-13	43,943	2,253	5.1271
Dec-13	43,575	2,245	5.1520
Mar-14	43,198	2,260	5.2317
Jun-14	42,833	2,206	5.1502
Sep-14	42,438	2,229	5.2524
Dec-14	42,044	2,169	5.1589
Mar-15	41,564	2,152	5.1776
Jun-15	40,943	2,148	5.2463
Sep-15	40,276	2,086	5.1793
Dec-15	39,628	2,080	5.2488
Mar-16	39,068	2,066	5.2882
Jun-16	38,663	2,054	5.3126
Sep-16	38,390	2,084	5.4285
Dec-16	38,189	2,119	5.5487
Mar-17	38,056	2,092	5.4972
Jun-17	37,947	2,101	5.5367
Sep-17	37,769	2,084	5.5178
Dec-17	37,527	2,097	5.5880
Mar-18	37,226	2,084	5.5982
Jun-18	36,891	2,091	5.6680

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

6-points	2.3%
9-points	2.5%
12-points	3.1%
15-points	2.9%
24-points	2.0%

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

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

ALL CARRIERS

(1) <u>YEAR ENDED</u>	(2) <u>EARNED EXPOSURES</u>	(3) <u>PAID CLAIMS</u>	(4) PAID CLAIM FREQUENCY(A) <u>(2)/(3)</u>
\$250 DEDUCTIBLE COLLISION			
Sep-12	1,665,495	85,283	5.1206
Dec-12	1,659,375	83,784	5.0491
Mar-13	1,652,038	82,959	5.0216
Jun-13	1,643,256	81,735	4.9740
Sep-13	1,634,513	81,664	4.9962
Dec-13	1,624,770	80,332	4.9442
Mar-14	1,615,221	81,207	5.0276
Jun-14	1,606,151	81,631	5.0824
Sep-14	1,597,197	81,028	5.0731
Dec-14	1,590,415	81,730	5.1389
Mar-15	1,583,369	80,321	5.0728
Jun-15	1,575,459	80,298	5.0968
Sep-15	1,573,794	81,461	5.1761
Dec-15	1,575,862	82,712	5.2487
Mar-16	1,581,190	84,121	5.3201
Jun-16	1,590,990	85,216	5.3562
Sep-16	1,591,620	85,442	5.3682
Dec-16	1,584,272	83,815	5.2904
Mar-17	1,567,027	81,912	5.2272
Jun-17	1,545,318	80,960	5.2391
Sep-17	1,525,069	78,320	5.1355
Dec-17	1,507,767	77,531	5.1421
Mar-18	1,494,330	77,352	5.1764
Jun-18	1,480,665	75,935	5.1284

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

6-points	-1.5%
9-points	-2.4%
12-points	-1.1%
15-points	0.1%
24-points	0.8%

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

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

ALL CARRIERS

(1) <u>YEAR ENDED</u>	(2) <u>EARNED EXPOSURES</u>	(3) <u>PAID CLAIMS</u>	(4) PAID CLAIM FREQUENCY(A) <u>(2)/(3)</u>
\$500 DEDUCTIBLE COLLISION			
Sep-12	2,375,652	110,617	4.6563
Dec-12	2,403,329	110,897	4.6143
Mar-13	2,431,305	112,408	4.6234
Jun-13	2,458,812	113,074	4.5987
Sep-13	2,488,753	115,329	4.6340
Dec-13	2,517,663	117,161	4.6536
Mar-14	2,548,598	121,642	4.7729
Jun-14	2,580,775	125,379	4.8582
Sep-14	2,612,799	126,843	4.8547
Dec-14	2,650,017	130,710	4.9324
Mar-15	2,687,261	131,882	4.9077
Jun-15	2,715,137	133,760	4.9265
Sep-15	2,744,435	138,369	5.0418
Dec-15	2,775,209	142,596	5.1382
Mar-16	2,801,210	145,241	5.1849
Jun-16	2,838,339	151,150	5.3253
Sep-16	2,873,589	154,048	5.3608
Dec-16	2,908,634	156,384	5.3765
Mar-17	2,950,034	159,061	5.3918
Jun-17	3,003,582	163,117	5.4307
Sep-17	3,057,774	164,403	5.3766
Dec-17	3,109,389	165,808	5.3325
Mar-18	3,154,297	168,899	5.3546
Jun-18	3,185,075	168,037	5.2758

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

6-points	-1.8%
9-points	-0.4%
12-points	1.6%
15-points	2.8%
24-points	3.3%

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

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

ALL CARRIERS

(1) YEAR ENDED	(2) EARNED EXPOSURES	(3) PAID CLAIMS	(4) PAID CLAIM FREQUENCY(A) <u>(2)/(3)</u>
\$1,000 DEDUCTIBLE COLLISION			
Sep-12	248,274	7,539	3.0366
Dec-12	252,642	7,536	2.9829
Mar-13	256,983	7,750	3.0158
Jun-13	261,205	7,993	3.0600
Sep-13	265,676	8,276	3.1151
Dec-13	270,519	8,467	3.1299
Mar-14	276,101	8,846	3.2039
Jun-14	282,134	9,105	3.2272
Sep-14	288,409	9,512	3.2981
Dec-14	295,277	10,122	3.4280
Mar-15	302,359	10,379	3.4327
Jun-15	308,960	10,709	3.4661
Sep-15	315,797	11,079	3.5083
Dec-15	322,595	11,484	3.5599
Mar-16	329,277	11,987	3.6404
Jun-16	337,207	12,479	3.7007
Sep-16	345,164	12,999	3.7660
Dec-16	353,800	13,575	3.8369
Mar-17	363,346	14,185	3.9040
Jun-17	374,329	15,087	4.0304
Sep-17	386,538	15,617	4.0402
Dec-17	399,656	16,275	4.0723
Mar-18	412,933	17,134	4.1493
Jun-18	425,723	17,581	4.1297

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

6-points	4.4%
9-points	6.1%
12-points	6.7%
15-points	6.4%
24-points	6.4%

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

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

ALL CARRIERS

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

ALL DEDUCTIBLE COLLISION

Sep-12	4,651,442	223,960	4.8149
Dec-12	4,675,208	222,450	4.7581
Mar-13	4,697,973	222,957	4.7458
Jun-13	4,718,845	222,583	4.7169
Sep-13	4,742,656	225,160	4.7476
Dec-13	4,764,810	225,752	4.7379
Mar-14	4,789,804	232,012	4.8439
Jun-14	4,816,930	236,589	4.9116
Sep-14	4,844,202	237,672	4.9063
Dec-14	4,879,547	242,924	4.9784
Mar-15	4,914,780	242,511	4.9343
Jun-15	4,938,650	244,557	4.9519
Sep-15	4,970,127	250,648	5.0431
Dec-15	5,005,987	256,585	5.1256
Mar-16	5,040,136	261,321	5.1848
Jun-16	5,091,866	268,759	5.2782
Sep-16	5,132,223	272,517	5.3099
Dec-16	5,166,182	273,747	5.2988
Mar-17	5,198,230	274,986	5.2900
Jun-17	5,239,443	279,058	5.3261
Sep-17	5,284,426	278,097	5.2626
Dec-17	5,330,449	279,225	5.2383
Mar-18	5,373,012	282,873	5.2647
Jun-18	5,400,211	280,876	5.2012

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

6-points	-1.4%
9-points	-0.7%
12-points	0.9%
15-points	1.9%
24-points	2.3%

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

NORTH CAROLINA  
TREND SUMMARY  
DATA ENDED JUNE 2018

ALL CARRIERS

\$50 DEDUCTIBLE COLLISION

STRAIGHT LINE			
COST	END POINT	MID POINT	EXPONENTIAL
15 points	2.7%	2.8%	2.8%
12 points	3.0%	3.2%	3.2%
9 points	5.3%	5.6%	5.7%
6 points	6.2%	6.4%	6.7%

STRAIGHT LINE			
FREQ	END POINT	MID POINT	EXPONENTIAL
24 points	1.3%	1.3%	1.3%
15 points	1.5%	1.5%	1.5%
12 points	2.4%	2.4%	2.5%
9 points	1.2%	1.3%	1.3%
6 points	1.0%	1.0%	1.1%

\$100 DEDUCTIBLE COLLISION

STRAIGHT LINE			
COST	END POINT	MID POINT	EXPONENTIAL
15 points	2.7%	2.8%	2.9%
12 points	1.6%	1.7%	1.7%
9 points	-0.4%	-0.4%	-0.3%
6 points	-0.3%	-0.3%	-0.3%

STRAIGHT LINE			
FREQ	END POINT	MID POINT	EXPONENTIAL
24 points	1.6%	1.7%	1.7%
15 points	1.5%	1.6%	1.6%
12 points	0.9%	0.9%	0.9%
9 points	-0.6%	-0.6%	-0.6%
6 points	-1.5%	-1.5%	-1.5%

\$200 DEDUCTIBLE COLLISION

STRAIGHT LINE			
COST	END POINT	MID POINT	EXPONENTIAL
15 points	2.3%	2.4%	2.4%
12 points	2.1%	2.2%	2.2%
9 points	0.7%	0.7%	0.8%
6 points	-1.1%	-1.1%	-1.1%

STRAIGHT LINE			
FREQ	END POINT	MID POINT	EXPONENTIAL
24 points	1.9%	2.0%	2.0%
15 points	2.7%	2.8%	2.9%
12 points	2.9%	3.1%	3.1%
9 points	2.4%	2.5%	2.5%
6 points	2.2%	2.3%	2.3%

NORTH CAROLINA  
TREND SUMMARY  
DATA ENDED JUNE 2018

ALL CARRIERS

\$250 DEDUCTIBLE COLLISION

	STRAIGHT LINE			
COST	END POINT		MID POINT	EXPONENTIAL
15 points	3.3%		3.5%	3.6%
12 points	2.6%		2.7%	2.8%
9 points	0.8%		0.8%	0.8%
6 points	-0.7%		-0.7%	-0.7%

	STRAIGHT LINE			
FREQ	END POINT		MID POINT	EXPONENTIAL
24 points	0.8%		0.8%	0.8%
15 points	0.1%		0.1%	0.1%
12 points	-1.1%		-1.1%	-1.1%
9 points	-2.4%		-2.4%	-2.4%
6 points	-1.5%		-1.5%	-1.5%

\$500 DEDUCTIBLE COLLISION

	STRAIGHT LINE			
COST	END POINT		MID POINT	EXPONENTIAL
15 points	2.2%		2.2%	2.3%
12 points	1.7%		1.8%	1.8%
9 points	0.4%		0.4%	0.4%
6 points	-0.8%		-0.8%	-0.8%

	STRAIGHT LINE			
FREQ	END POINT		MID POINT	EXPONENTIAL
24 points	3.0%		3.3%	3.3%
15 points	2.6%		2.7%	2.8%
12 points	1.6%		1.6%	1.6%
9 points	-0.4%		-0.4%	-0.4%
6 points	-1.8%		-1.8%	-1.8%

\$1,000 DEDUCTIBLE COLLISION

	STRAIGHT LINE			
COST	END POINT		MID POINT	EXPONENTIAL
15 points	1.2%		1.2%	1.2%
12 points	0.2%		0.2%	0.2%
9 points	-1.8%		-1.7%	-1.7%
6 points	-6.1%		-5.9%	-5.7%

	STRAIGHT LINE			
FREQ	END POINT		MID POINT	EXPONENTIAL
24 points	5.3%		6.2%	6.4%
15 points	5.6%		6.3%	6.4%
12 points	5.9%		6.4%	6.7%
9 points	5.5%		5.9%	6.1%
6 points	4.2%		4.3%	4.4%



NORTH CAROLINA  
CORRELATION COEFFICIENTS  
DATA ENDED JUNE 2018

ALL CARRIERS

\$50 DEDUCTIBLE COLLISION

COST	STRAIGHT LINE		EXPONENTIAL
15 points		0.84	0.84
12 points		0.81	0.81
9 points		0.97	0.97
6 points		0.97	0.97

FREQ	STRAIGHT LINE		EXPONENTIAL
24 points		0.70	0.70
15 points		0.66	0.66
12 points		0.86	0.86
9 points		0.63	0.63
6 points		0.62	0.62

\$100 DEDUCTIBLE COLLISION

COST	STRAIGHT LINE		EXPONENTIAL
15 points		0.82	0.83
12 points		0.61	0.62
9 points		-0.19	-0.19
6 points		-0.17	-0.17

FREQ	STRAIGHT LINE		EXPONENTIAL
24 points		0.89	0.89
15 points		0.75	0.75
12 points		0.51	0.51
9 points		-0.55	-0.55
6 points		-0.85	-0.85

\$200 DEDUCTIBLE COLLISION

COST	STRAIGHT LINE		EXPONENTIAL
15 points		0.80	0.80
12 points		0.69	0.69
9 points		0.25	0.25
6 points		-0.38	-0.38

FREQ	STRAIGHT LINE		EXPONENTIAL
24 points		0.95	0.95
15 points		0.97	0.97
12 points		0.96	0.95
9 points		0.90	0.89
6 points		0.94	0.94

NORTH CAROLINA  
CORRELATION COEFFICIENTS  
DATA ENDED JUNE 2018

ALL CARRIERS

\$250 DEDUCTIBLE COLLISION

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.90	0.90
12 points	0.80	0.80
9 points	0.41	0.41
6 points	-0.59	-0.59

FREQ	STRAIGHT LINE	EXPONENTIAL
24 points	0.63	0.63
15 points	0.06	0.06
12 points	-0.59	-0.59
9 points	-0.92	-0.92
6 points	-0.75	-0.75

\$500 DEDUCTIBLE COLLISION

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.86	0.86
12 points	0.71	0.72
9 points	0.22	0.22
6 points	-0.37	-0.37

FREQ	STRAIGHT LINE	EXPONENTIAL
24 points	0.95	0.95
15 points	0.83	0.83
12 points	0.65	0.65
9 points	-0.33	-0.33
6 points	-0.86	-0.86

\$1,000 DEDUCTIBLE COLLISION

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.44	0.45
12 points	0.08	0.08
9 points	-0.39	-0.40
6 points	-0.87	-0.86

FREQ	STRAIGHT LINE	EXPONENTIAL
24 points	0.99	0.99
15 points	0.99	0.99
12 points	0.99	0.99
9 points	0.97	0.97
6 points	0.93	0.92

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>
12/31/2006	47,836,857	6,322	7,566.73
12/31/2007	49,254,345	6,152	8,006.23
12/31/2008	43,869,258	5,691	7,708.53
12/31/2009	45,292,472	6,120	7,400.73
12/31/2010	42,265,450	5,688	7,430.63
12/31/2011	40,275,644	5,322	7,567.76
12/31/2012	41,691,758	5,501	7,578.94
12/31/2013	40,083,803	5,127	7,818.18
12/31/2014	39,061,362	5,047	7,739.52
12/31/2015	45,082,118	5,559	8,109.75
12/31/2016	51,567,508	6,180	8,344.26
12/31/2017	50,233,337	5,901	8,512.68

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

4 points	3.2%
6 points	2.4%
9 points	1.8%
12 points	0.8%

(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>
12/31/2006	11,956,645	8,591	1,391.76
12/31/2007	11,181,655	8,294	1,348.16
12/31/2008	10,419,619	7,581	1,374.44
12/31/2009	9,079,850	7,310	1,242.11
12/31/2010	8,608,289	7,005	1,228.88
12/31/2011	8,907,834	6,838	1,302.70
12/31/2012	8,936,756	7,246	1,233.34
12/31/2013	9,924,306	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	14,405,355	9,291	1,550.46
12/31/2017	14,413,295	9,447	1,525.70

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

4 points	0.9%
6 points	4.1%
9 points	3.5%
12 points	1.6%

(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  
UNINSURED MOTORISTS BODILY INJURY  
CLAIM FREQUENCY TREND

<u>(1)</u> Accident Year Ended	<u>(2)</u> Exposures(A)	<u>(3)</u> Incurred Claims(A)	<u>(4)</u> UM Claim Freq <u>(3) / (2)*100</u>
12/31/2006	5,992,062	6,322	0.1055
12/31/2007	6,108,993	6,152	0.1007
12/31/2008	6,013,381	5,691	0.0946
12/31/2009	6,321,674	6,120	0.0968
12/31/2010	6,258,119	5,688	0.0909
12/31/2011	6,253,049	5,322	0.0851
12/31/2012	6,396,922	5,501	0.0860
12/31/2013	6,238,914	5,127	0.0822
12/31/2014	6,046,751	5,047	0.0835
12/31/2015	6,100,909	5,559	0.0911
12/31/2016	6,196,805	6,180	0.0997
12/31/2017	6,234,456	5,901	0.0947

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

4 points	4.8%
6 points	3.3%
9 points	0.5%
12 points	-0.9%

(A) Voluntary and ceded business combined.

NORTH CAROLINA

PRIVATE PASSENGER LIABILITY INSURANCE  
UNINSURED MOTORISTS PROPERTY DAMAGE  
CLAIM FREQUENCY TREND

<u>(1)</u> Accident Year Ended	<u>(2)</u> Exposures(A)	<u>(3)</u> Incurred Claims(A)	<u>(4)</u> UM Claim Freq <u>(3) / (2)*100</u>
12/31/2006	5,992,062	8,591	0.1434
12/31/2007	6,108,993	8,294	0.1358
12/31/2008	6,013,381	7,581	0.1261
12/31/2009	6,321,674	7,310	0.1156
12/31/2010	6,258,119	7,005	0.1119
12/31/2011	6,253,049	6,838	0.1094
12/31/2012	6,396,922	7,246	0.1133
12/31/2013	6,238,914	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	6,196,805	9,291	0.1499
12/31/2017	6,234,456	9,447	0.1515

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

4 points	10.8%
6 points	7.2%
9 points	3.9%
12 points	0.5%

(A) Voluntary and ceded business combined.

NORTH CAROLINA

PRIVATE PASSENGER LIABILITY INSURANCE  
 UNDERINSURED MOTORISTS  
 CLAIM COST TREND

(1) Accident <u>Year Ended</u>	(2) Total Limit <u>Losses (A)</u>	(3) Incurred <u>Claims</u>	(4) UIM Claim Cost <u>(2) / (3)</u>
12/31/2006	77,354,916	1,528	50,624.95
12/31/2007	84,263,823	1,584	53,196.86
12/31/2008	72,663,277	1,478	49,163.25
12/31/2009	81,994,812	1,681	48,777.40
12/31/2010	78,995,166	1,598	49,433.77
12/31/2011	82,032,981	1,625	50,481.83
12/31/2012	73,963,910	1,536	48,153.59
12/31/2013	84,097,450	1,645	51,123.07
12/31/2014	73,425,324	1,560	47,067.52
12/31/2015	83,345,016	1,680	49,610.13
12/31/2016	86,773,595	1,901	45,646.29
12/31/2017	79,704,645	1,901	41,927.75

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

4 points	-4.2%
6 points	-2.8%
9 points	-1.5%
12 points	-1.2%

(A) Includes all loss adjustment expense and loss development for 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>
12/31/2006	1,528	4,124,137	0.0371
12/31/2007	1,584	4,478,381	0.0354
12/31/2008	1,478	4,396,521	0.0336
12/31/2009	1,681	4,614,618	0.0364
12/31/2010	1,598	4,644,504	0.0344
12/31/2011	1,625	4,779,500	0.0340
12/31/2012	1,536	4,926,951	0.0312
12/31/2013	1,645	4,839,404	0.0340
12/31/2014	1,560	4,618,201	0.0338
12/31/2015	1,680	4,526,521	0.0371
12/31/2016	1,901	4,597,672	0.0413
12/31/2017	1,901	4,625,606	0.0411

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

4 points	7.2%
6 points	6.0%
9 points	2.2%
12 points	1.0%

(A) Voluntary and ceded business combined.



NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
DETERMINATION OF TREND FOR EXPENSES

	ALL ITEMS <u>CPI INDEX</u>	ALL ITEMS - LESS ENERGY <u>CPI INDEX</u>	COMPENSATION <u>COST INDEX</u>
Oct-14	237.4	239.6	
Nov-14	236.2	239.5	122.6
Dec-14	234.8	239.2	
Jan-15	233.7	239.7	
Feb-15	234.7	240.4	123.7
Mar-15	236.1	241.1	
Apr-15	236.6	241.8	
May-15	237.8	242.0	124.7
Jun-15	238.6	242.3	
Jul-15	238.7	242.4	
Aug-15	238.3	242.7	125.0
Sep-15	237.9	243.5	
Oct-15	237.8	244.1	
Nov-15	237.3	244.0	126.1
Dec-15	236.5	243.7	
Jan-16	236.9	244.5	
Feb-16	237.1	245.5	126.9
Mar-16	238.1	245.9	
Apr-16	239.3	246.5	
May-16	240.2	246.9	128.2
Jun-16	241.0	247.1	
Jul-16	240.6	247.0	
Aug-16	240.8	247.5	129.5
Sep-16	241.4	247.9	
Oct-16	241.7	248.4	
Nov-16	241.4	248.3	129.5
Dec-16	241.4	248.2	
Jan-17	242.8	249.1	
Feb-17	243.6	250.1	130.8
Mar-17	243.8	250.3	
Apr-17	244.5	250.7	
May-17	244.7	250.9	132.8
Jun-17	245.0	251.0	
Jul-17	244.8	251.0	
Aug-17	245.5	251.5	132.5
Sep-17	246.8	252.0	
Oct-17	246.7	252.6	
Nov-17	246.7	252.4	132.6
Dec-17	246.5	252.5	
Jan-18	247.9	253.6	
Feb-18	249.0	254.6	134.1
Mar-18	249.6	255.3	
Apr-18	250.5	255.8	
May-18	251.6	256.1	136.3
Jun-18	252.0	256.3	
Jul-18	252.0	256.5	
Aug-18	252.1	256.7	135.9
Sep-18	252.4	257.1	

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
DETERMINATION OF TREND FOR EXPENSES

	<u>All Items (A)</u>	<u>All Items - Less Energy (B)</u>	<u>CCI (C)</u>	<u>Combined (D)</u>
(1) Annual Change in indices based on exponential curve of best fit for the latest 48 points (or 16 quarters)	1.85%	1.86%	2.85%	2.35%
(2) Annual Change in indices based on exponential curve of best fit for the latest 36 points (or 12 quarters)	2.28%	1.84%	2.81%	2.44%
(3) Annual Change in indices based on exponential curve of best fit for the latest 24 points (or 8 quarters)	2.49%	1.94%	2.77%	2.49%
(4) Annual Change in indices based on exponential curve of best fit for the latest 12 points (or 4 quarters)	3.06%	2.24%	3.67%	3.16%
(5) Average Annual Index (E)				
Year Ended 3/31/2016	237.63	243.53	125.68	
Year Ended 9/30/2016	238.92	245.88	127.68	
Year Ended 3/31/2017	241.50	248.11	129.50	
Year Ended 9/30/2017	243.83	250.13	131.40	
Year Ended 3/31/2018	246.48	252.34	133.00	
Year Ended 9/30/2018	249.75	254.96	134.73	
(6) Current Cost Factor (Index Value Divided by Average Annual Index)				
Year Ended 3/31/2016	1.06	1.06	1.08	1.07
Year Ended 9/30/2016	1.06	1.05	1.06	1.06
Year Ended 3/31/2017	1.05	1.04	1.05	1.05
Year Ended 9/30/2017	1.04	1.03	1.03	1.03
Year Ended 3/31/2018	1.02	1.02	1.02	1.02
Year Ended 9/30/2018	1.01	1.01	1.01	1.01

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

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

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

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

(E) Average year ended index for period shown.

NORTH CAROLINA

EXTERNAL EXPENSE TREND SUMMARY  
 AVERAGE ANNUAL RATES OF CHANGE  
 DATA ENDED SEPTEMBER 2018

ALL ITEMS CONSUMER PRICE INDEX

	STRAIGHT LINE		<u>EXPONENTIAL</u>
	<u>END POINT</u>	<u>MID POINT</u>	
48 points	1.78%	1.84%	1.85%
36 points	2.18%	2.25%	2.28%
24 points	2.40%	2.46%	2.49%
12 points	2.97%	3.01%	3.06%

ALL ITEMS - LESS ENERGY CONSUMER PRICE INDEX

	STRAIGHT LINE		<u>EXPONENTIAL</u>
	<u>END POINT</u>	<u>MID POINT</u>	
48 points	1.78%	1.84%	1.86%
36 points	1.77%	1.83%	1.84%
24 points	1.88%	1.92%	1.94%
12 points	2.19%	2.22%	2.24%

COMPENSATION COST INDEX

	STRAIGHT LINE		<u>EXPONENTIAL</u>
	<u>END POINT</u>	<u>MID POINT</u>	
16 points	2.66%	2.80%	2.85%
12 points	2.67%	2.77%	2.81%
8 points	2.67%	2.73%	2.77%
4 points	3.54%	3.59%	3.67%

NORTH CAROLINA

EXTERNAL EXPENSE TREND SUMMARY  
CORRELATION COEFFICIENTS  
DATA ENDED SEPTEMBER 2018

ALL ITEMS CONSUMER PRICE INDEX

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

ALL ITEMS - LESS ENERGY CONSUMER PRICE INDEX

	STRAIGHT LINE	EXPONENTIAL
48 points	1.00	1.00
36 points	0.99	0.99
24 points	0.99	0.99
12 points	0.97	0.96

COMPENSATION COST INDEX

	STRAIGHT LINE	EXPONENTIAL
16 points	0.99	0.99
12 points	0.98	0.98
8 points	0.95	0.95
4 points	0.91	0.91

## Countrywide External Expense Trend

	Consumer Price Index(a)	Compensation Cost Index(b)		Consumer Price Index(a)	Compensation Cost Index(b)
1/13	230.3		1/16	236.9	
2/13	232.2	117.3	2/16	237.1	126.9
3/13	232.8		3/16	238.1	
4/13	232.5		4/16	239.3	
5/13	232.9	119.2	5/16	240.2	128.2
6/13	233.5		6/16	241.0	
7/13	233.6		7/16	240.6	
8/13	233.9	120.5	8/16	240.8	129.5
9/13	234.1		9/16	241.4	
10/13	233.5		10/16	241.7	
11/13	233.1	120.9	11/16	241.4	129.5
12/13	233.0		12/16	241.4	
1/14	233.9		1/17	242.8	
2/14	234.8	121.5	2/17	243.6	130.8
3/14	236.3		3/17	243.8	
4/14	237.1		4/17	244.5	
5/14	237.9	122.6	5/17	244.7	132.8
6/14	238.3		6/17	245.0	
7/14	238.3		7/17	244.8	
8/14	237.9	122.2	8/17	245.5	132.5
9/14	238.0		9/17	246.8	
10/14	237.4		10/17	246.7	
11/14	236.2	122.6	11/17	246.7	132.6
12/14	234.8		12/17	246.5	
1/15	233.7		1/18	247.9	
2/15	234.7	123.7	2/18	249.0	134.1
3/15	236.1		3/18	249.6	
4/15	236.6		4/18	250.5	
5/15	237.8	124.7	5/18	251.6	136.3
6/15	238.6		6/18	252.0	
7/15	238.7		7/18	252.0	
8/15	238.3	125.0	8/18	252.1	135.9
9/15	237.9		9/18	252.4	
10/15	237.8				
11/15	237.3	126.1			
12/15	236.5				

(a) Consumer Price Index for all items, all urban consumers.  
Source: Bureau of Labor Statistics.

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

The data collected under the North Carolina Rate Bureau Special Call for Expense Experience for the latest five years is shown on pages H-566-569.

See the attached Exhibit (4)(d), Section D of RB-1 and the pre-filed testimony of J. Smollik and P. Anderson.

CPI GASOLINE INDEX  
ANNUAL PERCENT CHANGE

<u>Quarter</u>	<u>(1)</u> <u>Index</u>	<u>(2)</u> <u>Annual</u> <u>Percentage</u> <u>Change</u>
2008:3	3.275	35.1%
2008:4	1.989	-21.0%
2009:1	1.628	-38.5%
2009:2	1.987	-37.7%
2009:3	2.212	-32.4%
2009:4	2.235	12.4%
2010:1	2.328	43.0%
2010:2	2.415	21.6%
2010:3	2.337	5.6%
2010:4	2.464	10.2%
2011:1	2.795	20.1%
2011:2	3.266	35.2%
2011:3	3.110	33.1%
2011:4	2.897	17.6%
2012:1	3.085	10.4%
2012:2	3.210	-1.7%
2012:3	3.141	1.0%
2012:4	3.022	4.3%
2013:1	3.071	-0.5%
2013:2	3.101	-3.4%
2013:3	3.085	-1.8%
2013:4	2.846	-5.8%
2014:1	2.936	-4.4%
2014:2	3.170	2.2%
2014:3	3.028	-1.9%
2014:4	2.501	-12.1%
2015:1	1.985	-32.4%
2015:2	2.326	-26.6%
2015:3	2.272	-25.0%
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%



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-15	2.115	2.345	2.583
Feb-15	2.150	2.367	2.602
Mar-15	2.328	2.538	2.783
Apr-15	2.359	2.583	2.821
May-15	2.539	2.756	2.995
Jun-15	2.647	2.855	3.096
Jul-15	2.593	2.815	3.055
Aug-15	2.385	2.630	2.883
Sep-15	2.151	2.402	2.674
Oct-15	2.119	2.368	2.643
Nov-15	2.068	2.320	2.597
Dec-15	1.968	2.235	2.511
Jan-16	1.871	2.145	2.421
Feb-16	1.710	1.990	2.266
Mar-16	1.887	2.152	2.428
Apr-16	2.017	2.280	2.554
May-16	2.178	2.448	2.726
Jun-16	2.235	2.501	2.791
Jul-16	2.095	2.374	2.673
Aug-16	2.050	2.342	2.633
Sep-16	2.150	2.431	2.732
Oct-16	2.199	2.484	2.774
Nov-16	2.116	2.414	2.707
Dec-16	2.201	2.491	2.791
Jan-17	2.277	2.567	2.868
Feb-17	2.207	2.504	2.803
Mar-17	2.205	2.503	2.804
Apr-17	2.308	2.606	2.904
May-17	2.246	2.550	2.850
Jun-17	2.182	2.495	2.790
Jul-17	2.128	2.445	2.733
Aug-17	2.221	2.536	2.829
Sep-17	2.642	2.937	3.238
Oct-17	2.411	2.730	3.027
Nov-17	2.405	2.729	3.015
Dec-17	2.338	2.664	2.950
Jan-18	2.426	2.753	3.041
Feb-18	2.475	2.799	3.089
Mar-18	2.458	2.785	3.077
Apr-18	2.623	2.938	3.228
May-18	2.746	3.043	3.337
Jun-18	2.709	3.009	3.302
Jul-18	2.676	2.976	3.273
Aug-18	2.686	2.986	3.277
Sep-18	2.678	2.980	3.277
Oct-18	2.711	3.023	3.316

\* 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 <u>one year prior</u>	Year Ending Average Daily Gasoline Sales for <u>North Carolina</u>	% change from one <u>year prior</u>
Jan	2011	10,215.5	2.3%	11,371.5	1.7%
Feb	2011	11,069.1	3.3%	11,400.7	2.4%
Mar	2011	10,883.8	-2.2%	11,380.6	2.1%
Apr	2011	11,142.4	-3.6%	11,345.7	1.9%
May	2011	11,266.1	-3.9%	11,307.9	1.3%
Jun	2011	11,411.1	-2.6%	11,282.1	1.1%
Jul	2011	11,021.5	-7.1%	11,212.3	0.3%
Aug	2011	11,427.5	-3.3%	11,180.1	-0.2%
Sep	2011	11,195.7	-3.6%	11,145.1	-0.8%
Oct	2011	11,197.0	-2.0%	11,126.5	-1.3%
Nov	2011	11,207.4	-1.4%	11,112.9	-1.8%
Dec	2011	11,180.8	-1.2%	11,101.5	-2.2%
Jan	2012	9,913.7	-3.0%	11,076.3	-2.6%
Feb	2012	10,767.2	-2.7%	11,051.2	-3.1%
Mar	2012	10,829.7	-0.5%	11,046.7	-2.9%
Apr	2012	10,960.1	-1.6%	11,031.5	-2.8%
May	2012	11,251.0	-0.1%	11,030.2	-2.5%
Jun	2012	11,288.2	-1.1%	11,020.0	-2.3%
Jul	2012	10,857.4	-1.5%	11,006.3	-1.8%
Aug	2012	11,305.5	-1.1%	10,996.1	-1.6%
Sep	2012	10,946.4	-2.2%	10,975.4	-1.5%
Oct	2012	11,474.5	2.5%	10,998.5	-1.2%
Nov	2012	11,148.8	-0.5%	10,993.6	-1.1%
Dec	2012	10,632.8	-4.9%	10,947.9	-1.4%
Jan	2013	10,420.4	5.1%	10,990.2	-0.8%
Feb	2013	10,813.1	0.4%	10,994.0	-0.5%
Mar	2013	11,100.5	2.5%	11,016.6	-0.3%
Apr	2013	11,018.6	0.5%	11,021.4	-0.1%
May	2013	11,359.6	1.0%	11,030.5	0.0%
Jun	2013	10,953.6	-3.0%	11,002.6	-0.2%
Jul	2013	10,912.9	0.5%	11,007.2	0.0%
Aug	2013	11,301.4	0.0%	11,006.9	0.1%
Sep	2013	11,089.4	1.3%	11,018.8	0.4%
Oct	2013	11,147.5	-2.8%	10,991.6	-0.1%
Nov	2013	11,215.2	0.6%	10,997.1	0.0%
Dec	2013	10,821.9	1.8%	11,012.8	0.6%
Jan	2014	10,186.9	-2.2%	10,993.4	0.0%
Feb	2014	10,375.8	-4.0%	10,956.9	-0.3%
Mar	2014	11,011.4	-0.8%	10,949.5	-0.6%
Apr	2014	11,179.0	1.5%	10,962.9	-0.5%
May	2014	11,634.7	2.4%	10,985.8	-0.4%
Jun	2014	11,435.0	4.4%	11,025.9	0.2%
Jul	2014	11,551.4	5.9%	11,079.1	0.7%
Aug	2014	11,481.9	1.6%	11,094.2	0.8%
Sep	2014	11,154.1	0.6%	11,099.6	0.7%
Oct	2014	11,900.8	6.8%	11,162.3	1.6%
Nov	2014	11,288.8	0.7%	11,168.5	1.6%
Dec	2014	11,371.8	5.1%	11,214.3	1.8%

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	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%
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%

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
1/12	225.7	2,935.1	-1.3%	326.2	354.3	-2.1%
2/12	217.7	2,940.6	-0.9%	343.5	354.0	-2.0%
3/12	252.5	2,944.0	-0.8%	344.3	353.3	-2.2%
4/12	248.3	2,944.1	-0.6%	346.1	352.7	-2.0%
5/12	259.9	2,951.3	-0.1%	354.0	352.8	-1.6%
6/12	259.0	2,953.8	0.1%	362.3	352.7	-1.3%
7/12	259.4	2,954.1	0.4%	353.5	352.2	-1.1%
8/12	263.6	2,958.3	0.7%	360.9	351.5	-1.3%
9/12	238.0	2,955.6	0.7%	341.1	349.9	-1.6%
10/12	252.9	2,957.8	0.9%	351.4	349.6	-1.5%
11/12	239.8	2,960.4	1.1%	344.2	348.7	-1.8%
12/12	237.6	2,954.4	0.8%	339.4	347.2	-2.2%
1/13	226.7	2,955.4	0.7%	332.8	347.8	-1.8%
2/13	214.5	2,952.2	0.4%	341.5	347.6	-1.8%
3/13	248.6	2,948.3	0.1%	345.9	347.8	-1.6%
4/13	250.1	2,950.1	0.2%	351.7	348.2	-1.3%
5/13	261.8	2,952.0	0.0%	357.6	348.5	-1.2%
6/13	258.0	2,951.0	-0.1%	359.5	348.3	-1.3%
7/13	262.8	2,954.4	0.0%	356.0	348.5	-1.1%
8/13	266.7	2,957.5	0.0%	360.6	348.5	-0.9%
9/13	241.0	2,960.5	0.2%	344.8	348.8	-0.3%
10/13	257.6	2,965.2	0.3%	347.9	348.5	-0.3%
11/13	238.5	2,963.9	0.1%	345.4	348.6	0.0%
12/13	239.5	2,965.8	0.4%	339.8	348.6	0.4%
1/14	226.4	2,965.5	0.3%	322.5	347.8	0.0%
2/14	215.2	2,966.2	0.5%	335.0	347.2	-0.1%
3/14	252.1	2,969.7	0.7%	340.4	346.8	-0.3%
4/14	257.9	2,977.5	0.9%	346.4	346.3	-0.5%
5/14	268.1	2,983.8	1.1%	354.7	346.1	-0.7%
6/14	264.9	2,990.7	1.3%	353.3	345.6	-0.8%
7/14	272.3	3,000.2	1.6%	356.1	345.6	-0.8%
8/14	271.0	3,004.5	1.6%	355.0	345.1	-1.0%
9/14	249.1	3,012.6	1.8%	345.8	345.2	-1.0%
10/14	267.2	3,022.2	1.9%	355.0	345.8	-0.8%
11/14	242.8	3,026.5	2.1%	347.2	345.9	-0.8%
12/14	253.6	3,040.6	2.5%	348.0	346.6	-0.6%
1/15	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%

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
5/15	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	245.7	3,213.7	1.1%	346.4	375.3	0.9%
2/18	226.7	3,213.5	1.2%	361.3	375.4	1.0%
3/18	268.5	3,214.6	1.3%	374.1	375.6	0.9%
4/18	272.5	3,214.2	1.2%	374.7	375.5	0.8%
5/18	286.2	3,216.4	0.9%	386.0	375.7	0.6%
6/18	280.9	3,216.8	0.9%	391.6	375.5	0.5%
7/18	288.1	3,217.6	0.7%	383.7	375.5	0.5%
8/18	286.6	3,221.0	0.7%	390.0	375.4	0.3%
9/18	260.6	3,218.9	0.6%	371.1	375.0	0.2%

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

U. S. Energy Information Administration

\* All Sales/Deliveries by Prime Suppliers

COMPONENTS OF THE CPI INDEX  
MONTHLY PERCENT CHANGES

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	CPI-U:	CPI-U:	CPI-U:	CPI-U:	Weekly	CPI-U:	PPI:	PPI:
<u>Month</u>	<u>All Items</u>	<u>Med. Care</u>	<u>Phys. Serv.</u>	<u>Hospital&amp;Other Related Serv.</u>	<u>Income</u>	<u>Auto Bodywork</u>	<u>All Items</u>	<u>Metal/MPR</u>
1/2014	0.4%	0.6%	0.1%	1.0%	0.2%	0.4%	1.0%	0.8%
2/2014	0.4%	0.7%	0.0%	1.4%	0.2%	0.9%	0.9%	-0.2%
3/2014	0.6%	0.1%	0.1%	0.5%	0.8%	0.2%	0.6%	-0.4%
4/2014	0.3%	0.2%	0.3%	0.2%	0.2%	0.2%	0.6%	0.4%
5/2014	0.3%	0.2%	0.3%	0.0%	0.1%	0.1%	-0.1%	0.1%
6/2014	0.2%	0.1%	-0.1%	0.0%	0.1%	0.2%	0.1%	-0.1%
7/2014	0.0%	0.1%	-0.1%	0.3%	0.2%	-0.2%	-0.1%	0.6%
8/2014	-0.2%	0.0%	0.4%	-0.3%	0.5%	0.1%	-0.5%	0.2%
9/2014	0.1%	0.2%	0.0%	0.3%	0.0%	-0.1%	-0.2%	0.2%
10/2014	-0.3%	0.1%	0.0%	0.3%	-0.2%	0.0%	-1.4%	-1.0%
11/2014	-0.5%	0.3%	0.3%	0.3%	0.6%	0.1%	-1.2%	-0.7%
12/2014	-0.6%	0.3%	0.2%	0.3%	-0.1%	0.3%	-1.8%	-0.4%
1/2015	-0.5%	0.3%	0.3%	0.6%	0.0%	0.2%	-2.8%	-0.6%
2/2015	0.4%	0.4%	-0.4%	0.6%	0.1%	-0.3%	-0.5%	-2.1%
3/2015	0.6%	0.3%	0.6%	0.4%	0.2%	0.1%	0.2%	-0.7%
4/2015	0.2%	0.6%	0.4%	1.3%	-0.1%	0.3%	-0.3%	-0.6%
5/2015	0.5%	0.1%	0.0%	0.2%	0.3%	0.2%	1.3%	-0.1%
6/2015	0.4%	-0.2%	0.4%	-0.9%	0.4%	-0.1%	0.7%	-0.3%
7/2015	0.0%	0.1%	0.2%	0.0%	0.1%	0.2%	-0.5%	-1.3%
8/2015	-0.1%	-0.1%	-0.3%	-0.2%	0.3%	-0.3%	-1.0%	-1.5%
9/2015	-0.2%	0.2%	0.2%	0.3%	0.0%	0.0%	-1.5%	-0.6%
10/2015	0.0%	0.6%	-0.1%	1.8%	0.5%	0.9%	-0.8%	-1.3%
11/2015	-0.2%	0.3%	1.1%	-0.1%	0.1%	0.1%	-1.0%	-1.7%
12/2015	-0.3%	-0.1%	-0.1%	-0.1%	0.4%	0.0%	-1.2%	-1.0%
1/2016	0.2%	0.7%	0.2%	0.9%	0.2%	0.1%	-0.5%	-0.4%
2/2016	0.1%	0.9%	0.3%	1.2%	-0.5%	0.4%	-0.7%	0.2%
3/2016	0.4%	0.1%	0.2%	-0.2%	0.3%	0.4%	0.4%	1.0%
4/2016	0.5%	0.3%	0.1%	0.2%	0.2%	0.1%	0.6%	1.3%
5/2016	0.4%	0.3%	0.9%	0.3%	0.1%	0.2%	1.1%	1.3%
6/2016	0.3%	0.2%	0.4%	-0.1%	0.2%	0.1%	1.2%	0.0%
7/2016	-0.2%	0.5%	0.6%	0.3%	0.3%	0.4%	0.1%	0.7%
8/2016	0.1%	0.9%	0.5%	1.2%	-0.2%	0.0%	-0.6%	0.6%
9/2016	0.2%	0.2%	0.0%	0.1%	0.4%	-0.4%	0.2%	-0.8%
10/2016	0.1%	0.0%	-0.2%	0.3%	0.3%	1.0%	-0.1%	-0.7%
11/2016	-0.2%	0.0%	0.7%	0.0%	0.1%	1.0%	-0.2%	0.8%
12/2016	0.0%	0.0%	0.1%	0.0%	0.4%	-0.4%	1.0%	1.5%
1/2017	0.6%	0.5%	0.1%	0.7%	0.0%	0.2%	1.3%	1.4%
2/2017	0.3%	0.6%	0.1%	1.2%	0.2%	0.1%	0.5%	1.1%
3/2017	0.1%	0.0%	-0.4%	0.2%	0.2%	0.4%	-0.1%	0.9%
4/2017	0.3%	-0.2%	-1.1%	0.7%	0.5%	0.4%	0.8%	0.2%
5/2017	0.1%	0.0%	-0.2%	-0.1%	-0.1%	0.0%	-0.1%	0.2%
6/2017	0.1%	0.2%	-0.4%	0.5%	0.5%	-0.4%	0.4%	0.1%
7/2017	-0.1%	0.4%	0.1%	0.3%	0.2%	0.1%	-0.1%	0.2%
8/2017	0.3%	0.2%	0.3%	0.0%	-0.1%	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%	0.2%	0.0%	0.5%	0.0%
12/2017	-0.1%	0.1%	0.2%	0.1%	0.7%	0.1%	0.2%	0.5%
1/2018	0.5%	0.7%	0.4%	1.6%	-0.5%	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%	0.0%	0.1%	0.0%	1.3%
4/2018	0.4%	0.0%	0.1%	0.1%	0.6%	0.2%	0.5%	1.5%
5/2018	0.4%	0.2%	0.1%	0.1%	0.3%	0.3%	1.4%	1.3%
6/2018	0.2%	0.2%	-0.1%	0.5%	0.2%	0.0%	0.5%	0.8%
7/2018	0.0%	-0.2%	-0.2%	0.2%	0.2%	0.0%	0.2%	-0.1%
8/2018	0.1%	-0.2%	-0.1%	-0.3%	0.4%	0.6%	-0.8%	-0.6%
9/2018	0.1%	0.1%	0.2%	0.0%	0.0%	0.0%	0.1%	-0.7%
10/2018	0.2%	0.1%	-0.1%	0.1%	0.3%	0.7%	0.5%	0.2%

COMPONENTS OF THE CPI INDEX  
ANNUAL PERCENT CHANGES

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	CPI-U:	CPI-U:	CPI-U:	CPI-U:	Weekly	CPI-U:	PPI:	PPI:
<u>Month</u>	<u>All Items</u>	<u>Med. Care</u>	<u>Phys. Serv.</u>	<u>Hospital&amp;Other Related Serv.</u>	<u>Income</u>	<u>Auto Bodywork</u>	<u>All Items</u>	<u>Metal/MPR</u>
1/2014	1.6%	2.1%	1.6%	4.4%	1.9%	2.5%	0.6%	-0.6%
2/2014	1.1%	2.3%	1.3%	4.4%	1.3%	3.1%	0.7%	-0.7%
3/2014	1.5%	2.2%	1.4%	4.7%	2.0%	3.2%	1.5%	-0.9%
4/2014	2.0%	2.4%	1.4%	5.5%	2.4%	3.1%	2.4%	0.0%
5/2014	2.1%	2.8%	1.7%	5.8%	2.4%	3.1%	1.9%	1.4%
6/2014	2.1%	2.6%	1.1%	5.4%	2.3%	3.3%	2.0%	1.6%
7/2014	2.0%	2.6%	1.1%	5.5%	2.6%	2.7%	1.8%	2.4%
8/2014	1.7%	2.1%	1.5%	3.8%	2.7%	2.7%	1.4%	2.0%
9/2014	1.7%	2.0%	1.4%	3.5%	2.9%	1.8%	1.2%	2.5%
10/2014	1.7%	2.1%	1.3%	3.9%	2.5%	1.6%	0.5%	1.5%
11/2014	1.3%	2.5%	1.5%	4.3%	2.6%	1.9%	0.0%	0.3%
12/2014	0.8%	3.0%	1.5%	4.5%	2.8%	2.1%	-2.1%	-0.5%
1/2015	-0.1%	2.6%	1.7%	4.1%	2.7%	1.9%	-5.8%	-1.9%
2/2015	0.0%	2.3%	1.2%	3.3%	2.6%	0.6%	-7.1%	-3.8%
3/2015	-0.1%	2.5%	1.7%	3.1%	2.0%	0.5%	-7.5%	-4.1%
4/2015	-0.2%	2.9%	1.9%	4.3%	1.6%	0.7%	-8.4%	-5.0%
5/2015	0.0%	2.8%	1.6%	4.5%	1.8%	0.8%	-7.0%	-5.2%
6/2015	0.1%	2.5%	2.1%	3.5%	2.1%	0.5%	-6.5%	-5.4%
7/2015	0.2%	2.5%	2.5%	3.2%	2.0%	1.0%	-6.8%	-7.3%
8/2015	0.2%	2.5%	1.8%	3.3%	1.8%	0.6%	-7.3%	-8.8%
9/2015	0.0%	2.5%	2.0%	3.3%	1.7%	0.7%	-8.4%	-9.5%
10/2015	0.2%	3.0%	1.9%	4.9%	2.4%	1.7%	-7.9%	-9.8%
11/2015	0.5%	2.9%	2.7%	4.4%	2.1%	1.7%	-7.7%	-10.6%
12/2015	0.7%	2.6%	2.4%	4.0%	2.5%	1.5%	-7.1%	-11.2%
1/2016	1.4%	3.0%	2.3%	4.3%	2.6%	1.4%	-4.9%	-11.0%
2/2016	1.0%	3.5%	3.0%	4.9%	1.9%	2.1%	-5.1%	-8.9%
3/2016	0.9%	3.3%	2.5%	4.3%	2.3%	2.4%	-4.9%	-7.4%
4/2016	1.1%	3.0%	2.1%	3.1%	2.2%	2.2%	-4.0%	-5.6%
5/2016	1.0%	3.1%	3.0%	3.3%	1.9%	2.2%	-4.2%	-4.2%
6/2016	1.0%	3.5%	3.0%	4.1%	2.0%	2.4%	-3.7%	-3.9%
7/2016	0.8%	3.9%	3.4%	4.4%	2.0%	2.5%	-3.2%	-1.9%
8/2016	1.1%	4.9%	4.3%	5.8%	1.8%	2.8%	-2.8%	0.1%
9/2016	1.5%	4.9%	4.1%	5.6%	1.8%	2.4%	-1.2%	-0.1%
10/2016	1.6%	4.3%	4.0%	4.1%	2.0%	2.4%	-0.4%	0.5%
11/2016	1.7%	4.0%	3.6%	4.2%	2.0%	3.4%	0.3%	3.0%
12/2016	2.1%	4.1%	3.8%	4.3%	1.9%	2.9%	2.6%	5.7%
1/2017	2.5%	3.9%	3.8%	4.0%	1.7%	3.0%	4.4%	7.5%
2/2017	2.7%	3.5%	3.6%	4.1%	2.4%	2.7%	5.7%	8.4%
3/2017	2.4%	3.5%	3.0%	4.5%	2.2%	2.7%	5.2%	8.4%
4/2017	2.2%	3.0%	1.9%	5.1%	2.5%	2.9%	5.3%	7.2%
5/2017	1.9%	2.7%	0.8%	4.6%	2.3%	2.8%	4.0%	5.9%
6/2017	1.6%	2.7%	0.0%	5.3%	2.6%	2.2%	3.2%	6.1%
7/2017	1.7%	2.6%	-0.6%	5.3%	2.5%	1.9%	3.1%	5.6%
8/2017	1.9%	1.8%	-0.8%	4.1%	2.6%	2.1%	3.9%	5.6%
9/2017	2.2%	1.6%	-0.8%	4.3%	2.6%	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%	2.7%	1.3%	5.2%	7.0%
12/2017	2.1%	1.8%	-1.8%	4.7%	2.9%	1.9%	4.3%	5.9%
1/2018	2.1%	2.0%	-1.5%	5.6%	2.4%	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%	2.9%	2.4%	4.1%	6.4%
4/2018	2.5%	2.2%	0.3%	4.2%	2.9%	2.2%	3.8%	7.7%
5/2018	2.8%	2.4%	0.6%	4.5%	3.3%	2.5%	5.4%	8.9%
6/2018	2.9%	2.5%	0.9%	4.5%	3.1%	2.9%	5.5%	9.7%
7/2018	2.9%	1.9%	0.6%	4.3%	3.1%	2.9%	5.8%	9.3%
8/2018	2.7%	1.5%	0.3%	4.1%	3.6%	3.3%	4.7%	8.1%
9/2018	2.3%	1.7%	0.5%	3.7%	3.1%	2.7%	4.3%	6.3%
10/2018	2.5%	1.7%	0.4%	3.2%	3.2%	3.2%	4.8%	6.8%

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

	(1)	(2)		(1)	(2)
		Annual			Annual
		Percentage			Percentage
<u>Month</u>	<u>Index</u>	<u>Change</u>	<u>Month</u>	<u>Index</u>	<u>Change</u>
6/2012	2.298	2.3%	6/2015	2.423	1.8%
7/2012	2.298	2.1%	7/2015	2.424	1.8%
8/2012	2.301	1.9%	8/2015	2.427	1.8%
9/2012	2.307	1.9%	9/2015	2.435	1.9%
10/2012	2.312	1.9%	10/2015	2.441	1.9%
11/2012	2.312	1.9%	11/2015	2.440	1.9%
12/2012	2.310	1.9%	12/2015	2.437	1.9%
1/2013	2.317	1.9%	1/2016	2.445	2.0%
2/2013	2.324	1.9%	2/2016	2.455	2.1%
3/2013	2.329	1.8%	3/2016	2.459	2.0%
4/2013	2.331	1.7%	4/2016	2.465	2.0%
5/2013	2.333	1.6%	5/2016	2.469	2.0%
6/2013	2.335	1.6%	6/2016	2.471	2.0%
7/2013	2.336	1.7%	7/2016	2.470	1.9%
8/2013	2.341	1.7%	8/2016	2.475	2.0%
9/2013	2.345	1.7%	9/2016	2.479	1.8%
10/2013	2.349	1.6%	10/2016	2.484	1.8%
11/2013	2.349	1.6%	11/2016	2.483	1.7%
12/2013	2.348	1.6%	12/2016	2.482	1.8%
1/2014	2.352	1.5%	1/2017	2.491	1.9%
2/2014	2.359	1.5%	2/2017	2.501	1.9%
3/2014	2.368	1.7%	3/2017	2.503	1.8%
4/2014	2.374	1.8%	4/2017	2.507	1.7%
5/2014	2.380	2.0%	5/2017	2.509	1.6%
6/2014	2.381	2.0%	6/2017	2.510	1.6%
7/2014	2.382	2.0%	7/2017	2.510	1.6%
8/2014	2.385	1.9%	8/2017	2.515	1.6%
9/2014	2.390	1.9%	9/2017	2.520	1.6%
10/2014	2.396	2.0%	10/2017	2.526	1.7%
11/2014	2.395	1.9%	11/2017	2.524	1.7%
12/2014	2.392	1.9%	12/2017	2.525	1.7%
1/2015	2.397	1.9%	1/2018	2.536	1.8%
2/2015	2.404	1.9%	2/2018	2.546	1.8%
3/2015	2.411	1.8%	3/2018	2.553	2.0%
4/2015	2.418	1.8%	4/2018	2.558	2.0%
5/2015	2.420	1.7%	5/2018	2.561	2.1%
			6/2018	2.563	2.1%
			7/2018	2.565	2.2%
			8/2018	2.567	2.1%
			9/2018	2.571	2.1%
			10/2018	2.577	2.0%



STATISTICAL DATA TO COMPLY WITH NORTH CAROLINA  
REQUIREMENTS FOR A PRIVATE PASSENGER RATE FILING  
AS PER 11 NCAC 10.1104

5. CHANGES IN PREMIUM BASE RESULTING FROM RATING EXPOSURE TRENDS

(a) Exposure distributions by policy term:

<u>Year Ended</u>	<u>6 Month</u>	<u>12 Month</u>
12/2012	83%	17%
12/2013	82	18
12/2014	82	18
12/2015	82	18
12/2016	82	18
12/2017	82	18

These exposure distributions are the best estimates of the corresponding premium distributions.

The distribution for the most recent year is the best estimate of the distribution during the time the proposed rates will be in effect.

- (b) Calculation of model year trend factors is shown on page H-556. This calculation is based on a comparison of the average model year relativity for the period for which the proposed rates will be in effect and the average model year relativity underlying the calculation of the premium at present rates. The model year trend factors are 1.065 for Comprehensive and 1.123 for Collision.

Calculation of symbol trend factors is shown on page H-561. Symbol trend factors are derived using the average symbol factors for the most recent experience year and projections of the average symbol relativity during the prospective period in which the proposed rates are to be in effect. The trend period is the midpoint of the latest experience year to the average date of earning under the proposed rates (3.04 years). The symbol trend factors are 1.079 for Comprehensive and 1.033 for Collision.

The application of the model year and symbol trend factors is shown and described on page C-7 and C-8.

No premium trend is applicable to the liability coverages.

See also pre-filed testimony of J. Smollik and P. Anderson.

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE

MODEL YEAR PREMIUM TREND

IMPORTANCE OF  
APPLICATION

Due to model year rating, the experience-based premium required per exposure must reflect the increased revenue that will be generated by the introduction of newer model year cars during the period in which the filed rates will be effective. In doing so, this reflection of model year trend reduces rate level indications.

The change in average model year relativity is due to two factors: the shift in the distribution to more recent model years as new models are introduced, and changes in the age distribution from the experience period to the prospective period.

MODEL YEAR  
RATING  
PROGRAM

Under the model year rating program, the base model year is assigned a "model year relativity" of 1.00. Older model years are assigned lower relativities. Model years that are newer than the base are assigned relativities that increase each prospective year. The rate for a given model year is the rate for the current base model year times the appropriate relativity.

MODEL YEAR  
TREND  
METHODOLOGY

In determining model year trend we project the average model year relativity expected to result in the prospective rating period if the current base model year and relativity structure remain in effect. To make this projection, we incorporate the anticipated changes in the model year vehicle distribution. Anticipated changes in the model year vehicle distribution are important because the model year rating program provides for an increase in the relativity for prospective model years.

The average relativities for the latest experience year are a weighted average of the model year relativities based on the latest vehicle age distribution. The base model year relativity of 1.00 is applied to the base year distribution, and relativities for older model years are applied to the corresponding age distributions for older cars.

Model year trend factors are calculated separately for Comprehensive and Collision.

The model year trend factor is calculated as the ratio of two average statewide model year relativities:

$$A \div B, \text{ where}$$

A = The average relativity for the period during which policies will be written at the prospective rates, and

B = The average relativity underlying the latest experience indexed to the present base model year.

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE

MODEL YEAR PREMIUM TREND

MODEL YEAR  
TREND  
CALCULATIONS

The model year trend calculation is shown on page H-556. The calculation of the average model year relativity indexed to the current base model year is shown on Line (1). This calculation utilizes the North Carolina age distribution underlying the most recent year of experience. In doing so, the base model year relativity of 1.00 is applied to the base model year distribution and relativities for older model years are applied to the corresponding age distributions for older cars based on the most recent distribution.

Lines (2) and (3) show projected average model year relativities for the two model year periods which straddle the prospective period, based on anticipated model year distributions and using October 1 as the beginning of each new model year.

Line (4) shows the number of months from the effective date to the beginning of the next model year period.

Line (5) shows the calculation of the average model year relativity for the prospective period. This is accomplished by interpolating between Lines (2) and (3), with Line (2) weighted on the number of months from the effective date to the following October 1, and Line (3) weighted on the remaining months to one year past the effective date:

$$[(2) \times (4) + (3) \times (12.0 - (4))] \div 12$$

Line (6) is the model year trend factor, which is determined by dividing Line (5), the average model year relativity for the period during which policies will be written at prospective rates, by Line (1), the average model year relativity underlying the most recent experience, indexed to the current base model year.

AGE  
DISTRIBUTION

Age distributions for any given year are impacted by the auto sales for current and prior model years. As auto sales vary from year to year due to changes in the economy, the age distribution will also vary from year to year. Thus, in order to determine the appropriate model year trend, the effect on average model year relativities due to changes in the age distribution from the experience period to the prospective period must be reflected.

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE

MODEL YEAR PREMIUM TREND

AGE  
DISTRIBUTION  
(Continued)

The average model year relativity for the base model year of 2018 is based on the year-ended 12/31/2017 model year distribution, re-indexed to the base model year. The average model year relativities for the period in which the revised rates will be in use are based on the age distributions for that period (the projected year-ended 12/31/2019 distribution is used for the average model year relativity after the introduction of 2019 models, and the projected year-ended 12/31/2020 distribution is used for the average model year relativity after the introduction of 2020 models).

Projected age distributions were determined by applying historical auto sales indices obtained from the U.S. Bureau of Economic Analysis (BEA) and projections based on these indices by Moody's Analytics to determine estimated age percentages for new model years (Ages 1 and 2). Estimates for Age 3 and over were determined by applying the historical North Carolina average age retention factors for prior model year distributions to estimate the changes in contribution to the total as the model year ages.

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
FOR 2018 BASE  
CALCULATION OF MODEL YEAR RELATIVITY  
BEFORE OCTOBER 1, 2018

Automobile Model Year	Comprehensive Exposure Distribution	Comprehensive Model Year Relativity	Collision Exposure Distribution	Collision Model Year Relativity
2018	0.054	1.000	0.053	1.000
2017	0.072	0.970	0.073	0.930
2016	0.076	0.930	0.079	0.870
2015	0.071	0.890	0.076	0.810
2014	0.073	0.860	0.078	0.750
2013	0.063	0.820	0.068	0.700
2012	0.057	0.780	0.061	0.660
2011	0.049	0.740	0.052	0.610
2010	0.038	0.710	0.040	0.570
2009 & PRIOR	0.447	0.650	0.420	0.470
(1) Average		0.770		0.649

AFTER OCTOBER 1, 2018 (INTRODUCTION OF 2019 MODEL)

Automobile Model Year	Comprehensive Exposure Distribution	Comprehensive Model Year Relativity	Collision Exposure Distribution	Collision Model Year Relativity
2019	0.048	1.030	0.048	1.070
2018	0.059	1.000	0.060	1.000
2017	0.069	0.970	0.071	0.930
2016	0.078	0.930	0.080	0.870
2015	0.080	0.890	0.084	0.810
2014	0.073	0.860	0.078	0.750
2013	0.075	0.820	0.080	0.700
2012	0.063	0.780	0.067	0.660
2011	0.053	0.740	0.057	0.610
2010	0.045	0.710	0.047	0.570
2009 & PRIOR	0.357	0.650	0.328	0.470
(2) Average		0.796		0.689

AFTER OCTOBER 1, 2019 (INTRODUCTION OF 2020 MODEL)

Automobile Model Year	Comprehensive Exposure Distribution	Comprehensive Model Year Relativity	Collision Exposure Distribution	Collision Model Year Relativity
2020	0.046	1.050	0.046	1.110
2019	0.059	1.030	0.060	1.070
2018	0.062	1.000	0.064	1.000
2017	0.071	0.970	0.073	0.930
2016	0.080	0.930	0.082	0.870
2015	0.080	0.890	0.084	0.810
2014	0.075	0.860	0.080	0.750
2013	0.073	0.820	0.078	0.700
2012	0.061	0.780	0.065	0.660
2011	0.051	0.740	0.054	0.610
2010	0.042	0.710	0.044	0.570
2009 & PRIOR	0.300	0.650	0.270	0.470
(3) Average		0.820		0.729

(4) Number of months from effective date to 10/1/2019:

0

(5) Average relativity based on an effective date of 10/1/2019:

Comp:  $(0.796 \times 4) + 0.82 \times (12 - 4) / 12 =$

0.820

Coll:  $(0.689 \times 4) + 0.729 \times (12 - 4) / 12 =$

0.729

(6) Model year trend factor:

Comp:  $(5) / 0.77 =$

1.065

Coll:  $(5) / 0.649 =$

1.123

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
CURRENT AND PROJECTED AGE DISTRIBUTIONS

COMPREHENSIVE

<u>AGE</u>	<u>12/2017</u> <u>Current</u>	<u>12/2018</u> <u>(Projected)</u>	<u>12/2019</u> <u>(Projected)</u>	<u>12/2020</u> <u>(Projected)</u>	<u>12/2021</u> <u>(Projected)</u>
1	5.4%	4.8%	4.8%	4.6%	4.9%
2	7.2%	6.6%	5.9%	5.9%	5.6%
3	7.6%	7.6%	6.9%	6.2%	6.1%
4	7.1%	7.8%	7.8%	7.1%	6.3%
5	7.3%	7.3%	8.0%	8.0%	7.2%
6	6.3%	7.3%	7.3%	8.0%	7.9%
7	5.7%	6.5%	7.5%	7.5%	8.1%
8	4.9%	5.5%	6.3%	7.3%	7.2%
9	3.8%	4.7%	5.3%	6.1%	6.9%
10	5.5%	3.6%	4.5%	5.1%	5.8%
11	5.9%	5.1%	3.4%	4.2%	4.7%
12	5.2%	5.4%	4.8%	3.1%	3.9%
13	4.9%	4.8%	5.0%	4.4%	2.8%
14	4.5%	4.4%	4.3%	4.5%	3.9%
15+	18.7%	18.6%	18.2%	18.0%	18.7%
Total	100.0%	100.0%	100.0%	100.0%	100.0%

COLLISION

<u>AGE</u>	<u>12/2017</u> <u>Current</u>	<u>12/2018</u> <u>(Projected)</u>	<u>12/2019</u> <u>(Projected)</u>	<u>12/2020</u> <u>(Projected)</u>	<u>12/2021</u> <u>(Projected)</u>
1	5.3%	4.8%	4.8%	4.6%	4.9%
2	7.3%	6.6%	6.0%	6.0%	5.7%
3	7.9%	7.7%	7.1%	6.4%	6.3%
4	7.6%	8.1%	8.0%	7.3%	6.5%
5	7.8%	7.8%	8.4%	8.2%	7.5%
6	6.8%	7.8%	7.8%	8.4%	8.2%
7	6.1%	6.9%	8.0%	8.0%	8.5%
8	5.2%	5.9%	6.7%	7.8%	7.7%
9	4.0%	5.0%	5.7%	6.5%	7.4%
10	5.8%	3.8%	4.7%	5.4%	6.1%
11	6.1%	5.4%	3.5%	4.4%	5.0%
12	5.4%	5.6%	4.9%	3.2%	4.0%
13	4.9%	4.8%	5.0%	4.4%	2.9%
14	4.4%	4.3%	4.3%	4.4%	3.9%
15+	15.4%	15.5%	15.1%	15.0%	15.4%
Total	100.0%	100.0%	100.0%	100.0%	100.0%

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE

SYMBOL PREMIUM TREND

IMPORTANCE OF  
APPLICATION

As newer, higher-valued cars are introduced, there is an increase in overall premium revenue due to the physical damage symbol rating procedure. In order to reflect the revenue impact of the higher average value of cars during the prospective period, the methodology includes a revised symbol trend procedure. The effect of this procedure is to reduce the indicated rates for the physical damage coverages.

The change in average symbol relativities is due to two factors: increases in the average price of insured automobiles with the introduction of each new model year of automobiles, and changes in average symbol relativities due to changes in the age distribution from the experience period to the prospective period. Thus, symbol trend is necessary to reflect the additional revenue generated by the shift in the exposure distribution as new, higher-priced models are introduced.

SYMBOL RATING  
PROGRAM

Under the symbol rating program, with each new model year, each model that car manufacturers produce is assigned a symbol that is initially based on the manufacturers' suggested retail price of the vehicle and popular options. The vehicle series rating program then adjusts these initial symbols on a balanced basis to reflect the loss experience associated with vehicles of the same model (or a comparable model) for earlier years. Each symbol is assigned a symbol rating relativity. The present "base" symbol, with a relativity of 1.00, is defined as vehicles with a price between \$14,001 and \$15,000.

SYMBOL TREND  
METHODOLOGY

In determining symbol trend we project the premium required per exposure that will result in the prospective rating period if the current symbol relativity structure remains in effect. To make this projection, we first determine the premium required per exposure during the experience period, and then project this provision to the prospective period based on anticipated changes in the vehicle symbol distribution.

Symbol trend factors are calculated separately for Comprehensive and Collision. This factor is reflected in the projected premium required per exposure for each of these coverages, thereby reducing the indicated rate level change.

The symbol trend factor is calculated as the ratio of two average symbol relativities:

$$G \div A, \text{ where}$$

G = The average relativity for the period during which policies will be written at the prospective rate, and

A = The average relativity underlying the experience period.

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE

SYMBOL PREMIUM TREND

SYMBOL TREND  
CALCULATIONS

Page H-561 contains the symbol trend calculation. Line A shows the average symbol relativities for year-ended 6/30/2017, the midpoint of the latest year of experience in this review. These relativities are based on written exposure distributions for year-ended 12/31/2017 and are used to approximate the average symbol relativities for the latest experience year.

The average symbol relativities by year-ended quarter from 9/30/2019 to 12/31/2021 are shown on Line B, for use in projection to the proposed projection date. Each of the year-ended symbol relativities for Comprehensive and Collision are based on the average price new and projected age distributions for that year. Average price new is based on quarterly data obtained from the U.S. Bureau of Economic Analysis (BEA) for points through year-ended 6/30/2018 and projections based on forecasts for economic variables provided by ISO. The relativities for average price new by year-ended quarter are derived from the North Carolina-specific symbol relativities shown on pages H-562-563.

Page H-557 displays the exposure distributions by age for Comprehensive and Collision utilized to calculate the average symbol relativities for each year ended quarter in Lines A and B. Projected age distributions for 12/2018 through 12/2021 were determined by applying historical auto sales indices obtained from the U.S. Bureau of Economic Analysis (BEA) and projections based on these indices from Moody's Analytics to determine estimated age percentages for new model years (Ages 1 and 2). Estimates for Age 3 and over were determined by applying age retention factors derived from prior North Carolina model year distributions to estimate the changes in contribution to the total as the model year ages.

The average symbol relativities for the experience period (Line A) and the average symbol relativities by year-ended quarter from 09/30/2019 to 12/31/2021 (Line B) were calculated by weighting the average symbol relativities for each year ended quarter on the exposure distribution by age, with Age 1 weight applied to the year-ended quarter,  $n$ ; Age 2 weight applied to year-ended quarter,  $n-1$ ; Age 3 weight applied to year-ended quarter,  $n-2$ ; etc., where,  $n$  = the year-ended quarter for which the average symbol relativity is being calculated.

Average symbol relativities calculated by the above procedure for a given year-ended period utilize the age distribution for that year.

The calculation of the average symbol relativities based on the proposed projection date is shown on Lines C through G. Lines E and F show the average relativities, drawn from the average relativities shown on Line B, for the year-ending quarters immediately before and after the prospective rating period. Line G interpolates between these values to estimate the average relativity for the prospective period.



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SYMBOL PREMIUM TREND

The symbol trend factor is calculated on Line H. The symbol trend factor is determined by dividing Line G (the average symbol relativity at the average date of earning for the policies that will be written using the prospective rates, which is 7/16/2020 in this review) by Line A (the average symbol relativity during the most recent year of experience in this review, year ended 12/31/2017).

Line I calculates the annualized symbol trends for year-ended 12/31/2017. The annualized trend is the symbol trend factor raised to a power equal to the reciprocal of the number of years projection from 6/30/2017 to 7/16/2020, which is  $(1 \div 3.04)$  years.

AGE  
DISTRIBUTION

Age distributions for any given year are impacted by the auto sales for current and prior model years. As auto sales vary from year to year due to changes in the economy, the age distribution will also vary from year to year. Each model year has an average symbol relativity associated with it, with the average symbol relativity increasing over time as the model years become more current. Thus, in order to determine the appropriate symbol trend, the effects on average symbol relativities due to changes in the age distribution from the experience period to the prospective period are reflected.

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
CALCULATION OF SYMBOL TREND FACTORS

A. Average Symbol Relativity of Experience Period:

Year ended	Comp	Coll
06/30/2017	2.025	1.472

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

Year ended	Comp	Coll
09/30/2019	2.141	1.509
12/31/2019	2.154	1.513
03/31/2020	2.167	1.516
06/30/2020	2.182	1.520
09/30/2020	2.196	1.525
12/31/2020	2.210	1.529
03/31/2021	2.225	1.533
06/30/2021	2.239	1.537
09/30/2021	2.253	1.541
12/31/2021	2.268	1.545

C. Proposed Projection Date: 7/16/2020

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
06/30/2020	2.182	1.520

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

Year ended	Comp	Coll
09/30/2020	2.196	1.525

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

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

$$\begin{aligned} \text{COMP} & ( 2.47 / 3 ) \quad 2.182 \quad + \quad ( 0.53 / 3 ) \quad 2.196 \quad = \quad 2.184 \\ \text{COLL} & ( 2.47 / 3 ) \quad 1.520 \quad + \quad ( 0.53 / 3 ) \quad 1.525 \quad = \quad 1.521 \end{aligned}$$

H. Symbol Trend Factors: (G)/(A) Year-Ended Comp: 2.184 / 2.025 = 1.079  
12/31/2017 Coll: 1.521 / 1.472 = 1.033

I. Annualized Trends: (H)^(1 / 3.04 ) Year-Ended Comp: 2.5%  
12/31/2017 Coll: 1.1%

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE

Average Price and Selected Relativities for Symbol Definitions

1989 & Prior Model Years				1990 - 2010 Model Years			
<u>Symbol</u>	<u>Average Price</u>	<u>Present Relativity</u>		<u>Symbol</u>	<u>Average Price</u>	<u>Present Relativity</u>	
		<u>Comp</u>	<u>Coll</u>			<u>Comp</u>	<u>Coll</u>
4	3,225	0.28	0.47	1	5,750	0.38	0.58
5	4,350	0.32	0.55	2	7,250	0.53	0.65
6	5,750	0.43	0.60	3	8,500	0.60	0.76
7	7,250	0.52	0.66	4	9,500	0.66	0.82
8	9,000	0.62	0.79	5	10,625	0.75	0.88
10	11,250	0.78	0.91	6	11,875	0.84	0.92
11	13,750	0.95	1.00	7	13,125	0.92	0.96
12	16,250	1.11	1.11	8	14,375	1.00	1.00
13	18,750	1.31	1.19	10	15,625	1.08	1.07
14	22,000	1.54	1.32	11	16,875	1.17	1.12
15	26,000	1.86	1.43	12	18,125	1.28	1.15
16	30,500	2.26	1.57	13	19,375	1.37	1.20
17	36,000	2.71	1.66	14	21,000	1.48	1.27
18	42,500	3.23	1.81	15	23,000	1.63	1.34
19	50,500	3.86	1.91	16	25,000	1.79	1.39
20	60,000	4.58	2.04	17	27,000	1.98	1.44
21	above 65K	6.34	2.32	18	29,000	2.16	1.52
				19	31,500	2.36	1.59
				20	34,500	2.61	1.64
				21	38,000	2.90	1.71
				22	42,500	3.28	1.80
				23	47,500	3.67	1.87
				24	55,000	4.25	1.95
				25	65,000	5.23	2.11
				26	75,000	6.42	2.29
				27	above 80K	(a)	(b)

(a) Add 1.06 to symbol 26 relativity for each \$10,000 or fraction of \$10,000 above \$80,000.

(b) Add 0.10 to symbol 26 relativity for each \$10,000 or fraction of \$10,000 above \$80,000.

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE

Average Price and Selected Relativities for Symbol Definitions

2011 & Later Model Years

<u>Present Relativity</u>				<u>Present Relativity</u>			
<u>Symbol</u>	<u>Average Price</u>	<u>Comp</u>	<u>Coll</u>	<u>Symbol</u>	<u>Average Price</u>	<u>Comp</u>	<u>Coll</u>
01	1,500	0.31	0.44	40	34,500	2.59	1.63
02	4,250	0.41	0.59	41	35,500	2.68	1.65
03	6,750	0.51	0.64	42	36,500	2.76	1.67
04	8,500	0.59	0.75	43	37,500	2.84	1.69
05	9,500	0.66	0.82	44	38,500	2.92	1.70
06	10,500	0.73	0.86	45	39,500	3.00	1.73
07	11,500	0.81	0.90	46	40,625	3.10	1.75
08	12,500	0.87	0.94	47	41,875	3.20	1.77
10	13,500	0.94	0.97	48	43,125	3.30	1.79
11	14,500	1.00	1.00	49	44,375	3.40	1.81
12	15,313	1.05	1.04	50	45,625	3.49	1.83
13	15,938	1.09	1.07	51	46,875	3.59	1.85
14	16,563	1.14	1.10	52	48,125	3.69	1.86
15	17,188	1.19	1.12	53	49,375	3.78	1.88
16	17,813	1.24	1.13	54	51,250	3.93	1.90
17	18,438	1.29	1.15	55	53,750	4.12	1.93
18	19,063	1.34	1.18	56	56,250	4.34	1.96
19	19,688	1.38	1.20	57	58,750	4.58	2.00
20	20,313	1.42	1.23	58	62,500	4.94	2.06
21	20,938	1.47	1.26	59	67,500	5.48	2.14
22	21,563	1.51	1.28	60	72,500	6.07	2.23
23	22,188	1.56	1.30	61	77,500	6.63	2.30
24	22,813	1.60	1.33	62	82,500	7.15	2.35
25	23,438	1.65	1.34	63	87,500	7.68	2.39
26	24,063	1.70	1.36	64	92,500	8.20	2.44
27	24,688	1.75	1.38	65	97,500	8.73	2.49
28	25,313	1.81	1.39	66	105,000	9.52	2.56
29	25,938	1.87	1.41	67	115,000	10.57	2.66
30	26,563	1.92	1.42	68	125,000	11.62	2.76
31	27,188	1.98	1.44	69	135,000	12.67	2.86
32	27,813	2.04	1.47	70	145,000	13.72	2.96
33	28,438	2.10	1.49	71	(a)	14.77	3.06
34	29,063	2.15	1.51	72	(a)	15.82	3.16
35	29,688	2.20	1.53	73	(a)	16.87	3.26
36	30,500	2.26	1.55	74	(a)	17.92	3.36
37	31,500	2.34	1.58	75	(a)	18.97	3.46
38	32,500	2.43	1.60	98	above 150k	(b)	(c)
39	33,500	2.51	1.61				

- (a) These are Rating Symbols only. They have no corresponding price ranges. Vehicles can only be assigned these Rating Symbols via experience-based modification.
- (b) Add 1.05 to symbol 70 relativity for each \$10,000 or fraction of \$10,000 above \$150,000.
- (c) Add 0.10 to symbol 70 relativity for each \$10,000 or fraction of \$10,000 above \$150,000.

STATISTICAL DATA TO COMPLY WITH NORTH CAROLINA  
REQUIREMENTS FOR A PRIVATE PASSENGER RATE FILING  
AS PER 11 NCAC 10.1104

6. LIMITING FACTOR DEVELOPMENT AND APPLICATION

No limitations were applied.

STATISTICAL DATA TO COMPLY WITH NORTH CAROLINA  
REQUIREMENTS FOR A PRIVATE PASSENGER RATE FILING  
AS PER 11 NCAC 10.1104

7. OVERHEAD EXPENSE DEVELOPMENT AND APPLICATION OF COMMISSION AND  
BROKERAGE, OTHER ACQUISITION EXPENSES, GENERAL EXPENSES, TAXES,  
LICENSES, AND FEES

(a)(b) The derivation of expense factors is shown on the following  
pages H-566-569. See also pre-filed testimony of J. Smollik and P. Anderson.

(c) Pages H-458-468 contain information on expenses for the top 10 writers.

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
SUMMARY OF LIABILITY EXPENSE EXPERIENCE - VOLUNTARY AND CEDED BUSINESS

	<u>2013</u>	<u>2014</u>	<u>2015</u>	<u>2016</u>	<u>2017</u>
Premium Written (Manual Level)	\$3,122,216,463	\$3,205,777,643	\$3,253,083,048	\$3,365,585,898	\$3,600,803,008
Premiums Earned (Manual Level)	3,090,506,618	3,175,293,012	3,212,672,420	3,312,211,663	3,500,315,215
Premium Written (Collected Level)	2,618,262,987	2,674,847,788	2,735,376,008	2,851,350,771	3,037,776,077
Premiums Earned (Collected Level)	2,608,151,046	2,653,139,661	2,707,520,204	2,813,929,743	2,955,529,011
Commission & Brokerage	238,832,311	240,892,091	245,314,492	245,179,088	266,994,166
Other Acquisition	248,961,554	253,828,414	264,889,775	274,019,010	275,867,134
General Expenses	189,745,844	188,363,924	192,172,669	195,627,255	187,271,113
Taxes, Licenses, and Fees	60,912,727	53,869,662	61,144,007	66,986,304	70,115,623
Bodily Injury Losses Incurred	981,374,641	1,017,941,328	1,098,266,379	1,181,756,874	1,352,777,153
BI Allocated Loss Adjustment	29,600,480	28,640,305	37,414,522	34,519,093	37,817,734
BI Unallocated Loss Adjustment	136,366,982	140,959,510	151,974,070	165,737,996	161,089,173
Property Damage Losses Incurred	715,390,908	792,420,497	892,841,006	966,482,907	1,063,337,165
PD Allocated Loss Adjustment	5,098,119	4,238,210	4,901,366	4,715,057	6,400,023
PD Unallocated Loss Adjustment	82,717,589	84,845,302	99,338,306	107,409,249	109,680,145

COMBINED RATIOS

Commission & Brokerage to Written Premium (a)(b)	.087	.086	.086	.080	.083
Other Acquisition to Earned Premium (b)	.095	.096	.098	.097	.093
General Expenses to Earned Premium (b)	.073	.071	.071	.070	.063
Taxes, Licenses, etc. to Written Premium (b)	.023	.020	.022	.023	.023
	<u>BI</u>	<u>PD</u>	<u>BI</u>	<u>PD</u>	<u>BI</u>
Unallocated Loss Adjustment Expenses to Losses + Allocated	.135	.115	.135	.107	.134
	.111	.136	.111	.116	.103

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>2013</u>	<u>2014</u>	<u>2015</u>	<u>2016</u>	<u>2017</u>
Premium Written (Collected Level)	\$1,309,814,220	\$1,354,055,024	\$1,471,348,372	\$1,617,909,847	\$1,709,913,215
Premium Earned (Collected Level)	1,289,641,936	1,330,045,295	1,434,435,802	1,570,839,084	1,681,845,009
Commission & Brokerage	117,601,436	122,337,323	130,876,343	136,723,684	145,985,339
Other Acquisition	119,325,874	122,246,863	132,839,319	143,733,787	147,192,713
General Expenses	78,362,265	78,535,362	86,262,656	81,215,207	82,299,614
Taxes, Licenses, and Fees	30,102,663	27,577,587	33,897,602	38,056,382	40,356,359
Losses Incurred	754,711,431	820,039,011	874,349,014	1,062,037,861	989,833,513
All Loss Adjustment Expenses	106,750,112	110,233,480	120,667,736	133,822,425	128,379,416

COMBINED RATIOS

Commission & Brokerage to Written Premium (a)	.090	.090	.089	.085	.085
Other Acquisition to Earned Premium (a)	.093	.092	.093	.092	.088
General Expenses to Earned Premium (a)	.061	.059	.060	.052	.049
Taxes, Licenses, etc. to Written Premium (a)	.023	.020	.023	.024	.024
All Loss Adjustment Expenses to Incurred Losses	.141	.134	.138	.126	.130

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>2013</u>	<u>2014</u>	<u>2015</u>	<u>2016</u>	<u>2017</u>
Premium Written (Collected Level)	\$679,938,152	\$760,570,857	\$839,661,196	\$957,983,199	\$1,118,193,520
Premium Earned (Collected Level)	660,556,586	737,188,206	816,208,872	921,295,924	1,079,606,579
Commission & Brokerage	57,343,955	60,048,872	69,775,445	77,732,015	97,914,763
Other Acquisition	55,912,201	65,499,570	74,273,775	82,638,953	86,338,620
General Expenses	44,638,186	47,976,414	54,260,911	58,582,003	60,727,095
Taxes, Licenses, and Fees	15,181,461	14,685,474	18,187,764	27,955,322	26,258,091
Losses Incurred	352,346,005	398,683,415	453,766,514	556,084,763	528,605,495
All Loss Adjustment Expenses	45,507,814	51,146,118	59,449,707	68,544,540	68,200,747

COMBINED RATIOS

Commission & Brokerage to Written Premium (a)	.084	.079	.083	.081	.088
Other Acquisition to Earned Premium (a)	.085	.089	.091	.090	.080
General Expenses to Earned Premium (a)	.068	.065	.066	.064	.056
Taxes, Licenses, etc. to Written Premium (a)	.022	.019	.022	.029	.023
All Loss Adjustment Expenses to Incurred Losses	.129	.128	.131	.123	.129

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>2013</u>	<u>2014</u>	<u>2015</u>	<u>2016</u>	<u>2017</u>
Premiums Written at Manual Level	\$40,069,081	\$39,944,877	\$41,432,514	\$43,560,721	\$43,919,825
Premiums Earned at Manual Level	39,042,047	39,348,797	40,345,523	42,087,690	44,348,926
Premiums Written (Collected Lvl)	36,433,306	35,874,883	37,502,864	39,663,017	40,367,385
Premiums Earned (Collected Lvl)	35,879,108	35,866,428	36,917,703	38,398,817	40,544,165
Commission & Brokerage	2,861,105	2,804,396	2,837,910	3,021,504	3,103,937
Other Acquisition	3,722,640	3,783,652	3,829,897	4,383,598	4,725,431
General Expenses	3,215,871	3,012,328	3,250,704	3,702,191	3,382,332
Taxes, Licenses, and Fees	787,176	775,242	719,336	925,113	826,067
Losses Incurred	18,032,442	17,765,947	17,887,781	16,670,219	22,734,786
Allocated Loss Adjustment Exp.	870,736	581,885	308,934	228,166	277,840
Unallocated Loss Adjustment Exp.	2,472,560	2,159,281	2,514,390	2,319,734	3,225,477

COMBINED RATIOS

Commission & Brokerage to Written Premium (a)	.079	.078	.076	.076	.077
Other Acquisition to Earned Premium (a)	.104	.105	.104	.114	.117
General Expenses to Earned Premium (a)	.090	.084	.088	.096	.083
Taxes, Licenses, etc. to Written Premium (a)	.022	.022	.019	.023	.020
Unallocated Loss Adjustment Expenses to Losses + Allocated	.131	.118	.138	.137	.140

Notes:

(a) Ratios are to premiums at collected level.

Source: North Carolina Rate Bureau Expense Call

STATISTICAL DATA TO COMPLY WITH NORTH CAROLINA  
REQUIREMENTS FOR A PRIVATE PASSENGER RATE FILING  
AS PER 11 NCAC 10.1104

8. PERCENT RATE CHANGE

The overall statewide rate change by coverage is shown on page A-1.

The proposed rate changes are dependent on the actual implementation date of the new rates, because any such change will affect all of the trending periods used in the filing. Any change in the trending periods will affect all of the losses and fixed expenses, and the physical damage premiums, used in the calculation of the rate level indication.

If the effective date were to be changed, advance notice of approximately one hundred five (105) days after the issuing of the Commissioner's Order is required for an orderly implementation of the change in rates. This is the amount of time required to calculate the new rates based on the new effective date, and distribute the necessary information to member companies.

STATISTICAL DATA TO COMPLY WITH NORTH CAROLINA  
REQUIREMENTS FOR A PRIVATE PASSENGER RATE FILING  
AS PER 11 NCAC 10.1104

9. FINAL PROPOSED RATES

The proposed rates are shown in Section B.

STATISTICAL DATA TO COMPLY WITH NORTH CAROLINA  
REQUIREMENTS FOR A PRIVATE PASSENGER RATE FILING  
AS PER 11 NCAC 10.1104

10. INVESTMENT EARNINGS, CONSISTING OF INVESTMENT INCOME AND REALIZED PLUS UNREALIZED CAPITAL GAINS, FROM LOSS, LOSS EXPENSE AND UNEARNED PREMIUM RESERVES

See attached Exhibits (10)(a), (b) and (c) and the pre-filed testimony of J. Smollik and G. Zanjani. The experience provides the best estimate of the future.

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
LIABILITY COVERAGES

Exhibit (10)(a)

ESTIMATED INVESTMENT EARNINGS ON UNEARNED PREMIUM RESERVES  
AND ON LOSS RESERVES

A. Unearned Premium Reserve

1. Direct Earned Premium for Accident Year Ended 12/31/2013		\$2,554,350,126
2. Mean Unearned Premium Reserve	0.290 x (1)	740,761,537
3. Deduction for Prepaid Expenses		
Commission and Brokerage Expense		8.70%
Taxes, Licenses and Fees		1.92%
50% of Other Acquisition Expense		4.75%
50% of Company Operating Expense		3.65%
Total		19.02%
4. (2) x (3)		140,892,844
5. Net Subject to Investment (2) - (4)		599,868,693

B. Delayed Remission of Premium (Agents' Balances)

1. Direct Earned Premium (A-1)		\$2,554,350,126
2. Average Agents' Balances		0.186
3. Delayed Remission (1) x (2)		475,109,123

C. Loss Reserve

1. Direct Earned Premium (A-1)		\$2,554,350,126
2. Expected Incurred Losses and Loss Adjustment		1,545,381,826
0.605 x (1)		
3. Expected Mean Loss Reserves	0.915 x (2)	1,414,024,371

D. Net Subject to Investment (A-5) - (B-3) + (C-3) 1,538,783,941

E. Average Rate of Return 3.36%

F. Investment Earnings on Net Subject to Investment (D) x (E) 51,703,140

G. Average Rate of Return as a Percent of Direct Earned Premium  
(F) / (A-1) 2.02%

H. Average Rate of Return as a Percent of Direct Earned Premium  
After Federal Income Taxes (G) 1.58%  
0.781

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
LIABILITY COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED  
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

Line A-1

Direct earned premiums are the total limits earned premiums at present voluntary manual level for Private Passenger Automobile Bodily Injury and Property Damage Liability and Medical Payments Insurance for all companies writing private passenger automobile insurance in North Carolina for the latest accident year.

Line A-2

The mean unearned premium reserve is determined by multiplying the direct earned premiums in line (1) by the ratio of the mean unearned premium reserve to the collected earned premium for calendar year ended 12/31/2013 for all companies writing Private Passenger Automobile Liability insurance in North Carolina. These data are from statutory page 14 of the Annual Statement.

1. Collected Earned Premium for Calendar Year ended 12/31/2013	\$2,648,082,027
2. Unearned Premium Reserve as of 12/31/2012	763,570,742
3. Unearned Premium Reserve as of 12/31/2013	773,567,638
4. Mean Unearned Premium Reserve $1/2 [(2) + (3)]$	768,569,190
5. Ratio (4) $\div$ (1)	0.290

Line A-3

Deduction for prepaid expenses:

Production costs and a large part of the other company expenses in connection with the writing and handling of Private Passenger Automobile Liability insurance policies, exclusive of claim adjustment expenses, are incurred when the policy is written and before the premium is paid. Therefore, the deduction for these expenses is determined by use of the provisions for expenses used in our ratemaking procedures as shown.

Line B-2

Delayed remission of premium:

This deduction is necessary because of delay in collection and remission of premium to the companies, which amounts to approximately 50-75 days after the effective dates of the policies. Therefore, funds for the unearned premium reserve required during the initial days of all policies must be taken from the company's surplus.

Based on the 2012 and 2013 Insurance Expense Exhibit for all companies writing private passenger liability insurance in North Carolina, agent's balances for premiums due less than 90 days amount to 18.2% of net written premiums. The 18.2% is based on a procedure that weighs the percent of countrywide agents balances relative to countrywide private passenger liability premium (using data from Part III of the IEE) on the private passenger written liability premium for North Carolina private passenger liability insurance (as shown on statutory Page 14 of the Annual Statement).

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
LIABILITY COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED  
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

The above percentage must be multiplied by a factor of 1.021 to include the effect of agents balances or uncollected premiums overdue for more than 90 days. The 1.021 is based on 2012 and 2013 industrywide data provided by the A.M. Best Company. The two factors combined amount to .186 (.182 x 1.021 = .186).

Line C-2

The expected loss and loss adjustment ratio reflects the expense provisions used in this filing.

Line C-3

The expected mean loss reserve is determined by multiplying the expected incurred losses in line (2) by the average North Carolina ratio of the mean loss reserves to the incurred losses in 2012 and 2013 for Automobile Liability insurance. This ratio is based on North Carolina companies' statutory Page 14 annual statement data and has been adjusted to include loss adjustment expense reserves.

1. Incurred Losses for Calendar Year 2012	\$1,793,125,759
2. Incurred Losses for Calendar Year 2013	1,714,747,887
3. Loss Reserves as of 12/31/2011	1,619,847,426
4. Loss Reserves as of 12/31/2012	1,654,308,363
5. Loss Reserves as of 12/31/2013	1,595,369,961
6. Mean Loss Reserve 2012: 1/2 [(3) + (4)]	1,637,077,895
7. Mean Loss Reserve 2013: 1/2 [(4) + (5)]	1,624,839,162
8. Ratio (6) ÷ (1)	0.913
9. Ratio (7) ÷ (2)	0.948
10. Loss Reserve: 1/2 [(8) + (9)]	0.931
11. Ratio of LAE Reserves to Loss Reserves (a)	0.184
12. Ratio of Incurred LAE to Incurred Losses (a)	0.205
13. Loss and LAE Reserve [(10)x(1.0+(11))]/(1.0+(12))]	0.915

(a) Based on 2013 All-Industry Insurance Expense Exhibit (source: A.M. Best)



NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
LIABILITY COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED  
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

Line E

The rate of return is the ratio of net investment income earned to mean cash and invested assets. Net investment income is computed for all companies writing private passenger automobile insurance in North Carolina as follows:

Year	Net Investment Income Earned (In Thousands of Dollars) (a)	Mean Cash and Invested Assets (In Thousands of Dollars) (b)	Rate of Return
2013	\$49,482,194	\$1,473,584,211	3.36%

(a) Based on 2013 All-Industry Statement of Income (source: A.M. Best)

(b) Based on 2013 All-Industry Balance Sheet Exhibit (source: A.M. Best)

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
PHYSICAL DAMAGE COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED PREMIUM RESERVES  
AND ON LOSS RESERVES

A. Unearned Premium Reserve

1. Direct Earned Premium for Accident Year Ended 12/31/2013		\$1,945,489,646
2. Mean Unearned Premium Reserve	0.293 x (1)	570,028,466
3. Deduction for Prepaid Expenses		
Commission and Brokerage Expense		9.00%
Taxes, Licenses and Fees		1.92%
50% of Other Acquisition Expense		4.65%
50% of Company Operating Expense		3.05%
Total		18.62%
4. (2) x (3)		106,139,300
5. Net Subject to Investment (2) - (4)		463,889,166

B. Delayed Remission of Premium (Agents' Balances)

1. Direct Earned Premium (A-1)	\$1,945,489,646
2. Average Agents' Balances	0.183
3. Delayed Remission (1) x (2)	356,024,605

C. Loss Reserve

1. Direct Earned Premium (A-1)	\$1,945,489,646
2. Expected Incurred Losses and Loss Adjustment	1,169,239,277
0.601 x (1)	
3. Expected Mean Loss Reserves	121,600,885
0.104 x (2)	

D. Net Subject to Investment (A-5) - (B-3) + (C-3) 229,465,446

E. Average Rate of Return 3.36%

F. Investment Earnings on Net Subject to Investment (D) x (E) 7,710,039

G. Average Rate of Return as a Percent of Direct Earned Premium  
(F) / (A-1) 0.40%

H. Average Rate of Return as a Percent of Direct  
Earned Premium After Federal Income Taxes 0.31%  
(G) x 0.781

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
PHYSICAL DAMAGE COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED  
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

Line A-1

Direct earned premiums are the earned premiums at present manual level for Private Passenger Passenger Automobile Comprehensive and Collision Insurance for the latest calendar year.

Line A-2

The mean unearned premium reserve is determined by multiplying the direct earned premiums in line (1) by the ratio of the mean unearned premium reserve to the collected earned premium for calendar year ended 12/31/2013 for all companies writing Private Passenger Automobile Physical Damage insurance in North Carolina. These data are from statutory Page 14 of the Annual Statement.

1. Collected Earned Premium for Calendar Year ended 12/31/2013	\$2,020,768,283
2. Unearned Premium Reserve as of 12/31/2012	571,724,344
3. Unearned Premium Reserve as of 12/31/2013	613,328,328
4. Mean Unearned Premium Reserve $1/2 [(2) + (3)]$	592,526,336
5. Ratio (4) $\div$ (1)	0.293

Line A-3

Deduction for prepaid expenses:

Production costs and a large part of the other company expenses in connection with the writing and handling of Private Passenger Automobile Physical Damage insurance policies, exclusive of claim adjustment expenses, are incurred when the policy is written and before the premium is paid.

Therefore, the deduction for these expenses is determined by use of the provisions for expenses used in our ratemaking procedures as shown.

Line B-2

Delayed remission of premium:

This deduction is necessary because of delay in collection and remission of premium to the companies, which amounts to approximately 50-75 days after the effective dates of the policies.

Therefore, funds for the unearned premium reserve required during the initial days of all policies must be taken from the company's surplus.

Based on the 2012 and 2013 Insurance Expense Exhibit for all companies writing private passenger physical damage insurance in North Carolina, agent's balances for premiums due less than 90 days amount to 17.9% of net written premiums. The 17.9% is based on a procedure that weighs the percent of countrywide agents balances relative to countrywide private passenger physical damage premium (using data from Part III of the IEE) on the private passenger written physical damage premium for North Carolina private passenger physical damage insurance (as shown on statutory Page 14 of the Annual Statement).

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
PHYSICAL DAMAGE COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED  
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

The above percentage must be multiplied by a factor of 1.021 to include the effect of agents balances or uncollected premiums overdue for more than 90 days. The 1.021 is based on 2012 and 2013 industrywide data provided by the A.M. Best Company. The two factors combined amount to .183 (.179 x 1.021 = .183).

Line C-2

The expected loss and loss adjustment ratio reflects the expense provisions used in this filing.

Line C-3

The expected mean loss reserve is determined by multiplying the expected incurred losses in line (2) by the average North Carolina ratio of the mean loss reserves to the incurred losses in 2012 and 2013 for Automobile Physical Damage insurance. This ratio is based on North Carolina companies' Page 15 annual statement data and has been adjusted to include loss adjustment expense reserves.

1. Incurred Losses for Calendar Year 2012	\$1,099,567,561
2. Incurred Losses for Calendar Year 2013	1,137,270,446
3. Loss Reserves as of 12/31/2011	81,904,044
4. Loss Reserves as of 12/31/2012	72,546,107
5. Loss Reserves as of 12/31/2013	76,075,614
6. Mean Loss Reserve 2012: 1/2 [(3) + (4)]	77,225,076
7. Mean Loss Reserve 2013: 1/2 [(4) + (5)]	74,310,861
8. Ratio (6) ÷ (1)	0.070
9. Ratio (7) ÷ (2)	0.065
10. Loss Reserve: 1/2 [(8) + (9)]	0.068
11. Ratio of LAE Reserves to Loss Reserves (a)	0.779
12. Ratio of Incurred LAE to Incurred Losses (a)	0.159
13. Loss and LAE Reserve [(10)x(1.0+(11))]/(1.0+(12))]	0.104

(a) Based on 2013 All-Industry Insurance Expense Exhibit (source: A.M. Best)

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
PHYSICAL DAMAGE COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED  
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

Line E

The rate of return is the ratio of net investment income earned to mean cash and invested assets. Net investment income is computed for all companies writing private passenger automobile insurance in North Carolina as follows:

Year	Net Investment Income Earned (In Thousands of Dollars) (a)	Mean Cash and Invested Assets (In Thousands of Dollars) (b)	Rate of Return
2013	\$49,482,194	\$1,473,584,211	3.36%

(a) Based on 2013 All-Industry Statement of Income (source: A.M. Best)

(b) Based on 2013 All-Industry Balance Sheet Exhibit (source: A.M. Best)

CAPITAL GAINS OR LOSSES AS A PERCENT OF MEAN ASSETS  
(all amounts in thousands of dollars)

Calendar Year	Mean Total	Realized	
	Admitted Assets 2-Year Average	Amount	Capital Gains Percent
2004	1,018,810,319	9,113,199	0.89%
2005	1,120,112,663	12,194,908	1.09%
2006	1,217,432,187	3,587,228	0.29%
2007	1,297,478,130	9,031,778	0.70%
2008	1,288,393,875	(21,018,623)	-1.63%
2009	1,274,678,809	(8,079,575)	-0.63%
2010	1,330,998,082	8,100,143	0.61%
2011	1,366,568,026	7,563,305	0.55%
2012	1,350,656,619	9,035,405	0.67%
2013	1,423,600,934	12,163,890	0.85%
	-----	-----	-----
	12,688,729,641	41,691,658	0.33%

Source: Best's Aggregates & Averages--various editions

ESTIMATED INVESTMENT EARNINGS ON UNEARNED  
PREMIUM RESERVES AND ON LOSS RESERVES

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EXPLANATORY NOTES

2013

Column 2:

Bonds

Taxable (Lines 1 + 1.2)	\$23,168,306	0.350
Non-Taxable (Lines 1.1 + 1.3)	12,013,235	-
	-----	-----
Sub-Total	\$35,181,541	0.230

Stocks

Taxable (Lines 2.1 + 2.2)	\$5,965,219	0.105 (A)
Non-Taxable (Lines 2.11 + 2.21)	2,264,498	-
	-----	-----
Sub-Total	\$8,229,717	0.076

Mortgage Loans (Line 3)	\$360,714	
Real Estate (Line 4)	1,745,619	
Contract Loans (Line 5)	1,277	
Cash/Short Term Investments (Line 6)	150,120	
Derivative Instruments (Line 7)	(46,327)	
All Other (Lines 8 + 9)	8,675,211	
	-----	-----
Sub-Total	\$10,886,614	0.350
Total	\$54,297,872	0.231

Investment Deductions (Line 16)	\$4,815,613	0.350
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Net Investment Income Earned	\$49,482,259	0.219
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(A) Only 30% of dividend income on stock is subject to the full corporate income tax rate of 35%. The applicable tax rate is thus 10.5% (.35 x .30 = .105).

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
LIABILITY COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED PREMIUM RESERVES  
AND ON LOSS RESERVES

A. Unearned Premium Reserve

1. Direct Earned Premium for Accident Year Ended 12/31/2014		\$2,549,309,781
2. Mean Unearned Premium Reserve	0.291 x (1)	741,849,146
3. Deduction for Prepaid Expenses		
Commission and Brokerage Expense		8.60%
Taxes, Licenses and Fees		1.67%
50% of Other Acquisition Expense		4.80%
50% of Company Operating Expense		3.55%
Total		18.62%
4. (2) x (3)		138,132,311
5. Net Subject to Investment (2) - (4)		603,716,835

B. Delayed Remission of Premium (Agents' Balances)

1. Direct Earned Premium (A-1)	\$2,549,309,781
2. Average Agents' Balances	0.187
3. Delayed Remission (1) x (2)	476,720,929

C. Loss Reserve

1. Direct Earned Premium (A-1)	\$2,549,309,781
2. Expected Incurred Losses and Loss Adjustment	1,524,487,249
0.598 x (1)	
3. Expected Mean Loss Reserves	1,370,514,037
0.899 x (2)	

D. Net Subject to Investment (A-5) - (B-3) + (C-3) 1,497,509,943

E. Average Rate of Return 3.57%

F. Investment Earnings on Net Subject to Investment (D) x (E) 53,461,105

G. Average Rate of Return as a Percent of Direct Earned Premium  
(F) / (A-1) 2.10%

H. Average Rate of Return as a Percent of Direct Earned Premium  
After Federal Income Taxes (G) 1.69%

0.806



NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
LIABILITY COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED  
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

Line A-1

Direct earned premiums are the total limits earned premiums at present voluntary manual level for Private Passenger Automobile Bodily Injury and Property Damage Liability and Medical Payments Insurance for all companies writing private passenger automobile insurance in North Carolina for the latest accident year.

Line A-2

The mean unearned premium reserve is determined by multiplying the direct earned premiums in line (1) by the ratio of the mean unearned premium reserve to the collected earned premium for calendar year ended 12/31/2014 for all companies writing Private Passenger Automobile Liability insurance in North Carolina. These data are from statutory page 14 of the Annual Statement.

1. Collected Earned Premium for Calendar Year ended 12/31/2014	\$2,693,914,338
2. Unearned Premium Reserve as of 12/31/2013	773,567,638
3. Unearned Premium Reserve as of 12/31/2014	794,058,559
4. Mean Unearned Premium Reserve $1/2 [(2) + (3)]$	783,813,099
5. Ratio (4) $\div$ (1)	0.291

Line A-3

Deduction for prepaid expenses:

Production costs and a large part of the other company expenses in connection with the writing and handling of Private Passenger Automobile Liability insurance policies, exclusive of claim adjustment expenses, are incurred when the policy is written and before the premium is paid. Therefore, the deduction for these expenses is determined by use of the provisions for expenses used in our ratemaking procedures as shown.

Line B-2

Delayed remission of premium:

This deduction is necessary because of delay in collection and remission of premium to the companies, which amounts to approximately 50-75 days after the effective dates of the policies. Therefore, funds for the unearned premium reserve required during the initial days of all policies must be taken from the company's surplus.

Based on the 2013 and 2014 Insurance Expense Exhibit for all companies writing private passenger liability insurance in North Carolina, agent's balances for premiums due less than 90 days amount to 18.3% of net written premiums. The 18.3% is based on a procedure that weighs the percent of countrywide agents balances relative to countrywide private passenger liability premium (using data from Part III of the IEE) on the private passenger written liability premium for North Carolina private passenger liability insurance (as shown on statutory Page 14 of the Annual Statement).

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
LIABILITY COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED  
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

The above percentage must be multiplied by a factor of 1.021 to include the effect of agents balances or uncollected premiums overdue for more than 90 days. The 1.021 is based on 2013 and 2014 industrywide data provided by the A.M. Best Company. The two factors combined amount to .187 (.183 x 1.021 = .187).

Line C-2

The expected loss and loss adjustment ratio reflects the expense provisions used in this filing.

Line C-3

The expected mean loss reserve is determined by multiplying the expected incurred losses in line (2) by the average North Carolina ratio of the mean loss reserves to the incurred losses in 2013 and 2014 for Automobile Liability insurance. This ratio is based on North Carolina companies' statutory Page 14 annual statement data and has been adjusted to include loss adjustment expense reserves.

1. Incurred Losses for Calendar Year 2013	\$1,714,747,887
2. Incurred Losses for Calendar Year 2014	1,828,944,685
3. Loss Reserves as of 12/31/2012	1,654,308,363
4. Loss Reserves as of 12/31/2013	1,595,369,961
5. Loss Reserves as of 12/31/2014	1,604,433,332
6. Mean Loss Reserve 2013: 1/2 [(3) + (4)]	1,624,839,162
7. Mean Loss Reserve 2014: 1/2 [(4) + (5)]	1,599,901,647
8. Ratio (6) ÷ (1)	0.948
9. Ratio (7) ÷ (2)	0.875
10. Loss Reserve: 1/2 [(8) + (9)]	0.912
11. Ratio of LAE Reserves to Loss Reserves (a)	0.185
12. Ratio of Incurred LAE to Incurred Losses (a)	0.202
13. Loss and LAE Reserve [(10)x(1.0+(11))]/(1.0+(12))]	0.899

(a) Based on 2014 All-Industry Insurance Expense Exhibit (source: A.M. Best)

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
LIABILITY COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED  
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

Line E

The rate of return is the ratio of net investment income earned to mean cash and invested assets. Net investment income is computed for all companies writing private passenger automobile insurance in North Carolina as follows:

Year	Net Investment Income Earned (In Thousands of Dollars) (a)	Mean Cash and Invested Assets (In Thousands of Dollars) (b)	Rate of Return
2014	\$55,171,640	\$1,543,932,583	3.57%

(a) Based on 2014 All-Industry Statement of Income (source: A.M. Best)

(b) Based on 2014 All-Industry Balance Sheet Exhibit (source: A.M. Best)

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
PHYSICAL DAMAGE COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED PREMIUM RESERVES  
AND ON LOSS RESERVES

A. Unearned Premium Reserve

1. Direct Earned Premium for Accident Year Ended 12/31/2014		\$1,999,143,826
2. Mean Unearned Premium Reserve	0.297 x (1)	593,745,716
3. Deduction for Prepaid Expenses		
Commission and Brokerage Expense		9.00%
Taxes, Licenses and Fees		1.67%
50% of Other Acquisition Expense		4.60%
50% of Company Operating Expense		2.95%
Total		18.22%
4. (2) x (3)		108,180,469
5. Net Subject to Investment (2) - (4)		485,565,247

B. Delayed Remission of Premium (Agents' Balances)

1. Direct Earned Premium (A-1)		\$1,999,143,826
2. Average Agents' Balances		0.186
3. Delayed Remission (1) x (2)		371,840,752

C. Loss Reserve

1. Direct Earned Premium (A-1)		\$1,999,143,826
2. Expected Incurred Losses and Loss Adjustment		1,189,490,576
0.595 x (1)		
3. Expected Mean Loss Reserves	0.099 x (2)	117,759,567

D. Net Subject to Investment (A-5) - (B-3) + (C-3) 231,484,062

E. Average Rate of Return 3.57%

F. Investment Earnings on Net Subject to Investment (D) x (E) 8,263,981

G. Average Rate of Return as a Percent of Direct Earned Premium  
(F) / (A-1) 0.41%

H. Average Rate of Return as a Percent of Direct  
Earned Premium After Federal Income Taxes 0.33%  
(G) x 0.806

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
PHYSICAL DAMAGE COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED  
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

Line A-1

Direct earned premiums are the earned premiums at present manual level for Private Passenger Passenger Automobile Comprehensive and Collision Insurance for the latest calendar year.

Line A-2

The mean unearned premium reserve is determined by multiplying the direct earned premiums in line (1) by the ratio of the mean unearned premium reserve to the collected earned premium for calendar year ended 12/31/2014 for all companies writing Private Passenger Automobile Physical Damage insurance in North Carolina. These data are from statutory Page 14 of the Annual Statement.

1. Collected Earned Premium for Calendar Year ended 12/31/2014	\$2,139,819,338
2. Unearned Premium Reserve as of 12/31/2013	613,328,328
3. Unearned Premium Reserve as of 12/31/2014	657,740,776
4. Mean Unearned Premium Reserve $1/2 [(2) + (3)]$	635,534,552
5. Ratio (4) $\div$ (1)	0.297

Line A-3

Deduction for prepaid expenses:

Production costs and a large part of the other company expenses in connection with the writing and handling of Private Passenger Automobile Physical Damage insurance policies, exclusive of claim adjustment expenses, are incurred when the policy is written and before the premium is paid.

Therefore, the deduction for these expenses is determined by use of the provisions for expenses used in our ratemaking procedures as shown.

Line B-2

Delayed remission of premium:

This deduction is necessary because of delay in collection and remission of premium to the companies, which amounts to approximately 50-75 days after the effective dates of the policies.

Therefore, funds for the unearned premium reserve required during the initial days of all policies must be taken from the company's surplus.

Based on the 2013 and 2014 Insurance Expense Exhibit for all companies writing private passenger physical damage insurance in North Carolina, agent's balances for premiums due less than 90 days amount to 18.2% of net written premiums. The 18.2% is based on a procedure that weighs the percent of countrywide agents balances relative to countrywide private passenger physical damage premium (using data from Part III of the IEE) on the private passenger written physical damage premium for North Carolina private passenger physical damage insurance (as shown on statutory Page 14 of the Annual Statement).

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
PHYSICAL DAMAGE COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED  
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

The above percentage must be multiplied by a factor of 1.021 to include the effect of agents balances or uncollected premiums overdue for more than 90 days. The 1.021 is based on 2013 and 2014 industrywide data provided by the A.M. Best Company. The two factors combined amount to .186 (.182 x 1.021 = .186).

Line C-2

The expected loss and loss adjustment ratio reflects the expense provisions used in this filing.

Line C-3

The expected mean loss reserve is determined by multiplying the expected incurred losses in line (2) by the average North Carolina ratio of the mean loss reserves to the incurred losses in 2013 and 2014 for Automobile Physical Damage insurance. This ratio is based on North Carolina companies' Page 15 annual statement data and has been adjusted to include loss adjustment expense reserves.

1. Incurred Losses for Calendar Year 2013	\$1,137,270,446
2. Incurred Losses for Calendar Year 2014	1,249,840,873
3. Loss Reserves as of 12/31/2012	72,546,107
4. Loss Reserves as of 12/31/2013	76,075,614
5. Loss Reserves as of 12/31/2014	78,517,754
6. Mean Loss Reserve 2013: 1/2 [(3) + (4)]	74,310,861
7. Mean Loss Reserve 2014: 1/2 [(4) + (5)]	77,296,684
8. Ratio (6) ÷ (1)	0.065
9. Ratio (7) ÷ (2)	0.062
10. Loss Reserve: 1/2 [(8) + (9)]	0.064
11. Ratio of LAE Reserves to Loss Reserves (a)	0.786
12. Ratio of Incurred LAE to Incurred Losses (a)	0.152
13. Loss and LAE Reserve [(10)x(1.0+(11))]/(1.0+(12))]	0.099

(a) Based on 2014 All-Industry Insurance Expense Exhibit (source: A.M. Best)

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
PHYSICAL DAMAGE COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED  
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

Line E

The rate of return is the ratio of net investment income earned to mean cash and invested assets. Net investment income is computed for all companies writing private passenger automobile insurance in North Carolina as follows:

Year	Net Investment Income Earned (In Thousands of Dollars) (a)	Mean Cash and Invested Assets (In Thousands of Dollars) (b)	Rate of Return
2014	\$55,171,640	\$1,543,932,583	3.57%

(a) Based on 2014 All-Industry Statement of Income (source: A.M. Best)

(b) Based on 2014 All-Industry Balance Sheet Exhibit (source: A.M. Best)

CAPITAL GAINS OR LOSSES AS A PERCENT OF MEAN ASSETS  
(all amounts in thousands of dollars)

Calendar Year	Mean Total	Realized	
	Admitted Assets 2-Year Average	Amount	Capital Gains Percent
2005	1,120,112,663	12,194,908	1.09%
2006	1,217,432,187	3,587,228	0.29%
2007	1,297,478,130	9,031,778	0.70%
2008	1,288,393,875	(21,018,623)	-1.63%
2009	1,274,678,809	(8,079,575)	-0.63%
2010	1,330,998,082	8,100,143	0.61%
2011	1,366,568,026	7,563,305	0.55%
2012	1,350,656,619	9,035,405	0.67%
2013	1,423,600,934	12,163,890	0.85%
2014	1,543,882,475	12,093,078	0.78%
	-----	-----	-----
	13,213,801,797	44,671,537	0.34%

Source: Best's Aggregates & Averages--various editions



ESTIMATED INVESTMENT EARNINGS ON UNEARNED  
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

2014

Column 2:

Bonds

Taxable (Lines 1 + 1.2)	\$22,509,668	0.350
Non-Taxable (Lines 1.1 + 1.3)	11,523,719	-
	-----	-----
Sub-Total	\$34,033,387	0.231

Stocks

Taxable (Lines 2.1 + 2.2)	\$6,953,090	0.105 (A)
Non-Taxable (Lines 2.11 + 2.21)	8,141,661	-
	-----	-----
Sub-Total	\$15,094,751	0.048

Mortgage Loans (Line 3)	\$443,946	
Real Estate (Line 4)	1,665,162	
Contract Loans (Line 5)	546	
Cash/Short Term Investments (Line 6)	127,984	
Derivative Instruments (Line 7)	(94,467)	
All Other (Lines 8 + 9)	8,802,965	
	-----	-----
Sub-Total	\$10,946,136	0.350
Total	\$60,074,274	0.207

Investment Deductions (Line 16)	\$4,902,666	0.350
Net Investment Income Earned	\$55,171,608	0.194

(A) Only 30% of dividend income on stock is subject to the full corporate income tax rate of 35%. The applicable tax rate is thus 10.5% (.35 x .30 = .105).

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
LIABILITY COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED PREMIUM RESERVES  
AND ON LOSS RESERVES

A. Unearned Premium Reserve

1. Direct Earned Premium for Accident Year Ended 12/31/2015		\$2,563,913,424
2. Mean Unearned Premium Reserve	0.294 x (1)	753,790,547
3. Deduction for Prepaid Expenses		
Commission and Brokerage Expense		8.60%
Taxes, Licenses and Fees		1.83%
50% of Other Acquisition Expense		4.90%
50% of Company Operating Expense		3.55%
Total		18.88%
4. (2) x (3)		142,315,655
5. Net Subject to Investment (2) - (4)		611,474,892

B. Delayed Remission of Premium (Agents' Balances)

1. Direct Earned Premium (A-1)		\$2,563,913,424
2. Average Agents' Balances		0.180
3. Delayed Remission (1) x (2)		461,504,416

C. Loss Reserve

1. Direct Earned Premium (A-1)		\$2,563,913,424
2. Expected Incurred Losses and Loss Adjustment		1,499,889,353
0.585 x (1)		
3. Expected Mean Loss Reserves	0.839 x (2)	1,258,407,167

D. Net Subject to Investment (A-5) - (B-3) + (C-3) 1,408,377,643

E. Average Rate of Return 3.15%

F. Investment Earnings on Net Subject to Investment (D) x (E) 44,363,896

G. Average Rate of Return as a Percent of Direct Earned Premium (F) / (A-1) 1.73%

H. Average Rate of Return as a Percent of Direct Earned Premium After Federal Income Taxes (G) 0.776 1.34%

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
LIABILITY COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED  
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

Line A-1

Direct earned premiums are the total limits earned premiums at present voluntary manual level for Private Passenger Automobile Bodily Injury and Property Damage Liability and Medical Payments Insurance for all companies writing private passenger automobile insurance in North Carolina for the latest accident year.

Line A-2

The mean unearned premium reserve is determined by multiplying the direct earned premiums in line (1) by the ratio of the mean unearned premium reserve to the collected earned premium for calendar year ended 12/31/2015 for all companies writing Private Passenger Automobile Liability insurance in North Carolina. These data are from statutory page 14 of the Annual Statement.

1. Collected Earned Premium for Calendar Year ended 12/31/2015	\$2,749,427,412
2. Unearned Premium Reserve as of 12/31/2014	794,058,559
3. Unearned Premium Reserve as of 12/31/2015	822,493,194
4. Mean Unearned Premium Reserve $1/2 [(2) + (3)]$	808,275,877
5. Ratio (4) $\div$ (1)	0.294

Line A-3

Deduction for prepaid expenses:

Production costs and a large part of the other company expenses in connection with the writing and handling of Private Passenger Automobile Liability insurance policies, exclusive of claim adjustment expenses, are incurred when the policy is written and before the premium is paid. Therefore, the deduction for these expenses is determined by use of the provisions for expenses used in our ratemaking procedures as shown.

Line B-2

Delayed remission of premium:

This deduction is necessary because of delay in collection and remission of premium to the companies, which amounts to approximately 50-75 days after the effective dates of the policies. Therefore, funds for the unearned premium reserve required during the initial days of all policies must be taken from the company's surplus.

Based on the 2014 and 2015 Insurance Expense Exhibit for all companies writing private passenger liability insurance in North Carolina, agent's balances for premiums due less than 90 days amount to 17.6% of net written premiums. The 17.6% is based on a procedure that weighs the percent of countrywide agents balances relative to countrywide private passenger liability premium (using data from Part III of the IEE) on the private passenger written liability premium for North Carolina private passenger liability insurance (as shown on statutory Page 14 of the Annual Statement).

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
LIABILITY COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED  
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

The above percentage must be multiplied by a factor of 1.021 to include the effect of agents balances or uncollected premiums overdue for more than 90 days. The 1.021 is based on 2014 and 2015 industrywide data provided by the A.M. Best Company. The two factors combined amount to .180 (.176 x 1.021 = .180).

Line C-2

The expected loss and loss adjustment ratio reflects the expense provisions used in this filing.

Line C-3

The expected mean loss reserve is determined by multiplying the expected incurred losses in line (2) by the average North Carolina ratio of the mean loss reserves to the incurred losses in 2014 and 2015 for Automobile Liability insurance. This ratio is based on North Carolina companies' statutory Page 14 annual statement data and has been adjusted to include loss adjustment expense reserves.

1. Incurred Losses for Calendar Year 2014	\$1,828,944,685
2. Incurred Losses for Calendar Year 2015	2,011,157,788
3. Loss Reserves as of 12/31/2013	1,595,369,961
4. Loss Reserves as of 12/31/2014	1,604,433,332
5. Loss Reserves as of 12/31/2015	1,655,754,442
6. Mean Loss Reserve 2014: 1/2 [(3) + (4)]	1,599,901,647
7. Mean Loss Reserve 2015: 1/2 [(4) + (5)]	1,630,093,887
8. Ratio (6) ÷ (1)	0.875
9. Ratio (7) ÷ (2)	0.811
10. Loss Reserve: 1/2 [(8) + (9)]	0.843
11. Ratio of LAE Reserves to Loss Reserves (a)	0.188
12. Ratio of Incurred LAE to Incurred Losses (a)	0.193
13. Loss and LAE Reserve [(10)x(1.0+(11))]/(1.0+(12))]	0.839

(a) Based on 2015 All-Industry Insurance Expense Exhibit (source: A.M. Best)

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
LIABILITY COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED  
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

Line E

The rate of return is the ratio of net investment income earned to mean cash and invested assets. Net investment income is computed for all companies writing private passenger automobile insurance in North Carolina as follows:

Year	Net Investment Income Earned (In Thousands of Dollars) (a)	Mean Cash and Invested Assets (In Thousands of Dollars) (b)	Rate of Return
2015	\$49,322,817	\$1,568,166,843	3.15%

(a) Based on 2015 All-Industry Statement of Income (source: A.M. Best)

(b) Based on 2015 All-Industry Balance Sheet Exhibit (source: A.M. Best)

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
PHYSICAL DAMAGE COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED PREMIUM RESERVES  
AND ON LOSS RESERVES

A. Unearned Premium Reserve

1. Direct Earned Premium for Accident Year Ended 12/31/2015		\$2,293,217,828
2. Mean Unearned Premium Reserve	0.296 x (1)	678,792,477
3. Deduction for Prepaid Expenses		
Commission and Brokerage Expense		8.90%
Taxes, Licenses and Fees		1.92%
50% of Other Acquisition Expense		4.65%
50% of Company Operating Expense		3.00%
Total		18.47%
4. (2) x (3)		125,372,971
5. Net Subject to Investment (2) - (4)		553,419,506

B. Delayed Remission of Premium (Agents' Balances)

1. Direct Earned Premium (A-1)		\$2,293,217,828
2. Average Agents' Balances		0.174
3. Delayed Remission (1) x (2)		399,019,902

C. Loss Reserve

1. Direct Earned Premium (A-1)		\$2,293,217,828
2. Expected Incurred Losses and Loss Adjustment		1,334,652,776
0.582 x (1)		
3. Expected Mean Loss Reserves	0.097 x (2)	129,461,319

D. Net Subject to Investment (A-5) - (B-3) + (C-3) 283,860,923

E. Average Rate of Return 3.15%

F. Investment Earnings on Net Subject to Investment (D) x (E) 8,941,619

G. Average Rate of Return as a Percent of Direct Earned Premium (F) / (A-1) 0.39%

H. Average Rate of Return as a Percent of Direct Earned Premium After Federal Income Taxes (G) x 0.776 0.30%

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
PHYSICAL DAMAGE COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED  
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

Line A-1

Direct earned premiums are the earned premiums at present manual level for Private Passenger Passenger Automobile Comprehensive and Collision Insurance for the latest calendar year.

Line A-2

The mean unearned premium reserve is determined by multiplying the direct earned premiums in line (1) by the ratio of the mean unearned premium reserve to the collected earned premium for calendar year ended 12/31/2015 for all companies writing Private Passenger Automobile Physical Damage insurance in North Carolina. These data are from statutory Page 14 of the Annual Statement.

1. Collected Earned Premium for Calendar Year ended 12/31/2015	\$2,319,837,917
2. Unearned Premium Reserve as of 12/31/2014	657,740,776
3. Unearned Premium Reserve as of 12/31/2015	717,515,490
4. Mean Unearned Premium Reserve 1/2 [(2) + (3)]	687,628,133
5. Ratio (4) ÷ (1)	0.296

Line A-3

Deduction for prepaid expenses:

Production costs and a large part of the other company expenses in connection with the writing and handling of Private Passenger Automobile Physical Damage insurance policies, exclusive of claim adjustment expenses, are incurred when the policy is written and before the premium is paid. Therefore, the deduction for these expenses is determined by use of the provisions for expenses used in our ratemaking procedures as shown.

Line B-2

Delayed remission of premium:

This deduction is necessary because of delay in collection and remission of premium to the companies, which amounts to approximately 50-75 days after the effective dates of the policies. Therefore, funds for the unearned premium reserve required during the initial days of all policies must be taken from the company's surplus.

Based on the 2014 and 2015 Insurance Expense Exhibit for all companies writing private passenger physical damage insurance in North Carolina, agent's balances for premiums due less than 90 days amount to 17.0% of net written premiums. The 17.0% is based on a procedure that weighs the percent of countrywide agents balances relative to countrywide private passenger physical damage premium (using data from Part III of the IEE) on the private passenger written physical damage premium for North Carolina private passenger physical damage insurance (as shown on statutory Page 14 of the Annual Statement).

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
PHYSICAL DAMAGE COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED  
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

The above percentage must be multiplied by a factor of 1.021 to include the effect of agents balances or uncollected premiums overdue for more than 90 days. The 1.021 is based on 2014 and 2015 industrywide data provided by the A.M. Best Company. The two factors combined amount to .174 (.170 x 1.021 = .174).

Line C-2

The expected loss and loss adjustment ratio reflects the expense provisions used in this filing.

Line C-3

The expected mean loss reserve is determined by multiplying the expected incurred losses in line (2) by the average North Carolina ratio of the mean loss reserves to the incurred losses in 2014 and 2015 for Automobile Physical Damage insurance. This ratio is based on North Carolina companies' Page 15 annual statement data and has been adjusted to include loss adjustment expense reserves.

1. Incurred Losses for Calendar Year 2014	\$1,249,840,873
2. Incurred Losses for Calendar Year 2015	1,360,242,003
3. Loss Reserves as of 12/31/2013	76,075,614
4. Loss Reserves as of 12/31/2014	78,517,754
5. Loss Reserves as of 12/31/2015	87,691,685
6. Mean Loss Reserve 2014: 1/2 [(3) + (4)]	77,296,684
7. Mean Loss Reserve 2015: 1/2 [(4) + (5)]	83,104,720
8. Ratio (6) ÷ (1)	0.062
9. Ratio (7) ÷ (2)	0.061
10. Loss Reserve: 1/2 [(8) + (9)]	0.062
11. Ratio of LAE Reserves to Loss Reserves (a)	0.798
12. Ratio of Incurred LAE to Incurred Losses (a)	0.149
13. Loss and LAE Reserve [(10)x(1.0+(11))]/(1.0+(12))]	0.097

(a) Based on 2015 All-Industry Insurance Expense Exhibit (source: A.M. Best)



NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
PHYSICAL DAMAGE COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED  
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

Line E

The rate of return is the ratio of net investment income earned to mean cash and invested assets. Net investment income is computed for all companies writing private passenger automobile insurance in North Carolina as follows:

Year	Net Investment Income Earned (In Thousands of Dollars) (a)	Mean Cash and Invested Assets (In Thousands of Dollars) (b)	Rate of Return
2015	\$49,322,817	\$1,568,166,843	3.15%

(a) Based on 2015 All-Industry Statement of Income (source: A.M. Best)

(b) Based on 2015 All-Industry Balance Sheet Exhibit (source: A.M. Best)

CAPITAL GAINS OR LOSSES AS A PERCENT OF MEAN ASSETS  
(all amounts in thousands of dollars)

Calendar Year	Mean Total Admitted Assets 2-Year Average	Realized Capital Gains	
		Amount	Percent
2006	1,217,432,187	3,587,228	0.29%
2007	1,297,478,130	9,031,778	0.70%
2008	1,288,393,875	(21,018,623)	-1.63%
2009	1,274,678,809	(8,079,575)	-0.63%
2010	1,330,998,082	8,100,143	0.61%
2011	1,366,568,026	7,563,305	0.55%
2012	1,350,656,619	9,035,405	0.67%
2013	1,423,600,934	12,163,890	0.85%
2014	1,543,882,475	12,093,078	0.78%
2015	1,567,611,077	9,887,732	0.63%
	-----	-----	-----
	13,661,300,212	42,364,361	0.31%

Source: Best's Aggregates & Averages--various editions

ESTIMATED INVESTMENT EARNINGS ON UNEARNED  
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

2015

Column 2:

Bonds

Taxable (Lines 1 + 1.2)	\$22,250,748	0.350
Non-Taxable (Lines 1.1 + 1.3)	11,053,798	-
	-----	-----
Sub-Total	\$33,304,546	0.234

Stocks

Taxable (Lines 2.1 + 2.2)	\$7,417,662	0.105 (A)
Non-Taxable (Lines 2.11 + 2.21)	1,533,307	-
	-----	-----
Sub-Total	\$8,950,969	0.087

Mortgage Loans (Line 3)	\$559,969	
Real Estate (Line 4)	1,696,990	
Contract Loans (Line 5)	730	
Cash/Short Term Investments (Line 6)	176,203	
Derivative Instruments (Line 7)	80,094	
All Other (Lines 8 + 9)	9,524,323	
	-----	-----
Sub-Total	\$12,038,309	0.350

Total	\$54,293,824	0.235
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Investment Deductions (Line 16)	\$4,970,945	0.350
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Net Investment Income Earned	\$49,322,879	0.224
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(A) Only 30% of dividend income on stock is subject to the full corporate income tax rate of 35%. The applicable tax rate is thus 10.5% (.35 x .30 = .105).

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
LIABILITY COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED PREMIUM RESERVES  
AND ON LOSS RESERVES

A. Unearned Premium Reserve

1. Direct Earned Premium for Accident Year Ended 12/31/2016		\$2,873,814,824
2. Mean Unearned Premium Reserve	0.294 x (1)	844,901,558
3. Deduction for Prepaid Expenses		
Commission and Brokerage Expense		8.00%
Taxes, Licenses and Fees		1.92%
50% of Other Acquisition Expense		4.85%
50% of Company Operating Expense		3.50%
Total		18.27%
4. (2) x (3)		154,363,515
5. Net Subject to Investment (2) - (4)		690,538,043

B. Delayed Remission of Premium (Agents' Balances)

1. Direct Earned Premium (A-1)	\$2,873,814,824
2. Average Agents' Balances	0.181
3. Delayed Remission (1) x (2)	520,160,483

C. Loss Reserve

1. Direct Earned Premium (A-1)	\$2,873,814,824
2. Expected Incurred Losses and Loss Adjustment	1,701,298,376
0.592 x (1)	
3. Expected Mean Loss Reserves	1,338,921,822
0.787 x (2)	

D. Net Subject to Investment (A-5) - (B-3) + (C-3) 1,509,299,382

E. Average Rate of Return 3.01%

F. Investment Earnings on Net Subject to Investment (D) x (E) 45,429,911

G. Average Rate of Return as a Percent of Direct Earned Premium  
(F) / (A-1) 1.58%

H. Average Rate of Return as a Percent of Direct Earned Premium  
After Federal Income Taxes (G) 1.23%  
0.780

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
LIABILITY COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED  
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

Line A-1

Direct earned premiums are the total limits earned premiums at present voluntary manual level for Private Passenger Automobile Bodily Injury and Property Damage Liability and Medical Payments Insurance for all companies writing private passenger automobile insurance in North Carolina for the latest accident year.

Line A-2

The mean unearned premium reserve is determined by multiplying the direct earned premiums in line (1) by the ratio of the mean unearned premium reserve to the collected earned premium for calendar year ended 12/31/2016 for all companies writing Private Passenger Automobile Liability insurance in North Carolina. These data are from statutory page 14 of the Annual Statement.

1. Collected Earned Premium for Calendar Year ended 12/31/2016	\$2,858,690,408
2. Unearned Premium Reserve as of 12/31/2015	822,493,194
3. Unearned Premium Reserve as of 12/31/2016	860,183,929
4. Mean Unearned Premium Reserve $1/2 [(2) + (3)]$	841,338,562
5. Ratio (4) $\div$ (1)	0.294

Line A-3

Deduction for prepaid expenses:

Production costs and a large part of the other company expenses in connection with the writing and handling of Private Passenger Automobile Liability insurance policies, exclusive of claim adjustment expenses, are incurred when the policy is written and before the premium is paid. Therefore, the deduction for these expenses is determined by use of the provisions for expenses used in our ratemaking procedures as shown.

Line B-2

Delayed remission of premium:

This deduction is necessary because of delay in collection and remission of premium to the companies, which amounts to approximately 50-75 days after the effective dates of the policies. Therefore, funds for the unearned premium reserve required during the initial days of all policies must be taken from the company's surplus.

Based on the 2015 and 2016 Insurance Expense Exhibit for all companies writing private passenger liability insurance in North Carolina, agent's balances for premiums due less than 90 days amount to 17.7% of net written premiums. The 17.7% is based on a procedure that weighs the percent of countrywide agents balances relative to countrywide private passenger liability premium (using data from Part III of the IEE) on the private passenger written liability premium for North Carolina private passenger liability insurance (as shown on statutory Page 14 of the Annual Statement).

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ESTIMATED INVESTMENT EARNINGS ON UNEARNED  
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

The above percentage must be multiplied by a factor of 1.021 to include the effect of agents balances or uncollected premiums overdue for more than 90 days. The 1.021 is based on 2015 and 2016 industrywide data provided by the A.M. Best Company. The two factors combined amount to .181 ( $.177 \times 1.021 = .181$ ).

Line C-2

The expected loss and loss adjustment ratio reflects the expense provisions used in this filing.

Line C-3

The expected mean loss reserve is determined by multiplying the expected incurred losses in line (2) by the average North Carolina ratio of the mean loss reserves to the incurred losses in 2015 and 2016 for Automobile Liability insurance. This ratio is based on North Carolina companies' statutory Page 14 annual statement data and has been adjusted to include loss adjustment expense reserves.

1. Incurred Losses for Calendar Year 2015	\$2,011,157,788
2. Incurred Losses for Calendar Year 2016	2,166,774,484
3. Loss Reserves as of 12/31/2014	1,604,433,332
4. Loss Reserves as of 12/31/2015	1,655,754,442
5. Loss Reserves as of 12/31/2016	1,676,711,016
6. Mean Loss Reserve 2015: $1/2 [(3) + (4)]$	1,630,093,887
7. Mean Loss Reserve 2016: $1/2 [(4) + (5)]$	1,666,232,729
8. Ratio (6) $\div$ (1)	0.811
9. Ratio (7) $\div$ (2)	0.769
10. Loss Reserve: $1/2 [(8) + (9)]$	0.790
11. Ratio of LAE Reserves to Loss Reserves (a)	0.178
12. Ratio of Incurred LAE to Incurred Losses (a)	0.183
13. Loss and LAE Reserve $[(10) \times (1.0 + (11)) / (1.0 + (12))]$	0.787

(a) Based on 2016 All-Industry Insurance Expense Exhibit (source: A.M. Best)

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
LIABILITY COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED  
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

Line E

The rate of return is the ratio of net investment income earned to mean cash and invested assets. Net investment income is computed for all companies writing private passenger automobile insurance in North Carolina as follows:

Year	Net Investment Income Earned (In Thousands of Dollars) (a)	Mean Cash and Invested Assets (In Thousands of Dollars) (b)	Rate of Return
2016	\$47,997,203	\$1,597,116,664	3.01%

(a) Based on 2016 All-Industry Statement of Income (source: A.M. Best)

(b) Based on 2016 All-Industry Balance Sheet Exhibit (source: A.M. Best)

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
PHYSICAL DAMAGE COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED PREMIUM RESERVES  
AND ON LOSS RESERVES

A. Unearned Premium Reserve

1. Direct Earned Premium for Accident Year Ended 12/31/2016		\$2,468,027,976
2. Mean Unearned Premium Reserve	0.296 x (1)	730,536,281
3. Deduction for Prepaid Expenses		
Commission and Brokerage Expense		8.50%
Taxes, Licenses and Fees		2.00%
50% of Other Acquisition Expense		4.60%
50% of Company Operating Expense		2.60%
Total		17.70%
4. (2) x (3)		129,304,922
5. Net Subject to Investment (2) - (4)		601,231,359

B. Delayed Remission of Premium (Agents' Balances)

1. Direct Earned Premium (A-1)		\$2,468,027,976
2. Average Agents' Balances		0.178
3. Delayed Remission (1) x (2)		439,308,980

C. Loss Reserve

1. Direct Earned Premium (A-1)		\$2,468,027,976
2. Expected Incurred Losses and Loss Adjustment		1,466,008,618
0.594 x (1)		
3. Expected Mean Loss Reserves	0.091 x (2)	133,406,784

D. Net Subject to Investment (A-5) - (B-3) + (C-3) 295,329,163

E. Average Rate of Return 3.01%

F. Investment Earnings on Net Subject to Investment (D) x (E) 8,889,408

G. Average Rate of Return as a Percent of Direct Earned Premium (F) / (A-1) 0.36%

H. Average Rate of Return as a Percent of Direct Earned Premium After Federal Income Taxes (G) x 0.780 0.28%



NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
PHYSICAL DAMAGE COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED  
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

Line A-1

Direct earned premiums are the earned premiums at present manual level for Private Passenger Passenger Automobile Comprehensive and Collision Insurance for the latest calendar year.

Line A-2

The mean unearned premium reserve is determined by multiplying the direct earned premiums in line (1) by the ratio of the mean unearned premium reserve to the collected earned premium for calendar year ended 12/31/2016 for all companies writing Private Passenger Automobile Physical Damage insurance in North Carolina. These data are from statutory Page 14 of the Annual Statement

1. Collected Earned Premium for Calendar Year ended 12/31/2016	\$2,562,609,937
2. Unearned Premium Reserve as of 12/31/2015	717,515,490
3. Unearned Premium Reserve as of 12/31/2016	801,475,983
4. Mean Unearned Premium Reserve 1/2 [(2) + (3)]	759,495,737
5. Ratio (4) ÷ (1)	0.296

Line A-3

Deduction for prepaid expenses:

Production costs and a large part of the other company expenses in connection with the writing and handling of Private Passenger Automobile Physical Damage insurance policies, exclusive of claim adjustment expenses, are incurred when the policy is written and before the premium is paid. Therefore, the deduction for these expenses is determined by use of the provisions for expenses used in our ratemaking procedures as shown.

Line B-2

Delayed remission of premium:

This deduction is necessary because of delay in collection and remission of premium to the companies, which amounts to approximately 50-75 days after the effective dates of the policies. Therefore, funds for the unearned premium reserve required during the initial days of all policies must be taken from the company's surplus.

Based on the 2015 and 2016 Insurance Expense Exhibit for all companies writing private passenger physical damage insurance in North Carolina, agent's balances for premiums due less than 90 days amount to 17.4% of net written premiums. The 17.4% is based on a procedure that weighs the percent of countrywide agents balances relative to countrywide private passenger physical damage premium (using data from Part III of the IEE) on the private passenger written physical damage premium for North Carolina private passenger physical damage insurance (as shown on statutory Page 14 of the Annual Statement).

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
PHYSICAL DAMAGE COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED  
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

The above percentage must be multiplied by a factor of 1.021 to include the effect of agents balances or uncollected premiums overdue for more than 90 days. The 1.021 is based on 2015 and 2016 industrywide data provided by the A.M. Best Company. The two factors combined amount to .178 (.174 x 1.021 = .178).

Line C-2

The expected loss and loss adjustment ratio reflects the expense provisions used in this filing.

Line C-3

The expected mean loss reserve is determined by multiplying the expected incurred losses in line (2) by the average North Carolina ratio of the mean loss reserves to the incurred losses in 2015 and 2016 for Automobile Physical Damage insurance. This ratio is based on North Carolina companies' Page 15 annual statement data and has been adjusted to include loss adjustment expense reserves.

1. Incurred Losses for Calendar Year 2015	\$1,360,242,003
2. Incurred Losses for Calendar Year 2016	1,657,402,598
3. Loss Reserves as of 12/31/2014	78,517,754
4. Loss Reserves as of 12/31/2015	87,691,685
5. Loss Reserves as of 12/31/2016	120,598,206
6. Mean Loss Reserve 2015: 1/2 [(3) + (4)]	83,104,720
7. Mean Loss Reserve 2016: 1/2 [(4) + (5)]	104,144,946
8. Ratio (6) ÷ (1)	0.061
9. Ratio (7) ÷ (2)	0.063
10. Loss Reserve: 1/2 [(8) + (9)]	0.062
11. Ratio of LAE Reserves to Loss Reserves (a)	0.670
12. Ratio of Incurred LAE to Incurred Losses (a)	0.138
13. Loss and LAE Reserve [(10)x(1.0+(11))]/(1.0+(12))]	0.091

(a) Based on 2016 All-Industry Insurance Expense Exhibit (source: A.M. Best)

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
PHYSICAL DAMAGE COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED  
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

Line E

The rate of return is the ratio of net investment income earned to mean cash and invested assets. Net investment income is computed for all companies writing private passenger automobile insurance in North Carolina as follows:

Year	Net Investment Income Earned (In Thousands of Dollars) (a)	Mean Cash and Invested Assets (In Thousands of Dollars) (b)	Rate of Return
2016	\$47,997,203	\$1,597,116,664	3.01%

(a) Based on 2016 All-Industry Statement of Income (source: A.M. Best)

(b) Based on 2016 All-Industry Balance Sheet Exhibit (source: A.M. Best)

CAPITAL GAINS OR LOSSES AS A PERCENT OF MEAN ASSETS  
(all amounts in thousands of dollars)

Calendar Year	Mean Total Admitted Assets 2-Year Average	Realized Capital Gains	
		Amount	Percent
2007	1,297,478,130	9,031,778	0.70%
2008	1,288,393,875	(21,018,623)	-1.63%
2009	1,274,678,809	(8,079,575)	-0.63%
2010	1,330,998,082	8,100,143	0.61%
2011	1,366,568,026	7,563,305	0.55%
2012	1,400,656,619	9,035,405	0.65%
2013	1,473,600,834	12,163,890	0.83%
2014	1,543,882,375	12,093,078	0.78%
2015	1,567,611,077	9,887,732	0.63%
2016	1,596,937,470	8,086,268	0.51%
	-----	-----	-----
	14,140,805,295	46,863,401	0.33%

Source: Best's Aggregates & Averages--various editions

ESTIMATED INVESTMENT EARNINGS ON UNEARNED  
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

2016

Column 2:

Bonds

Taxable (Lines 1 + 1.2)	\$22,709,870	0.350
Non-Taxable (Lines 1.1 + 1.3)	10,563,993	-
	-----	-----
Sub-Total	\$33,273,863	0.239

Stocks

Taxable (Lines 2.1 + 2.2)	\$7,488,100	0.105 (A)
Non-Taxable (Lines 2.11 + 2.21)	1,969,296	-
	-----	-----
Sub-Total	\$9,457,396	0.083

Mortgage Loans (Line 3)	\$665,613	
Real Estate (Line 4)	1,808,091	
Contract Loans (Line 5)	780	
Cash/Short Term Investments (Line 6)	377,971	
Derivative Instruments (Line 7)	(17,642)	
All Other (Lines 8 + 9)	7,535,699	
	-----	-----
Sub-Total	\$10,370,512	0.350

Total	\$53,101,771	0.233
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Investment Deductions (Line 16)	\$5,104,566	0.350
---------------------------------	-------------	-------

Net Investment Income Earned	\$47,997,205	0.220
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(A) Only 30% of dividend income on stock is subject to the full corporate income tax rate of 35%. The applicable tax rate is thus 10.5% (.35 x .30 = .105).

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
LIABILITY COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED PREMIUM RESERVES  
AND ON LOSS RESERVES

A. Unearned Premium Reserve

1. Direct Earned Premium for Accident Year Ended 12/31/2017		\$3,230,177,476
2. Mean Unearned Premium Reserve	0.300 x (1)	969,053,243
3. Deduction for Prepaid Expenses		
Commission and Brokerage Expense		8.30%
Taxes, Licenses and Fees		1.92%
50% of Other Acquisition Expense		4.65%
50% of Company Operating Expense		3.15%
Total		18.02%
4. (2) x (3)		174,623,394
5. Net Subject to Investment (2) - (4)		794,429,849

B. Delayed Remission of Premium (Agents' Balances)

1. Direct Earned Premium (A-1)		\$3,230,177,476
2. Average Agents' Balances		0.188
3. Delayed Remission (1) x (2)		607,273,365

C. Loss Reserve

1. Direct Earned Premium (A-1)		\$3,230,177,476
2. Expected Incurred Losses and Loss Adjustment		2,018,860,922
0.625 x (1)		
3. Expected Mean Loss Reserves	0.742 x (2)	1,497,994,804

D. Net Subject to Investment (A-5) - (B-3) + (C-3) 1,685,151,288

E. Average Rate of Return 3.05%

F. Investment Earnings on Net Subject to Investment (D) x (E) 51,397,114

G. Average Rate of Return as a Percent of Direct Earned Premium (F) / (A-1) 1.59%

H. Average Rate of Return as a Percent of Direct Earned Premium After Federal Income Taxes (G) 0.765 1.22%

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
LIABILITY COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED  
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

Line A-1

Direct earned premiums are the total limits earned premiums at present voluntary manual level for Private Passenger Automobile Bodily Injury and Property Damage Liability and Medical Payments Insurance for all companies writing private passenger automobile insurance in North Carolina for the latest accident year.

Line A-2

The mean unearned premium reserve is determined by multiplying the direct earned premiums in line (1) by the ratio of the mean unearned premium reserve to the collected earned premium for calendar year ended 12/31/2017 for all companies writing Private Passenger Automobile Liability insurance in North Carolina. These data are from statutory page 14 of the Annual Statement.

1. Collected Earned Premium for Calendar Year ended 12/31/2017	\$3,000,873,180
2. Unearned Premium Reserve as of 12/31/2016	860,183,929
3. Unearned Premium Reserve as of 12/31/2017	941,663,244
4. Mean Unearned Premium Reserve $1/2 [(2) + (3)]$	900,923,587
5. Ratio (4) $\div$ (1)	0.300

Line A-3

Deduction for prepaid expenses:

Production costs and a large part of the other company expenses in connection with the writing and handling of Private Passenger Automobile Liability insurance policies, exclusive of claim adjustment expenses, are incurred when the policy is written and before the premium is paid. Therefore, the deduction for these expenses is determined by use of the provisions for expenses used in our ratemaking procedures as shown.

Line B-2

Delayed remission of premium:

This deduction is necessary because of delay in collection and remission of premium to the companies, which amounts to approximately 50-75 days after the effective dates of the policies. Therefore, funds for the unearned premium reserve required during the initial days of all policies must be taken from the company's surplus.

Based on the 2016 and 2017 Insurance Expense Exhibit for all companies writing private passenger liability insurance in North Carolina, agent's balances for premiums due less than 90 days amount to 18.4% of net written premiums. The 18.4% is based on a procedure that weighs the percent of countrywide agents balances relative to countrywide private passenger liability premium (using data from Part III of the IEE) on the private passenger written liability premium for North Carolina private passenger liability insurance (as shown on statutory Page 14 of the Annual Statement).

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
LIABILITY COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED  
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

The above percentage must be multiplied by a factor of 1.021 to include the effect of agents balances or uncollected premiums overdue for more than 90 days. The 1.021 is based on 2016 and 2017 industrywide data provided by the A.M. Best Company. The two factors combined amount to .188 (.184 x 1.021 = .188).

Line C-2

The expected loss and loss adjustment ratio reflects the expense provisions used in this filing.

Line C-3

The expected mean loss reserve is determined by multiplying the expected incurred losses in line (2) by the average North Carolina ratio of the mean loss reserves to the incurred losses in 2016 and 2017 for Automobile Liability insurance. This ratio is based on North Carolina companies' statutory Page 14 annual statement data and has been adjusted to include loss adjustment expense reserves.

1. Incurred Losses for Calendar Year 2016	\$2,166,774,484
2. Incurred Losses for Calendar Year 2017	2,440,745,363
3. Loss Reserves as of 12/31/2015	1,655,754,442
4. Loss Reserves as of 12/31/2016	1,676,711,016
5. Loss Reserves as of 12/31/2017	1,851,304,362
6. Mean Loss Reserve 2016: 1/2 [(3) + (4)]	1,666,232,729
7. Mean Loss Reserve 2017: 1/2 [(4) + (5)]	1,764,007,689
8. Ratio (6) ÷ (1)	0.769
9. Ratio (7) ÷ (2)	0.723
10. Loss Reserve: 1/2 [(8) + (9)]	0.746
11. Ratio of LAE Reserves to Loss Reserves (a)	0.175
12. Ratio of Incurred LAE to Incurred Losses (a)	0.182
13. Loss and LAE Reserve [(10)x(1.0+(11))]/(1.0+(12))]	0.742

(a) Based on 2017 All-Industry Insurance Expense Exhibit (source: A.M. Best)



NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
LIABILITY COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED  
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

Line E

The rate of return is the ratio of net investment income earned to mean cash and invested assets. Net investment income is computed for all companies writing private passenger automobile insurance in North Carolina as follows:

Year	Net Investment Income Earned (In Thousands of Dollars) (a)	Mean Cash and Invested Assets (In Thousands of Dollars) (b)	Rate of Return
2017	\$51,098,894	\$1,677,816,556	3.05%

(a) Based on 2017 All-Industry Statement of Income (source: A.M. Best)

(b) Based on 2017 All-Industry Balance Sheet Exhibit (source: A.M. Best)

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
PHYSICAL DAMAGE COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED PREMIUM RESERVES  
AND ON LOSS RESERVES

A. Unearned Premium Reserve

1. Direct Earned Premium for Accident Year Ended 12/31/2017		\$2,791,842,540
2. Mean Unearned Premium Reserve	0.294 x (1)	820,801,707
3. Deduction for Prepaid Expenses		
Commission and Brokerage Expense		8.50%
Taxes, Licenses and Fees		2.00%
50% of Other Acquisition Expense		4.40%
50% of Company Operating Expense		2.45%
Total		17.35%
4. (2) x (3)		142,409,096
5. Net Subject to Investment (2) - (4)		678,392,611

B. Delayed Remission of Premium (Agents' Balances)

1. Direct Earned Premium (A-1)		\$2,791,842,540
2. Average Agents' Balances		0.186
3. Delayed Remission (1) x (2)		519,282,712

C. Loss Reserve

1. Direct Earned Premium (A-1)		\$2,791,842,540
2. Expected Incurred Losses and Loss Adjustment		1,747,693,430
0.626 x (1)		
3. Expected Mean Loss Reserves	0.101 x (2)	176,517,036

D. Net Subject to Investment (A-5) - (B-3) + (C-3) 335,626,935

E. Average Rate of Return 3.05%

F. Investment Earnings on Net Subject to Investment (D) x (E) 10,236,622

G. Average Rate of Return as a Percent of Direct Earned Premium (F) / (A-1) 0.37%

H. Average Rate of Return as a Percent of Direct Earned Premium After Federal Income Taxes (G) x 0.765 0.28%

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
PHYSICAL DAMAGE COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED  
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

Line A-1

Direct earned premiums are the earned premiums at present manual level for Private Passenger Passenger Automobile Comprehensive and Collision Insurance for the latest calendar year.

Line A-2

The mean unearned premium reserve is determined by multiplying the direct earned premiums in line (1) by the ratio of the mean unearned premium reserve to the collected earned premium for calendar year ended 12/31/2017 for all companies writing Private Passenger Automobile Physical Damage insurance in North Carolina. These data are from statutory Page 14 of the Annual Statement.

1. Collected Earned Premium for Calendar Year ended 12/31/2017	\$2,836,387,286
2. Unearned Premium Reserve as of 12/31/2016	801,475,983
3. Unearned Premium Reserve as of 12/31/2017	869,089,717
4. Mean Unearned Premium Reserve 1/2 [(2) + (3)]	835,282,850
5. Ratio (4) ÷ (1)	0.294

Line A-3

Deduction for prepaid expenses:

Production costs and a large part of the other company expenses in connection with the writing and handling of Private Passenger Automobile Physical Damage insurance policies, exclusive of claim adjustment expenses, are incurred when the policy is written and before the premium is paid. Therefore, the deduction for these expenses is determined by use of the provisions for expenses used in our ratemaking procedures as shown.

Line B-2

Delayed remission of premium:

This deduction is necessary because of delay in collection and remission of premium to the companies, which amounts to approximately 50-75 days after the effective dates of the policies. Therefore, funds for the unearned premium reserve required during the initial days of all policies must be taken from the company's surplus.

Based on the 2016 and 2017 Insurance Expense Exhibit for all companies writing private passenger physical damage insurance in North Carolina, agent's balances for premiums due less than 90 days amount to 18.2% of net written premiums. The 18.6% is based on a procedure that weighs the percent of countrywide agents balances relative to countrywide private passenger physical damage premium (using data from Part III of the IEE) on the private passenger written physical damage premium for North Carolina private passenger physical damage insurance (as shown on statutory Page 14 of the Annual Statement).

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
PHYSICAL DAMAGE COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED  
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

The above percentage must be multiplied by a factor of 1.021 to include the effect of agents balances or uncollected premiums overdue for more than 90 days. The 1.021 is based on 2016 and 2017 industrywide data provided by the A.M. Best Company. The two factors combined amount to .186 (.182 x 1.021 = .186).

Line C-2

The expected loss and loss adjustment ratio reflects the expense provisions used in this filing.

Line C-3

The expected mean loss reserve is determined by multiplying the expected incurred losses in line (2) by the average North Carolina ratio of the mean loss reserves to the incurred losses in 2016 and 2017 for Automobile Physical Damage insurance. This ratio is based on North Carolina companies' Page 15 annual statement data and has been adjusted to include loss adjustment expense reserves.

1. Incurred Losses for Calendar Year 2016	\$1,657,402,598
2. Incurred Losses for Calendar Year 2017	1,556,421,576
3. Loss Reserves as of 12/31/2015	87,691,685
4. Loss Reserves as of 12/31/2016	120,598,206
5. Loss Reserves as of 12/31/2017	124,044,909
6. Mean Loss Reserve 2016: 1/2 [(3) + (4)]	104,144,946
7. Mean Loss Reserve 2017: 1/2 [(4) + (5)]	122,321,558
8. Ratio (6) ÷ (1)	0.063
9. Ratio (7) ÷ (2)	0.079
10. Loss Reserve: 1/2 [(8) + (9)]	0.071
11. Ratio of LAE Reserves to Loss Reserves (a)	0.611
12. Ratio of Incurred LAE to Incurred Losses (a)	0.133
13. Loss and LAE Reserve [(10)x(1.0+(11))]/(1.0+(12))]	0.101

(a) Based on 2017 All-Industry Insurance Expense Exhibit (source: A.M. Best)

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
PHYSICAL DAMAGE COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED  
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

Line E

The rate of return is the ratio of net investment income earned to mean cash and invested assets. Net investment income is computed for all companies writing private passenger automobile insurance in North Carolina as follows:

Year	Net Investment Income Earned (In Thousands of Dollars) (a)	Mean Cash and Invested Assets (In Thousands of Dollars) (b)	Rate of Return
2017	\$51,098,894	\$1,677,816,556	3.05%

(a) Based on 2017 All-Industry Statement of Income (source: A.M. Best)

(b) Based on 2017 All-Industry Balance Sheet Exhibit (source: A.M. Best)

CAPITAL GAINS OR LOSSES AS A PERCENT OF MEAN ASSETS  
(all amounts in thousands of dollars)

Calendar Year	Mean Total Admitted Assets 2-Year Average	Realized Capital Gains	
		Amount	Percent
2008	1,288,393,875	(21,018,623)	-1.63%
2009	1,274,678,809	(8,079,575)	-0.63%
2010	1,330,998,082	8,100,143	0.61%
2011	1,366,568,026	7,563,305	0.55%
2012	1,400,656,619	9,035,405	0.65%
2013	1,473,600,834	12,163,890	0.83%
2014	1,543,882,375	12,093,078	0.78%
2015	1,567,611,077	9,887,732	0.63%
2016	1,596,937,470	8,086,268	0.51%
2017	1,676,831,258	15,725,303	0.94%
	-----	-----	-----
	14,520,158,422	53,556,926	0.37%

Source: Best's Aggregates & Averages--various editions

ESTIMATED INVESTMENT EARNINGS ON UNEARNED  
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

2017

Column 2:

Bonds

Taxable (Lines 1 + 1.2)	\$23,372,971	0.350
Non-Taxable (Lines 1.1 + 1.3)	9,714,478	-
	-----	-----
Sub-Total	\$33,087,449	0.247

Stocks

Taxable (Lines 2.1 + 2.2)	\$7,611,742	0.105 (A)
Non-Taxable (Lines 2.11 + 2.21)	1,789,178	-
	-----	-----
Sub-Total	\$9,400,920	0.085

Mortgage Loans (Line 3)	\$755,495	
Real Estate (Line 4)	1,839,630	
Contract Loans (Line 5)	672	
Cash/Short Term Investments (Line 6)	980,784	
Derivative Instruments (Line 7)	(156,684)	
All Other (Lines 8 + 9)	10,385,016	
	-----	-----
Sub-Total	\$13,804,913	0.350

Total	\$56,293,282	0.245
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Investment Deductions (Line 16)	\$5,186,230	0.350
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Net Investment Income Earned	\$51,107,052	0.235
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(A) Only 30% of dividend income on stock is subject to the full corporate income tax rate of 35%. The applicable tax rate is thus 10.5% (.35 x .30 = .105).

The data available to the Rate Bureau to estimate the requested length of time is the yearly paid and incurred total limits liability loss development data contained on pages H-384-386 and H-392-394. The combined BI, PD and Med Pay data on a paid and incurred basis is shown on pages H-625 and H-626. Page H-624 shows the liability incurred losses for immature accident years on an ultimate basis using the latest three-year average loss development factor.

The accident year data for any given year 20XX has an average date of accident of July 1, 20XX. By taking the ratio of paid losses to ultimate incurred losses as shown on the following pages, the percentage of liability losses paid in each year is estimated.

It is next necessary to determine an estimate for the average payment date (months) of the losses paid in each interval. Such data are not available for North Carolina. Such data are available for Massachusetts and are set forth below for the purpose of showing how this analysis would be completed for North Carolina if North Carolina data were available. The following data is personal auto liability data for the state of Massachusetts as contained in the Massachusetts Automobile Rate Bureau's 1990 filing. Since the Rate Bureau is advised by ISO that Massachusetts payment patterns are longer than North Carolina's, the results of this analysis (based on Massachusetts payment patterns) overstate the average length of time between occurrence and payment.

The result of this analysis is shown below:

Period Month-to-Month	Percentage Paid in Period		Massachusetts Average Payment Date (months)
	(a)	(b)	
0-15	66.6%	67.6%	9.3
15-27	19.5%	19.4%	20.3
27-39	7.7%	7.2%	32.4
39-51	3.9%	3.9%	44.3
51-63	1.5%	1.3%	56.5
63-ult.	0.8%	0.6%	73.4
	(a)	(b)	
(1) Average Payment Date	15.8 months	15.5 months	
(2) Average Date of Accident	6.0 months	6.0 months	
(3) Average Length of Time between Occurrence and Payment [(1)-(2)]	9.8 months	9.5 months	

(a) Based on the average of the three earliest accident year points.

(b) Based on the average of the three latest accident year points.

Based on this analysis the average length of time between occurrence and payment of a liability claim has decreased by 0.3 months over this period.



NORTH CAROLINA  
ULTIMATE INCURRED LOSSES  
LIABILITY

Accident Year	Losses (a)
2004	1,390,479,026
2005	1,393,462,000
2006	1,453,717,907
2007	1,472,856,635
2008	1,452,372,297
2009	1,539,561,841
2010	1,551,799,127
2011	1,561,192,671
2012	1,607,002,358
2013	1,650,138,033
2014	1,726,821,645
2015	1,910,424,758
2016	2,067,867,379
2017	2,048,630,395

(a) Total limits Bodily Injury, Property Damage and Medical Payments combined. 63 months is considered ultimate.

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

B.I., P.D., Med.Pay. Combined Total Limits Paid Losses as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2004					1,379,460,527
2005				1,361,819,190	1,383,872,392
2006			1,358,266,723	1,417,603,299	1,441,974,706
2007		1,268,345,045	1,382,366,947	1,440,286,661	1,460,616,883
2008	972,613,529	1,255,741,031	1,367,377,439	1,420,801,351	1,442,985,393
2009	1,019,619,819	1,318,115,447	1,446,420,184	1,508,665,002	1,530,626,713
2010	1,032,027,676	1,348,009,090	1,464,345,512	1,521,752,087	1,541,257,977
2011	1,056,277,574	1,365,591,523	1,476,904,562	1,531,806,602	1,551,842,254
2012	1,086,656,505	1,390,435,663	1,515,406,374	1,576,952,770	1,595,862,690
2013	1,103,808,869	1,440,319,038	1,559,249,697	1,620,566,868	1,641,156,251
2014	1,161,900,163	1,499,653,283	1,623,966,214	1,690,379,214	
2015	1,270,104,337	1,659,892,327	1,798,352,209		
2016	1,397,804,538	1,807,776,288			
2017	1,407,843,007				

Ratio of Paid to Ultimate Incurred

Accident Year	0-15 Mo.	15-27 Mo.	27-39 Months	39-51 Months	51-63 Months
2004					0.992
2005				0.977	0.993
2006			0.934	0.975	0.992
2007		0.861	0.939	0.978	0.992
2008	0.670	0.865	0.941	0.978	0.994
2009	0.662	0.856	0.940	0.980	0.994
2010	0.665	0.869	0.944	0.981	0.993
2011	0.677	0.875	0.946	0.981	0.994
2012	0.676	0.865	0.943	0.981	0.993
2013	0.669	0.873	0.945	0.982	0.995
2014	0.673	0.868	0.940	0.979	
2015	0.665	0.869	0.941		
2016	0.676	0.874			
2017	0.687				
Earliest Three Year Avg	0.666	0.861	0.938	0.977	0.992
Latest Three Year Avg	0.676	0.870	0.942	0.981	0.994

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

B.I., P.D., Med.Pay. Combined Total Limits Incurred Losses as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2004					1,390,479,026
2005				1,395,437,899	1,393,462,000
2006			1,450,410,617	1,455,924,518	1,453,717,907
2007		1,453,476,217	1,470,871,492	1,473,950,560	1,472,856,635
2008	1,361,454,682	1,436,136,087	1,453,195,021	1,456,279,365	1,452,372,297
2009	1,445,782,369	1,519,546,621	1,539,021,943	1,541,399,143	1,539,561,841
2010	1,462,994,537	1,538,688,597	1,551,583,586	1,552,646,562	1,551,799,127
2011	1,487,733,441	1,544,249,813	1,557,164,778	1,561,750,142	1,561,192,671
2012	1,531,591,001	1,590,339,175	1,604,837,426	1,607,255,739	1,607,002,358
2013	1,554,489,347	1,623,517,756	1,642,160,997	1,649,694,565	1,650,138,033
2014	1,607,675,920	1,691,480,167	1,715,153,477	1,726,821,645	
2015	1,741,816,502	1,861,705,062	1,900,920,157		
2016	1,893,045,471	2,027,320,960			
2017	1,888,138,613				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2005				0.999
2006			1.004	0.998
2007		1.012	1.002	0.999
2008	1.055	1.012	1.002	0.997
2009	1.051	1.013	1.002	0.999
2010	1.052	1.008	1.001	0.999
2011	1.038	1.008	1.003	1.000
2012	1.038	1.009	1.002	1.000
2013	1.044	1.011	1.005	1.000
2014	1.052	1.014	1.007	
2015	1.069	1.021		
2016	1.071			
Five Year Average	1.055	1.013	1.004	1.000
Three Year Average	1.064	1.015	1.005	1.000
		Five Year	Three Year	
39 to 63 months:		1.004	1.005	
27 to 63 months:		1.017	1.020	
15 to 63 months:		1.073	1.085	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA  
PRIVATE PASSENGER AUTO LIABILITY  
AGGREGATE ANNUAL STATEMENT DATA  
TOP 50 PRIVATE PASSENGER AUTO LIABILITY INSURERS BASED ON 2017 WRITTEN PREMIUM

**2016 ASSETS**

	Net Admitted Assets
1 Bonds (Schedule D)	151,420,351,468
2 Stocks (Schedule D):	
2.1 Preferred stocks	2,924,355,531
2.2 Common stocks	176,196,203,754
3 Mortgage loans on real estate (Schedule B):	
3.1 First liens	2,080,717,045
3.2 Other than first liens	0
4 Real estate (Schedule A):	
4.1 Properties occupied by the company (less \$0 encumbrances)	3,049,611,337
4.2 Properties held for the production of income (less \$250 encumbrances)	193,923,436
4.3 Properties held for sale (less \$1,670,039 encumbrances)	31,739,876
5 Cash (\$-2,129,890,107, Schedule E-Part 1), cash equivalents (\$1,830,240,975, Schedule E-Part 2) and short-term investments (\$10,868,911,579, Schedule DA)	10,569,262,446
6 Contract loans (including \$0 premium notes)	0
7 Derivatives (Schedule DB)	40,488,520
8 Other invested assets (Schedule BA)	27,843,640,343
9 Receivables for securities	108,465,784
10 Securities lending reinvested collateral assets (Schedule DL)	310,415,757
11 Aggregate write-ins for invested assets	74,615,138
12 Subtotals, cash and invested assets (Lines 1 to 11)	374,843,790,435
13 Title plants less \$0 charged off (for Title insurers only)	
14 Investment income due and accrued	1,644,971,859
15 Premiums and considerations:	
15.1 Uncollected premiums and agents' balances in the course of collection	7,888,463,503
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$71,424,420 earned but unbilled premiums)	29,282,020,254
15.3 Accrued retrospective premiums	202,931,140
16 Reinsurance:	
16.1 Amounts recoverable from reinsurers	3,836,264,670
16.2 Funds held by or deposited with reinsured companies	99,438,222
16.3 Other amounts receivable under reinsurance contracts	152,156,844
17 Amounts receivable relating to uninsured plans	32,668
18.1 Current federal and foreign income tax recoverable and interest thereon	1,471,204,070
18.2 Net deferred tax asset	5,799,077,597
19 Guaranty funds receivable or on deposit	23,935,430
20 Electronic data processing equipment and software	1,130,063,425
21 Furniture and equipment, including health care delivery assets (\$0)	1
22 Net adjustment in assets and liabilities due to foreign exchange rates	0
23 Receivables from parent, subsidiaries and affiliates	3,384,587,798
24 Health care (\$0) and other amounts receivable	156,605
25 Aggregate write-ins for other than invested assets	6,115,470,099
26 Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	435,874,564,623
27 From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0
28 Total (Lines 26 and 27)	435,874,564,623

NORTH CAROLINA  
PRIVATE PASSENGER AUTO LIABILITY  
AGGREGATE ANNUAL STATEMENT DATA  
TOP 50 PRIVATE PASSENGER AUTO LIABILITY INSURERS BASED ON 2017 WRITTEN PREMIUM

**2016 LIABILITIES, SURPLUS AND OTHER FUNDS**

1 Losses (Part 2A, Line 35, Column 8)	85,536,385,462
2 Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6)	1,769,661,886
3 Loss adjustment expenses (Part 2A, Line 35, Column 9)	22,818,004,247
4 Commissions payable, contingent commissions and other similar charges	1,254,409,984
5 Other expenses (excluding taxes, licenses and fees)	10,484,954,193
6 Taxes, licenses and fees (excluding federal and foreign income taxes)	881,566,445
7.1 Current federal and foreign income taxes (including \$153,739,640) on realized capital gains (losses)	687,176,262
7.2 Net deferred tax liability	9,133,547,331
8 Borrowed money \$256,500,000 and interest thereon \$1,063,243	257,563,243
9 Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of \$27,016,728,423 and including warranty reserves of \$10,715,978 and accrued accident and health experience rating refunds including \$0 for medical loss ratio rebate per the Public Health Service Act)	56,979,343,900
10 Advance premium	1,195,716,325
11 Dividends declared and unpaid:	
11.1 Stockholders	100,648,830
11.2 Policyholders	49,541,556
12 Ceded reinsurance premiums payable (net of ceding commissions)	7,734,315,660
13 Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19)	269,385,096
14 Amounts withheld or retained by company for account of others	3,637,574,741
15 Remittances and items not allocated	349,824,369
16 Provision for reinsurance (including \$3,000 certified) (Schedule F, Part 8)	128,869,771
17 Net adjustments in assets and liabilities due to foreign exchange rates	111,413,922
18 Drafts outstanding	1,202,160,572
19 Payable to parent, subsidiaries and affiliates	1,645,661,028
20 Derivatives	61,404,288
21 Payable for securities	1,046,502,623
22 Payable for securities lending	891,758,175
23 Liability for amounts held under uninsured plans	0
24 Capital notes \$0 and interest thereon \$0	0
25 Aggregate write-ins for liabilities	6,883,468,780
26 Total liabilities excluding protected cell liabilities (Lines 1 through 25)	215,110,858,700
27 Protected cell liabilities	
28 Total liabilities (Lines 26 and 27)	215,110,858,700
29 Aggregate write-ins for special surplus funds	67,019,494,663
30 Common capital stock	182,084,776
31 Preferred capital stock	315,500,000
32 Aggregate write-ins for other than special surplus funds	28,500,000
33 Surplus notes	3,076,254,073
34 Gross paid in and contributed surplus	19,802,934,153
35 Unassigned funds (surplus)	130,338,938,250
36 Less treasury stock, at cost:	
36.1 0 Shares common (value included in Line 30 \$0)	0
36.2 0 Shares preferred (value included in Line 31 \$0)	0
37 Surplus as regards policyholders (Lines 29 to 35, less 36) (Page 4, Line 39)	220,763,705,916
38 Totals (Page 2, Line 28, Col. 3)	435,874,564,613

NORTH CAROLINA  
PRIVATE PASSENGER AUTO LIABILITY  
AGGREGATE ANNUAL STATEMENT DATA  
TOP 50 PRIVATE PASSENGER AUTO LIABILITY INSURERS BASED ON 2017 WRITTEN PREMIUM

**2016 STATEMENT OF INCOME**

<b>UNDERWRITING INCOME</b>	
1 Premiums earned (Part 1, Line 35, Column 4)	149,760,786,213
DEDUCTIONS:	
2 Losses incurred (Part 2, Line 35, Column 7)	101,330,827,962
3 Loss adjustment expenses incurred (Part 3, Line 25, Column 1)	17,748,566,385
4 Other underwriting expenses incurred (Part 3, Line 25, Column 2)	37,582,978,634
5 Aggregate write-ins for underwriting deductions	429,236,525
6 Total underwriting deductions (Lines 2 through 5)	157,091,609,501
7 Net income of protected cells	
8 Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7)	(7,330,823,287)
<b>INVESTMENT INCOME</b>	
9 Net investment income earned (Exhibit of Net Investment Income, Line 17)	8,574,353,694
10 Net realized capital gains (losses) less capital gains tax of \$808,326,885 (Exhibit of Capital Gains (Losses))	677,561,183
11 Net investment gain (loss) (Lines 9 + 10)	9,251,914,877
<b>OTHER INCOME</b>	
12 Net gain (loss) from agents' or premium balances charged off (amount recovered \$64,201,744 amount charged off \$480,490,614)	(416,288,871)
13 Finance and service charges not included in premiums	1,020,434,161
14 Aggregate write-ins for miscellaneous income	155,945,516
15 Total other income (Lines 12 through 14)	760,090,808
16 Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8+11+15)	2,681,182,393
17 Dividends to policyholders	988,034,867
18 Net income, after dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 16 minus Line 17)	1,693,147,526
19 Federal and foreign income taxes incurred	(637,201,049)
20 Net income (Line 18 minus Line 19) (to Line 22)	2,330,348,576
<b>CAPITAL AND SURPLUS ACCOUNT</b>	
21 Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	208,765,355,507
22 Net income (from Line 20)	2,330,348,576
23 Net transfers (to) from Protected Cell accounts	
24 Change in net unrealized capital gains or (losses) less capital gains tax of \$3,247,077,168	11,309,778,616
25 Change in net unrealized foreign exchange capital gain (loss)	(21,535,666)
26 Change in net deferred income tax	1,385,846,189
27 Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3)	(438,329,476)
28 Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1)	(1,640,387)
29 Change in surplus notes	591,914
30 Surplus (contributed to) withdrawn from protected cells	
31 Cumulative effect of changes in accounting principles	(47,783,075)
32 Capital changes:	
32.1 Paid in	0
32.2 Transferred from surplus (Stock dividend)	0
32.3 Transferred to surplus	0
33 Surplus adjustments:	
33.1 Paid in	875,768,366
33.2 Transferred to capital (Stock dividend)	0
33.3 Transferred from capital	0
34 Net remittances from or (to) Home office	0
35 Dividends to stockholders	(3,461,370,780)
36 Change in treasury stock (Page 3, Lines 36.1 and 36.2, Column 2 minus Column 1)	0
37 Aggregate write-ins for gains and losses in surplus	66,676,124
38 Change in surplus as regards policyholders for the year (Lines 22 through 37)	11,998,350,402
39 Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37)	220,763,705,916

NORTH CAROLINA  
PRIVATE PASSENGER AUTO LIABILITY  
AGGREGATE ANNUAL STATEMENT DATA  
TOP 50 PRIVATE PASSENGER AUTO LIABILITY INSURERS BASED ON 2017 WRITTEN PREMIUM

**2017 ASSETS**

	Net Admitted Assets
1 Bonds (Schedule D)	159,434,587,741
2 Stocks (Schedule D):	
2.1 Preferred stocks	1,050,311,976
2.2 Common stocks	203,100,909,112
3 Mortgage loans on real estate (Schedule B):	
3.1 First liens	2,423,161,391
3.2 Other than first liens	0
4 Real estate (Schedule A):	
4.1 Properties occupied by the company (less \$0 encumbrances)	3,001,752,272
4.2 Properties held for the production of income (less \$250 encumbrances)	205,760,678
4.3 Properties held for sale (less \$1,590,043 encumbrances)	31,771,045
5 Cash (\$-2,316,587,569, Schedule E-Part 1), cash equivalents (\$4,609,178,540, Schedule E-Part 2) and short-term investments (\$8,112,878,356, Schedule DA)	10,405,469,321
6 Contract loans (including \$0 premium notes)	0
7 Derivatives (Schedule DB)	64,086,478
8 Other invested assets (Schedule BA)	25,481,860,623
9 Receivables for securities	308,500,564
10 Securities lending reinvested collateral assets (Schedule DL)	847,935,941
11 Aggregate write-ins for invested assets	40,711,240
12 Subtotals, cash and invested assets (Lines 1 to 11)	406,396,818,377
13 Title plants less \$0 charged off (for Title insurers only)	
14 Investment income due and accrued	1,629,042,440
15 Premiums and considerations:	
15.1 Uncollected premiums and agents' balances in the course of collection	8,331,763,300
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$76,949,215 earned but unbilled premiums)	31,477,119,025
15.3 Accrued retrospective premiums	199,135,146
16 Reinsurance:	
16.1 Amounts recoverable from reinsurers	4,465,366,858
16.2 Funds held by or deposited with reinsured companies	42,553,757
16.3 Other amounts receivable under reinsurance contracts	274,147,943
17 Amounts receivable relating to uninsured plans	22,302
18.1 Current federal and foreign income tax recoverable and interest thereon	2,240,951,004
18.2 Net deferred tax asset	3,768,848,966
19 Guaranty funds receivable or on deposit	32,890,661
20 Electronic data processing equipment and software	1,150,296,710
21 Furniture and equipment, including health care delivery assets (\$0)	0
22 Net adjustment in assets and liabilities due to foreign exchange rates	0
23 Receivables from parent, subsidiaries and affiliates	3,944,854,358
24 Health care (\$0) and other amounts receivable	205,858
25 Aggregate write-ins for other than invested assets	5,742,756,349
26 Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	469,696,773,049
27 From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0
28 Total (Lines 26 and 27)	469,696,773,049

NORTH CAROLINA  
PRIVATE PASSENGER AUTO LIABILITY  
AGGREGATE ANNUAL STATEMENT DATA  
TOP 50 PRIVATE PASSENGER AUTO LIABILITY INSURERS BASED ON 2017 WRITTEN PREMIUM

**2017 LIABILITIES, SURPLUS AND OTHER FUNDS**

1 Losses (Part 2A, Line 35, Column 8)	91,429,306,509
2 Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6)	1,906,412,294
3 Loss adjustment expenses (Part 2A, Line 35, Column 9)	23,496,917,602
4 Commissions payable, contingent commissions and other similar charges	1,199,793,828
5 Other expenses (excluding taxes, licenses and fees)	11,044,638,313
6 Taxes, licenses and fees (excluding federal and foreign income taxes)	990,382,019
7.1 Current federal and foreign income taxes (including \$-2,169,129) on realized capital gains (losses)	499,624,196
7.2 Net deferred tax liability	8,976,991,057
8 Borrowed money \$1,206,105,339 and interest thereon \$4,270,526	1,210,375,866
9 Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of \$30,982,395,896 and including warranty reserves of \$10,750,847 and accrued accident and health experience rating refunds including \$0 for medical loss ratio rebate per the Public Health Service Act)	58,753,227,975
10 Advance premium	1,151,966,034
11 Dividends declared and unpaid:	
11.1 Stockholders	100,824,119
11.2 Policyholders	48,715,352
12 Ceded reinsurance premiums payable (net of ceding commissions)	9,236,563,678
13 Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19)	412,710,163
14 Amounts withheld or retained by company for account of others	4,350,526,343
15 Remittances and items not allocated	144,334,142
16 Provision for reinsurance (including \$26,054 certified) (Schedule F, Part8)	123,526,578
17 Net adjustments in assets and liabilities due to foreign exchange rates	46,739,905
18 Drafts outstanding	1,194,815,939
19 Payable to parent, subsidiaries and affiliates	2,000,045,253
20 Derivatives	61,760,258
21 Payable for securities	653,119,320
22 Payable for securities lending	1,471,424,007
23 Liability for amounts held under uninsured plans	0
24 Capital notes \$0 and interest thereon \$0	0
25 Aggregate write-ins for liabilities	8,382,288,972
26 Total liabilities excluding protected cell liabilities (Lines 1 through 25)	228,887,029,721
27 Protected cell liabilities	
28 Total liabilities (Lines 26 and 27)	228,887,029,721
29 Aggregate write-ins for special surplus funds	78,097,230,219
30 Common capital stock	182,084,776
31 Preferred capital stock	315,500,000
32 Aggregate write-ins for other than special surplus funds	28,500,000
33 Surplus notes	3,060,845,988
34 Gross paid in and contributed surplus	20,484,381,226
35 Unassigned funds (surplus)	138,641,201,105
36 Less treasury stock, at cost:	
36.1 0 Shares common (value included in Line 30 \$0)	0
36.2 0 Shares preferred (value included in Line 31 \$0)	0
37 Surplus as regards policyholders (Lines 29 to 35, less 36) (Page 4, Line 39)	240,809,743,315
38 Totals (Page 2, Line 28, Col. 3)	469,696,773,035



NORTH CAROLINA  
PRIVATE PASSENGER AUTO LIABILITY  
AGGREGATE ANNUAL STATEMENT DATA  
TOP 50 PRIVATE PASSENGER AUTO LIABILITY INSURERS BASED ON 2017 WRITTEN PREMIUM

**2017 STATEMENT OF INCOME**

<b>UNDERWRITING INCOME</b>	
1 Premiums earned (Part 1, Line 35, Column 4)	156,292,298,422
DEDUCTIONS:	
2 Losses incurred (Part 2, Line 35, Column 7)	105,160,936,161
3 Loss adjustment expenses incurred (Part 3, Line 25, Column 1)	17,783,400,178
4 Other underwriting expenses incurred (Part 3, Line 25, Column 2)	38,031,082,532
5 Aggregate write-ins for underwriting deductions	889,644,441
6 Total underwriting deductions (Lines 2 through 5)	161,865,063,311
7 Net income of protected cells	
8 Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7)	<b>(5,572,764,894)</b>
<b>INVESTMENT INCOME</b>	
9 Net investment income earned (Exhibit of Net Investment Income, Line 17)	10,014,178,996
10 Net realized capital gains (losses) less capital gains tax of \$989,679,201 (Exhibit of Capital Gains (Losses))	6,578,626,038
11 Net investment gain (loss) (Lines 9 + 10)	16,592,805,032
<b>OTHER INCOME</b>	
12 Net gain (loss) from agents' or premium balances charged off (amount recovered \$69,036,406 amount charged off \$558,357,954)	<b>(489,321,549)</b>
13 Finance and service charges not included in premiums	1,080,945,210
14 Aggregate write-ins for miscellaneous income	347,312,337
15 Total other income (Lines 12 through 14)	938,936,000
16 Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8+11+15)	11,958,976,138
17 Dividends to policyholders	1,084,935,187
18 Net income, after dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 16 minus Line 17)	10,874,040,951
19 Federal and foreign income taxes incurred	<b>(1,351,473,677)</b>
20 Net income (Line 18 minus Line 19) (to Line 22)	12,225,514,629
<b>CAPITAL AND SURPLUS ACCOUNT</b>	
21 Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	220,762,381,518
22 Net income (from Line 20)	12,225,514,629
23 Net transfers (to) from Protected Cell accounts	
24 Change in net unrealized capital gains or (losses) less capital gains tax of \$-4,811,219,021	18,139,195,071
25 Change in net unrealized foreign exchange capital gain (loss)	356,397,817
26 Change in net deferred income tax	<b>(7,488,211,025)</b>
27 Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3)	445,809,080
28 Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1)	5,343,193
29 Change in surplus notes	<b>(15,408,086)</b>
30 Surplus (contributed to) withdrawn from protected cells	0
31 Cumulative effect of changes in accounting principles	<b>(24,438,907)</b>
32 Capital changes:	
32.1 Paid in	0
32.2 Transferred from surplus (Stock dividend)	0
32.3 Transferred to surplus	0
33 Surplus adjustments:	
33.1 Paid in	681,760,020
33.2 Transferred to capital (Stock dividend)	0
33.3 Transferred from capital	0
34 Net remittances from or (to) Home office	0
35 Dividends to stockholders	<b>(3,202,479,685)</b>
36 Change in treasury stock (Page 3, Lines 36.1 and 36.2, Column 2 minus Column 1)	0
37 Aggregate write-ins for gains and losses in surplus	<b>(1,076,120,308)</b>
38 Change in surplus as regards policyholders for the year (Lines 22 through 37)	20,047,361,799
39 Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37)	240,809,743,316

NORTH CAROLINA  
PRIVATE PASSENGER AUTO PHYSICAL DAMAGE  
AGGREGATE ANNUAL STATEMENT DATA  
TOP 50 PRIVATE PASSENGER AUTO PHYSICAL DAMAGE INSURERS BASED ON 2017 WRITTEN PREMIUM

**2016 ASSETS**

	Net Admitted Assets
1 Bonds (Schedule D)	151,840,105,215
2 Stocks (Schedule D):	
2.1 Preferred stocks	2,926,021,165
2.2 Common stocks	176,090,503,636
3 Mortgage loans on real estate (Schedule B):	
3.1 First liens	2,080,717,045
3.2 Other than first liens	0
4 Real estate (Schedule A):	
4.1 Properties occupied by the company (less \$0 encumbrances)	3,049,611,337
4.2 Properties held for the production of income (less \$250 encumbrances)	193,923,436
4.3 Properties held for sale (less \$0 encumbrances)	28,116,572
5 Cash (\$-2,142,030,344, Schedule E-Part 1), cash equivalents (\$1,830,240,975, Schedule E-Part 2) and short-term investments (\$10,873,689,145, Schedule DA)	10,561,899,775
6 Contract loans (including \$0 premium notes)	0
7 Derivatives (Schedule DB)	40,488,520
8 Other invested assets (Schedule BA)	27,871,019,329
9 Receivables for securities	108,465,784
10 Securities lending reinvested collateral assets (Schedule DL)	310,415,757
11 Aggregate write-ins for invested assets	74,615,138
12 Subtotals, cash and invested assets (Lines 1 to 11)	375,175,902,709
13 Title plants less \$0 charged off (for Title insurers only)	
14 Investment income due and accrued	1,649,596,539
15 Premiums and considerations:	
15.1 Uncollected premiums and agents' balances in the course of collection	7,940,392,378
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$71,424,420 earned but unbilled premiums)	29,434,857,555
15.3 Accrued retrospective premiums	202,931,140
16 Reinsurance:	
16.1 Amounts recoverable from reinsurers	3,913,379,075
16.2 Funds held by or deposited with reinsured companies	101,575,357
16.3 Other amounts receivable under reinsurance contracts	167,894,503
17 Amounts receivable relating to uninsured plans	32,668
18.1 Current federal and foreign income tax recoverable and interest thereon	1,469,425,516
18.2 Net deferred tax asset	5,810,182,150
19 Guaranty funds receivable or on deposit	23,957,003
20 Electronic data processing equipment and software	1,129,267,633
21 Furniture and equipment, including health care delivery assets (\$0)	1
22 Net adjustment in assets and liabilities due to foreign exchange rates	0
23 Receivables from parent, subsidiaries and affiliates	3,377,549,140
24 Health care (\$0) and other amounts receivable	156,605
25 Aggregate write-ins for other than invested assets	6,117,588,169
26 Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	436,514,688,143
27 From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0
28 Total (Lines 26 and 27)	436,514,688,143

NORTH CAROLINA  
PRIVATE PASSENGER AUTO PHYSICAL DAMAGE  
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TOP 50 PRIVATE PASSENGER AUTO PHYSICAL DAMAGE INSURERS BASED ON 2017 WRITTEN PREMIUM

**2016 LIABILITIES, SURPLUS AND OTHER FUNDS**

1 Losses (Part 2A, Line 35, Column 8)	85,611,078,797
2 Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6)	1,794,110,294
3 Loss adjustment expenses (Part 2A, Line 35, Column 9)	22,832,659,117
4 Commissions payable, contingent commissions and other similar charges	1,256,947,433
5 Other expenses (excluding taxes, licenses and fees)	10,485,557,101
6 Taxes, licenses and fees (excluding federal and foreign income taxes)	882,192,064
7.1 Current federal and foreign income taxes (including \$154,832,447) on realized capital gains (losses)	688,413,104
7.2 Net deferred tax liability	9,133,547,331
8 Borrowed money \$256,500,000 and interest thereon \$1,063,243	257,563,243
9 Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of \$27,405,854,456 and including warranty reserves of \$10,715,978 and accrued accident and health experience rating refunds including \$0 for medical loss ratio rebate per the Public Health Service Act)	57,069,885,697
10 Advance premium	1,199,111,010
11 Dividends declared and unpaid:	
11.1 Stockholders	100,648,830
11.2 Policyholders	49,541,556
12 Ceded reinsurance premiums payable (net of ceding commissions)	7,977,041,957
13 Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19)	269,338,664
14 Amounts withheld or retained by company for account of others	3,637,630,647
15 Remittances and items not allocated	350,517,903
16 Provision for reinsurance (including \$3,000 certified) (Schedule F, Part 8)	128,869,771
17 Net adjustments in assets and liabilities due to foreign exchange rates	111,413,922
18 Drafts outstanding	1,202,160,572
19 Payable to parent, subsidiaries and affiliates	1,653,105,895
20 Derivatives	61,404,288
21 Payable for securities	1,046,981,035
22 Payable for securities lending	891,758,175
23 Liability for amounts held under uninsured plans	0
24 Capital notes \$0 and interest thereon \$0	0
25 Aggregate write-ins for liabilities	6,883,881,590
26 Total liabilities excluding protected cell liabilities (Lines 1 through 25)	215,575,360,007
27 Protected cell liabilities	
28 Total liabilities (Lines 26 and 27)	215,575,360,007
29 Aggregate write-ins for special surplus funds	67,019,494,663
30 Common capital stock	179,988,523
31 Preferred capital stock	315,500,000
32 Aggregate write-ins for other than special surplus funds	28,500,000
33 Surplus notes	3,076,254,073
34 Gross paid in and contributed surplus	19,862,946,265
35 Unassigned funds (surplus)	130,456,644,605
36 Less treasury stock, at cost:	
36.1 0 Shares common (value included in Line 30 \$0)	0
36.2 0 Shares preferred (value included in Line 31 \$0)	0
37 Surplus as regards policyholders (Lines 29 to 35, less 36) (Page 4, Line 39)	220,939,328,130
38 Totals (Page 2, Line 28, Col. 3)	436,514,688,134

NORTH CAROLINA  
PRIVATE PASSENGER AUTO PHYSICAL DAMAGE  
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TOP 50 PRIVATE PASSENGER AUTO PHYSICAL DAMAGE INSURERS BASED ON 2017 WRITTEN PREMIUM

**2016 STATEMENT OF INCOME**

<b>UNDERWRITING INCOME</b>	
1 Premiums earned (Part 1, Line 35, Column 4)	149,974,237,503
DEDUCTIONS:	
2 Losses incurred (Part 2, Line 35, Column 7)	101,467,495,487
3 Loss adjustment expenses incurred (Part 3, Line 25, Column 1)	17,771,124,762
4 Other underwriting expenses incurred (Part 3, Line 25, Column 2)	37,635,052,362
5 Aggregate write-ins for underwriting deductions	429,236,525
6 Total underwriting deductions (Lines 2 through 5)	157,302,909,131
7 Net income of protected cells	
8 Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7)	(7,328,671,627)
<b>INVESTMENT INCOME</b>	
9 Net investment income earned (Exhibit of Net Investment Income, Line 17)	8,589,424,248
10 Net realized capital gains (losses) less capital gains tax of \$809,088,852 (Exhibit of Capital Gains (Losses))	676,852,486
11 Net investment gain (loss) (Lines 9 + 10)	9,266,276,734
<b>OTHER INCOME</b>	
12 Net gain (loss) from agents' or premium balances charged off (amount recovered \$64,235,922 amount charged off \$479,537,469)	(415,301,548)
13 Finance and service charges not included in premiums	1,015,130,803
14 Aggregate write-ins for miscellaneous income	156,325,878
15 Total other income (Lines 12 through 14)	756,155,135
16 Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8+11+15)	2,693,760,237
17 Dividends to policyholders	988,034,867
18 Net income, after dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 16 minus Line 17)	1,705,725,370
19 Federal and foreign income taxes incurred	(630,557,340)
20 Net income (Line 18 minus Line 19) (to Line 22)	2,336,282,711
<b>CAPITAL AND SURPLUS ACCOUNT</b>	
21 Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	208,933,684,171
22 Net income (from Line 20)	2,336,282,711
23 Net transfers (to) from Protected Cell accounts	
24 Change in net unrealized capital gains or (losses) less capital gains tax of \$3,247,778,190	11,308,322,300
25 Change in net unrealized foreign exchange capital gain (loss)	(21,535,666)
26 Change in net deferred income tax	1,389,654,348
27 Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3)	(439,090,672)
28 Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1)	(1,640,387)
29 Change in surplus notes	591,914
30 Surplus (contributed to) withdrawn from protected cells	
31 Cumulative effect of changes in accounting principles	(47,783,075)
32 Capital changes:	
32.1 Paid in	0
32.2 Transferred from surplus (Stock dividend)	0
32.3 Transferred to surplus	0
33 Surplus adjustments:	
33.1 Paid in	871,455,422
33.2 Transferred to capital (Stock dividend)	0
33.3 Transferred from capital	0
34 Net remittances from or (to) Home office	0
35 Dividends to stockholders	(3,457,070,780)
36 Change in treasury stock (Page 3, Lines 36.1 and 36.2, Column 2 minus Column 1)	0
37 Aggregate write-ins for gains and losses in surplus	66,457,836
38 Change in surplus as regards policyholders for the year (Lines 22 through 37)	12,005,643,952
39 Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37)	220,939,328,130

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PRIVATE PASSENGER AUTO PHYSICAL DAMAGE  
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**2017 ASSETS**

	Net Admitted Assets
1 Bonds (Schedule D)	159,916,962,610
2 Stocks (Schedule D):	
2.1 Preferred stocks	1,050,736,976
2.2 Common stocks	202,998,061,021
3 Mortgage loans on real estate (Schedule B):	
3.1 First liens	2,423,161,391
3.2 Other than first liens	0
4 Real estate (Schedule A):	
4.1 Properties occupied by the company (less \$0 encumbrances)	3,001,752,272
4.2 Properties held for the production of income (less \$250 encumbrances)	205,760,678
4.3 Properties held for sale (less \$0 encumbrances)	28,067,744
5 Cash (\$-2,326,147,588, Schedule E-Part 1), cash equivalents (\$4,611,181,344, Schedule E-Part 2) and short-term investments (\$8,110,569,115, Schedule DA)	10,395,602,866
6 Contract loans (including \$0 premium notes)	0
7 Derivatives (Schedule DB)	64,086,478
8 Other invested assets (Schedule BA)	25,517,435,701
9 Receivables for securities	308,501,164
10 Securities lending reinvested collateral assets (Schedule DL)	847,935,941
11 Aggregate write-ins for invested assets	40,711,240
12 Subtotals, cash and invested assets (Lines 1 to 11)	406,798,776,077
13 Title plants less \$0 charged off (for Title insurers only)	
14 Investment income due and accrued	1,633,699,438
15 Premiums and considerations:	
15.1 Uncollected premiums and agents' balances in the course of collection	8,394,331,957
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$76,949,215 earned but unbilled premiums)	31,644,206,369
15.3 Accrued retrospective premiums	199,135,146
16 Reinsurance:	
16.1 Amounts recoverable from reinsurers	4,546,341,375
16.2 Funds held by or deposited with reinsured companies	44,699,509
16.3 Other amounts receivable under reinsurance contracts	291,597,795
17 Amounts receivable relating to uninsured plans	22,302
18.1 Current federal and foreign income tax recoverable and interest thereon	2,241,780,735
18.2 Net deferred tax asset	3,775,340,591
19 Guaranty funds receivable or on deposit	32,914,358
20 Electronic data processing equipment and software	1,149,695,949
21 Furniture and equipment, including health care delivery assets (\$0)	0
22 Net adjustment in assets and liabilities due to foreign exchange rates	0
23 Receivables from parent, subsidiaries and affiliates	3,947,933,373
24 Health care (\$0) and other amounts receivable	205,858
25 Aggregate write-ins for other than invested assets	5,745,046,642
26 Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	470,445,727,468
27 From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0
28 Total (Lines 26 and 27)	470,445,727,468

NORTH CAROLINA  
PRIVATE PASSENGER AUTO PHYSICAL DAMAGE  
AGGREGATE ANNUAL STATEMENT DATA  
TOP 50 PRIVATE PASSENGER AUTO PHYSICAL DAMAGE INSURERS BASED ON 2017 WRITTEN PREMIUM

**2017 LIABILITIES, SURPLUS AND OTHER FUNDS**

1 Losses (Part 2A, Line 35, Column 8)	91,509,578,554
2 Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6)	1,931,797,999
3 Loss adjustment expenses (Part 2A, Line 35, Column 9)	23,511,206,465
4 Commissions payable, contingent commissions and other similar charges	1,202,523,558
5 Other expenses (excluding taxes, licenses and fees)	11,046,586,384
6 Taxes, licenses and fees (excluding federal and foreign income taxes)	990,893,654
7.1 Current federal and foreign income taxes (including \$-1,020,209) on realized capital gains (losses)	501,949,992
7.2 Net deferred tax liability	8,976,991,057
8 Borrowed money \$1,256,105,339 and interest thereon \$4,330,632	1,260,435,972
9 Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of \$31,437,103,347 and including warranty reserves of \$10,185,013 and accrued accident and health experience rating refunds including \$0 for medical loss ratio rebate per the Public Health Service Act)	58,848,277,910
10 Advance premium	1,155,136,796
11 Dividends declared and unpaid:	
11.1 Stockholders	100,824,119
11.2 Policyholders	48,715,352
12 Ceded reinsurance premiums payable (net of ceding commissions)	9,509,581,365
13 Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19)	412,671,950
14 Amounts withheld or retained by company for account of others	4,350,567,716
15 Remittances and items not allocated	145,655,849
16 Provision for reinsurance (including \$26,054 certified) (Schedule F, Part8)	123,526,578
17 Net adjustments in assets and liabilities due to foreign exchange rates	46,739,905
18 Drafts outstanding	1,194,815,939
19 Payable to parent, subsidiaries and affiliates	2,014,716,558
20 Derivatives	61,760,258
21 Payable for securities	654,131,833
22 Payable for securities lending	1,471,424,007
23 Liability for amounts held under uninsured plans	0
24 Capital notes \$0 and interest thereon \$0	0
25 Aggregate write-ins for liabilities	8,384,955,621
26 Total liabilities excluding protected cell liabilities (Lines 1 through 25)	229,455,465,389
27 Protected cell liabilities	
28 Total liabilities (Lines 26 and 27)	229,455,465,389
29 Aggregate write-ins for special surplus funds	78,097,230,219
30 Common capital stock	179,988,523
31 Preferred capital stock	315,500,000
32 Aggregate write-ins for other than special surplus funds	28,500,000
33 Surplus notes	3,060,845,988
34 Gross paid in and contributed surplus	20,544,706,283
35 Unassigned funds (surplus)	138,763,491,051
36 Less treasury stock, at cost:	
36.1 0 Shares common (value included in Line 30 \$0)	0
36.2 0 Shares preferred (value included in Line 31 \$0)	0
37 Surplus as regards policyholders (Lines 29 to 35, less 36) (Page 4, Line 39)	240,990,262,066
38 Totals (Page 2, Line 28, Col. 3)	470,445,727,454

NORTH CAROLINA  
PRIVATE PASSENGER AUTO PHYSICAL DAMAGE  
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TOP 50 PRIVATE PASSENGER AUTO PHYSICAL DAMAGE INSURERS BASED ON 2017 WRITTEN PREMIUM

**2017 STATEMENT OF INCOME**

<b>UNDERWRITING INCOME</b>	
1 Premiums earned (Part 1, Line 35, Column 4)	156,514,281,930
DEDUCTIONS:	
2 Losses incurred (Part 2, Line 35, Column 7)	105,311,797,913
3 Loss adjustment expenses incurred (Part 3, Line 25, Column 1)	17,807,630,090
4 Other underwriting expenses incurred (Part 3, Line 25, Column 2)	38,085,949,124
5 Aggregate write-ins for underwriting deductions	889,644,441
6 Total underwriting deductions (Lines 2 through 5)	162,095,021,567
7 Net income of protected cells	
8 Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7)	<b>(5,580,739,642)</b>
<b>INVESTMENT INCOME</b>	
9 Net investment income earned (Exhibit of Net Investment Income, Line 17)	10,029,625,061
10 Net realized capital gains (losses) less capital gains tax of \$991,438,764 (Exhibit of Capital Gains (Losses))	6,581,739,857
11 Net investment gain (loss) (Lines 9 + 10)	16,611,364,917
<b>OTHER INCOME</b>	
12 Net gain (loss) from agents' or premium balances charged off (amount recovered \$69,093,985 amount charged off \$556,947,301)	<b>(487,853,316)</b>
13 Finance and service charges not included in premiums	1,076,244,887
14 Aggregate write-ins for miscellaneous income	347,592,774
15 Total other income (Lines 12 through 14)	935,984,348
16 Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8+11+15)	11,966,609,623
17 Dividends to policyholders	1,084,935,187
18 Net income, after dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 16 minus Line 17)	10,881,674,436
19 Federal and foreign income taxes incurred	<b>(1,352,680,970)</b>
20 Net income (Line 18 minus Line 19) (to Line 22)	12,234,355,407
<b>CAPITAL AND SURPLUS ACCOUNT</b>	
21 Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	220,939,328,130
22 Net income (from Line 20)	12,234,355,407
23 Net transfers (to) from Protected Cell accounts	
24 Change in net unrealized capital gains or (losses) less capital gains tax of \$-4,810,824,023	18,140,041,009
25 Change in net unrealized foreign exchange capital gain (loss)	356,397,817
26 Change in net deferred income tax	<b>(7,494,082,064)</b>
27 Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3)	447,274,599
28 Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1)	5,343,193
29 Change in surplus notes	<b>(15,408,086)</b>
30 Surplus (contributed to) withdrawn from protected cells	0
31 Cumulative effect of changes in accounting principles	<b>(24,438,907)</b>
32 Capital changes:	
32.1 Paid in	0
32.2 Transferred from surplus (Stock dividend)	0
32.3 Transferred to surplus	0
33 Surplus adjustments:	
33.1 Paid in	681,760,020
33.2 Transferred to capital (Stock dividend)	0
33.3 Transferred from capital	0
34 Net remittances from or (to) Home office	0
35 Dividends to stockholders	<b>(3,204,179,685)</b>
36 Change in treasury stock (Page 3, Lines 36.1 and 36.2, Column 2 minus Column 1)	0
37 Aggregate write-ins for gains and losses in surplus	<b>(1,076,129,366)</b>
38 Change in surplus as regards policyholders for the year (Lines 22 through 37)	20,050,933,938
39 Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37)	240,990,262,067

NORTH CAROLINA  
PRIVATE PASSENGER AUTO LIABILITY  
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TOP 50 PRIVATE PASSENGER AUTO LIABILITY INSURERS BASED ON 2017 WRITTEN PREMIUM

**PART II - 2016 ALLOCATION TO LINES OF BUSINESS NET OF REINSURANCE**

**PRIVATE PASSENGER AUTO LIABILITY**

1 Premiums Written	59,467,706,000
2 Premiums Earned	58,221,267,000
3 Dividends to Policyholders	290,880,000
4 Incurred Loss	43,710,171,000
5 Defense and Cost Containment Expenses Incurred	2,475,760,000
6 Adjusting and Other Expenses Incurred	6,151,430,000
7 Unpaid Losses	46,769,124,000
8 Defense and Cost Containment Expenses Unpaid	7,470,440,000
9 Adjusting and Other Expenses Unpaid	5,446,028,000
10 Unearned Premium Reserves	17,467,320,000
11 Agents' Balances	12,165,131,000
12 Commission and Brokerage Expenses Incurred	4,645,846,000
13 Taxes, Licenses & Fees Incurred	1,352,165,000
14 Other Acquisitions, Field Supervision, and Collection Expenses Incurred	5,023,481,000
15 General Expenses Incurred	2,734,075,000
16 Other Income Less Other Expenses	260,074,000
17 Pre-Tax Profit or Loss Excluding All Investment Gain	(7,902,463,000)
18 Investment Gain on Funds Attributable to Insurance Transactions	1,642,042,000
19 Profit or Loss Excluding Investment Gain Attributable to Capital and Surplus	(6,260,420,000)
20 Investment Gain Attributable to Capital and Surplus	2,795,058,000
21 Total Profit or Loss	(3,465,363,000)



NORTH CAROLINA  
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TOP 50 PRIVATE PASSENGER AUTO LIABILITY INSURERS BASED ON 2017 WRITTEN PREMIUM

**PART II - 2017 ALLOCATION TO LINES OF BUSINESS NET OF REINSURANCE**

**PRIVATE PASSENGER AUTO LIABILITY**

1 Premiums Written	62,986,036,000
2 Premiums Earned	62,175,635,000
3 Dividends to Policyholders	332,405,000
4 Incurred Loss	43,239,922,000
5 Defense and Cost Containment Expenses Incurred	2,631,573,000
6 Adjusting and Other Expenses Incurred	5,817,936,000
7 Unpaid Losses	49,149,632,000
8 Defense and Cost Containment Expenses Unpaid	7,631,727,000
9 Adjusting and Other Expenses Unpaid	5,550,943,000
10 Unearned Premium Reserves	18,277,715,000
11 Agents' Balances	13,279,892,000
12 Commission and Brokerage Expenses Incurred	4,845,949,000
13 Taxes, Licenses & Fees Incurred	1,451,569,000
14 Other Acquisitions, Field Supervision, and Collection Expenses Incurred	4,992,363,000
15 General Expenses Incurred	2,724,801,000
16 Other Income Less Other Expenses	316,323,000
17 Pre-Tax Profit or Loss Excluding All Investment Gain	(3,544,557,000)
18 Investment Gain on Funds Attributable to Insurance Transactions	2,311,545,000
19 Profit or Loss Excluding Investment Gain Attributable to Capital and Surplus	(1,233,016,000)
20 Investment Gain Attributable to Capital and Surplus	3,494,750,000
21 Total Profit or Loss	2,261,733,000

NORTH CAROLINA  
PRIVATE PASSENGER AUTO PHYSICAL DAMAGE  
AGGREGATE ANNUAL STATEMENT DATA  
TOP 50 PRIVATE PASSENGER AUTO PHYSICAL DAMAGE INSURERS BASED ON 2017 WRITTEN PREMIUM

**PART II - 2016 ALLOCATION TO LINES OF BUSINESS NET OF REINSURANCE**

<b>PRIVATE PASSENGER AUTO PHYSICAL DAMAGE</b>	
1 Premiums Written	41,349,862,000
2 Premiums Earned	40,586,039,000
3 Dividends to Policyholders	244,029,000
4 Incurred Loss	28,527,236,000
5 Defense and Cost Containment Expenses Incurred	114,556,000
6 Adjusting and Other Expenses Incurred	4,028,565,000
7 Unpaid Losses	2,250,525,000
8 Defense and Cost Containment Expenses Unpaid	88,917,000
9 Adjusting and Other Expenses Unpaid	1,784,063,000
10 Unearned Premium Reserves	12,486,808,000
11 Agents' Balances	8,303,127,000
12 Commission and Brokerage Expenses Incurred	2,944,674,000
13 Taxes, Licenses & Fees Incurred	937,085,000
14 Other Acquisitions, Field Supervision, and Collection Expenses Incurred	3,486,199,000
15 General Expenses Incurred	1,884,481,000
16 Other Income Less Other Expenses	142,366,000
17 Pre-Tax Profit or Loss Excluding All Investment Gain	(1,438,414,000)
18 Investment Gain on Funds Attributable to Insurance Transactions	184,088,000
19 Profit or Loss Excluding Investment Gain Attributable to Capital and Surplus	(1,254,328,000)
20 Investment Gain Attributable to Capital and Surplus	1,229,200,000
21 Total Profit or Loss	(25,127,000)

NORTH CAROLINA  
PRIVATE PASSENGER AUTO PHYSICAL DAMAGE  
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TOP 50 PRIVATE PASSENGER AUTO PHYSICAL DAMAGE INSURERS BASED ON 2017 WRITTEN PREMIUM

**PART II - 2017 ALLOCATION TO LINES OF BUSINESS NET OF REINSURANCE**

**PRIVATE PASSENGER AUTO PHYSICAL DAMAGE**

1 Premiums Written	43,484,911,000
2 Premiums Earned	42,764,287,000
3 Dividends to Policyholders	272,608,000
4 Incurred Loss	28,353,901,000
5 Defense and Cost Containment Expenses Incurred	103,251,000
6 Adjusting and Other Expenses Incurred	3,846,376,000
7 Unpaid Losses	2,356,377,000
8 Defense and Cost Containment Expenses Unpaid	93,910,000
9 Adjusting and Other Expenses Unpaid	1,809,916,000
10 Unearned Premium Reserves	13,207,993,000
11 Agents' Balances	8,949,258,000
12 Commission and Brokerage Expenses Incurred	3,071,600,000
13 Taxes, Licenses & Fees Incurred	995,453,000
14 Other Acquisitions, Field Supervision, and Collection Expenses Incurred	3,463,818,000
15 General Expenses Incurred	1,906,414,000
16 Other Income Less Other Expenses	183,302,000
17 Pre-Tax Profit or Loss Excluding All Investment Gain	934,163,000
18 Investment Gain on Funds Attributable to Insurance Transactions	240,926,000
19 Profit or Loss Excluding Investment Gain Attributable to Capital and Surplus	1,175,088,000
20 Investment Gain Attributable to Capital and Surplus	1,542,303,000
21 Total Profit or Loss	2,717,392,000

STATISTICAL DATA TO COMPLY WITH NORTH CAROLINA  
REQUIREMENTS FOR A PRIVATE PASSENGER RATE FILING AS PER 11 NCAC 10.1104

11. IDENTIFICATION OF APPLICABLE STATISTICAL PLANS AND PROGRAMS AND A  
CERTIFICATION OF COMPLIANCE WITH THEM

(a) ISO Personal Auto Statistical Plan

ISO Minimum Personal Auto Statistical Plan

ISO 2017 Call for Personal Auto Bodily Injury and Property Damage Liability and  
No-Fault Statistics

ISO 2017 Call for Personal Auto Physical Damage Statistics

ISO 2017 Call for Personal Auto Minimum Statistical Plan Liability and No-Fault  
Statistics

ISO 2017 Call for Personal Auto Minimum Statistical Plan Physical Damage  
Statistics

ISS Automobile Statistical Plans - All Coverages

ISS 2017 quarterly Automobile Liability and Physical Damage Call

ISS Voluntary Automobile Excess Loss Call

Annual Statement for Calendar Year 2017

Insurance Expense Exhibit for Calendar Year 2017

RB Calls for 2017 North Carolina Automobile and Motorcycle Expense Experience

NISS Automobile Statistical Plan - All Coverages - Part IV, North Carolina

NISS 2017 Quarterly Automobile Call

NISS 2017 Quarterly Automobile Excess Loss Call

NISS 2017 Calendar Year Annual Statement

NISS 2018 Financial Reconciliation Call

(b) The North Carolina Rate Bureau certifies that there is no evidence known to it or, insofar as it is aware following reasonable inquiry, to the statistical agencies involved that the data which were collected under the statistical plans identified in response (11)(a) above and used in the filing are not materially true and accurate representations of the experience of the companies whose data underlie such experience. While the Rate Bureau is aware that the collected data sometimes require corrections or adjustments, the Rate Bureau's review of the data, the data collection process, and the ratemaking process indicates that the aggregate data are reasonable and reliable for ratemaking purposes. See also the prefiled testimony of J. Smollik and P. Anderson.

(c) Pages H-644-648 contain general descriptions of the editing procedures used to ensure data were collected in accordance with the applicable statistical plans.

## North Carolina Private Passenger Automobile Insurance Statistical Data

### ISO Editing Procedures

1. Upon receipt of the data from each reporting company, checks are made to ensure that each record (i.e., the data reported for each exposure) has valid and readable information. This includes a check that the appropriate alpha-numeric codes have been utilized.
2. The records are then checked to ensure that each of the fields has a valid code in it (e.g., company numbers must be entered as four-digit numerals).
3. Relationship edits which evaluate the interrelationship between codes are then performed. For example, if a record indicates North Carolina, Private Passenger, Bodily Injury, checks are made to ascertain that applicable interrelationships are maintained.
4. Distributional edits are performed to make sure that the reporting company has not erred in miscoding its data into a single class, territory, or other rating criteria due a systems problem or other error.
5. The resulting combined data from all the company records are reconciled with statutory Page 14 Annual Statement data for that company.
6. After all of the ISO data are aggregated, a consolidated review of the data is conducted to determine overall reasonableness and accuracy. In this procedure the data are compared with previous statewide and territory figures. Areas of concern are identified and results are verified by checking back to the source data.

ISO's edit procedure for Private Passenger Automobile data is in compliance with the requirements of the Statistical Data Monitoring System (SDMS) which is mandated for use in several states and was developed by the New York Insurance Department in conjunction with the Arthur Andersen Company. SDMS was developed to provide procedures for the companies that report, and stat agents that collect, data in order to put controls into the reporting system to generate valid results. ISO employs the procedures detailed by SDMS throughout the country.

## North Carolina Private Passenger Automobile Insurance Statistical Data

### ISS Editing Procedures

The following narrative sets forth a general description of the editing procedures utilized by ISS to review North Carolina statistical data. All North Carolina experience submitted to the ISS by affiliated companies undergoes standard procedures to ensure that the data is reported in accordance with the ISS's approved statistical plans.

ISS's review of the data takes place on two levels: analysis of individual company data and analysis of the aggregate data of all the companies combined. These two separate functions will be treated in that order.

#### Analysis of Company Data

Analysis of company data includes: completeness checks, editing for valid coding and checking the distribution of data among the various data elements.

##### 1. Completeness Checks (Balancing and Reconciliation):

Balancing and reconciliation procedures are used to determine completeness of reporting. Completeness means that the ISS has received and processed all of the data due to be filed with the ISS. First, totals of each company's processed data are compared to separate transmittal totals supplied by the company. This step ensures that ISS has processed completely the experience included in the company's submission of data and that no errors occur during this processing. As a second check for completeness, the reported statistical data is reconciled to statutory Page 14 totals from the company's Annual Statement. It is a useful procedure in determining completeness because the annual statement represents an independent source of information.

##### 2. Editing of Codes:

#### Format and Readability

Statistical data reported by affiliated companies must be filed in accordance with ISS's approved statistical plans. This includes the requirement that the data must conform to the specific formats and technical specifications in order for ISS to properly read and process these submissions. The initial edit is a test of each company's submission to ensure it has been reported using the proper record format and that it meets certain technical requirements for the line of insurance being reported. Key fields are tested to ensure that only numeric information has been reported in fields defined as numeric, and that the fields have been reported in the proper position in the record.

## Relational Edits

The data items of information filed with the insurance company's experience are reported by using codes defined under ISS's statistical plans. For example, the various types of Policy Forms written on Homeowners policies in North Carolina are defined in the Personal Lines Statistical Plan. Similarly, the various coverages written on private passenger automobile policies in North Carolina are defined in the Automobile Statistical Plan. Each definition for each data element has a unique code assigned to it which distinguishes it from other definitions. All data items applicable to North Carolina are defined in a similar manner in each of ISS's statistical plans and have codes assigned to properly identify each definition.

All records reported to ISS are subjected to validation of the reported codes. This validation, called editing, is performed to assure that companies are reporting properly defined ISS Statistical Plan codes for North Carolina experience.

The purpose of the edit is to validate the statistical codes reported in each record. This validation is called a Relation Edit. A relational edit verifies that a reported code is valid in combination with one or more related data items. Relational edit tests are accomplished primarily through the use of specific edit tables applicable to each line of insurance.

In most cases, the experience data in the record is used in conjunction with the related codes and compared to an establishment or discontinued date for the code being validated. This ensures that specific codes are not being utilized beyond the range of time during which they are valid.

An example of a relational edit involves territory coding. Many territory code numbers are available under each statistical plan for various states, with various effective dates. However, only codes defined for North Carolina for the specific line being processed are valid in combination with North Carolina reported experience. Further, if a new code is erected, that code will be considered valid only if the date reported in the statistical record is equal or subsequent to the establishment date of the code.

### 3. Distributional Analysis:

The validation of the codes is not by itself sufficient to assure the credibility of company data. Having assured the reporting of valid codes, the statistical agent must verify that valid entries are indeed reliable. Therefore, the data is also reviewed for reasonable distributions. The primary focus of this review is to establish that the statistical data reported by the company is a credible reflection of the company's experience.

The distribution of company experience by specific data elements such as state, territory, policy form, and construction, for example, for the current reporting period is compared to company profiles of prior periods. In addition, ratios relevant to the line of insurance such as average premium, average loss, volume, loss ratio and loss frequency are compared to industry averages. This historical comparison can highlight changes in the pattern of reporting.

The distributional analysis serves as an additional verification that systematic errors are not introduced during the production of data files submitted to ISS by our affiliated companies. Disproportionate amounts of premiums and/or losses in a particular class or territory, for example, can be detected using this technique.

#### Validation of Aggregate Data

After the individual company has been reviewed, the data for all reporting companies is compiled to produce aggregate reports. The aggregate data represents the combined experience of many companies. This data is also subjected to similar review procedures. To ensure completeness, run to run control techniques are applied. This initiates balancing the totals of the aggregate runs to previously verified control totals. In this manner the aggregate data is monitored to ensure the inclusion of the appropriate company data.

The aggregate data is also reviewed for credibility through distributional analysis similar to that performed on the individual company data. Earned exposures (where applicable) and premiums and incurred losses and claims are used to calculate pure premiums, claim frequencies and claim costs for comparison to past averages. The analysis of the aggregate data centers on determining consistency over time by comparing several years of experience, by coverage and class, or territory, for example. Through the application of these techniques, ISS is able to provide reliable insurance statistical data in North Carolina.



## North Carolina Private Passenger Automobile Insurance Statistical Data

### NISS Editing Procedures

- a. Every report received is checked for completeness. Every submission must include (1) an affidavit; (2) a letter of transmittal setting forth company control totals for the data being sent; (3) the data being reported on tape, cartridge, diskette or form to be keyed.
- b. Individual company submissions are balanced to the company letter of transmittals to ensure that all data have been received and processed. After all four quarters of data have been received, the company reports are reconciled to the Annual Statement statutory Page 14 amounts. The NISS Financial Reconciliation identifies any amounts needed to reconcile any differences between the company reported data and Annual Statement amounts.
- c. Every company record submitted to NISS is verified through NISS edit software for its coding accuracy and conformance with NISS record layouts and instructions. NISS edits verify the accuracy of each code for each data element. Where possible, each data element is subjected to a relational edit whereby it will be checked for accuracy in conjunction with another field.
- d. Individual company submissions are also subjected to a series of reasonability tests to determine that the current submission is consistent with previous company submissions, known changes in this line of business and statewide trends. NISS compares current quarter data to the previous quarter. This comparison is performed and analyzed by grouping data.
- e. After all of the NISS data are combined, a review of this consolidated data is also performed. The aggregate data is compared on a year to year basis to again verify its reasonableness, similar to those checks employed on an individual company submission.

STATISTICAL DATA TO COMPLY WITH NORTH CAROLINA  
REQUIREMENTS FOR A PRIVATE PASSENGER RATE FILING  
AS PER 11 NCAC 10.1104

12. INVESTMENT EARNINGS ON CAPITAL AND SURPLUS

Given the selected underwriting profit provisions contained in the filing, the pro forma statutory return on net worth (equity capital) is shown in the filing and the pre-filed testimony of G. Zanjani. Also shown therein is the ratio of net worth to surplus of 1.14. (This value is based on a five year average using data through 2016.) Accordingly, the corresponding return on statutory capital and surplus would be 12.81% for liability and 12.62% for physical damage. Based on data from ISO, the 5-year average industry ratio of net worth to assets is 0.422. Accordingly, the corresponding return on assets would be 4.74% for liability and 4.67% for physical damage.

See also pre-filed testimony of G. Zanjani and J. Vander Weide.

STATISTICAL DATA TO COMPLY WITH NORTH CAROLINA  
REQUIREMENTS FOR A PRIVATE PASSENGER RATE FILING  
AS PER 11 NCAC 10.1104

13. LEVEL OF CAPITAL AND SURPLUS NEEDED TO SUPPORT PREMIUM WRITINGS WITHOUT ENDANGERING THE SOLVENCY OF MEMBER COMPANIES

- (a) The aggregate premium to surplus ratios for the latest available calendar years for the company groups which have written North Carolina private passenger automobile insurance during the entire period shown are as follows:

Year	Liability	Physical Damage
2008	0.872	0.902
2009	0.867	0.891
2010	0.802	0.813
2011	0.860	0.861
2012	0.830	0.833
2013	0.748	0.748
2014	0.776	0.770
2015	0.812	0.810
2016	0.787	0.796
2017	0.735	0.740

Note: These data are available from Best's Data Service and Best's Aggregate and Averages. See also the prefiled testimony and exhibits of G. Zanjani.

- (b) The aggregate premium to surplus ratios for companies writing North Carolina private passenger automobile insurance during the years the proposed rates are expected to be in effect are estimated to be 0.809 for Liability and 0.816 for Physical Damage. See the prefiled testimony of G. Zanjani.
- (c) The actual premium to surplus ratio for the property and casualty industry on a countrywide basis (based upon the latest A. M. Best data available at this time) is as follows:

	(000's omitted)
STATUTORY CAPITAL AND SURPLUS, 2017	\$786,896,032
STATUTORY CAPITAL AND SURPLUS, 2016	\$734,973,294
AVERAGE STATUTORY CAPITAL AND SURPLUS	\$760,934,633
NET PREMIUMS EARNED (2017)	\$550,118,322
PREMIUM/SURPLUS RATIO	0.723

The actual level of capital and surplus needed to support premium writings without endangering the solvency of a company is dependent upon (among others) the financial structure and investments unique to each company, the relationship of the company with affiliated companies as a group (and the experience of the affiliated companies), the mix of business of each company, and the conditions of the economy as they affect each company's individual circumstances. The Rate Bureau is advised that the National Association of Insurance Commissioners, as one of several criteria, generally considers that a premium to surplus ratio for an individual company of 3 to 1 warrants close regulatory attention and monitoring with respect to the company's solvency position.

- (d) The Rate Bureau has determined the premium to surplus ratios for private passenger automobile liability and private passenger automobile physical damage in North Carolina based on the weighted average premium to surplus ratios for insurance groups writing private passenger automobile insurance in North Carolina, where the weights are the actual premiums written in liability and physical damage coverages, respectively. The premium to surplus ratios of the insurers actually writing this business in North Carolina is representative of the leverage relevant for this line and state. The Rate Bureau has not further allocated surplus within these insurers across lines and states in this or other filings in North Carolina.

STATISTICAL DATA TO COMPLY WITH NORTH CAROLINA  
REQUIREMENTS FOR A PRIVATE PASSENGER RATE FILING  
AS PER 11 NCAC 10.1104

14. OTHER INFORMATION REQUIRED BY THE COMMISSIONER.

See attached Exhibits (14)(a), (b), (c) and (d).

See the pre-filed testimony of J. Smollik, P. Anderson, G. Zanjani, and J. Vander Weide.



## Automobile Committee

### Agenda

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**Date:** December 13, 2018    **Time:** 8:30 AM (EDT)    **In Person Meeting**

**Location:** Vehicle Research Center IIHS/HLDI 988 Dairy Road, Ruckersville, VA 22968

**Join the meeting** and be automatically dialed

**Phone access:**

**Dial-In () code: #**

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**1. Welcome**

**2. Roll Call**

**3. Antitrust, Conflict of Interest, Code of Ethics and Standards of Conduct Statements (Exhibits 1, 2, 3)**

**4. Auto Rate Review**

The committee will be asked to make selections pertaining to the 2019 Auto Rate Review (**Exhibit 4**).

- Trend Selections
- Expense Selections
- Profit Selection
- Class Plan Review
- Reserve Strengthening Letters (**Exhibit 5**)

**5. Extended Non-Owner**

The Extended Non-Owned optional coverage rule (Rule 17) currently only provides for minimum Liability limits. A request has come in to add higher liability limits for extended non-owned liability coverage.

**Exhibit 6** has been provided for your consideration with respect to updating the manual rule.

The Committee will be asked to determine next steps.

**6. Report of Staff and Counsel**

Staff and Counsel will advise the Committee of any pertinent topics.

**7. Other Business**

**8. Adjournment**

AM:ko

AC-18-12 Agenda

12/6/18



MINUTES OF THE AUTOMOBILE COMMITTEE OF THE NORTH CAROLINA RATE BUREAU  
MEETING HELD DECEMBER 13, 2018  
INSURANCE INSTITUTE FOR HIGHWAY SAFETY, RUCKERSVILLE, VIRGINIA

MEMBERS PRESENT

Allstate Insurance Company  
Government Employees Insurance Company  
Hartford Accident and Indemnity Company  
National General Insurance Corporation  
Liberty Mutual Insurance Company  
Nationwide Mutual Insurance Company  
Progressive Casualty Insurance Company  
State Farm Mutual Automobile Insurance Company  
Travelers Indemnity Company  
United Services Automobile Association  
Unitrin Auto and Home Insurance Company

REPRESENTED BY

Scott Donoho  
Monica Grillo  
John Bergan\*  
Art Lyon  
Madison Alperin\*  
Nick Hartmann  
Kevin McGee\*  
Steve Harr  
Drew Nonnweiler  
Alan Chow  
Robert Zarter

OTHERS PRESENT

Consultant  
Insurance Services Office  
  
Milliman  
Young Moore and Henderson, P.A.  
  
Staff

REPRESENTED BY

George Zanjani  
Dave DeNicola\*  
Santee Perfetto\*  
Carly Seaman\*  
Jared Smollik  
Paul Anderson  
Mickey Spivey  
Brian Beverly  
Joanna Biliouris  
Keri Johnson  
Andy Montano  
Karen Ott  
Rebecca Williams

The meeting commenced at approximately 8:30 A.M., Mr. Harr presiding.

Attention was directed to Antitrust Guidelines, Conflict of Interest Statement and Code of Ethics and Standards of Conduct which were previously distributed.

1. 2019 Automobile Rate Review

Attention was directed to the trend package prepared by Insurance Services Office (ISO) and previously distributed with the agenda regarding the 2019 automobile rate level review. Mr. DeNicola reviewed the exhibits in detail and the Committee reviewed and discussed the latest available trend data for losses and expenses, including internal and external trend data. Based

on its review and discussions, the Committee selected trends to be utilized by ISO in preparing preliminary rate level indications.

The Committee reviewed the data on contingencies and selected a contingency factor of 0%. The Committee also reviewed the data on policyholder dividends and deviations and agreed to include a factor of 0.3% for dividends and 5% for deviations on both liability and physical damage coverages.

Dr. Zanjani opened discussion regarding an array of potential underwriting profit provisions. Mr. Spivey provided a report on the cost of equity from Dr. Vander Weide, describing generally the analyses performed by Dr. Vander Weide, and reporting that the range for the cost of equity provided by Dr. Vander Weide was 9.0% to 14.1% on equity. Following review and discussion of the components of Dr. Zanjani's proforma model and the returns generated by a variety of different underwriting provisions, the Committee selected underwriting profit provisions of 11% for auto liability and 12.5% for auto physical damage.

Attention was then directed to individual company letters regarding reserve strengthening and expense savings initiatives in response to the regulations applicable to rate filings. Upon review and discussion with Mr. Hartmann, it was requested that Nationwide Mutual Insurance Company provide some clarification regarding their letter, to be submitted to the Rate Bureau at a later date. Following discussion, it was agreed that no further adjustments were necessary to the selections made by the Committee.

After discussion, it was agreed that ISO will prepare preliminary rate level indications based on the selections made by the Committee, and that those preliminary indications will be reviewed at a future meeting.

## 2. Extended Non-Owned Liability Coverage

Mr. Montano stated that the current Extended Non-Owned Liability coverage only provides for minimum limits when there is no primary coverage in effect on the auto. Attention was then directed to an exhibit prepared by ISO and previously distributed with the agenda with respect to a proposed manual change which will offer options for increased limits on these autos. Ms. Seaman reviewed the exhibit in detail, indicating that the proposed rule is more in line with ISO's countrywide plan and contains two separate percentage charges based upon whether there is primary insurance on the auto. Ms. Seaman indicated that the next step would be to fill in the percentages based upon the trends selected.

Following discussion, there was a consensus to move forward with completing the rate tables in the proposed rule based on the rate review selections made by the Committee and to review those rates at a future meeting.

## 3. Report of Counsel

Mr. Spivey reported that the Department of Insurance (Department) has formed a task force to consider ways to modernize the Rate Bureau statutes. Mr. Spivey further stated that some of the task force's proposals are 1) to increase the Inexperienced Operator surcharge period from three years to eight years; 2) to increase the Safe Driver Insurance Plan surcharge period from three years to five years for convictions assessed four points or more, except for speeding offenses; 3) to remove the separate statistical data reporting requirements for enhanced endorsements; and 4) to require that investment income from capital and surplus be considered in ratemaking.

Mr. Montano stated that the committee will be provided information to perform a review of the class plan factors and the rental and towing rates at its next meeting in January 2019. Mr. Montano also reported that the Department has followed up with respect to clarifying the Safe Driver Insurance Plan rule with respect to its application to permitted drivers and that the Rate Bureau will further discuss the topic with the Department in the near future.



4. Adjournment

There being no further business, the meeting was adjourned.

Respectfully submitted,

Andy Montano

Director, Personal Lines

AM:ko  
AC-18-12  
1/18/19

## Automobile Committee Agenda

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**Date: January 9, 2019**

**Time: 10:00 AM (EDT)**

**Web/Teleconference**

Join the meeting and be automatically dialed

*Phone access:*

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1. **Welcome**
2. **Roll Call**
3. **Antitrust, Conflict of Interest, Code of Ethics and Standards of Conduct Statements (Exhibits 1, 2, 3)**
4. **2018 Automobile Rate Review (Exhibit 4)**

The Committee will review the updated indications based on trend selections made at the last meeting. This review will include deductible relativities, towing and labor charges, and extended transportation analysis.
5. **2018 Class Plan Review**

ISO will present Rule 4 class plan changes as required to be reviewed by the Bureau every 3 years. For this year's review, in lieu of including only one-way exhibits, ISO has prepared a GLM analysis to supplement the review. The variables to be considered will include:

  - Use
  - Inexperienced Operator
  - Years Licensed
  - SDIP Program
  - Multi-car Discount
6. **Extended Non-Owned Liability Coverage Manual Rule and Rate**

The Committee previously reviewed the proposed rule changes to manual Rule 17 for higher liability limit options for extended non-owned liability coverage. ISO will provide the rate tables associated with the higher liability limit options.
7. **Report of Staff and Counsel**

Staff and Counsel will advise the Committee of any pertinent topics.
8. **Other Business**
9. **Adjournment**

AM:ko

AC-19-1 Agenda

1/3/19



MINUTES OF THE AUTOMOBILE COMMITTEE OF THE NORTH CAROLINA RATE BUREAU  
WEB/TELECONFERENCE HELD JANUARY 9, 2019

MEMBERS PRESENT

Allstate Insurance Company  
Government Employees Insurance Company  
Hartford Accident and Indemnity Company  
National General Insurance Corporation  
  
Liberty Mutual Insurance Company  
Nationwide Mutual Insurance Company  
North Carolina Farm Bureau Mutual Insurance Company  
Progressive Casualty Insurance Company  
State Farm Mutual Automobile Insurance Company  
Travelers Indemnity Company  
United Services Automobile Association

REPRESENTED BY

Scott Donoho  
Monica Grillo  
John Bergan  
Rick Carter  
Art Lyon  
Mark Ford  
Nick Hartmann  
Roger Batdorff  
Kevin McGee  
Steve Harr  
Drew Nonnweiler  
Alan Chow

OTHERS PRESENT

Consultant  
Insurance Services Office  
  
Milliman  
Young Moore and Henderson, P.A.  
Staff

REPRESENTED BY

George Zanjani  
Dave DeNicola  
Jared Smollik  
Daniel Traverso  
Paul Anderson  
Mickey Spivey  
Joanna Biliouris  
Ray Evans  
Keri Johnson  
Andy Montano  
Rebecca Williams

The meeting commenced at approximately 10:00 A.M., Mr. Harr presiding.

Attention was directed to Antitrust Guidelines, Conflict of Interest Statement and Code of Ethics and Standards of Conduct which were previously distributed.

1. 2019 Automobile Rate Review and Class Plan Review

Attention was directed to the exhibits prepared by Insurance Services Office (ISO) and previously distributed with the agenda regarding the 2019 automobile rate level review. Mr. DeNicola reviewed the exhibits in detail, which included preliminary indications for each of the three most recent years based on the latest loss and expense experience, the selected trends, and the profit selections. He noted that all years are fully credible and that there is not much fluctuation between the latest three years. There was a consensus that, after considering the

latest three years of experience, it was appropriate to rely on the latest year of experience except for the UM, UIM, and Motorcycle coverages, for which three years of experience would continue to be used.

Mr. DeNicola then described the physical damage deductible analysis and noted that ISO had included proposed revised relativities for the purpose of initiating discussion. Following discussion, the consensus was to go with the proposed relativities, with several exceptions, and those different selections were made subject to ISO checking the marginal premium effects.

In addition, the Committee requested that ISO provide deductible loss ratios for the next rate review in 2020.

Mr. De Nicola then presented ISO's analysis of the Extended Transportation Coverage (rental reimbursement) and Towing and Labor rates. He noted that these rates have not been reviewed in many years and thanked the members for their prompt responses to the request for towing and labor data. Following discussion, the consensus was to select the proposed selections set forth by ISO in the exhibits.

Attention was then directed to an exhibit prepared by Insurance Services Office (ISO) and previously distributed regarding a review of the various factors in the class plan. Staff noted that the classification plan factors are required by statute to be reviewed at least every three years. Mr. DeNicola reviewed the exhibits in detail, noting that they included the traditional one-way analysis plus a GLM analysis of the use surcharge factors, the multi car discount factors, the inexperienced operator surcharges, and the Safe Driver Insurance Plan surcharge factors. After discussion, the Committee made selections for all of these classification plan factors.

Ms. Williams then summarized the consensus agreements on the various items in the rate level and class plan reviews. A motion was then made, seconded and passed to recommend that the Governing Committee adopt and file the rate level indications as presented, including the changes as discussed to the physical damage deductible relativities, extended transportation coverage and towing and labor rates, and classification plan factors.

## 2. Extended Non-Owned Liability Coverage Manual Rule and Rate

Mr. Montano advised that ISO had prepared proposed rates for the Extended Non-Owned Liability Coverage and noted that the manual rule changes had been reviewed in a previous meeting. Attention was then directed to an exhibit prepared by ISO regarding the rate tables to be added. Mr. DeNicola reviewed the exhibit in detail and described the analysis used to determine the proposed rates.

Following discussion, a motion was seconded and passed to adopt the manual and rate changes as presented.

## 3. Report of Counsel and Staff

Mr. Spivey reported that the Committee recommendations would be presented at the next Governing Committee meeting and that the rate filing or review will be made by February 1, 2019. He also noted that the selections made by the Committee will impact the North Carolina Reinsurance Facility's rates and will be used in the review of the other-than-clean rates. Mr. Spivey further reported that a homeowners rate filing was made in December 2018 and the Rate Bureau is currently working on a mobile home review with a goal to file later in January of this year. He also noted that the legislature will be convening later in January.

Mr. Montano advised that 1) the Insurance Data Call (IDC) annual data call circular will be released shortly; 2) the Rate Bureau will begin working on a Dwelling rate review in the near future; and 3) the Property Flood Subcommittee continues to work on developing a private flood program.

4. Adjournment

There being no further business, the meeting was adjourned.

Respectfully submitted,

Andy Montano

Director, Personal Lines

AM:ko  
AC-19-1  
1/18/19

## Governing Committee

### Meeting Agenda

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**Date: January 16, 2019**

**Time: 10:00 AM (ET)**

**In-Person Meeting**

*If you are unable to attend the meeting in-person, join the meeting and be automatically dialed.*

*Phone acces: ()*

*Code#*

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1. Welcome
2. Roll Call
3. Antitrust, Conflict of Interest, Code of Ethics and Standards of Conduct Statements (Exhibits 1, 2, 3)
4. Report of Staff
5. Report of Counsel
6. **Automobile Committee**
  - a) **2019 Private Passenger Automobile Rate Level Review (Exhibit 4 – pages 6-16)**

The committee will be asked to consider a recommendation from the Automobile Committee related to the 2019 Private Passenger rate level review.
  - b) **2019 Private Passenger Automobile Class Plan Review (Exhibit 4 – pages 17-21 )**

Rule 4 class plan changes are required to be reviewed by the Bureau every 3 years. The committee will be asked to consider a recommendation from the Automobile Committee related to the 2019 Private Passenger Class Plan review.
  - c) **Extended Non-Owned Liability Coverage Manual Rule and Rate (Exhibit 5)**

Proposed rule changes to manual Rule 17 for higher liability limit options for extended non-owned liability coverage. The committee will be asked to consider a recommendation from the Automobile Committee related to Extended Non-Owned Liability Coverage Manual Rule and Rate changes.
7. **Mobile Home Program Review (Exhibit 6)**

The Mobile Home Review includes proposed revisions to rates, territories, and rating plans (amount of insurance, deductibles and age of mobile home) for the MH(C) and MH(F) programs. The committee will be asked to consider a recommendation from the Property Committee related to revisions to both programs.

**8. 2019 Meeting Schedule:**

April 9, 2019	10:00 am	Miscellaneous Matters
July 23, 2019	10:00 am	Workers Compensation Rate Review
October 2019 (TBD)	8:30 am	Annual Meeting
December 3, 2019	10:00 am	2020 Budget Discussion

Note: Teleconferences may be called on an as-needed basis

**9. Other Business**

**10. Adjournment**

**The meeting will commence at 10:00 am at the office of the North Carolina Rate Bureau  
2910 Sumner Boulevard, Raleigh, NC**

**Lunch will be served**

JB:ko  
GC-19-1 Agenda  
1/10/19



MINUTES OF THE MEETING OF THE GOVERNING COMMITTEE  
OF THE NORTH CAROLINA RATE BUREAU HELD JANUARY 16, 2019

MEMBERS PRESENT

Allstate Insurance Company  
Builders Mutual Insurance Company  
National General Insurance  
Liberty Mutual Insurance Company  
Travelers Indemnity Company  
Nationwide Mutual Insurance Company  
North Carolina Farm Bureau Mutual Insurance Company  
The Hartford Fire Insurance Company  
Progressive Casualty Insurance Company  
State Farm Mutual Automobile Insurance Company  
Erie Insurance Exchange  
American Home Assurance Company

Others Present

Young Moore and Henderson, P.A.

Insurance Services Office

Milliman

Staff

REPRESENTED BY

Jennifer Jabben  
Chris Wetzel  
Art Lyon  
Mark Ford\*  
Bob Aaron\*  
Christine Hague  
Roger Batdorff  
Eric Mize  
Kevin McGee\*  
Steve Harr\*  
Jon Bloom\*  
Wavel Howell\*

Mickey Spivey  
Bill Trott  
Dave DeNicola\* ^  
Jared Smollik\* ^  
Paul Anderson\*  
Eric Krafcheck\*  
Joanna Biliouris  
Edith Davis  
Ray Evans  
Andy Montano  
Keri Johnson  
Tom Burns^  
Terry Collins^

\* Attended the meeting via phone

^ Attended a portion of the meeting

The meeting convened as scheduled, Ms. Jennifer Jabben of Allstate Insurance Company, Chair of the Governing Committee, presiding. Attention was directed to the Rate Bureau's Antitrust, Conflicts of Interest, and Code of Ethics and Standards of Conduct Statements.

1. Report of Staff

Mr. Evans reported that (1) final 2018 expenses were projected to be below budget; (2) there is one staff vacancy in Insurance Operations, the Data Services Supervisor; (3) significant IT projects are scheduled for 2019 of which two-thirds benefit the Rate Bureau in efficiency gains through implementation of an e-payment solution for assigned risk applications and real time processing for the reporting of workers compensation data;



(4) counsel and staff have been asked by the DOI to review an agency bill to be proposed to the legislature when they are back in session; and (5) staff and counsel are meeting with the DOI monthly to discuss activities and market trends.

## 2. Report of Counsel

Mr. Spivey reported that (1) the 2018 Homeowner rate filing was made on December 20, 2018 and the deemer period is 50 days from the date of the filing for the Commissioner to call for a hearing or the filing is deemed approved and (2) Rate Bureau staff and counsel are finalizing the Automobile and Mobile Home filings which the Governing Committee will be considering in today's meeting. He further reminded the committee that the Rate Bureau only acts within its statutory jurisdiction and does not lobby.

## 3. 2019 Private Passenger Rate Level and Class Plan Review

Mr. Montano provided a brief history of previous automobile filings noting that (1) the automobile filing made on February 1, 2017 was settled with the Department of Insurance for an overall increase of 2.2% (10.1% increase in liability coverage and 6.1% decrease in physical damage coverages); and (2) no rate changes was requested in February 2018 as part of the 2017 settlement agreement.

Mr. Montano directed attention to the exhibits prepared by Insurance Services Office (ISO) and previously distributed regarding the indicated rate level changes for private passenger automobiles and motorcycles as well as Rule 4 class plan revisions as proposed by the Automobile Committee. Mr. DeNicola provided a detailed overview of the exhibits and indications and summarized the overall results of the rate level review. He noted that (1) bodily injury, property damage, medical payments, comprehensive, and collision changes are based on calendar/accident year 2017 experience although three years of loss and expense experience were considered; (2) uninsured motorists and underinsured motorists changes are based on experience for accident years 2015-2017; (3) bodily injury and property damage changes are for basic and higher limits combined; (4) medical payments, uninsured motorists and underinsured motorists changes are total limits changes; (5) physical damage changes are for all deductibles combined; and (6) motorcycle liability changes are total limits changes for all liability coverages combined and are based on experience for accident years 2015-2017.

Mr. DeNicola reported that the Automobile Committee had performed a review of the Rule 4 classification plan factors, noting that such a review is required to be performed at least every three years. He provided a detailed overview of the exhibits and reported that the Automobile Committee recommended revisions to the Use, Inexperienced Operator Years Licensed, SDIP Program, and Multi-car Discount variables.

Mr. Montano reported that the Automobile Committee recommended filing the indications presented utilizing a 5% net deviation selection. The Governing Committee also reviewed the indications with the full indicated net deviations. It was noted that the profit selections reflect the changes in the corporate income tax rate.

After discussion by the Governing Committee, a motion was made, seconded and unanimously passed to file private passenger automobile and motorcycle rate changes which include the full indicated net deviations and to file the recommended class plan revisions with the Commissioner on or before February 1, 2019 with a proposed effective date of October 1, 2019. It was noted that those indicated changes are 7.7% and 2.8%, respectively, and that they are subject to small changes as the filing is finalized.

The committee established a task force consisting of Allstate Insurance Company, NC Farm Bureau Mutual Insurance Company, National General Insurance, and State Farm Mutual Automobile

Insurance Company to provide guidance to Bureau staff during potential negotiations with the Department of Insurance regarding the 2019 Automobile rate and class plan filing.

4. Extended Non-Owned Liability Coverage Manual Rule and Rate

Mr. Montano presented a recommendation from the Automobile Committee to revise manual Rule 17 to provide higher liability limit options for extended non-owner liability coverage.

After discussion by the Governing Committee, a motion was made, seconded and unanimously passed to file the revisions to the Extended Non-Owned Liability Coverage manual rule and rate as presented.

5. Review of Mobile Home Programs

Mr. Montano provided a brief history of previous mobile home filings noting that (1) the last mobile home rate filings were made in December 2014 with an October 2015 effective date; (2) the filed overall indications were -0.8% for the MH(C) program and +31.5% for the MH(F) program; and (3) the filings were settled with the DOI for -0.8% for the MH(C) program and +6.7% for the MH(F) program effective October 1, 2015.

Mr. Montano directed attention to the exhibits prepared by Milliman and previously distributed regarding the mobile home indicated rate level changes and program revisions. Mr. Anderson provided a detailed overview of the exhibits and indications and summarized the overall results of the rate level review. Mr. Anderson discussed revisions to the programs noting (1) statewide rate indications for MH(C) property coverage are calculated separately for mobile home structures, adjacent structures, and personal effects, while the prior filing calculated a statewide indication for those property coverages combined; (2) territory definitions and territory groups are revised; (3) the experience period and projection period trend factors are based on trends selected by the Property Rating Subcommittee; (4) excess wind losses rely on mobile home loss experience (15 years of data), while the prior filing used homeowners, dwelling, and mobile home experience; (5) the modeled hurricane losses are based on an average of modeled losses from two modelers, while the prior filings relied on modeled losses from one modeler; (6) the net cost of reinsurance data are provided by Aon and are based on industry data; (7) the rating plan changes include updating the rating plan structure and factors for amount of insurance and deductible, including more deductible options and introducing age of mobile home discount factors for newer mobile homes; and (8) the mobile home indications for the MH(C) and MH(F) programs are based on accident years 2012 through 2016, the most recent period for which data are available, and reflect an anticipated effective date of February 1, 2020.

Mr. Montano reported that the Property Committee recommended filing the indications presented, but also provided for consideration various capping scenarios to mitigate the impact of the rate changes on policyholders.

After discussion by the Governing Committee, a motion was made, seconded and unanimously passed to file a rate change for the MH(C) program capped at an overall +19.0% and a rate change for the MH(F) program capped at an overall +19.9% and to file the recommended rating plan revisions, all with a proposed effective date of February 1, 2020.

The committee established a task force consisting of Allstate Insurance Company, NC Farm Bureau Mutual Insurance Company, and Milliman to provide guidance to Bureau staff during potential negotiations with the Department of Insurance regarding the 2018 Homeowner rate filing and the two 2019 Mobile Home rate and rating plan filings.

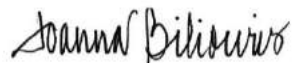
6. 2019 Meeting Schedule

The schedule of Governing Committee meetings for 2019 was noted, including the next in-person meeting on April 9, 2019. Ms. Jabben advised that there may be a need for teleconferences to discuss potential negotiations with the DOI regarding current filings.

7. Adjournment

There being no further business, the meeting was adjourned.

Respectfully Submitted,



Joanna Biliouris

Chief Operating Officer  
North Carolina Rate Bureau

JB:ko  
1-14-19  
GC-19-1

With regard to the information requested under Item (14)(c) the Rate Bureau submits the following:

February 1, 2017 Rate Filing

Insurance Services Office:

ISO has advised the Rate Bureau that the ISO assessment is not directly made for specific rate filings or reviews. The assessment covers all services provided by ISO to the Rate Bureau with respect to automobile insurance, including services for developing rates and preparing the filing. The assessment is based on North Carolina premium volume multiplied by countrywide assessment factors. These factors are developed by dividing the costs of each insurance line and service by the premium volume of all insurers affiliated with ISO for each respective line and service. For the 2017 private passenger automobile insurance rate filing, no amounts were separately billed by ISO.

Young Moore and Henderson, P.A.

The firm has billed the Rate Bureau approximately \$112,355 for services rendered in connection with the 2017 private passenger automobile insurance rate filing.

Willis Towers Watson:

The firm has billed the Rate Bureau approximately \$57,776 in connection with the 2017 private passenger automobile rate filing.

Milliman Inc.:

The firm has billed the Rate Bureau approximately \$37,435 in connection with the 2017 private passenger automobile rate filing.

Financial Strategy Associates:

The firm has billed the Rate Bureau approximately \$8,288 in connection with the 2017 private passenger automobile insurance rate filing.

## February 1, 2019 Rate Filing

### Insurance Services Office:

ISO has billed the Rate Bureau approximately \$167,041 for services rendered directly in connection with preparation of the 2019 private passenger automobile insurance rate filing.

### Young Moore and Henderson, P.A.

At the time of the preparation of this filing, the firm has billed the Rate Bureau approximately \$5,513 for services rendered in connection with the 2019 private passenger automobile insurance rate filing.

### Milliman Inc.:

At the time of the preparation of this filing, the firm has billed the Rate Bureau approximately \$11,359 in connection with the 2019 private passenger automobile rate filing.

### Financial Strategy Associates:

At the time of the preparation of this filing, the firm has billed the Rate Bureau approximately \$8,325 in connection with the 2019 private passenger automobile insurance rate filing.

### Dr. George Zanjani:

At the time of the preparation of this filing, Dr. Zanjani has billed the Rate Bureau approximately \$10,819 in connection with the 2019 private passenger automobile insurance rate filing.

While the Rate Bureau does not consider these to be changes in methodology, the following changes from the February 1, 2017 filing are noted:

- Used the full six year average net deviations in developing the filed rate level changes rather than a selected provision for net deviations less than the full six year average.
- The proform profit analysis in Exhibits RB-14 and RB-15 is performed by a different witness and utilizes some different source materials.

See also the prefiled testimony of J. Smollik, P. Anderson, and G. Zanjani.

SECTION I  
DEDUCTIBLE RELATIVITIES REVIEW

## NORTH CAROLINA

### REVIEW OF DEDUCTIBLE RELATIVITIES

Page I-2 displays a review of indicated deductible loss relativities based on North Carolina size of loss distributions for calendar accident years ended December 31, 2015, 2016, and 2017.

These relativities were calculated based on the losses eliminated in moving from a lower to higher deductible. The distributions which underlie these relativities were adjusted to reflect the expected size of loss distributions that will exist on the average date of accident under the proposed rates (7/16/20).

Because the effect of increasing deductibles will not change the fixed expenses, the following formula has been utilized in developing an indicated rate relativity for each deductible that approximately reflects such expenses that do not vary with premium:

$$R = \frac{(Ld + F)}{(1 - V)}$$

where R = indicated relativity

L = provision for loss and loss adjustment expense in the proposed rates (page I-4)

d = loss relativity (page I-2)

F = provision in proposed rates for fixed expenses (page I-4)

V = provision in proposed rates for expenses that vary with premium (page I-4)

Using this formula, which is based on Robert Hurley's "Commercial Fire Insurance Ratemaking" contained in the 1973 CAS Proceedings, and the indicated loss relativities on page I-2, the indicated rate relativities have been calculated and displayed on page I-3.

Page I-4 contains the calculation of L, F, and V.

Page I-5 contains a summary of the current and proposed deductible relativities. Changes to various Comprehensive and Collision deductible relativities have been proposed.

Page I-6 contains the calculation of the deductible relativity offsets.

Pages I-7 to I-21 contains the calculation of the indicated loss relativities based on the size of loss distributions for 2015-2017 for Full Coverage and \$100 Deductible Comprehensive coverage and for \$50 Deductible, \$100 Deductible and \$250 Deductible Collision coverage.



NORTH CAROLINA

PRIVATE PASSENGER PHYSICAL DAMAGE INSURANCE

INDICATED LOSS RELATIVITIES

<u>COMPREHENSIVE</u>	<u>2015 (A)</u>	<u>2015 (B)</u>	<u>2016 (A)</u>	<u>2016 (B)</u>	<u>2017 (A)</u>	<u>2017 (B)</u>
Full Coverage	1.000		1.000		1.000	
\$ 50 Deductible	0.954		0.960		0.958	
\$ 100 Deductible	0.911		0.923		0.918	
\$ 250 Deductible	0.793	0.804	0.819	0.832	0.808	0.818
\$ 500 Deductible	0.653	0.681	0.694	0.723	0.693	0.700
\$1000 Deductible	0.502	0.536	0.553	0.589	0.547	0.564

(A) Based on calendar/accident year Full Coverage Comprehensive claim size distribution.

(B) Based on calendar/accident year \$100 Deductible Comprehensive claim size distribution rebased to Full Coverage level.

<u>COLLISION</u>	<u>2015 (A)</u>	<u>2015 (B)</u>	<u>2016 (A)</u>	<u>2016 (B)</u>	<u>2017 (A)</u>	<u>2017 (B)</u>
\$ 50 Deductible (C)	1.016		1.016		1.015	
\$ 100 Deductible	1.000		1.000		1.000	
\$ 200 Deductible	0.969		0.970		0.970	
\$ 250 Deductible	0.954		0.955		0.955	
\$ 500 Deductible	0.880	0.887	0.883	0.890	0.882	0.892
\$1000 Deductible	0.749	0.766	0.752	0.771	0.750	0.774

(A) Based on calendar/accident year \$100 Deductible Collision claim size distribution.

(B) Based on calendar/accident year \$250 Deductible Collision claim size distribution rebased to \$100 Deductible level.

(C) Based on calendar/accident year \$50 Deductible Collision claim size distribution.

NORTH CAROLINA

PRIVATE PASSENGER PHYSICAL DAMAGE INSURANCE

INDICATED RATE RELATIVITIES

<u>COMPREHENSIVE</u>	<u>CURRENT</u>	<u>2015 (A)</u>	<u>2015 (B)</u>	<u>2016 (A)</u>	<u>2016 (B)</u>	<u>2017 (A)</u>	<u>2017 (B)</u>	<u>Avg.</u>
Full Coverage	1.00	1.000		1.000		1.000		1.000
\$ 50 Deductible	0.95	0.961		0.966		0.965		0.964
\$ 100 Deductible	0.90	0.925		0.935		0.931		0.931
\$ 250 Deductible	0.79	0.826	0.835	0.848	0.859	0.839	0.847	0.842
\$ 500 Deductible	0.65	0.709	0.732	0.743	0.767	0.742	0.748	0.740
\$1000 Deductible	0.52	0.582	0.611	0.625	0.655	0.620	0.634	0.621

(A) Based on calendar/accident year Full Coverage Comprehensive claim size distribution.

(B) Based on calendar/accident year \$100 Deductible Comprehensive claim size distribution rebased to Full Coverage level.

<u>COLLISION</u>	<u>CURRENT</u>	<u>2015 (A)</u>	<u>2015 (B)</u>	<u>2016 (A)</u>	<u>2016 (B)</u>	<u>2017 (A)</u>	<u>2017 (B)</u>	<u>Avg.</u>
\$ 50 Deductible (C)	1.02	1.013		1.013		1.012		1.013
\$ 100 Deductible	1.00	1.000		1.000		1.000		1.000
\$ 200 Deductible	0.97	0.974		0.975		0.975		0.975
\$ 250 Deductible	0.95	0.962		0.963		0.963		0.963
\$ 500 Deductible	0.88	0.901	0.907	0.904	0.909	0.903	0.911	0.906
\$1000 Deductible	0.77	0.793	0.807	0.796	0.811	0.794	0.814	0.803

(A) Based on calendar/accident year \$100 Deductible Collision claim size distribution.

(B) Based on calendar/accident year \$250 Deductible Collision claim size distribution rebased to \$100 Deductible level.

(C) Based on calendar/accident year \$50 Deductible Collision claim size distribution.

NORTH CAROLINA  
REVIEW OF DEDUCTIBLE RELATIVITIES

I. Calculation of Projected Loss Ratio (L)

	<u>Comprehensive</u>	<u>Collision</u>
(1) Trended premium at manual rates (pages H-3, part II. and C-7, lines 27, 28)	881,178,564	2,349,146,770
(2) Projected losses (page C-7, line 14)	413,973,920	1,012,444,647
(3) Projected loss adjustment expenses (page C-7, line 15)	55,837,092	128,695,227
(4) Projected general and other acquisition expenses (page C-7, line 17)	89,985,087	243,855,225
(5) Projected premium [(2)+(3)+(4)]/[1-V]	730,804,307	1,808,087,597
(6) Projected losses and loss adjustment expenses (2)+(3)	469,811,012	1,141,139,874
(7) Projected loss ratio (L) (6)/(5)	0.643	0.631

II. Calculation of Fixed Expense Percentage (F)

(1) Projected general and other acquisition expenses [(4) above]	89,985,087	243,855,225
(2) Projected premium [(5) above]	730,804,307	1,808,087,597
(3) Fixed expense percentage (F) (1)/(2)	0.123	0.135

III. Calculation of Variable Expense Percentage (V)

(page D-23)

(1) Commission and Brokerage	8.5%
(2) Contingencies	0.0%
(3) Profit	12.5%
(4) Taxes, Licenses and Fees	2.4%
(5) Total (1)+(2)+(3)+(4)	23.4%

NORTH CAROLINA  
PRIVATE PASSENGER PHYSICAL DAMAGE INSURANCE

PHYSICAL DAMAGE DEDUCTIBLE RELATIVITIES

	<u>Current Relativity</u>	<u>Average Indicated Relativity</u>	<u>Selected Relativity</u>
COMPREHENSIVE			
Full Coverage	1.000	1.000	1.000
\$ 50 Deductible	0.950	0.964	0.960
\$ 100 Deductible	0.900	0.931	0.930
\$ 250 Deductible	0.790	0.842	0.840
\$ 500 Deductible	0.650	0.740	0.700
\$1000 Deductible	0.520	0.621	0.580
COLLISION			
\$ 50 Deductible	1.020	1.013	1.020
\$ 100 Deductible	1.000	1.000	1.000
\$ 200 Deductible	0.970	0.975	0.970
\$ 250 Deductible	0.950	0.963	0.960
\$ 500 Deductible	0.880	0.906	0.910
\$1000 Deductible	0.770	0.803	0.810

NORTH CAROLINA  
REVIEW OF DEDUCTIBLE RELATIVITIES

Deductible Relativity Offset Calculation

Comprehensive

<u>Coverage</u>	(1) <u>Trended Premium at Present Rates</u>	(2) <u>Current Factor</u>	(3) <u>Revised Factor</u>	(4) <u>(1)/(2)*(3)</u>	Offset <u>(1)/(4)</u>
Full Cov	271,834,354	1.00	1.00	271,834,354	
\$50 Ded	31,959,085	0.95	0.96	32,295,496	
\$100 Ded	201,848,696	0.90	0.93	208,576,986	
\$250 Ded	118,054,027	0.79	0.84	125,525,801	
\$500 Ded	226,402,648	0.65	0.70	243,818,236	
\$1000 Ded	31,079,753	0.52	0.58	34,665,878	
	881,178,563			916,716,751	0.961

Collision

<u>Coverage</u>	(1) <u>Trended Premium at Present Rates</u>	(2) <u>Current Factor</u>	(3) <u>Revised Factor</u>	(4) <u>(1)/(2)*(3)</u>	Offset <u>(1)/(4)</u>
\$50 Ded	20,793,060	1.02	1.02	20,793,060	
\$100 Ded	96,569,834	1.00	1.00	96,569,834	
\$200 Ded	16,637,578	0.97	0.97	16,637,578	
\$250 Ded	627,094,226	0.95	0.96	633,695,218	
\$500 Ded	1,406,679,975	0.88	0.91	1,454,634,974	
\$1000 Ded	181,372,097	0.77	0.81	190,794,024	
	2,349,146,770			2,413,124,688	0.973

NORTH CAROLINA  
 REVIEW OF DEDUCTIBLE RELATIVITIES  
 DETERMINATION OF INDICATED LOSS RELATIVITIES

Full Coverage Comp - 2015	1.025									
Trend	0	0	0	0	0	0	0	0	0	0
(1) Lower bound d	50	100	100	250	500	1000				
(2) Upper bound D	1.133	1.133	1.133	1.133	1.133	1.133				
(3) Trend factor	89450	847637	2409315	15866635	29251212	112446435				
(4) Trended ground up losses due to claims below D after trend	112446435	112446435	112446435	112446435	112446435	112446435				
(5) Total trended ground up losses	102849	102849	102849	102849	102849	102849				
(6) Total claims	101110	91897	83531	46331	26696	26696				
(7) Claims greater than D after trend	5144950	10037337	23292065	39032135	55947212	55947212				
(8) Total trended losses eliminated (4)+(7)*[(2)-(1)]	0.046	0.089	0.207	0.347	0.498	0.498				
(9) Loss elimination ratio (adjusted for deductible) $\frac{(8)-[(1)*(6)-(7)]}{(5)-[(1)*(6)]}$	0.954	0.911	0.793	0.653	0.502	0.502				
(10) Indicated Loss Relativities [1.000-(9)]										

NORTH CAROLINA  
 REVIEW OF DEDUCTIBLE RELATIVITIES  
 DETERMINATION OF INDICATED LOSS RELATIVITIES

	Full Coverage Comp - 2016									
	Trend	1.025								
(1)	Lower bound d	0	0	0	0	0	0	0	0	0
(2)	Upper bound D	50	100	100	500	1000	500	1000	1000	1000
(3)	Trend factor	1.105	1.105	1.105	1.105	1.105	1.105	1.105	1.105	1.105
(4)	Trended ground up losses due to claims below D after trend	47160	839154	2486657	15881586	30065205	15881586	30065205	30065205	30065205
(5)	Total trended ground up losses	136738700	136738700	136738700	136738700	136738700	136738700	136738700	136738700	136738700
(6)	Total claims	108558	108558	108558	108558	108558	108558	108558	108558	108558
(7)	Claims greater than D after trend	107473	97450	88824	51878	31110	51878	31110	31110	31110
(8)	Total trended losses eliminated (4)+(7)*[(2)-(1)]	5420810	10584154	24692657	41820586	61175205	41820586	61175205	61175205	61175205
(9)	Loss elimination ratio (adjusted for deductible) $\frac{(8)-[(1)*[(6)-(7)]]}{(5)-[(1)*(6)]}$	0.040	0.077	0.181	0.306	0.447	0.306	0.447	0.447	0.447
(10)	Indicated Loss Relativities [1.000-(9)]	0.960	0.923	0.819	0.694	0.553	0.694	0.553	0.553	0.553

NORTH CAROLINA  
 REVIEW OF DEDUCTIBLE RELATIVITIES  
 DETERMINATION OF INDICATED LOSS RELATIVITIES

Full Coverage Comp - 2017									
Trend	1.025								
(1) Lower bound d	0	0	0	0	0	0	0	0	0
(2) Upper bound D	50	100	100	250	500	1000			
(3) Trend factor	1.078	1.078	1.078	1.078	1.078	1.078			
(4) Trended ground up losses due to claims below D after trend	30176	752731	2216673	13095202	26270258				
(5) Total trended ground up losses	119450721	119450721	119450721	119450721	119450721	119450721			
(6) Total claims	100611	100611	100611	100611	100611	100611			
(7) Claims greater than D after trend	99797	90409	82867	47100	27812				
(8) Total trended losses eliminated (4)+(7)*[(2)-(1)]	5020026	9793631	22933423	36645202	54082258				
(9) Loss elimination ratio (adjusted for deductible) $\{(8)-[(1)*(6)-(7)]\}/\{(5)-[(1)*(6)]\}$	0.042	0.082	0.192	0.307	0.453				
(10) Indicated Loss Relativities [1.000-(9)]	0.958	0.918	0.808	0.693	0.547				



NORTH CAROLINA  
 REVIEW OF DEDUCTIBLE RELATIVITIES  
 DETERMINATION OF INDICATED LOSS RELATIVITIES

	\$100 Deductible Comp - 2015			
	Trend	1.025		
(1)	Lower bound d (Base Deductible)	100	100	100
(2)	Upper bound D	250	500	1000
(3)	Trend factor	1.133	1.133	1.133
(4)	Trended ground up losses due to claims below D after trend	2897088	11478744	20488631
(5)	Total trended ground up losses	94748559	94748559	94748559
(6)	Total claims	72784	72784	72784
(7)	Claims greater than D after trend	58693	35678	22784
(8)	Total trended losses eliminated (4)+(7)*[(2)-(1)]	11701038	25749944	40994231
(9)	Loss elimination ratio (adjusted for deductible) $\frac{\{(8)-[(1)*(6)-(7)]\}}{\{(5)-[(1)*(6)]\}}$	0.118	0.252	0.412
(10)	Indicated Loss Relativities [1.000-(9)]	0.882	0.748	0.588

NORTH CAROLINA  
 REVIEW OF DEDUCTIBLE RELATIVITIES  
 DETERMINATION OF INDICATED LOSS RELATIVITIES

\$100 Deductible Comp - 2016				
Trend	1.025			
(1) Lower bound d (Base Deductible)	100	100	100	100
(2) Upper bound D	250	500	1000	1000
(3) Trend factor	1.105	1.105	1.105	1.105
(4) Trended ground up losses due to claims below D after trend	2729707	11230546	20803257	20803257
(5) Total trended ground up losses	114937821	114937821	114937821	114937821
(6) Total claims	75505	75505	75505	75505
(7) Claims greater than D after trend	61907	39174	25588	25588
(8) Total trended losses eliminated (4)+(7)*[(2)-(1)]	12015757	26900146	43832457	43832457
(9) Loss elimination ratio (adjusted for deductible) $\frac{\{(8)-[(1)*(6)-(7)]\}}{\{(5)-[(1)*(6)]\}}$	0.099	0.217	0.362	0.362
(10) Indicated Loss Relativities [1.000-(9)]	0.901	0.783	0.638	0.638

NORTH CAROLINA  
 REVIEW OF DEDUCTIBLE RELATIVITIES  
 DETERMINATION OF INDICATED LOSS RELATIVITIES

\$100 Deductible Comp - 2017				
Trend	1.025			
(1) Lower bound d (Base Deductible)	100	100	100	100
(2) Upper bound D	250	500	1000	1000
(3) Trend factor	1.078	1.078	1.078	1.078
(4) Trended ground up losses due to claims below D after trend	2309599	10328723	18796471	18796471
(5) Total trended ground up losses	91361506	91361506	91361506	91361506
(6) Total claims	65842	65842	65842	65842
(7) Claims greater than D after trend	54093	32659	20493	20493
(8) Total trended losses eliminated (4)+(7)*[(2)-(1)]	10423549	23392323	37240171	37240171
(9) Loss elimination ratio (adjusted for deductible) $\frac{\{(8)-[(1)*[(6)-(7)]]\}}{\{(5)-[(1)*(6)]\}}$	0.109	0.237	0.386	0.386
(10) Indicated Loss Relativities [1.000-(9)]	0.891	0.763	0.614	0.614

NORTH CAROLINA  
 REVIEW OF DEDUCTIBLE RELATIVITIES  
 DETERMINATION OF INDICATED LOSS RELATIVITIES

\$50 Deductible Collision - 2015								
Trend	1.025							
(1) Lower bound d	50	50	50	50	50	50	50	50
(2) Upper bound D	100	200	200	250	500	1000	1000	1000
(3) Trend factor	1.133	1.133	1.133	1.133	1.133	1.133	1.133	1.133
(4) Trended ground up losses due to claims below D after trend	2060	14314	22382	86694	602333	602333	602333	602333
(5) Total trended ground up losses	10766856	10766856	10766856	10766856	10766856	10766856	10766856	10766856
(6) Total claims	3369	3369	3369	3369	3369	3369	3369	3369
(7) Claims greater than D after trend	3346	3274	3240	3081	2412	2412	2412	2412
(8) Total trended losses eliminated (4)+(7)*[(2)-(1)]	169360	505414	670382	1473144	2893733	2893733	2893733	2893733
(9) Loss elimination ratio (adjusted for deductible) $\frac{\{(8)-[(1)*[(6)-(7)]]\}}{\{(5)-[(1)*(6)]\}}$	0.016	0.047	0.063	0.138	0.269	0.269	0.269	0.269
(10) Indicated Loss Relativities [1.000-(9)]	0.984	0.953	0.937	0.862	0.731	0.731	0.731	0.731
(11) Indicated \$50 Ded. Loss Relativity (\$100 Ded.Base) [1.000/(10)]	1.016							

NORTH CAROLINA  
 REVIEW OF DEDUCTIBLE RELATIVITIES  
 DETERMINATION OF INDICATED LOSS RELATIVITIES

\$50 Deductible Collision - 2016									
Trend	1.025								
(1) Lower bound d	50	50	50	50	50	50	50	50	50
(2) Upper bound D	100	200	250	250	500	500	1000	1000	1000
(3) Trend factor	1.105	1.105	1.105	1.105	1.105	1.105	1.105	1.105	1.105
(4) Trended ground up losses due to claims below D after trend	3706	18692	27661	27661	94160	94160	613256	613256	613256
(5) Total trended ground up losses	11280330	11280330	11280330	11280330	11280330	11280330	11280330	11280330	11280330
(6) Total claims	3680	3680	3680	3680	3680	3680	3680	3680	3680
(7) Claims greater than D after trend	3632	3539	3500	3500	3333	3333	2655	2655	2655
(8) Total trended losses eliminated (4)+(7)*[(2)-(1)]	185306	549542	727661	727661	1594010	1594010	3135506	3135506	3135506
(9) Loss elimination ratio (adjusted for deductible) $\{(8)-[(1)*(6)-(7)]\}/\{(5)-[(1)*(6)]\}$	0.016	0.049	0.065	0.065	0.142	0.142	0.278	0.278	0.278
(10) Indicated Loss Relativities [1.000-(9)]	0.984	0.951	0.935	0.935	0.858	0.858	0.722	0.722	0.722
(11) Indicated \$50 Ded. Loss Relativity (\$100 Ded.Base) [1.000/(10)]	1.016								

NORTH CAROLINA  
 REVIEW OF DEDUCTIBLE RELATIVITIES  
 DETERMINATION OF INDICATED LOSS RELATIVITIES

\$50 Deductible Collision - 2017	1.025	50	50	50	50	50
Trend	50	200	250	500	500	50
(1) Lower bound d	100	1.078	1.078	1.078	1.078	1000
(2) Upper bound D	1.078	14142	20697	79871	13280371	1.078
(3) Trend factor	3617	13280371	13280371	13280371	13280371	584213
(4) Trended ground up losses due to claims below D after trend	13280371	3834	3834	3834	3834	13280371
(5) Total trended ground up losses	3789	3726	3701	3555	3555	3834
(6) Total claims	193067	573042	760897	1679621	1679621	2896
(7) Claims greater than D after trend	0.015	0.043	0.058	0.127	0.127	3335413
(8) Total trended losses eliminated (4)+(7)*[(2)-(1)]						0.251
(9) Loss elimination ratio (adjusted for deductible)						
$\frac{\{(8)-[(1)*(6)-(7)]\}}{\{(5)-[(1)*(6)]\}}$						
(10) Indicated Loss Relativities [1.000-(9)]	0.985	0.957	0.942	0.873	0.873	0.749
(11) Indicated \$50 Ded. Loss Relativity (\$100 Ded.Base) [1.000/(10)]	1.015					

NORTH CAROLINA  
 REVIEW OF DEDUCTIBLE RELATIVITIES  
 DETERMINATION OF INDICATED LOSS RELATIVITIES

	\$100 Deductible Collision - 2015			
	1.025			
Trend				
(1) Lower bound d	100	100	100	100
(2) Upper bound D	200	250	500	1000
(3) Trend factor	1.133	1.133	1.133	1.133
(4) Trended ground up losses due to claims below D after trend	22789	50380	245507	2097232
(5) Total trended ground up losses	43436451	43436451	43436451	43436451
(6) Total claims	12899	12899	12899	12899
(7) Claims greater than D after trend	12766	12650	12187	9789
(8) Total trended losses eliminated (4)+(7)*[(2)-(1)]	1299389	1947880	5120307	10907332
(9) Loss elimination ratio (adjusted for deductible) $\{(8)-[(1)*[(6)-(7)]]\}/\{(5)-[(1)*(6)]\}$	0.031	0.046	0.12	0.251
(10) Indicated Loss Relativities [1.000-(9)]	0.969	0.954	0.88	0.749

NORTH CAROLINA  
 REVIEW OF DEDUCTIBLE RELATIVITIES  
 DETERMINATION OF INDICATED LOSS RELATIVITIES

	\$100 Deductible Collision - 2016			
	Trend	1.025		
(1)	Lower bound d	100	100	100
(2)	Upper bound D	200	500	1000
(3)	Trend factor	1.105	1.105	1.105
(4)	Trended ground up losses due to claims below D after trend	30432	57415	1924501
(5)	Total trended ground up losses	43310847	43310847	43310847
(6)	Total claims	12621	12621	12621
(7)	Claims greater than D after trend	12430	12320	9747
(8)	Total trended losses eliminated (4)+(7)*[(2)-(1)]	1273432	1905415	10696801
(9)	Loss elimination ratio (adjusted for deductible) $\frac{(8)-[(1)*(6)-(7)]}{(5)-[(1)*(6)]}$	0.03	0.045	0.248
(10)	Indicated Loss Relativities [1.000-(9)]	0.97	0.955	0.752



NORTH CAROLINA  
 REVIEW OF DEDUCTIBLE RELATIVITIES  
 DETERMINATION OF INDICATED LOSS RELATIVITIES

	\$100 Deductible Collision - 2017			
	1.025			
(1) Trend	100	100	100	100
(2) Lower bound d	200	250	500	1000
(3) Upper bound D	1.078	1.078	1.078	1.078
(4) Trend factor	27124	53100	233835	1798494
(5) Trended ground up losses due to claims below D after trend	40786262	40786262	40786262	40786262
(6) Total trended ground up losses	11982	11982	11982	11982
(7) Total claims	11797	11694	11272	9281
(8) Claims greater than D after trend	1206824	1807200	4742635	10151394
(9) Total trended losses eliminated (4)+(7)*[(2)-(1)]	0.03	0.045	0.118	0.25
(9) Loss elimination ratio (adjusted for deductible)				
	$\frac{\{(8)-[(1)*[(6)-(7)]]\}}{\{(5)-[(1)*(6)]\}}$			
(10) Indicated Loss Relativities [1.000-(9)]	0.97	0.955	0.882	0.75

NORTH CAROLINA  
REVIEW OF DEDUCTIBLE RELATIVITIES  
DETERMINATION OF INDICATED LOSS RELATIVITIES

\$250 Deductible Collision - 2015			
	Trend	1.025	
(1)	Lower bound d	250	250
(2)	Upper bound D	500	1000
(3)	Trend factor	1.133	1.133
(4)	Trended ground up losses due to claims below D after trend	961967	9843771
(5)	Total trended ground up losses	286120966	286120966
(6)	Total claims	75237	75237
(7)	Claims greater than D after trend	72906	61659
(8)	Total trended losses eliminated (4)+(7)*[(2)-(1)]	19188467	56088021
(9)	Loss elimination ratio (adjusted for deductible) $\{(8)-[(1)*[(6)-(7)]]\}/\{(5)-[(1)*(6)]\}$	0.070	0.197
(10)	Indicated Loss Relativities [1.000-(9)]	0.930	0.803

NORTH CAROLINA  
REVIEW OF DEDUCTIBLE RELATIVITIES  
DETERMINATION OF INDICATED LOSS RELATIVITIES

\$250 Deductible Collision - 2016			
	Trend	1.025	
(1)	Lower bound d	250	250
(2)	Upper bound D	500	1000
(3)	Trend factor	1.105	1.105
(4)	Trended ground up losses due to claims below D after trend	984155	9239718
(5)	Total trended ground up losses	294724267	294724267
(6)	Total claims	75596	75596
(7)	Claims greater than D after trend	73234	62915
(8)	Total trended losses eliminated (4)+(7)*[(2)-(1)]	19292655	56425968
(9)	Loss elimination ratio (adjusted for deductible) $\{(8)-[(1)*[(6)-(7)]]\}/\{(5)-[(1)*(6)]\}$	0.068	0.193
(10)	Indicated Loss Relativities [1.000-(9)]	0.932	0.807

NORTH CAROLINA  
 REVIEW OF DEDUCTIBLE RELATIVITIES  
 DETERMINATION OF INDICATED LOSS RELATIVITIES

\$250 Deductible Collision - 2017			
	Trend	1.025	
(1)	Lower bound d	250	250
(2)	Upper bound D	500	1000
(3)	Trend factor	1.078	1.078
(4)	Trended ground up losses due to claims below D after trend	936063	8098904
(5)	Total trended ground up losses	266163769	266163769
(6)	Total claims	67088	67088
(7)	Claims greater than D after trend	64823	55953
(8)	Total trended losses eliminated (4)+(7)*[(2)-(1)]	17141813	50063654
(9)	Loss elimination ratio (adjusted for deductible) $\{(8)-[(1)*[(6)-(7)]]\}/\{(5)-[(1)*(6)]\}$	0.066	0.19
(10)	Indicated Loss Relativities [1.000-(9)]	0.934	0.810

SECTION J  
CLASSIFICATION PLAN REVIEW

# NORTH CAROLINA PRIVATE PASSENGER AUTOMOBILE INSURANCE

## REVIEW OF CLASSIFICATION EXPERIENCE

### Explanatory Memorandum

This section presents a review of North Carolina classification experience. This review summarizes all private passenger non-fleet motor vehicle experience for companies reporting to Insurance Services Office, Inc. (ISO), the Independent Statistical Service (ISS), or the National Independent Statistical Service (NISS) for the three years ended December 31, 2017. The data for Liability coverages are retained and ceded risks combined for 30/60 Bodily Injury and \$25,000 Property Damage. The data for Physical Damage includes all standard rate and consent to rate experience for Full Coverage, \$50, \$100, \$250, \$500 and \$1,000 Deductible Comprehensive, and \$50, \$100, \$200, \$250, \$500 and \$1,000 Deductible Collision. The premiums shown in this review are premiums at present voluntary/standard base rates. Losses are actual unadjusted dollars of losses, i.e. the losses are not trended or developed. Losses are on a calendar/accident year incurred basis for liability and include allocated loss adjustment expenses only. Losses are on a calendar year paid basis for physical damage and exclude all loss adjustment expense.

In consideration of this most recent experience, the Rate Bureau is proposing changes in the classification and subclassification plans used for private passenger nonfleet automobiles. Revisions in the rating factors that apply to the classes and subclasses are appropriate to more accurately reflect the differences in hazard between different motor vehicles and operators. In particular, changes are proposed in the Safe Driver Insurance Plan surcharges, the inexperienced operator surcharges and the use surcharges, as well as to the multicar discount for Collision. The descriptions below provide a more detailed analysis of these changes. Technical notes are provided after the exhibits.

#### The Review

Each rating factor (type of use, operator experience, single/multi car policy, and SDIP points) was reviewed separately. The review derives indicated rating factors so that each group of operators would have the same loss ratio. For example, for type of use, the review considers the pleasure use classes, the drive to work less than 10 miles classes, the drive to work more than 10 miles classes, the business use classes, and the farm use classes; and develops the additional additive surcharge that would create equal loss ratios for each group of classes. Similarly, inexperienced operator surcharges, multicar discounts and SDIP surcharges were developed.

The results of the review are shown on pages J-3 through J-5.

#### Use Surcharges

Page J-6 shows the review of the use surcharges in the same detail as the current surcharges. Liability, Comprehensive and Collision are reviewed separately. The average rating factors for the other variables (inexperienced operator, single/multicar policy and SDIP) were calculated and used to compute premium at present pleasure rates (column (1)). These rating factors are the surcharges currently in effect. Here pleasure use is assumed to be the base class. The premium is that which would be generated if there were no use surcharges. The ratio of losses to premium at pleasure rates, column (8), was calculated. The premium that must be collected for each type of use to have the same loss ratio as the pleasure use group (column (9)) is then derived. The shortfall between this needed premium and the premium collected at pleasure rates must be recovered through use surcharges. The ratio of the shortfall to the premium at present base rates equals the indicated use surcharge. For Liability, Comprehensive and Collision, changes to the use surcharges have been proposed.

# NORTH CAROLINA PRIVATE PASSENGER AUTOMOBILE INSURANCE

## REVIEW OF CLASSIFICATION EXPERIENCE

### Explanatory Memorandum

#### Multicar Discount

Pages J-7 shows the review of the multicar discount. Liability, Comprehensive and Collision are reviewed separately. This review was performed in a similar way as the review of the use surcharges. For Collision, a change to the discount has been proposed.

#### Inexperienced Operator Surcharges

Page J-8 shows the review of the inexperienced operator surcharge in the same detail as the current surcharges. Liability, Comprehensive and Collision are reviewed separately. This review was performed in a similar way as the review of the use surcharges. Changes to the inexperienced operator surcharges have been proposed for Liability, Comprehensive and Collision.

#### SDIP Surcharges

Page J-9 shows the review of the SDIP surcharges. Because of potential biases created with the assignment of SDIP points for multi-car risks, single car risks only were used for this analysis. For each SDIP point category, the total premiums at present rates and losses for all coverages are considered. The ratio of losses to premium at 0-point rates, column (4), was calculated. The premium that must be collected for each point category to have the same loss ratio as the 0 point group (column (5)) is then derived. The shortfall between this needed premium and the premium collected at 0-point rates must be recovered through SDIP surcharges. The ratio of the shortfall to the premium at present base rates equals the indicated SDIP surcharge. Changes to the SDIP surcharges have been proposed.

#### Implementation

To introduce this revision with no rate level effect, the base rates must be adjusted to offset any change to the premium collected. The offset is equal to the ratio of the average rating factor before the changes (weighted on premium at present base rates) to the average rating factor after the changes. The appropriate offsets have been calculated by territory separately for Liability, Comprehensive and Collision. The offsets are shown on page J-11.

The proposed rates shown in this filing reflect these offsets.

NORTH CAROLINA PRIVATE PASSENGER CLASSIFICATION EXPERIENCE

SUMMARY OF CURRENT, INDICATED AND PROPOSED FACTORS

REVIEW OF MULTICAR DISCOUNT

<u>Liability Coverages</u>	<u>Earned Car Years 2017</u>	<u>Current</u>	<u>Indicated</u>	<u>Proposed</u>
Single	1,854,967	0.00	0.000	0.00
Multi	5,770,102	-0.35	-0.424	-0.35
<u>Comprehensive Coverages</u>				
Single	1,386,398	0.00	0.000	0.00
Multi	4,280,716	-0.10	-0.117	-0.10
<u>Collision Coverages</u>				
Single	1,310,863	0.00	0.000	0.00
Multi	3,940,794	-0.30	-0.372	-0.35

REVIEW OF INEXPERIENCED OPERATOR SURCHARGES

<u>Liability Coverages</u>	<u>Earned Car Years 2017</u>	<u>Current</u>	<u>Indicated</u>	<u>Proposed</u>
No inexp	7,331,091	0.00	0.000	0.00
Prin <1	75,630	2.85	1.914	2.60
Occ <1	35,486	1.75	1.506	1.75
Prin <2	64,421	1.65	1.309	1.60
Occ <2	28,627	0.85	0.786	0.85
Prin <3	66,048	1.30	1.050	1.25
Occ <3	23,766	0.55	0.706	0.65
<u>Comprehensive Coverages</u>				
No inexp	5,503,601	0.00	0.000	0.00
Prin <1	36,688	0.15	0.363	0.20
Occ <1	23,505	0.10	0.115	0.10
Prin <2	32,905	0.15	0.059	0.20
Occ <2	19,036	0.00	-0.013	0.00
Prin <3	34,989	0.15	0.384	0.20
Occ <3	16,390	0.00	0.048	0.00
<u>Collision Coverages</u>				
No inexp	5,110,597	0.00	0.000	0.00
Prin <1	31,488	2.55	1.770	2.30
Occ <1	20,700	1.65	1.110	1.40
Prin <2	27,821	1.65	1.179	1.50
Occ <2	16,552	0.90	0.720	0.80
Prin <3	30,108	1.40	1.239	1.35
Occ <3	14,391	0.70	0.539	0.60



NORTH CAROLINA PRIVATE PASSENGER CLASSIFICATION EXPERIENCE

SUMMARY OF INDICATED AND SELECTED FACTORS

REVIEW OF USE SURCHARGES

<u>Liability Coverages</u>	<u>Earned Car Years 2017</u>	<u>Current</u>	<u>Indicated</u>	<u>Proposed</u>
Pleasure	3,942,717	0.00	0.000	0.00
Work < 10	2,344,928	0.05	0.076	0.05
Work > 10	1,121,802	0.05	0.117	0.05
Business	98,148	0.05	0.002	0.05
Farm	117,474	-0.20	-0.284	-0.25
<u>Comprehensive Coverages</u>				
Pleasure	2,877,542	0.00	0.000	0.00
Work < 10	1,733,333	0.20	0.300	0.25
Work > 10	899,659	0.20	0.460	0.25
Business	78,933	0.20	0.230	0.25
Farm	77,647	-0.20	-0.254	-0.25
<u>Collision Coverages</u>				
Pleasure	2,622,695	0.00	0.000	0.00
Work < 10	1,632,717	0.10	0.196	0.15
Work > 10	857,270	0.10	0.232	0.15
Business	74,829	0.10	0.025	0.15
Farm	64,146	-0.20	-0.264	-0.25

NORTH CAROLINA PRIVATE PASSENGER CLASSIFICATION EXPERIENCE

SUMMARY OF INDICATED AND SELECTED FACTORS

REVIEW OF SAFE DRIVER INSURANCE PLAN SURCHARGES\*

Pts.	Earned Car Years Single Car Risks		<u>Indicated</u>	<u>Proposed</u>
	<u>2017 (Liab)</u>	<u>Current</u>		
0	1,614,509	0.00	0.000	0.00
1	33,738	0.30	0.731	0.40
2	48,373	0.45	0.774	0.55
3	84,540	0.60	0.797	0.70
4	20,611	0.80	1.394	0.90
5	7,674	1.10	1.820	1.10
6	7,524	1.35	2.209	1.40
7	2,538	1.65	2.580	1.70
8	2,498	1.95	3.228	2.00
9	1,067	2.25	3.632	2.30
10	571	2.60	3.274	2.60
11	294	3.00	5.215	3.00
12	17,365	3.40	0.798	3.40
NE	13,665	0.10	-0.120	0.10

\* Single Car risks only

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

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
	Premium at pleasure rates	Premium at base rates	Losses	Average exp factor	Average use factor	Average multi factor	Average SDIP factor	Loss ratio (3)/(1)	Needed premium	Shortfall	Indicated factor (10)/(2)
<u>Liability Coverages</u>											
Pleasure	3,741,587,723	4,612,962,673	2,195,002,443	0.049	0.000	-0.285	0.046	0.5867	3,741,587,723	0	0.000
Work < 10	2,741,097,659	2,899,442,512	1,737,660,844	0.098	0.050	-0.238	0.085	0.6339	2,962,006,034	220,908,375	0.076
Work > 10	1,165,586,681	1,301,963,984	773,481,177	0.061	0.050	-0.239	0.071	0.6636	1,318,471,278	152,884,597	0.117
Business	97,113,338	116,767,467	57,134,580	0.024	0.050	-0.258	0.063	0.5883	97,391,255	277,917	0.002
Farm	95,809,425	130,788,109	34,387,362	0.028	-0.200	-0.320	0.025	0.3589	58,616,487	(37,192,938)	-0.284
<u>Comprehensive Coverages</u>											
Pleasure	1,067,882,773	1,108,326,524	510,514,647	0.002	0.000	-0.081	0.045	0.4781	1,067,882,773	0	0.000
Work < 10	648,967,600	646,525,003	402,991,061	0.005	0.200	-0.069	0.074	0.6210	842,967,414	193,999,814	0.300
Work > 10	304,594,201	306,684,355	212,988,929	0.003	0.200	-0.069	0.065	0.6993	445,525,333	140,931,132	0.460
Business	28,125,302	28,566,265	16,584,335	0.001	0.200	-0.073	0.062	0.5897	34,690,730	6,565,428	0.230
Farm	37,140,864	39,822,893	12,928,813	0.001	-0.200	-0.091	0.023	0.3481	27,044,193	(10,096,671)	-0.254
<u>Collision Coverages</u>											
Pleasure	2,666,610,576	3,182,345,870	1,126,629,926	0.031	0.000	-0.241	0.047	0.4225	2,666,610,576	0	0.000
Work < 10	1,923,719,496	2,066,146,635	983,551,082	0.061	0.100	-0.207	0.076	0.5113	2,327,958,504	404,239,008	0.196
Work > 10	916,902,860	1,020,127,952	487,217,432	0.038	0.100	-0.207	0.066	0.5314	1,153,190,704	236,287,844	0.232
Business	80,053,981	92,559,070	34,789,840	0.017	0.100	-0.217	0.064	0.4346	82,343,770	2,289,789	0.025
Farm	59,962,155	78,273,217	16,608,744	0.013	-0.200	-0.273	0.025	0.2770	39,311,092	(20,651,063)	-0.264

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

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
	<u>Premium at single rates</u>	<u>Premium at base rates</u>	<u>Losses</u>	<u>Average exp factor</u>	<u>Average use factor</u>	<u>Average multi factor</u>	<u>Average SDIP factor</u>	<u>Loss ratio (3)/(1)</u>	<u>Needed premium</u>	<u>Shortfall</u>	<u>Indicated factor (10)/(2)</u>
<u>Liability Coverages</u>											
Single	2,738,889,755	2,270,927,189	1,745,936,095	0.072	0.029	0.000	0.105	0.6375	2,738,889,755	0	0.000
Multi	7,668,906,829	6,790,998,488	3,051,730,311	0.063	0.017	-0.350	0.047	0.3979	4,787,318,910	(2,881,587,919)	-0.424
<u>Comprehensive Coverages</u>											
Single	596,476,764	498,486,869	306,879,921	0.003	0.119	0.000	0.084	0.5145	596,476,764	0	0.000
Multi	1,841,768,339	1,631,438,170	849,127,864	0.003	0.085	-0.100	0.048	0.4610	1,650,433,951	(191,334,388)	-0.117
<u>Collision Coverages</u>											
Single	1,930,901,759	1,634,549,889	912,491,761	0.036	0.060	0.000	0.085	0.4726	1,930,901,759	0	0.000
Multi	5,460,046,887	4,804,902,855	1,736,305,263	0.043	0.042	-0.300	0.051	0.3180	3,674,153,598	(1,785,893,289)	-0.372

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

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
	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>Needed premium</u>	<u>Shortfall</u>	Indicated factor <u>(10)/(2)</u>
<u>Liability Coverages</u>											
No inexp	7,153,085,988	8,717,302,989	4,346,133,791	0.000	0.020	-0.264	0.062	0.6076	7,153,085,988	0	0.000
Prin <1	72,149,035	86,654,391	144,609,171	2.850	0.030	-0.243	0.043	2.0043	238,005,060	165,856,025	1.914
Occ <1	34,036,302	43,089,880	60,101,921	1.750	0.026	-0.279	0.041	1.7658	98,918,770	64,882,468	1.506
Prin <2	62,737,408	74,973,714	97,756,525	1.650	0.030	-0.259	0.063	1.5582	160,892,615	98,155,207	1.309
Occ <2	26,255,563	33,633,944	32,009,121	0.850	0.025	-0.294	0.047	1.2191	52,682,224	26,426,661	0.786
Prin <3	68,757,147	78,614,082	91,925,026	1.300	0.030	-0.249	0.090	1.3370	151,294,840	82,537,693	1.050
Occ <3	21,848,407	27,656,677	25,130,851	0.550	0.026	-0.294	0.056	1.1502	41,361,621	19,513,214	0.706
<u>Comprehensive Coverages</u>											
No inexp	2,208,309,495	2,074,424,404	1,119,763,092	0.000	0.092	-0.075	0.057	0.5071	2,208,309,495	0	0.000
Prin <1	13,099,079	12,057,741	8,860,452	0.150	0.123	-0.078	0.049	0.6764	17,473,893	4,374,814	0.363
Occ <1	8,894,559	8,316,761	4,996,454	0.100	0.111	-0.082	0.044	0.5617	9,853,617	959,058	0.115
Prin <2	12,062,251	10,937,738	6,441,757	0.150	0.126	-0.079	0.062	0.5340	12,703,931	641,680	0.059
Occ <2	7,036,286	6,576,611	3,522,937	0.000	0.108	-0.085	0.050	0.5007	6,947,662	(88,624)	-0.013
Prin <3	13,592,434	12,034,003	9,234,507	0.150	0.128	-0.076	0.084	0.6794	18,211,575	4,619,141	0.384
Occ <3	6,021,085	5,577,781	3,188,586	0.000	0.108	-0.085	0.060	0.5296	6,288,281	267,196	0.048
<u>Collision Coverages</u>											
No inexp	5,538,233,302	6,274,513,778	2,494,383,025	0.000	0.046	-0.225	0.059	0.4504	5,538,233,302	0	0.000
Prin <1	31,580,468	35,489,516	42,522,116	2.550	0.063	-0.231	0.056	1.3465	94,411,081	62,830,613	1.770
Occ <1	22,300,503	25,838,598	22,966,184	1.650	0.056	-0.243	0.049	1.0299	50,991,401	28,690,898	1.110
Prin <2	28,312,667	31,383,685	29,420,132	1.650	0.064	-0.234	0.071	1.0391	65,320,984	37,008,317	1.179
Occ <2	17,129,697	19,943,466	14,178,090	0.900	0.055	-0.254	0.056	0.8277	31,479,356	14,349,659	0.720
Prin <3	32,963,676	35,237,338	34,512,793	1.400	0.065	-0.224	0.092	1.0470	76,628,127	43,664,451	1.239
Occ <3	14,828,596	17,046,362	10,814,684	0.700	0.055	-0.253	0.066	0.7293	24,011,646	9,183,050	0.539

NORTH CAROLINA PRIVATE PASSENGER CLASSIFICATION EXPERIENCE

REVIEW OF SAFE DRIVER INSURANCE PLAN SURCHARGES

Liability and Physical Damage data combined\*

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Premium at 0-point rates (Class Premium)	Premium at base rates	Losses	Loss ratio (3)/(1)	Indicated Premium ((3) <sub>i</sub> *(1) <sub>0</sub> )/(3) <sub>0</sub>	Shortfall (5)-(1)	Indicated surcharge (6)/(2)
0	4,221,270,383	3,837,504,307	2,339,881,883	0.554	4,221,270,383	0	0.000
1	91,903,733	82,008,274	84,192,037	0.916	151,886,877	59,983,144	0.731
2	127,601,151	115,397,057	120,213,004	0.942	216,870,602	89,269,451	0.774
3	225,313,558	202,508,516	214,325,717	0.951	386,654,903	161,341,345	0.797
4	51,665,966	46,272,016	64,383,715	1.246	116,151,619	64,485,653	1.394
5	18,483,770	16,434,094	26,827,179	1.451	48,397,646	29,913,876	1.820
6	17,541,910	15,654,162	28,890,541	1.647	52,120,060	34,578,150	2.209
7	5,445,062	4,867,013	9,978,562	1.833	18,001,852	12,556,790	2.580
8	4,767,057	4,274,964	10,291,473	2.159	18,566,360	13,799,303	3.228
9	2,203,744	1,946,910	5,140,790	2.333	9,274,256	7,070,512	3.632
10	1,063,309	957,625	2,327,215	2.189	4,198,419	3,135,110	3.274
11	515,225	462,501	1,622,562	3.149	2,927,187	2,411,962	5.215
12	36,189,490	33,454,491	34,853,461	0.963	62,877,483	26,687,993	0.798
NE	45,447,321	42,222,016	22,379,638	0.492	40,374,048	-5,073,273	-0.120
Tot	4,849,411,679	4,403,963,946	2,965,307,777	0.611	5,349,571,697	500,160,018	0.114

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.

Indicated Premium: premium necessary such that the loss ratio of the SDIP class under review will equal the base class (0 points).

= (class premium for the base class) x (class losses) / (losses for the base class).

Shortfall: difference between the indicated premium and the class premium.

Indicated surcharge: Shortfall divided by premium at base rates.

\* Single car risks only.

# REVIEW OF NORTH CAROLINA PRIVATE PASSENGER CLASSIFICATION EXPERIENCE

## Notes for pages J-6-8

Column (1) (Class Premium)	<p>The premium at pleasure rates on page J-6 is the premium at present rates as if all the exposures were in the pleasure use class.</p> <p>The premium at single rates on page J-7 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 J-8 is the premium at present rates as if all the exposures had no inexperienced operators.</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.
Needed premium	<p>Premium necessary such that the loss ratio of the class under review will equal the base class.</p> $= (\text{Class premium for the base class}) \times (\text{Class losses}) \div (\text{Losses for the base class})$
Shortfall	Difference between the needed premium and the class premium.
Indicated factor	Shortfall divided by premium at base rates.

REVIEW OF NORTH CAROLINA PRIVATE PASSENGER CLASSIFICATION EXPERIENCE

Premium Offsets to Maintain Constant Premium Volume

Terr.	Liability	Physical Damage	
		Comprehensive	Collision
110	0.995	0.970	1.010
120	0.997	0.976	1.020
130	0.998	0.975	1.018
140	0.997	0.973	1.010
150	0.995	0.969	1.006
170	0.995	0.971	1.010
180	0.994	0.966	1.001
190	0.995	0.971	1.008
200	0.996	0.973	1.010
210	0.995	0.982	1.025
220	1.001	0.978	1.022
230	0.998	0.975	1.017
240	0.997	0.974	1.015
250	0.994	0.968	1.004
260	0.997	0.972	1.013
270	0.994	0.968	1.007
280	0.994	0.967	1.000
290	0.995	0.968	1.001
300	0.995	0.967	1.005
310	0.996	0.970	1.009
320	0.999	0.976	1.020
340	0.996	0.970	1.005
350	0.996	0.971	1.011
360	0.997	0.972	1.013
370	0.995	0.970	1.011
380	0.998	0.973	1.016
390	0.994	0.968	1.006
420	0.993	0.966	0.994
440	0.994	0.969	1.005
450	0.995	0.971	1.007
460	0.996	0.972	1.013
470	0.997	0.974	1.016
480	0.999	0.978	1.020
490	0.996	0.974	1.012



SECTION K  
REVIEW OF MISCELLANEOUS  
COVERAGES

NORTH CAROLINA

REVIEW OF EXTENDED TRANSPORTATION COVERAGE RATES

SUMMARY OF PRESENT AND INDICATED RATES

<u>Daily/Monthly Limit</u>	<u>Present Rate</u>	<u>Indicated Rate</u>	<u>Selected Rate</u>
\$15/\$450	\$10.00	\$20.48	\$17.00
\$30/\$900	20.00	34.10	34.00
\$50/\$1500	32.00	60.08	60.00
\$75/\$2250	-	86.68	87.00
\$100/\$3000	-	113.28	113.00

NORTH CAROLINA  
REVIEW OF EXTENDED TRANSPORTATION COVERAGE RATES  
Limits: \$15 per day/ \$450 per month

	(1)	(2)	(3)	(4)	(5)	(6)
Year	Earned Car Years	Paid Claims	Paid Loss	Paid to Inc. Factor	Incurred Losses (3)*(4)	LAE %
2015	15,585	445	153,301	1.007	154,374	0.136
2016	16,237	552	194,664	1.020	198,557	0.125
2017	15,333	555	195,000	1.002	195,390	0.129
tot	47,155	1,552	542,965		548,321	

Year	(7) Loss Adj. Expenses (5)*(6)	(8) Loss Trend Factor (A)	(9) LAE Trend Factor (A)	(10) Projected Incurred Losses (5)*(8)	(11) Projected LAE (7)*(9)
2015	20,995	1.025	1.133	158,233	23,787
2016	24,820	1.020	1.105	202,528	27,426
2017	25,205	1.015	1.078	198,321	27,171
tot	71,020			559,082	78,384

Year	(12) Projected Loss & LAE (10)+(11)	(13) Projected Loss & LAE per expo (12)/(1)	(14) Expected Loss and LAE Ratio	(15) Indicated Rate (13)/(14)
2015	182,020	11.68	0.649	18.00
2016	229,954	14.16	0.661	21.42
2017	225,492	14.71	0.668	22.02
tot	637,466	13.52	avg.	\$20.48

(A) Collision claim frequency annual trend factor = 0.5%  
Expense Trend annual trend factor = 2.5%  
Years of projection:                      Losses and LAE

2015	5.04
2016	4.04
2017	3.04

NORTH CAROLINA  
REVIEW OF EXTENDED TRANSPORTATION COVERAGE RATES  
Limits: \$30 per day/ \$900 per month

	(1)	(2)	(3)	(4)	(5)	(6)
Year	Earned Car Years	Paid Claims	Paid Loss	Paid to Inc. Factor	Incurred Losses (3)*(4)	LAE %
2015	585,418	32,242	10,595,798	1.007	10,669,969	0.136
2016	707,356	41,671	14,701,020	1.020	14,995,040	0.125
2017	725,576	41,029	13,383,912	1.002	13,410,680	0.129
tot	2,018,350	114,942	38,680,730		39,075,689	

	(7)	(8)	(9)	(10)	(11)
Year	Loss Adj. Expenses (5)*(6)	Loss Trend Factor (A)	LAE Trend Factor (A)	Projected Incurred Losses (5)*(8)	Projected LAE (7)*(9)
2015	1,451,116	1.025	1.133	10,936,718	1,644,114
2016	1,874,380	1.020	1.105	15,294,941	2,071,190
2017	1,729,978	1.015	1.078	13,611,840	1,864,916
tot	5,055,474			39,843,499	5,580,220

	(12)	(13)	(14)	(15)
Year	Projected Loss & LAE (10)+(11)	Projected Loss & LAE per expo (12)/(1)	Expected Loss and LAE Ratio	Indicated Rate (13)/(14)
2015	12,580,832	21.49	0.649	33.11
2016	17,366,131	24.55	0.661	37.14
2017	15,476,756	21.33	0.668	31.93
tot	45,423,719	22.51	avg.	34.10

(A) Collision claim frequency annual trend factor =	0.5%
Expense Trend annual trend factor =	2.5%
Years of projection:	Losses and LAE
2015	5.04
2016	4.04
2017	3.04

NORTH CAROLINA  
REVIEW OF EXTENDED TRANSPORTATION COVERAGE RATES  
Limits: \$50 per day/ \$1500 per month

	(1)	(2)	(3)	(4)	(5)	(6)
Year	Earned Car Years	Paid Claims	Paid Loss	Paid to Inc. Factor	Incurred Losses (3)*(4)	LAE %
2015	206,733	13,567	6,738,973	1.007	6,786,146	0.136
2016	240,049	16,573	8,686,991	1.020	8,860,731	0.125
2017	279,463	17,922	9,119,169	1.002	9,137,407	0.129
tot	726,245	48,062	24,545,133		24,784,284	

	(7)	(8)	(9)	(10)	(11)
Year	Loss Adj. Expenses (5)*(6)	Loss Trend Factor (A)	LAE Trend Factor (A)	Projected Incurred Losses (5)*(8)	Projected LAE (7)*(9)
2015	922,916	1.025	1.133	6,955,800	1,045,664
2016	1,107,591	1.020	1.105	9,037,946	1,223,888
2017	1,178,726	1.015	1.078	9,274,468	1,270,667
tot	3,209,233			25,268,214	3,540,219

	(12)	(13)	(14)	(15)
Year	Projected Loss & LAE (10)+(11)	Projected Loss & LAE per expo (12)/(1)	Expected Loss and LAE Ratio	Indicated Rate (13)/(14)
2015	8,001,464	38.70	0.649	59.63
2016	10,261,834	42.75	0.661	64.67
2017	10,545,135	37.73	0.668	56.48
tot	28,808,433	39.67	avg.	60.08

(A) Collision claim frequency annual trend factor = 0.5%  
Expense Trend annual trend factor = 2.5%  
Years of projection: Losses and LAE

2015	5.04
2016	4.04
2017	3.04

NORTH CAROLINA  
REVIEW OF EXTENDED TRANSPORTATION COVERAGE RATES  
Limits: \$75 per day/ \$2250 per month (A)

	(1)	(2)	(3)	(4)	(5)	(6)
Year	Earned Car Years	Paid Claims	Adj. Paid Loss (A)	Paid to Inc. Factor	Incurred Losses Adj. (3)*(4)	LAE %
2015	206,733	13,567	9,805,115	1.007	9,873,751	0.136
2016	240,049	16,573	12,432,489	1.020	12,681,139	0.125
2017	279,463	17,922	13,169,541	1.002	13,195,880	0.129
tot	726,245	48,062	35,407,145		35,750,770	

Year	(7) Loss Adj. Expenses (5)*(6)	(8) Loss Trend Factor (B)	(9) LAE Trend Factor (B)	(10) Projected Incurred Losses (5)*(8)	(11) Projected LAE (7)*(9)
2015	1,342,830	1.025	1.133	10,120,595	1,521,426
2016	1,585,142	1.020	1.105	12,934,762	1,751,582
2017	1,702,269	1.015	1.078	13,393,818	1,835,046
tot	4,630,241			36,449,175	5,108,054

Year	(12) Projected Loss & LAE (10)+(11)	(13) Projected Loss & LAE per expo (12)/(1)	(14) Expected Loss and LAE Ratio	(15) Indicated Rate (13)/(14)
2015	11,642,021	56.31	64.9%	86.76
2016	14,686,344	61.18	66.1%	92.56
2017	15,228,864	54.49	66.8%	81.57
tot	41,557,229	57.22	avg.	86.68

(A) Experience shown is for the \$50/\$1500 limit. Losses have been adjusted to reflect the estimated increase in daily rental cost at the higher limit.

(B) Collision claim frequency annual trend factor = 0.5%  
Expense Trend annual trend factor = 2.5%  
Years of projection:                      Losses and LAE

2015	5.04
2016	4.04
2017	3.04

NORTH CAROLINA  
REVIEW OF EXTENDED TRANSPORTATION COVERAGE RATES  
Limits: \$100 per day/ \$3000 per month (A)

	(1)	(2)	(3)	(4)	(5)	(6)
Year	Earned Car Years	Paid Claims	Adj. Paid Loss (A)	Paid to Inc. Factor	Adj. Incurred Losses (3)*(4)	LAE %
2015	206,733	13,567	12,871,257	1.007	12,961,356	0.136
2016	240,049	16,573	16,177,987	1.020	16,501,547	0.125
2017	279,463	17,922	17,219,913	1.002	17,254,353	0.129
tot	726,245	48,062	46,269,157		46,717,256	

Year	(7) Loss Adj. Expenses (5)*(6)	(8) Loss Trend Factor (B)	(9) LAE Trend Factor (B)	(10) Projected Incurred Losses (5)*(8)	(11) Projected LAE (7)*(9)
2015	1,762,744	1.025	1.133	13,285,390	1,997,189
2016	2,062,693	1.020	1.105	16,831,578	2,279,276
2017	2,225,812	1.015	1.078	17,513,168	2,399,425
tot	6,051,249			47,630,136	6,675,890

Year	(12) Projected Loss & LAE (10)+(11)	(13) Projected Loss & LAE per expo (12)/(1)	(14) Expected Loss and LAE Ratio	(15) Indicated Rate (13)/(14)
2015	15,282,579	73.92	64.9%	113.90
2016	19,110,854	79.61	66.1%	120.44
2017	19,912,593	71.25	66.8%	106.66
tot	54,306,026	74.78	avg.	113.28

(A) Experience shown is for the \$50/\$1500 limit. Losses have been adjusted to reflect the estimated increase in daily rental cost at the higher limit.

(B) Collision claim frequency annual trend factor = 0.5%  
Expense Trend annual trend factor = 2.5%  
Years of projection:                      Losses and LAE

2015	5.04
2016	4.04
2017	3.04

NORTH CAROLINA

REVIEW OF TOWING AND LABOR COSTS COVERAGE RATES

SUMMARY OF PRESENT AND INDICATED RATES

<u>Limit Per Disablement</u>	<u>Present Rate</u>	<u>Indicated Rate</u>	<u>Selected rate</u>
\$25	\$2.00	\$3.76	\$4.00
\$50	4.00	7.51	8.00
\$100	6.00	11.27	11.00
Unlimited	13.00	24.42	24.00



NORTH CAROLINA  
REVIEW OF TOWING AND LABOR COSTS COVERAGE RATES

All Coverages Combined

	(1)	(2)	(3)	(4)	(5)	(6)
Year	Earned Car Years	Paid Claims	Paid Loss	Paid to Inc. Factor	Incurred Losses (3)*(4)	LAE %
2015	721,655	70,020	5,060,513	1.007	5,095,937	0.136
2016	708,256	68,362	5,032,487	1.020	5,133,137	0.125
2017	667,256	60,920	4,789,784	1.002	4,799,364	0.129
tot	2,097,167	199,302	14,882,784		15,028,438	

Year	(7) Loss Adj. Expenses (5)*(6)	(8) Loss Trend Factor (A)	(9) LAE Trend Factor (A)	(10) Projected Incurred Losses (5)*(8)	(11) Projected LAE (7)*(9)
2015	693,047	1.025	1.133	5,223,335	785,222
2016	641,642	1.020	1.105	5,235,800	709,014
2017	619,118	1.015	1.078	4,871,354	667,409
tot	1,953,807			15,330,489	2,161,645

Year	(12) Projected Loss & LAE (10)+(11)	(13) Projected Loss & LAE per expo (12)/(1)	(14) Expected Loss and LAE Ratio	(15) Indicated Rate (13)/(14)
2015	6,008,557	8.33	0.649	12.84
2016	5,944,814	8.39	0.661	12.69
2017	5,538,763	8.30	0.668	12.43
tot	17,492,134	8.34	avg.	\$12.66

(16) T&L Cost Limit Per Disablement	(17) Limit Distribution	(18) Current Rate \$	(19) % Change	(20) Indicated Rate \$ (18) x (19)
\$25	0.0170	2		3.76
\$50	0.2982	4		7.51
\$100	0.4842	6		11.27
Unlimited	0.2006	13		24.42
	avg.	\$6.74	87.8%	\$12.66

(A) Collision claim frequency annual trend factor = 0.5%  
Expense Trend annual trend factor = 2.5%  
Years of projection: Losses and LAE  
2015 5.04  
2016 4.04  
2017 3.04

## Review of Extended Non-Owned Coverage

The current Rule 17 for Extended Non-Owned Liability coverage only provides for minimum liability limits. Included below is a proposed manual Rule 17 change which will offer options for increased liability limits on these autos. The proposed rule contains two separate percentage charges based upon whether there is primary insurance on the auto or not.

An example of Extended Non-Owned Liability Coverage is the regular use of a corporate car that is not owned by the insured but is available for regular use.

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### 17. EXTENDED NON-OWNED LIABILITY COVERAGE (PERSONAL AUTO POLICY ONLY)

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#### A. Liability Coverage

If Liability Coverage is extended under the Extended Non-owned Coverage For Named Individual Endorsement, Medical Payments Coverage may also be similarly extended. Medical Payments shall be provided at the same limits as the Medical Payments limit of policy to which this endorsement is attached.

Liability/Medical Payments Coverage may be extended to an individual described below:

- 1A. The insured named in the policy, including the spouse if a resident of the same household, or a resident relative who is furnished an auto for regular use but is NOT employed by a garage:
  - a. ~~When no Primary Liability insurance is in effect on the auto, charge 50% of the liability premium which would apply if the furnished auto were being specifically insured as an owned auto by the individual.~~
  - b. ~~When there is Primary Liability insurance in effect on the auto or if the auto is used in the business of the United States Government, charge the premiums per person shown in the table below:~~
    1. ~~If primary Liability/Medical Payments Insurance is in effect or if the auto is used in the business of the United States Government, charge the following percentage of the Base Rate(s) for the applicable coverage(s).~~

<b>Primary Liability/Medical Payments Insurance In Effect</b>	
<b>Person(s) Named</b>	<b>Percentage Charge</b>
Named Individual And Spouse	18%
Named Individual And Resident Relatives (Including Named Individual's Spouse)	20%

2. ~~If there is no primary Liability/Medical Payments Insurance in effect, charge the following percentage of the applicable premium(s) that would apply as if the insured owned the auto being covered.~~

<b>No Primary Liability/Medical Payments Insurance In Effect</b>	
<b>Person(s) Named</b>	<b>Percentage Charge</b>
Named Individual And Spouse	90%
Named Individual And Resident Relatives (Including Named Individual's Spouse)	100%

<b>Person Named</b>	<b>Bodily Injury \$30/60</b>	<b>Property Damage \$25,000</b>
Insured Named and Spouse	\$3	\$1
Relative	6	2

**17. EXTENDED NON-OWNED LIABILITY COVERAGE (PERSONAL AUTO POLICY ONLY)**

**2B.** The insured named in the policy, including the spouse if a resident of the same household, or a resident relative who is furnished an auto for regular use and is employed by a garage:

- a1. When garage has no Liability/Medical Payments Insurance charge 170% of Base Rate for Liability/Medical Payments Coverage.
- b2. When garage has Liability/Medical Payments Insurance, refer to Company.
- 3. In all other situations, charge the premiums per person shown in the table below:

Person Named	Bodily Injury \$30/60	Property Damage \$25,000
Insured Named and Spouse	\$3	\$1
Relative	6	2

**B. Medical Payments**

Medical Payments coverage is available only if Bodily Injury and Property Damage coverages are extended. Medical Payments shall be provided at the same limits as the Medical Payments limit of policy to which attached. Premiums per person are displayed below:

Medical Payments Limits of Policy to Which Attached	Auto Furnished for Regular Use	Auto Not Furnished For Regular Use
\$ 500	\$4	\$2

Use the factors in Rule 18.D. to determine premiums for Medical Payments limits above \$500.

**Calculation of Proposed Charges:**

- The 10% discount for the exclusion of resident relatives was judgmentally determined.
- To determine the charges for when primary insurance is in effect, the Rate Bureau calculated the ultimate incurred losses for Bodily Injury, Property Damage and Medical Payments combined on a basic limits and total limits basis for accident years 2015, 2016 and 2017 combined.

Based on these losses, the three year average ratio of excess losses to total limits losses was determined (0.131) and this resulting loss relativity of was converted to a rate relativity of 0.253.

The indicated rate relativity was then adjusted to a base class basis by application of the BI/PD/MP combined distributional adjustment factor 0.877 and multicar discount (35%) to arrive at an overall factor of 18.75% [0.1875 = 0.253/.877\*(1.00-.035)]. Based on this result and the selected discount of 10% for the exclusion of resident relatives yields the selected factors (applicable to the coverage base rate) of :

Named Individual and spouse = 18%  
 Named Individual, spouse, and resident relatives = 20%.

We are submitting a correction to Rule 14.H of the Private Passenger Auto Manual. This rule used in conjunction with endorsement NC 03 06 allows for the addition of a Total Disability benefit to the Private Passenger Auto Policy. It has come to our attention that the current manual allows for the addition of Coverage D to the policy, when Coverage D is not addressed on the endorsement. It is our determination that Coverage D is rather an extension of Coverage C and we have corrected the manual rule accordingly. A copy of the current NC 03 06 endorsement is also attached for your reference.

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**14. MISCELLANEOUS COVERAGES**

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**H. Auto Death Indemnity Or Benefits, Specific Disability Benefits And Total Disability Benefits Rates**

1. Automobile Death Indemnity or Benefit, Specific Disability Benefits and Total Disability Benefits are available to any person under a policy affording auto bodily injury liability insurance with respect to an auto classified or rated as a private passenger auto.

2. Annual rates per person insured:

a. Coverage A – Auto Death Indemnity or Benefit  
(Class Code 904000)

Principal Sum	Annual Rate
\$ 5,000	\$ 2
10,000	4

b. Coverages A and B – Auto Death Indemnity or Benefit and Specific Disability Benefits  
Dismemberment and Loss of Sight and Fractures and Dislocations. (Class Code 907000)

Principal Sum	Annual Rate
\$ 5,000	\$ 3
10,000	5

c. Coverage C – Total Disability Benefits – (Class Code 903000)

Weekly Indemnity	Annual Rate
\$ 25	\$ 3
35	3
50	6

d. Coverage DC – Total Disability Benefits – Maximum 200 weeks.  
(Class Code 905000)

Weekly Indemnity	Annual Rate
\$ 25	\$ 2
35	3
50	5

3. For the addition of one or more of the coverages to outstanding policies, charges per month, or fraction thereof, of 10% of the applicable annual rates shall be made. These charges shall be subject to a minimum total charge of \$2 per policy or endorsement, and to a maximum total charge of the total of the annual rates for the coverages afforded.

EXTENDED NON-OWNED COVERAGE FOR NAMED INDIVIDUAL

SCHEDULE

Name of Individual		Premium
_____	Liability	\$ _____
	Medical Payments	\$ _____
	Total Premium	\$ _____

- I.     LIABILITY COVERAGE
 

Part A is amended as follows with respect to the individual named in the Schedule and the spouse if a resident of the same household:

Exclusions A.5., A.7., B.1. and B.2. do not apply.
- III. This endorsement does not afford coverage under Part A or Part B of the policy for any accident involving a vehicle owned by the individual named in the Schedule or by a member of the same household, or any accident involving a temporary substitute vehicle for such owned vehicle.
- II.    MEDICAL PAYMENTS COVERAGE
 

Part B is amended as follows if a premium is shown in the Schedule for Medical Payments with respect to the individual named in the

**INSURANCE SERVICES OFFICE, INC.  
NORTH CAROLINA RATE BUREAU**

**NOTICE TO MANUALHOLDERS**

**PERSONAL AUTO MANUAL – NORTH CAROLINA  
NOTICE 2019-001**

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**CAUTION**

Manualholders should determine from company instructions whether a company has adopted this revision.

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**INSTRUCTIONS TO MANUALHOLDERS**

If your company has adopted this revision, you should update your manual accordingly.

---

**EFFECTIVE DATE**

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

These changes are applicable to policies issued, renewed, or amended on or after January 1, 2019.

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**CHANGE(S)**

During the 2018 session of the General Assembly, the Legislature enacted House Bill 382, which requires companies to obtain records of convictions for moving traffic violations prior to the sale of a new automobile insurance policy. Enclosed is the revision to the Safe Driver Insurance Plan Rule 5.B.1.a. of the Personal Auto Policy Program Manual which becomes effective January 1, 2019.

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**REVISED PAGE(S)**

NC-GR-4 thru NC-GR-7

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**PAGE CHECKLIST**

Included with this Notice is a page checklist displaying the latest page numbers and edition dates.

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**REFERENCE INFORMATION (FOR COMPANY USE ONLY)**

Circular Reference(s):

- RF-18-13 (08/22/18) NCRF Circular Letter
  - A-18-3 (08/02/2018) NCRB Circular Letter
- 

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**PERSONAL VEHICLE MANUAL  
PAGE CHECKLIST – NORTH CAROLINA**

THIS MANUAL PAGE CHECKLIST DISPLAYS THE LATEST STATE PAGE INFORMATION AS OF 1-19.  
NO MULTISTATE APPLIES.

**NOTE: ALWAYS USE THE EDITION NUMBER TO DETERMINE THE LATEST PAGE.**

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	NUMBER	DATE		NUMBER	DATE
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		7-1-82	NC-GR-23, NC-GR-24	25th	10-17
			NC-GR-25	22nd	10-17
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PERSONAL AUTO MANUAL  
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- 3. PREMIUM DETERMINATION**
- 4. CLASSIFICATIONS**
- 5. SAFE DRIVER INSURANCE PLAN (SDIP)**
- 6. MODEL YEAR FOR FIRE, THEFT, COMBINED ADDITIONAL COVERAGE, COMPREHENSIVE AND COLLISION COVERAGES**
- 7. MINIMUM PREMIUM RULE**
- 8. POLICY PERIOD**
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- 10. CANCELLATION**
- 11. WHOLE DOLLAR PREMIUM**
- 12. RULES FOR DETERMINING PHYSICAL DAMAGE BASE RATES FOR SYMBOLS NOT DISPLAYED ON STATE RATE SHEETS**
- 13. SUSPENSION**
- 14. MISCELLANEOUS COVERAGES**
- 15. CERTIFIED RISKS – FINANCIAL RESPONSIBILITY LAWS**
- 16. NAMED NON-OWNER POLICY**
- 17. EXTENDED NON-OWNED LIABILITY COVERAGE**
- 18. INCREASED LIMITS**
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**PRIMARY CLASSIFICATION CODES\***

**No Inexperienced Operators**

<b>Vehicle Use</b>	<b>Single Car Risk or Multi-Car Risk With No Discount</b>	<b>Multi-Car Discount</b>
Pleasure	1141	1142
TNC Activity	1151	1152
Work – Less Than 10	1161	1162
Work – 10 or More	1171	1172
Business	1181	1182
Farm	1191	1192

**Inexperienced Operators**

<b>Years of Driving Experience</b>	<b>Vehicle Use</b>	<b>Principal Operator</b>		<b>Occasional Operator</b>	
		<b>Single Car Risk or Multi-Car Risk With No Discount</b>	<b>Multi-Car Discount</b>	<b>Single Car Risk or Multi-Car Risk With No Discount</b>	<b>Multi-Car Discount</b>
Less Than 1 Year	Pleasure	1241	1242	1341	1342
	TNC Activity	1251	1252	1351	1352
	Work – Less Than 10	1261	1262	1361	1362
	Work – 10 or More	1271	1272	1371	1372
	Business	1281	1282	1381	1382
	Farm	1291	1292	1391	1392
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	TNC Activity	1451	1452	1551	1552
	Work – Less Than 10	1461	1462	1561	1562
	Work – 10 or More	1471	1472	1571	1572
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Less Than 3 Years	Pleasure	1641	1642	1741	1742
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	Work – Less Than 10	1661	1662	1761	1762
	Work – 10 or More	1671	1672	1771	1772
	Business	1681	1682	1781	1782
	Farm	1691	1692	1791	1792

\* Each code must have as the fifth and sixth digits the applicable Safe Driver Insurance Plan code. For complete coding requirements, refer to the Statistical Plan.





**1. DEFINITIONS**

- A. 1.** A private passenger auto is a four wheel motor vehicle, other than a truck type or van, owned or leased under contract for a continuous period of at least six months, and
- Not used as a public or livery conveyance for passengers.
  - Not rented to others.
- 2.** A motor vehicle that is a pickup truck or van shall be considered a private passenger auto, if it:
- Is owned by an individual or by a husband and wife or individuals who are residents of the same household,
  - Has a Gross Vehicle Weight as specified by the manufacturer of less than 14,000 lbs.; and
  - Is not used for the delivery or transportation of goods or materials unless such use is:
    - Incidental to the insured's business of installing, maintaining or repairing furnishings or equipment; or
    - For farming or ranching.
- A pickup truck or van used in the business of the United States Government, by an employee of the Government, shall be considered a private passenger auto only if:
- It meets the conditions in **a.**, **b.** and **c.** above; and
  - Coverage is limited in accordance with the federal employees using autos in government business endorsement.
- 3.** A motor vehicle owned by a family farm co-partnership or family farm corporation shall be considered a private passenger auto owned by an individual, if:
- It is principally garaged on a farm or ranch, and
  - It otherwise meets the definitions in Paragraphs **1.** and **2.** above.
- B.** AUTO as used in this manual refers to a private passenger auto or a vehicle considered as a private passenger auto.
- C.** LIABILITY as used in this manual refers only to Bodily Injury and Property Damage Coverages.
- D.** COMPREHENSIVE COVERAGE as used in this manual refers to other than collision damage to a motor vehicle.
- E.** OWNED as used in this manual includes an auto leased under contract for a continuous period of at least six months. If an auto lease contract requires the lessee to provide primary insurance for the lessor, attach the applicable endorsement.
- F.** REFER TO COMPANY means that North Carolina Risks shall be referred by the company to the North Carolina Rate Bureau.

**2. PERSONAL AUTO POLICY – ELIGIBILITY**

- A.** A Personal Auto Policy shall be used to afford coverage to private passenger autos and motor vehicles considered as private passenger autos in Rule 1., if:
- They are written on a specified auto basis, and
  - They are owned by an individual or by a husband and wife who are residents in the same household.
- B.** A Personal Auto Policy shall be used to afford coverage to private passenger autos that are owned jointly by two or more individuals other than husband and wife, if:
- They are written on a specified auto basis, and
  - Coverage is limited in accordance with the Joint Ownership Endorsement.
- C.** A Personal Auto Policy shall be used to afford coverage to motorcycles, golfcarts or other similar type vehicles and snowmobiles not used for commercial purposes, if:
- They are written on a specified vehicle basis, and
  - Coverage is limited in accordance with the Miscellaneous Type Vehicle Endorsement.
- D.** A Personal Auto Policy shall be used to afford coverage to a named individual who does not own an auto. The applicable endorsement must be attached.
- E.** A Personal Auto Policy may be used to afford coverage to private passenger autos not owned by a natural person and not rated as part of a fleet if:
- they are written on a specified auto basis, and
  - coverage is limited in accordance with the Business Named Insured Endorsement.
- The Business Named Insured Endorsement allows a person to be named as a "designee" to provide that person and resident family members Liability Coverage and Coverage for Damage To our Auto for the use of non-owned autos. Only persons who meet all of the requirements below should be listed as a "designee." These are persons who:
- are principals of the named insured's business;
  - have custody or control of a vehicle shown in the Declarations;
  - are not named insureds on another Personal Auto Policy; and
  - are not family members of either another "designee" or another person who is a named insured on another Personal Auto Policy since non-owned coverage is already provided.

## 2. PERSONAL AUTO POLICY – ELIGIBILITY (Cont'd)

F. A Personal Auto Policy may be used to afford coverage to five or more four-wheel private passenger autos owned by an individual or owned jointly by two or more individuals resident in the same household if the autos are not used for business use, other than farming or ranching.

### Exceptions

Exposures in **A.**, **B.** or **C.** above may be written under a commercial auto policy when combined with a commercial risk.

Exposures in **E.** or **F.** above may be written under a commercial auto policy.

### Note

Non-fleet private passenger motor vehicles must be rated out of the Personal Auto Manual and must be coded as non-fleet private passenger for statistical reporting purposes whether written on a personal auto policy or a commercial auto policy

## 3. PREMIUM DETERMINATION

A. For 1971-1982 model year sports cars identified in the Symbol Section as "s", the applicable symbol shall be one less than that shown.

B. Bodily Injury Liability, Property Damage Liability, Medical Payments, Fire, Theft, Combined Additional Coverage, Comprehensive and Collision premiums are determined as follows:

1. Refer to the Classification Rule to determine the applicable Primary Classification, Rating Factor and the Single or Multi-Car and Inexperienced Operator Rating Factor and Statistical Codes.

Add these rating factors to determine the Combined Rating Factor applicable to each auto.

2. Refer to the Safe Driver Insurance Plan Rule to determine the Driving Record Surcharge Premium applicable to each coverage for each auto.

For autos not eligible for SDIP:

Add +0.10 to the Combined Rating Factor determined above.

Use statistical code 95.

3. Model Year and Symbol Determination

- a. Refer to the Model Year Rule and Symbol and Identification Manual for the appropriate model year and symbol.

If the rates for a model year are not displayed in the rate pages, use the rates shown for the latest model year.

- b. If no Rating Symbol is shown in the Symbol and Identification (S&I) Manual, use the following procedure to determine an interim rating symbol.

- (1) If the S&I Manual displays a rating symbol for the PRIOR MODEL YEAR version of the same vehicle, use the prior model year's Rating Symbol for the new model year vehicle.

- (2) If the S&I Manual does NOT display a rating symbol for the PRIOR MODEL YEAR version of the same vehicle, assign a symbol based on the cost new of the auto, using the Price/Symbol Chart located in the reference pages of the S&I Manual.

4. Refer to Territory Definitions to determine the territorial schedule code number for the location where the auto is principally garaged.

5. Refer to the state rate pages to determine base rates for the desired coverage for the appropriate territory.

### Note

Clean Risks Ceded to the North Carolina Reinsurance Facility (Statistical Code 02).

The rates charged for "clean risks" ceded to the North Carolina Reinsurance Facility shall not exceed the rates charged "clean risks" not ceded to the Reinsurance Facility. The rates for "clean risks" ceded to the North Carolina Reinsurance Facility are set forth on the state rate page showing rates for Voluntary Business and "Clean Risks" Ceded to the North Carolina Reinsurance Facility.

For the purpose of this rule, a "clean risk" shall be any owner of a motor vehicle that is classified as a private passenger auto if the owner and the principal operator and each licensed operator in the owner's household:

- a. Have two years driving experience as a licensed driver, which experience is determined in the manner provided in Rule 4.G.1., and

- b. Have **not** been assigned any Safe Driver Insurance Plan points during the three year period immediately preceding the date of application for motor vehicle insurance or the date of preparation for a renewal motor vehicle insurance policy.

6. The premium for each coverage is determined by multiplying the base rate by the Combined Rating Factor, then adding the Driving Record Surcharge Premium applicable to the coverage for each auto.

**4. CLASSIFICATIONS**

The provisions of this rule apply separately to the premiums for Bodily Injury and Property Damage Liability, Medical Payments, Fire, Theft, Combined Additional Coverage, Comprehensive and Collision Coverages.

- A. Autos owned by an individual or owned jointly by two or more individuals are classified as follows:

Refer to Section C. below for definitions of terms used in this rule.

Code	Class	Definitions
114	1A	There is no BUSINESS USE or TNC ACTIVITY of the auto and the auto is not DRIVEN TO OR FROM WORK OR SCHOOL.
116	1B	There is no BUSINESS USE or TNC ACTIVITY of the auto but the auto is DRIVEN TO OR FROM WORK OR SCHOOL a distance of less than 10 road miles one way.
117	1C	There is no BUSINESS USE or TNC ACTIVITY of the auto but the auto is DRIVEN TO OR FROM WORK OR SCHOOL a distance of 10 or more road miles one way.
118	3	The auto is used for BUSINESS USE and is not used in TNC ACTIVITY.
119	1AF	The auto is a FARM AUTO.
115	TNC	The auto is used in TRANSPORTATION NETWORK COMPANY ACTIVITY.

- B. Private passenger autos owned by corporations, co-partnerships, or unincorporated associations shall be rated as Class 3.

**Exceptions**

- 1. For corporations, co-partnerships or unincorporated associations owning less than five motor vehicles:

An owned private passenger auto principally furnished to a specified individual shall be classified and rated as if owned by that individual, in accordance with Rule 4.A., provided the auto is not used for business purposes and is not used in TNC ACTIVITY.

- 2. For Farm family co-partnerships or Farm family corporations:

An owned private passenger auto principally garaged on a farm or ranch shall be rated as Class 1AF provided the vehicle is:

- a. Not used in any occupation other than farming or ranching, or
- b. Not customarily used in going to or from work other than farming or ranching.

- 3. Notwithstanding 1. and 2. above, any such auto used in TNC ACTIVITY shall be classified as TNC.

**C. Definitions**

- 1. BUSINESS USE means that the use of the auto is required by or customarily involved in the duties of the applicant or any other person customarily operating the auto, in an occupation, profession or business, other than going to or from the principal place of occupation, profession or business, and that the auto is not used in TNC ACTIVITY.
- 2. FARM AUTO means the auto is principally garaged on a farm or ranch, and
  - a. It is not customarily used in going to or from work other than farming or ranching, or driving to or from school,
  - b. It is not customarily used in any occupation other than farming or ranching, and
  - c. that the auto is not used in TNC ACTIVITY.
- 3. DRIVEN TO OR FROM WORK OR SCHOOL means the auto is not used in TNC ACTIVITY and is customarily used in the course of driving to or from work or school and shall include:
  - a. The use of the auto in a car pool or other share the ride arrangement.
  - b. Driving part way to or from work or school whether or not the auto is parked at a depot during the day.

**Note**

If an auto is driven to or from work or school on less than a daily basis, the classification used in rating the auto shall be subject to the following:

- (1) If otherwise in Class 1B, the auto shall be classified as 1A if the total usage of the car in driving to or from work or school is not more than 2 days per week or not more than 2 weeks per 5 week period.
- (2) If otherwise in Class 1C the auto shall be classified as 1B if the total usage of the car in driving to or from work or school is not more than 2 days per week or not more than 2 weeks per 5 week period.

Refer to company for certification form.

- 4. TRANSPORTATION NETWORK COMPANY (TNC) ACTIVITY means that:
  - a. The auto is used as a public or livery conveyance, including but not limited to any period of time while it is being used by any person who is logged into a transportation network platform as a driver, whether or not a passenger is occupying the vehicle; and

**4. CLASSIFICATIONS (Cont'd)**

b. Coverage is afforded, under Endorsement **PP 55 45** or any similar endorsement, for any portion of the time that an insured is logged into a transportation network platform as a driver.

5. **RESIDENT** means anyone residing in the same household as the applicant and shall include an individual absent from the household while attending school. An individual in active military service with the armed forces of the United States of America shall **not** be included as resident in the same household unless such individual customarily operates the auto.

**D. Single and Multi-Car Risks**

The applicable Multi-Car Rating Factor shall apply if two or more four-wheel private passenger autos owned by an individual or owned jointly by two or more individuals resident in the same household are insured in the same policy.

**Exceptions**

1. If a company's policy processing systems do not permit insuring all vehicles in the same policy, the applicable Multi-Car Rating Factor shall apply if the company insures two or more four-wheel private passenger autos owned by an individual or owned jointly by two or more individuals resident in the same household.

This exception applies only to companies that do not issue multi-car policies or whose policy processing systems limitations necessitate insuring one car (in a multi-car situation) on a separate policy. This exception does not permit a company to apply the Multi-Car Rating Factor on a single car policy where, for underwriting or other reasons, the company voluntarily elects to insure one vehicle on a single car policy when that vehicle could be insured on a multi-car policy.

2. The Multi-Car Rating Factor shall not apply to antique autos as defined in the Miscellaneous Types rule.

**LIABILITY COVERAGES ONLY**

E. An auto subject to Class 3 rates because of use in the business of the United States Government by one of its employees may be classified and rated as Class 1A, 1B, 1C or TNC when the applicable endorsement is used to limit coverage.

**F. Inexperienced Operator****LIABILITY, MEDICAL PAYMENTS AND COLLISION**

1. The appropriate Inexperienced Operator Surcharge shall be applied for each owner or resident operator of the auto who has less than three years driving experience as a licensed driver.

a. The insurer shall obtain a verifiable motor vehicle record on each owner or resident operator from the Division of Motor Vehicles or from the governmental entity responsible for maintaining drivers' license records and shall determine the number of years of driving experience as a licensed driver for each owner or resident operator of the auto from such motor vehicle records to the extent possible.

b. If a verifiable motor vehicle record obtained by the insurer does not show conclusively the number of years of driving experience for each owner or resident operator of the auto, the insurer may determine the number of years of driving experience as a licensed driver based upon information provided by the applicant.

c. If a verifiable motor vehicle record cannot be obtained from the Division of Motor Vehicles or from the governmental entity responsible for maintaining drivers' license records, then the owner or resident operator shall be rated as inexperienced.

Exception: If the insurer is unable to obtain a verifiable motor vehicle record because such records are no longer available and the owner or resident operator has a drivers' license that continues to be valid by virtue of a military extension, then the insurer may determine the number of years of driving experience as a licensed driver based upon information provided by the applicant.

Insurers shall maintain in their files for at least three years from the inception of the policy the information upon which the number of years driving experience was determined.

Only driving experience in the United States of America, Canada or Puerto Rico may be used to determine the number of years of driving experience as a licensed driver.

The surcharge shall not be applied for more than three years regardless of policy term or effective date.

**Note**

A driver who holds a learner's permit only shall not be deemed a licensed driver for the purpose of determining the inexperienced operator premium surcharge.

2. If there are two or more autos in the same household as the applicant, the inexperienced operator rates shall be applied separately to the number of autos equal to the number of inexperienced operators. Inexperienced operator rates shall not be used in rating such autos in excess of the number of inexperienced operators.

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**4. CLASSIFICATIONS (Cont'd)**

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The inexperienced operator surcharge(s) shall be applied to the auto(s) which the inexperienced operator principally operates. In the case of an occasional operator, the surcharge shall be applied to the auto most frequently operated by the inexperienced operator.

**G. Airbag Discount**

The following discounts apply to Medical Payments Coverage Only. To qualify, the private passenger auto must be equipped with a factory installed airbag(s) which conforms to the federal crash protection requirements, and meets the criteria of either Paragraph 1. or 2. below:

1. 20% discount shall be afforded when the airbag is installed in the driver-side-only position.
2. 30% discount shall be afforded when the airbags are installed in both front outboard seat positions.

**H. Optional Rating Characteristics**

Companies may use the following optional rating characteristics or any combination of such optional rating characteristics and Bureau filed classifications to determine rates by coverage, as long as applicable legal requirements are satisfied. The resulting premium by coverage shall not exceed the premium that would have been determined using the rates, rating plans, classifications, schedules, rules and standards promulgated by the Bureau, except as provided by statute. The rating factor by coverage for any combination of the following optional risk characteristics cannot exceed 1.00, unless the resulting premium by coverage does not exceed the Bureau premium by coverage.

1. Policy characteristics not otherwise recognized in this manual. Examples include: account or multi-policy credit; tiers; continuity of coverage; coverages purchased; intra-agency transfers; number of drivers; number of vehicles; payment history; payment options; prior insurance; and new and renewal status.
2. Driver characteristics not otherwise recognized in this manual. Examples include: years of driving experience; convictions, accidents, claims or incidents; accident-free experience; accident forgiveness; annual mileage; cell phone type and usage; credit information; defensive driving course; good student; home ownership; marital status; and military status.
3. Vehicle characteristics not otherwise recognized in this manual. Examples include: airbags; customization; electronic monitoring or safety devices; engine characteristics; safety features or engineering; theft deterrence/recovery devices; place and type of garaging; type of fuel used; vehicle age, make, model and model year; and vehicle use.
4. Affinity group or other group not otherwise recognized in this manual.

5. Any other rating characteristic or combination of characteristics if filed by a company and approved by the Commissioner.

**I. Optional Enhanced Endorsements**

Optional Enhanced Endorsements authorized in N.C.G.S. 58-36-43 shall not be reported as part of the statistical data that is used in rate making by the North Carolina Rate Bureau. For the reporting of statistical data for Optional Enhanced Endorsements, please consult your statistical agent.

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**5. SAFE DRIVER INSURANCE PLAN (SDIP)**

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The provisions of this Rule apply separately to premiums for Bodily Injury Liability, Property Damage Liability, Medical Payments, Fire, Theft, Combined Additional Coverage, Comprehensive and Collision Coverages.

**A. Eligibility**

The Plan shall be applied in rating all eligible autos.

An auto is eligible for rating under this Plan if it is owned by an individual or owned jointly by two or more individuals resident in the same household provided such auto is:

1. A four wheel auto of the private passenger or station wagon type, or
2. A motor vehicle that is a pickup truck or van, if it:
  - a. Has a Gross Vehicle Weight as specified by the manufacturer of less than 14,000 lbs.; and
  - b. Is not used for the delivery or transportation of goods or materials unless such use is:
    - (1) Incidental to the insured's business of installing, maintaining or repairing furnishings or equipment; or
    - (2) For farming or ranching, or
3. A motorcycle, motorized scooter, auto glide or other similar motorized vehicle of the private passenger type.

**Exception**

The SDIP applies to policies written for a term in excess of 12 months. Such policy must provide for an annual adjustment of premium.

**B. Definitions**

1. Driving Record Points
  - a. Convictions

Records of convictions for moving traffic violations to be considered under this Plan shall be obtained at least annually from the Division of Motor Vehicles (or other governmental entity responsible for maintaining such records) for the applicant and any currently resident operator. For a policy of new business, records of such convictions shall be obtained prior to the sale of the policy.

**5. SAFE DRIVER INSURANCE PLAN (SDIP) (Cont'd)****Exception:**

If the records required by this rule for a policy of new business are not available at the time of sale of the policy, or if the applicant for the policy has provided incorrect or incomplete data necessary to access such records, the insurer shall obtain such records and perform an underwriting review within a reasonable period following the binding of coverage.

Points shall be assigned for convictions during the experience period for moving traffic violations of the applicant or any currently resident operator, based on date of conviction, as follows:

- (1) Twelve points shall be assigned for a conviction for:
  - (a) Manslaughter (or negligent homicide) resulting from the operation of a motor vehicle;
  - (b) Prearranged highway racing or knowingly lending a motor vehicle to be used in a prearranged highway race; or
  - (c) Failing to stop and render aid when involved in an accident resulting in bodily injury or death (hit-and-run driving);
  - (d) Impaired driving, including driving a vehicle while under the influence of an impairing substance; driving a vehicle with an alcohol concentration of 0.08 or more; and driving a commercial vehicle with an alcohol concentration of 0.04 or more; and

**Note**

There shall be no premium surcharge or assessment of points against an insured where (i) the insured's driver's license has been revoked under G.S.20-16.5; and (ii) the insured is subsequently acquitted of the offense involving impaired driving, as defined in G.S.20-4.01(24a), that is related to the revocation, or the charge for that offense is dismissed.

- (e) Transportation for the purpose of sale of illegal intoxicating liquors by motor vehicle.
- (2) Ten points shall be assigned for a conviction for:
  - (a) Highway racing or knowingly lending a motor vehicle to be used in a highway race; or
  - (b) Speeding to elude arrest.

- (3) Eight points shall be assigned for a conviction for:
  - (a) operating during a period of revocation or suspension of license or registration.
  - (b) aggressive driving.

- (4) Four points shall be assigned for a conviction for:
  - (a) Failing to stop and report when involved in a motor vehicle accident resulting in property damage only (hit-and-run-driving);
  - (b) Driving a motor vehicle in a reckless manner;
  - (c) Passing a stopped school bus;
  - (d) Speeding in excess of 75 miles per hour when the posted speed limit is less than 70 miles per hour;
  - (e) Speeding in excess of 80 miles per hour when the posted speed limit is 70 miles per hour or greater; or
  - (f) Driving by a person less than 21 years old after consuming alcohol or drugs.

- (5) Two points shall be assigned for a conviction for:
  - (a) Illegal passing;
  - (b) Speeding more than 10 miles per hour over the posted speed limit, provided the total speed was in excess of 55 miles per hour but less than 76 miles per hour;
  - (c) Speeding 10 miles per hour, or less, in excess of the posted speed limit in a speed zone of 55 miles per hour or greater;

**Waiver**

These points shall **NOT** apply unless the same driver has also been convicted of at least one other moving traffic violation during the experience period.

- (d) Following too closely; or
- (e) Driving on wrong side of road.

- (6) One point shall be assigned for a violation resulting in a conviction for speeding 10 miles per hour, or less, in excess of the posted speed limit of less than 55 miles per hour.

**Waiver**

This point shall **NOT** apply unless the same driver has also been convicted of at least one other moving traffic violation during the experience period.

5. SAFE DRIVER INSURANCE PLAN (SDIP) (Cont'd)

**Exceptions**

This **WAIVER** does **NOT** apply to convictions of speeding in a school zone in excess of posted school zone speed.

- (7) With respect to any other conviction for a moving traffic violation, one point shall be assigned for each such conviction.

**Exception**

Convictions for the following shall not be regarded as moving traffic violations:

- (a) Inadequate muffler or excess escape of exhaust products;
- (b) Improper lights or other equipment except brakes;
- (c) Failure to sign or display registration card;
- (d) Failure to display license plates;
- (e) Failure to have in possession driver's license provided there is a valid one in existence; or
- (f) Failure to display current inspection certificate.

**b. Accidents**

Points shall be assigned for each accident that occurred during the experience period, involving the applicant or any current resident operator, while operating a private passenger auto.

If an accident results both in bodily injury or death and in damage to property, points shall be assigned on the basis of the element of loss (bodily injury, death, or property damage) which generates the greatest number of points for the accident.

**ACCIDENTS RESULTING IN BODILY INJURY OR DEATH**

- (1) One point shall be assigned for each at-fault auto accident that results in total bodily injuries to all persons of \$1,800 or less.
- (2) Three points shall be assigned for each at-fault auto accident that results in:
  - (i) Death or
  - (ii) Total bodily injury to all persons in excess of \$1,800.

**Exception**

If the insured furnishes adequate proof that incurred medical costs related to the accident were solely for diagnostic purposes and that the accident did not result in any bodily injury, no SDIP points for bodily injury will be assigned, or points for bodily injury assigned as a result of the accident will be removed as of the most recent policy effective date.

**ACCIDENTS RESULTING IN PROPERTY DAMAGE ONLY**

**For accidents that occur prior to March 1, 2016**

- (1) Three points shall be assigned for each at-fault auto accident that results in total damage to all property, including the insured's own, of \$3,000 or more.
- (2) Two points shall be assigned for each at-fault auto accident that results in total damage to all property, including the insured's own, in excess of \$1,800 but less than \$3,000.
- (3) One point shall be assigned for each at-fault auto accident that results in total damage to all property, including the insured's own, of \$1,800 or less.

**For accidents that occur on or after March 1, 2016 and prior to October 1, 2017**

- (1) Three points shall be assigned for each at-fault auto accident that results in total damage to all property, including the insured's own, of \$3,085 or more.
- (2) Two points shall be assigned for each at-fault auto accident that results in total damage to all property, including the insured's own, in excess of \$1,850 but less than \$3,085.
- (3) One point shall be assigned for each at-fault auto accident that results in total damage to all property, including the insured's own, of \$1,850 or less.

**For accidents that occur on or after October 1, 2017**

- (1) Three points shall be assigned for each at-fault auto accident that results in total damage to all property, including the insured's own, of \$3,850 or more.
- (2) Two points shall be assigned for each at-fault auto accident that results in total damage to all property, including the insured's own, in excess of \$2,300 but less than \$3,850.
- (3) One point shall be assigned for each at-fault auto accident that results in total damage to all property, including the insured's own, of \$2,300 or less.

**Exception**

No points are assigned for accidents occurring under the following circumstances:

- (a) Auto lawfully parked (if the parked vehicle rolls from the parked position then any such accident is charged to the person who parked the auto); or

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**5. SAFE DRIVER INSURANCE PLAN (SDIP) (Cont'd)**


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- (b) The applicant, owner or other resident operator reimbursed by, or on behalf of, a person who is responsible for the accident or has judgment against such person; or
- (c) Auto is struck in the rear by another vehicle and the applicant or other resident operator has not been convicted of a moving traffic violation in connection with this accident; or
- (d) Auto operated by the applicant or any resident operator is struck by a "hit-and-run" vehicle, if the accident is reported to the proper authority within 24 hours by the applicant or resident operator; or
- (e) Accidents involving damage by contact with animals or fowl; or
- (f) Accidents involving Physical Damage, limited to and caused by flying gravel, missiles, or falling objects.
- (g) Accidents occurring as a result of the operation of a firefighting, rescue squad, or law enforcement vehicle in response to an emergency if the operator of the vehicle at the time of the accident was a paid or volunteer member of any fire department, rescue squad, or any law enforcement agency. This exception does not include an accident occurring after the vehicle ceases to be used in response to the emergency and the emergency ceases to exist.

**Notes**

- (1) For the purpose of this Plan a "conviction" shall mean a plea of guilty, or of nolo contendere or the determination of guilt by a jury or by a court though no sentence has been imposed (prayer for judgment continued) or, if imposed, has been suspended (unless it is the first prayer for judgment continued for all licensed operators in the household); and it includes a forfeiture of bail or collateral deposited to secure appearance in court of the defendant, unless the forfeiture has been vacated.
- (2) For the purpose of this Plan, a "moving traffic violation" shall include an infraction as described in **G.S. 14-3.1**.
- (3) The phrase "at-fault" means "negligent". No points shall be assigned for accidents when the operator of an insured vehicle is free of negligence.
- (4) References to other operators residing in the applicant's household shall also include a principal operator who is not a resident in the applicant's household.
- (5) In the event the applicant or any current resident operator has an at-fault accident and is convicted of a moving traffic violation in connection with the accident, only the higher surcharge points between the accident and the violation shall be assigned.
- (6) The One Point accident surcharge in Section **B.1.b.(3)** of this rule does not apply if both of the following conditions are met:
  - (a) The operator was not convicted of a moving traffic violation in connection with the accident; and
  - (b) The vehicle owner, principal operator, and all licensed operators in the owner's household have had no convictions for moving traffic violations and no other at-fault accidents during the three-year period immediately preceding the date of the application or the date of preparation of the renewal.
- (7) With respect to at-fault accidents occurring on or after October 1, 2012, the phrase "total damage to all property" shall be determined based on the following:
  - (a) For damage to property not owned by the insured, amounts paid or payable to third parties for damage to property, rental reimbursement, loss of use, towing and labor and storage shall be included in the calculation of the accident threshold.
  - (b) For damage to property owned by the insured, amounts paid or payable for damage to owned property, towing and labor and storage shall be included in the calculation of the accident threshold. Amounts paid for rental reimbursement and loss of use shall not be included in the calculation of the accident threshold.

**2. Experience Period**

The experience period shall be the three years immediately preceding the date of application or the preparation of the renewal. SDIP points shall be applied to a policy for a period of not less nor more than three policy years.



**5. SAFE DRIVER INSURANCE PLAN (SDIP) (Cont'd)**

**C. Driving Record Sub-Classification**

The driving record sub-classification shall be determined from the number of Driving Record Points accumulated during the experience period as follows:

Number of Driving Record Points	Driving Record Sub-Classification
0	0
1	1
2	2
3	3
4	4
5	5
6	6
7	7
8	8
9	9
10	10
11	11
12 Or More Not Eligible For Plan	12
	NE

**D. Driving Record Surcharge Premium**

**1. Single Car Risks**

- a. Determine the Driving Record Sub-Classification for the policy and the applicable SDIP Rating Factor.
- b. Multiply the base premium for each coverage applicable to the auto by the SDIP Rating Factor to determine the SDIP Surcharge for each coverage. Round each coverage surcharge to the nearest whole dollar.
- c. The Driving Record Surcharge Premium for each coverage of the auto equals the SDIP Surcharge for that coverage.
- d. Add the applicable Driving Record Surcharge Premium for each coverage to the otherwise applicable premium for each coverage of the auto.

**2. Multi-Car Risks**

- a. Determine the Driving Record Sub-Classification for the policy and the applicable SDIP Rating Factor.
- b. Select the auto with the highest Total Base Premium for all coverages combined.  
TOTAL BASE PREMIUM is the sum of the base premiums for Bodily Injury and Property Damage Liability, Medical Payments, Comprehensive (or Fire, Theft and Combined Additional Coverage) and Collision coverages that apply to the auto.
- c. For each coverage applicable to the auto with the highest Total Base Premium for all coverages combined.

Multiply the base premium for each coverage by the SDIP Rating Factor to determine the SDIP Surcharge for each coverage. Round each coverage surcharge to the nearest whole dollar.

d. The Driving Record Surcharge Premium is determined separately by coverage for each auto that is insured for that coverage and eligible for SDIP rating.

- (1) Determine the number of eligible autos insured for each coverage.
- (2) The Driving Record Surcharge Premium for each coverage of each auto equals the SDIP Surcharge for that coverage divided by the number of eligible autos insured for that coverage.
- (3) If the above calculation results in a fractional dollar amount for each auto then:  
determine the remainder dollar amount and add it to the Driving Record Surcharge Premium for one of the insured autos and disregard the fractional dollar amounts.

**Note**

The Whole Dollar Premium Rule does not apply in this instance.

- (4) If an auto is insured for a coverage not applicable to the auto with the highest Total Base Premium for all coverages combined, then no surcharge applies to that coverage.

e. Add the applicable Driving Record Surcharge Premium for each coverage of each auto to the otherwise applicable premium for each coverage of each auto.

**3. Statistical Coding**

- a. Single Car Risks – Assign the Driving Record Sub-Classification Statistical Code, reflecting the number of points, to the auto.
- b. Multi-Car Risks – Assign the Driving Record Sub-Classification Statistical Code reflecting:
  - (1) The number of driving record points, to the auto with the highest Total Base Premium.
  - (2) Zero driving record points, to each other auto insured on the policy.

**E. Cancellations and Changes**

**1. Policies for Terms Not Exceeding One Year**

No policy shall be endorsed in term to effect a change of Driving Record Sub-Classification except to recognize the addition or deletion of an operator.

**2. Policies for Terms Exceeding One Year**

No policy shall be endorsed to effect a change of Driving Record Sub-Classification until the next annual anniversary of the inception of the policy except to recognize the addition or deletion of an operator.

**PRIMARY CLASSIFICATION RATING FACTORS\***

Coverage	Pleasure Use	Drive to or from Work		Business Use	TNC Activity**	Farm Use
	(1A)	Less than 10 Miles (1B)	10 or More Miles (1C)	(3)	TNC	(1AF)
B.I., P.D., Med. Pay	1.00	1.05	1.05	1.05	1.20	.80
Collision	1.00	1.10	1.10	1.10	(a)	.80
Comprehensive Fire, Theft, C.A.C.	1.00	1.20	1.20	1.20	(a)	.80

**SINGLE OR MULTI-CAR RISKS AND INEXPERIENCED OPERATOR\***  
Add the following rating factors to the Primary Rating Factor:

No Inexperienced Operator			
Single or Multi-Car Risks	BI, PD, and Med. Pay.	Collision	Comprehensive, Fire, Theft, and CAC
Single Car	Factor 0.00	Factor 0.00	Factor 0.00
Multi-Car	Factor -0.35	Factor -0.30	Factor -0.10

Inexperienced Operator				
Single or Multi-Car Risks		BI, PD, and Med. Pay.	Collision	Comprehensive, Fire, Theft, and CAC
Single Car	<b>Principal Operator Licensed For:</b>			
	Less than One Year	Factor +2.85	Factor +2.55	Factor +0.15
	Less than Two Years	Factor +1.65	Factor +1.65	Factor +0.15
	Less than Three Years	Factor +1.30	Factor +1.40	Factor +0.15
	<b>Occasional Operator Licensed For:</b>			
	Less than One Year	Factor +1.75	Factor +1.65	Factor +0.10
Multi-Car	<b>Principal Operator Licensed For:</b>			
	Less than One Year	Factor +2.50	Factor +2.25	Factor +0.05
	Less than Two Years	Factor +1.30	Factor +1.35	Factor +0.05
	Less than Three Years	Factor +0.95	Factor +1.10	Factor +0.05
	<b>Occasional Operator Licensed For:</b>			
	Less than One Year	Factor +1.40	Factor +1.35	Factor 0.00
	Less than Two Years	Factor +0.50	Factor +0.60	Factor -0.10
	Less than Three Years	Factor +0.20	Factor +0.40	Factor -0.10

\* For Statistical Coding Requirements – Refer to page NC-E-Coding.  
 \*\* Applies only to those vehicles on policies ceded to the North Carolina Reinsurance Facility affording coverage for TNC activity under Endorsement **PP 55 45**.  
 (a) For rating a policy that affords this coverage, please refer to the individual company writing the coverage.

**PRIMARY CLASSIFICATION RATING FACTORS**  
(Cont'd)

<b>SAFE DRIVER INSURANCE PLAN FACTORS AND CODES</b>			
Use the following rating factors to determine the Driving Record Surcharge Premium as explained in the Safe Driver Insurance Plan Rule.			
Use the statistical code indicated for the Driving Record Sub-Classification.			
<b>Number of Driving Record Points</b>	<b>Driving Record Sub-Classification</b>	<b>Statistical Code</b>	<b>SDIP Rating Factor</b>
0	0	00	0.00
1	1	01	0.30
2	2	02	0.45
3	3	03	0.60
4	4	04	0.80
5	5	05	1.10
6	6	06	1.35
7	7	07	1.65
8	8	08	1.95
9	9	09	2.25
10	10	10	2.60
11	11	11	3.00
12 or more	12	12	3.40
<b>Vehicles Not Eligible For SDIP – Add the following rating factor to the otherwise applicable Combined Rating Factor. Use the statistical code shown below.</b>			
<b>Not Eligible</b>	NE	95	+0.10

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**6. MODEL YEAR FOR FIRE, THEFT, COMBINED  
ADDITIONAL COVERAGE, COMPREHENSIVE  
AND COLLISION COVERAGES**

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**A. Model Year Rating**

1. The model year of the auto is the year assigned by the auto manufacturer.
2. Rebuilt or Structurally Altered Autos – the model year of the chassis determines the model year of the auto.
3. If the rates for a model year are not displayed in the rate pages, use the rates shown for the latest model year.

**B. Coding**

Policies effective July 1, 1982 and subsequent:

Code the two digits of the model year, for example, code 1982 vehicles as 82, 1983 as 83, etc.

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**7. MINIMUM PREMIUM RULE**

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The minimum annual premium charge is \$10 for each policy, certificate, declaration or binder covering one or more of the following perils:

Comprehensive

Fire, Theft, Windstorm, Combined Additional Coverage, Collision

Bodily Injury Liability, or

Property Damage Liability

Premium for other coverages which may also be included in the policy shall be in addition to the minimum annual premium.

The minimum annual premium charge is not subject to reduction except – in the event of cancellation or short term policy, the minimum annual premium charge shall be adjusted on a pro rata or short rate basis, as the conditions require.

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**8. POLICY PERIOD**

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- A.** No policy may be written for a period longer than 12 months for Liability Coverage or 48 months for Physical Damage Coverage.
- B.** Premium charged for policy terms not exceeding 12 months is as follows:
  1. Twelve Month Policies –  
Charge the annual premium or minimum premium whichever applies.

**2. Three and Six Month Policies –**

- a.** For a specified 3 or 6 month period the premium charge is 25% or 50% respectively, of the annual or minimum annual premium whichever applies.
- b.** Policies issued for a 3 or 6 month period with an effective date on the 29th, 30th, and 31st of any month.

The first policy can be extended from the effective date to the first day of the calendar month following the expiration of the policy.

Premium for this extended coverage of 1 to 3 days may be waived.

**3. Other Short Policies written for less than 12 months and other than 3 or 6 months.**

Such policies shall be written short rate with premiums computed in accordance with the One Year Short Rate Table in the Cancellation Rule.

**Exceptions:**

The premium is computed Pro Rata:

1. When coverage is written to secure a common policy date with other coverages or lines of insurance.
  2. When a policy is issued on a short term basis to replace an outstanding policy of a company in liquidation, provided the new policy is based upon the rules and rates in effect at the time replacement is made and shall be in effect for a period equal to the unexpired term of the outstanding policy.
  3. When a statutory policy is required by a state or municipality to expire on a fixed date and the policy is written to expire on such date.
- C. Long Term Physical Damage Policies written for a term in excess of 12 months – Determine premium as follows:**
1. 1st 12 months:  
Charge the first year premium or minimum premium, whichever applies.
  2. 2nd 12 months:  
In addition to the above, charge the second year premium or minimum whichever applies.  
If the term is more than 12 months but less than 24 months, charge pro rata of such second year premium or minimum whichever is larger for the period in excess of 12 months.

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**8. POLICY PERIOD (Cont'd)**


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**3. 3rd 12 months:**

In addition to the premium for the 1st and 2nd 12 month periods, charge the third year premium or minimum premium whichever applies.

If the term is more than 24 months but less than 36 months charge the pro rata of such third year premium or minimum premium, whichever is larger, for the period in excess of 24 months.

**4. 4th 12 months:**

In addition to the premium for the 1st, 2nd and 3rd 12 month periods, charge the fourth year premium or minimum premium whichever applies.

If the term is more than 36 months but less than 48 months, charge pro rata of such fourth year premium or minimum premium, whichever is larger, for the period in excess of 36 months.

**Note:**

Calculation of the premium for the 2nd, 3rd and 4th 12 month periods, or pro rata part thereof shall recognize:

1. Any change in the model year of the insured auto, during a previous 12 month period;
2. Any change in sub-classification under the Safe Driver Insurance Plan.
3. A change in symbol assignment based on a review of loss experience.

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**9. CHANGES**


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**A.** In the following circumstances the premium shall be computed using the rates and rules in effect at the inception of the policy or at the time the change is made:

1. If an auto or form of coverage is added during the term of a policy and the additional insurance is written to expire concurrently with the original insurance, the premium for such additional insurance shall be computed pro-rata;
2. If coverage is transferred during the policy term from one auto to another, the premium shall be computed pro rata; or
3. If the liability limits or deductible amounts are changed during the policy period.

If the policy has been written for less than one year on a short rate basis, the premium for the additional insurance shall be pro rata of the short rate charge for the policy period.

If an auto or form of coverage that was cancelled from a policy at the request of the insured is reinstated within 30 days, the premium shall be the same as the amount that was returned at the time of cancellation.

**B.** If an auto is transferred from one rating territory to another or if an auto is temporarily transferred from one rating territory to another for a period of not less than 30 consecutive days, the premium for the balance of the policy period may be adjusted by endorsement at the time the change is made. The company shall charge on a pro rata basis the rate or rates for the territories in which the auto is garaged during the remainder of the policy period. The premium adjustment shall be made on the basis of the rates and rules in effect at the inception of the policy or at the time the change is made.

**C.** With respect to the above described election of using the rates in effect at the inception of the policy or at the time the change is made in determining adjustments to premiums, a company's election shall be applied consistently by the company and shall not be made on a policy by policy basis.

**D. Premium Adjustment:**

1. With respect to all of the above except **A.3.**, if an outstanding policy is amended and results in a premium adjustment of \$2 or less, the amount:
  - a. May be waived, or
  - b. May be made subject to a minimum of \$2, except that the actual return premium shall be returned at the request of the insured.
2. Minimum premium of \$2 applies if an insured requests the following during the policy period:
  - a. Additional coverage,
  - b. An increase in the limits of liability,
  - c. A reduced deductible.
3. Companies need not refund a return premium of less than \$2 if the insured requests the following:
  - a. Cancellation of coverage,
  - b. Reduction in limits of liability,
  - c. Increase in deductible, except that the actual return premium shall be returned at the request of the insured.
4. If the limits of liability are increased because of a change in the limits prescribed under any financial responsibility law, the additional premium charge shall be the actual difference in premium charges. If \$2 or less, it may be charged or waived.
5. With respect to all of the above except **A.3.**, if an outstanding policy is amended and results in a premium adjustment:
  - a. Within 30 days prior to the expiration of a six-month policy period, or
  - b. Within 60 days prior to the expiration of a policy period longer than six months, companies need not charge or refund a premium, except that actual refunds shall be made at the request of the insured.

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## 10. CANCELLATION

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- A.** Cancellation of a policy, vehicle or form of coverage:
1. If the insured requests cancellation, compute return premium on a Short Rate Basis.

### Exceptions

Compute return premium on a Pro Rata basis in the following cases:

1. If the insured has disposed of a vehicle then takes out a new policy in the same company on another vehicle, to become effective within thirty days of the date of cancellation.
2. If the insured vehicle is repossessed under terms of a financing agreement.
3. In a multi-car situation:
  - a. If one vehicle is cancelled from the policy and the policy remains in force on other vehicles, or
  - b. If a policy is cancelled but there remains in force with the same company and in the name of insured or spouse, if resident in the same household, a concurrent policy covering another vehicle.
4. If the insured enters the armed forces of the United States of America.
5. If the insured vehicle is stolen or destroyed (total or constructive loss) and cancellation is requested by the insured (a) within 30 days following the date the auto is stolen or destroyed, or (b) within 15 days of the time the auto was determined by the company (1) to be unrecoverable or stolen, or (2) to be a total or constructive loss. The return premium for all coverages (including the premium for the coverage under which the loss was paid) shall be calculated from the day following the date of the loss.

6. If an insured who has been ceded to the Reinsurance Facility at rates higher than the insurer's voluntary rates obtains insurance through another insurer who elects not to cede the policy to the Facility and the insured cancels the ceded policy within 45 days of the effective date of the ceded policy.

### Exception:

This pro rata cancellation shall not apply to a cancellation by any insurance premium finance company.

2. If the company cancels, the return premium is computed pro rata.
3. If a policy written at short rate is cancelled, the earned premium for the time the policy has been in force shall be computed pro rata of the original short rate premium.
4. The following provisions apply to policies exceeding 12 months:
  - a. If a policy has been in force less than 1 year, the earned premium is computed in accordance with the provisions of this Rule for the first year's premium.
  - b. If a policy has been in force more than 12 months but less than 24 months, the earned premium shall be the first 12 months premium plus pro rata of the annual premium for the second 12 months.
  - c. If a policy has been in force for more than 24 months but less than 36 months, the earned premium shall be the first 24 months' premium plus pro rata of the annual premium for the third 12 months.
  - d. If a policy has been in force more than 36 months but less than 48 months, the earned premium shall be the first 36 months' premium plus pro rata of the annual premium for the fourth 12 months.

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**10. CANCELLATION (Cont'd)**

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**B. Instructions for Use of Short Rate Tables.**

1. The "Three Month Short Rate Table" shall apply only to a policy written for a specified period of 3 months.
2. The "Six Month Short Rate Table" shall apply only to a policy written for a specified period of 6 months.
3. The "One Year Short Rate Table" shall apply to:
  - a. a policy written for a specified period of less than one year, other than a policy written for a specified period of 3 months or 6 months.
  - b. a policy written for a specified period of one year or more.

**C. Instructions for Use of PRO RATA TABLES**

1. Express the date of cancellation by year and decimal part of a year by combining the calendar year with the decimal appearing opposite the month and day in the Pro Rata Table, e.g. March 7, 1976 is designated as 1976.181.
2. In like manner, express the effective date of the policy year and decimal part of a year and subject from the cancellation date.
3. The difference in the case of 1 year policies, represents the percentage of the annual premium which is to be retained by the carrier.

4. For 6 Month Term Policies, the difference between cancellation date and effective date multiplied by two represents the percentage of the semi-annual term premium which is to be retained by the carrier.
5. For 3 Month Term Policies, the difference between cancellation date and effective date multiplied by four represents the percentage of the quarter-annual term premium which is to be retained by the carrier.

**Example:**

Cancellation date May 19, 1976.....	1976.381
Effective date March 2, 1976.....	<u>1976.167</u>
	.214

Earned premium for a 1 Year Term Policy will therefore be .214 times the annual premium.

For a 6 Month Term Policy: Multiply .214 by 2. (.214 x 2 = .428). Earned premium will be .428 times the semi-annual term premium.

For a 3 Month Term Policy: Multiply .214 by 4. (.214 x 4 = .856). Earned premium will be .856 times the quarter-annual term premium.

**Note:**

As it is not customary to charge for the extra day (February 29th) which occurs one year in every four years this table shall also be used for each such year.

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**PRO RATA TABLE**

January			February			March			April			May			June		
Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio
1	1	.003	1	32	.088	1	60	.164	1	91	.249	1	121	.332	1	152	.416
2	2	.005	2	33	.090	2	61	.167	2	92	.252	2	122	.334	2	153	.419
3	3	.008	3	34	.093	3	62	.170	3	93	.255	3	123	.337	3	154	.422
4	4	.011	4	35	.096	4	63	.173	4	94	.258	4	124	.340	4	155	.425
5	5	.014	5	36	.099	5	64	.175	5	95	.260	5	125	.342	5	156	.427
6	6	.016	6	37	.101	6	65	.178	6	96	.263	6	126	.345	6	157	.430
7	7	.019	7	38	.104	7	66	.181	7	97	.266	7	127	.348	7	158	.433
8	8	.022	8	39	.107	8	67	.184	8	98	.268	8	128	.351	8	159	.436
9	9	.025	9	40	.110	9	68	.186	9	99	.271	9	129	.353	9	160	.438
10	10	.027	10	41	.112	10	69	.189	10	100	.274	10	130	.356	10	161	.441
11	11	.030	11	42	.115	11	70	.192	11	101	.277	11	131	.359	11	162	.444
12	12	.033	12	43	.118	12	71	.195	12	102	.279	12	132	.362	12	163	.447
13	13	.036	13	44	.121	13	72	.197	13	103	.282	13	133	.364	13	164	.449
14	14	.038	14	45	.123	14	73	.200	14	104	.285	14	134	.367	14	165	.452
15	15	.041	15	46	.126	15	74	.203	15	105	.288	15	135	.370	15	166	.455
16	16	.044	16	47	.129	16	75	.205	16	106	.290	16	136	.373	16	167	.458
17	17	.047	17	48	.132	17	76	.208	17	107	.293	17	137	.375	17	168	.460
18	18	.049	18	49	.134	18	77	.211	18	108	.296	18	138	.378	18	169	.463
19	19	.052	19	50	.137	19	78	.214	19	109	.299	19	139	.381	19	170	.466
20	20	.055	20	51	.140	20	79	.216	20	110	.301	20	140	.384	20	171	.468
21	21	.058	21	52	.142	21	80	.219	21	111	.304	21	141	.386	21	172	.471
22	22	.060	22	53	.145	22	81	.222	22	112	.307	22	142	.389	22	173	.474
23	23	.063	23	54	.148	23	82	.225	23	113	.310	23	143	.392	23	174	.477
24	24	.066	24	55	.151	24	83	.227	24	114	.312	24	144	.395	24	175	.479
25	25	.068	25	56	.153	25	84	.230	25	115	.315	25	145	.397	25	176	.482
26	26	.071	26	57	.156	26	85	.233	26	116	.318	26	146	.400	26	177	.485
27	27	.074	27	58	.159	27	86	.236	27	117	.321	27	147	.403	27	178	.488
28	28	.077	28	59	.162	28	87	.238	28	118	.323	28	148	.405	28	179	.490
29	29	.079				29	88	.241	29	119	.326	29	149	.408	29	180	.493
30	30	.082				30	89	.244	30	120	.329	30	150	.411	30	181	.496
31	31	.085				31	90	.247				31	151	.414			



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**PRO RATA TABLE**

July			August			September			October			November			December		
Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio
1	182	.499	1	213	.584	1	244	.668	1	274	.751	1	305	.836	1	335	.918
2	183	.501	2	214	.586	2	245	.671	2	275	.753	2	306	.838	2	336	.921
3	184	.504	3	215	.589	3	246	.674	3	276	.756	3	307	.841	3	337	.923
4	185	.507	4	216	.592	4	247	.677	4	277	.759	4	308	.844	4	338	.926
5	186	.510	5	217	.595	5	248	.679	5	278	.762	5	309	.847	5	339	.929
6	187	.512	6	218	.597	6	249	.682	6	279	.764	6	310	.849	6	340	.932
7	188	.515	7	219	.600	7	250	.685	7	280	.767	7	311	.852	7	341	.934
8	189	.518	8	220	.603	8	251	.688	8	281	.770	8	312	.855	8	342	.937
9	190	.521	9	221	.605	9	252	.690	9	282	.773	9	313	.858	9	343	.940
10	191	.523	10	222	.608	10	253	.693	10	283	.775	10	314	.860	10	344	.942
11	192	.526	11	223	.611	11	254	.696	11	284	.778	11	315	.863	11	345	.945
12	193	.529	12	224	.614	12	255	.699	12	285	.781	12	316	.866	12	346	.948
13	194	.532	13	225	.616	13	256	.701	13	286	.784	13	317	.868	13	347	.951
14	195	.534	14	226	.619	14	257	.704	14	287	.786	14	318	.871	14	348	.953
15	196	.537	15	227	.622	15	258	.707	15	288	.789	15	319	.874	15	349	.956
16	197	.540	16	228	.625	16	259	.710	16	289	.792	16	320	.877	16	350	.959
17	198	.542	17	229	.627	17	260	.712	17	290	.795	17	321	.879	17	351	.962
18	199	.545	18	230	.630	18	261	.715	18	291	.797	18	322	.882	18	352	.964
19	200	.548	19	231	.633	19	262	.718	19	292	.800	19	323	.885	19	353	.967
20	201	.551	20	232	.636	20	263	.721	20	293	.803	20	324	.888	20	354	.970
21	202	.553	21	233	.638	21	264	.723	21	294	.805	21	325	.890	21	355	.973
22	203	.556	22	234	.641	22	265	.726	22	295	.808	22	326	.893	22	356	.975
23	204	.559	23	235	.644	23	266	.729	23	296	.811	23	327	.896	23	357	.978
24	205	.562	24	236	.647	24	267	.732	24	297	.814	24	328	.899	24	358	.981
25	206	.564	25	237	.649	25	268	.734	25	298	.816	25	329	.901	25	359	.984
26	207	.567	26	238	.652	26	269	.737	26	299	.819	26	330	.904	26	360	.986
27	208	.570	27	239	.655	27	270	.740	27	300	.822	27	331	.907	27	361	.989
28	209	.573	28	240	.658	28	271	.742	28	301	.825	28	332	.910	28	362	.992
29	210	.575	29	241	.660	29	272	.745	29	302	.827	29	333	.912	29	363	.995
30	211	.578	30	242	.663	30	273	.748	30	303	.830	30	334	.915	30	364	.997
31	212	.581	31	243	.666				31	304	.833				31	365	1.000

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**ONE YEAR SHORT RATE TABLE**

<b>Days Policy in Force</b>	<b>Per Cent of One Year Premium</b>	<b>Days Policy in Force</b>	<b>Per Cent of One Year Premium</b>	<b>Days Policy in Force</b>	<b>Per Cent of One Year Premium</b>
1 .....	5%	95 - 98 .....	37%	219 - 223 .....	69%
2 .....	6	99 - 102 .....	38	224 - 228 .....	70
3 - 4 .....	7	103 - 105 .....	39	229 - 232 .....	71
5 - 6 .....	8	106 - 109 .....	40	233 - 237 .....	72
7 - 8 .....	9	110 - 113 .....	41	238 - 241 .....	73
9 - 10 .....	10	114 - 116 .....	42	242 - 246 .....	74
11 - 12 .....	11	117 - 120 .....	43	247 - 250 .....	75
13 - 14 .....	12	121 - 124 .....	44	251 - 255 .....	76
15 - 16 .....	13	125 - 127 .....	45	256 - 260 .....	77
17 - 18 .....	14	128 - 131 .....	46	261 - 264 .....	78
19 - 20 .....	15	132 - 135 .....	47	265 - 269 .....	79
21 - 22 .....	16	136 - 138 .....	48	270 - 273 .....	80
23 - 25 .....	17	139 - 142 .....	49	274 - 278 .....	81
26 - 29 .....	18	143 - 146 .....	50	279 - 282 .....	82
30 - 32 .....	19	147 - 149 .....	51	283 - 287 .....	83
33 - 36 .....	20	150 - 153 .....	52	288 - 291 .....	84
37 - 40 .....	21	154 - 156 .....	53	292 - 296 .....	85
41 - 43 .....	22	157 - 160 .....	54	297 - 301 .....	86
44 - 47 .....	23	161 - 164 .....	55	302 - 305 .....	87
48 - 51 .....	24	165 - 167 .....	56	306 - 310 .....	88
52 - 54 .....	25	168 - 171 .....	57	311 - 314 .....	89
55 - 58 .....	26	172 - 175 .....	58	315 - 319 .....	90
59 - 62 .....	27	176 - 178 .....	59	320 - 323 .....	91
63 - 65 .....	28	179 - 182 .....	60	324 - 328 .....	92
66 - 69 .....	29	183 - 187 .....	61	329 - 332 .....	93
70 - 73 .....	30	188 - 191 .....	62	333 - 337 .....	94
74 - 76 .....	31	192 - 196 .....	63	338 - 342 .....	95
77 - 80 .....	32	197 - 200 .....	64	343 - 346 .....	96
81 - 83 .....	33	201 - 205 .....	65	347 - 351 .....	97
84 - 87 .....	34	206 - 209 .....	66	352 - 355 .....	98
88 - 91 .....	35	210 - 214 .....	67	356 - 360 .....	99
92 - 94 .....	36	215 - 218 .....	68	361 - 365 .....	100

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**THREE MONTH SHORT RATE TABLE**

<b>Days Policy in Force</b>	<b>Per Cent of 3 Mos. Premium</b>	<b>Days Policy in Force</b>	<b>Per Cent of 3 Mos. Premium</b>	<b>Days Policy in Force</b>	<b>Per Cent of 3 Mos. Premium</b>
1	6%	28	41%	58	71%
2	7	29	42	59	73
3	9	30	43	60 - 61	74
4	12	31	44	62	75
5	16	32	46	63	76
6	17	33	47	64	77
7	18	34	48	65 - 66	78
8	19	35	49	67	79
9	20	36	50	68	81
10	21	37	51	69 - 70	82
11	22	38	52	71	83
12	23	39	53	72	84
13	24	40	54	73	85
14	26	41	56	74 - 75	86
15	27	42	57	76	87
16	28	43	58	77	89
17	29	44	59	78 - 79	90
18	30	45	60	80	91
19	31	46	61	81	92
20	32	47 - 48	62	82	93
21	33	49	63	83 - 84	94
22	34	50	65	85	95
23	36	51 - 52	66	86	97
24	37	53	67	87 - 88	98
25	38	54	68	89	99
26	39	55	69	90 - 92	100
27	40	56 - 57	70		

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**SIX MONTH SHORT RATE TABLE**

<b>Days Policy in Force</b>	<b>Per Cent of 6 Mos. Premium</b>	<b>Days Policy in Force</b>	<b>Per Cent of 6 Mos. Premium</b>	<b>Days Policy in Force</b>	<b>Per Cent of 6 Mos. Premium</b>
1	6%	50 - 51	38%	112 - 114	70%
2	7	52	39	115 - 116	71
3	8	53 - 54	40	117 - 118	72
4	9	55 - 56	41	119 - 120	73
5	10	57 - 58	42	121 - 123	74
6	11	59 - 60	43	124 - 125	75
7	12	61 - 62	44	126 - 127	76
8	13	63	45	128 - 130	77
9	14	64 - 65	46	131 - 132	78
10	15	66 - 67	47	133 - 134	79
11	16	68 - 69	48	135 - 136	80
12	17	70 - 71	49	137 - 139	81
13 - 14	18	72 - 73	50	140 - 141	82
15 - 16	19	74	51	142 - 143	83
17 - 18	20	75 - 76	52	144 - 145	84
19 - 20	21	77 - 78	53	146 - 148	85
21	22	79 - 80	54	149 - 150	86
22 - 23	23	81 - 82	55	151 - 152	87
24 - 25	24	83	56	153 - 155	88
26 - 27	25	84 - 85	57	156 - 157	89
28 - 29	26	86 - 87	58	158 - 159	90
30 - 31	27	88 - 89	59	160 - 161	91
32	28	90 - 91	60	162 - 164	92
33 - 34	29	92 - 93	61	165 - 166	93
35 - 36	30	94 - 95	62	167 - 168	94
37 - 38	31	96 - 98	63	169 - 171	95
39 - 40	32	99 - 100	64	172 - 173	96
41	33	101 - 102	65	174 - 175	97
42 - 43	34	103 - 104	66	176 - 177	98
44 - 45	35	105 - 107	67	178 - 180	99
46 - 47	36	108 - 109	68	181 - 184	100
48 - 49	37	110 - 111	69		

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## 11. WHOLE DOLLAR PREMIUM

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This rule applies only to Fire, Theft, Combined Additional Coverage, Comprehensive and Collision coverages.

The premium for each exposure shall be rounded to the nearest whole dollar, separately for each coverage provided by the policy.

A premium involving \$.50 or more shall be rounded to the next higher whole dollar.

This procedure shall apply to all interim premium adjustments, including endorsements or cancellations at the request of the insured. In the case of cancellations by the company, the return premium may be carried to the next higher whole dollar.

The phrase "each exposure" as used herein shall mean each premium developed (after the application of all applicable adjustments) for (1) each auto, if written on a per car basis, and (2) for all other business.

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## 12. RULES FOR DETERMINING PHYSICAL DAMAGE BASE RATES FOR SYMBOLS NOT DISPLAYED ON STATE RATE PAGES

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### A. Other Than Collision

1. 2011 and Subsequent Model Year Vehicles - Symbol 98 Vehicles

Develop the Comprehensive Base Rates for Symbol 98 vehicles by:

- a. Increasing the Symbol 70 relativity factor of 13.72 by +1.05 for each \$10,000 or fraction of \$10,000 above \$150,000 of Original Cost, and
- b. Applying this factor to the Symbol 11 Rate on the state rate pages for the applicable model year.

2. 1990-2010 Model Years - Symbol 27 Vehicles

Develop the Comprehensive Base Rates for Symbol 27 vehicles by:

- a. Increasing the Symbol 26 relativity factor of 6.42 by +1.06 for each \$10,000 or fraction of \$10,000 above \$80,000 of Original Cost, and
- b. Applying this factor to the Symbol 8 Rate on the state rate pages for the applicable model year.

3. 1982 and Prior Model Year Vehicles

- a. 1976-1982 Symbol 14 Vehicles

Apply the factor 3.19 to the Symbol 7 Base Rate.

- b. 1975 and Prior Vehicles above \$10,000

Increase the Symbol 7 Base Rate by 20% for each \$1,000 or fraction of \$1,000 above \$10,000 of Original Cost.

### B. Collision

1. 2011 and Subsequent Model Year Vehicles - Symbol 98 Vehicles

Develop the Collision Base Rates for Symbol 98 vehicles by:

- a. Increasing the Symbol 70 relativity factor of 2.96 by +.10 for each \$10,000 or fraction of \$10,000 above \$150,000 of original Cost, and,
- b. Applying this factor to the Symbol 11 Rate on the state rate pages for the applicable model year.

2. 1990-2010 Model Years - Symbol 27 Vehicles

Develop the Collision Base Rates for Symbol 27 vehicles by:

- a. Increasing the Symbol 26 relativity factor of 2.29 by +.10 for each \$10,000 or fraction of \$10,000 above \$80,000 of Original Cost, and
- b. Applying this factor to the Symbol 8 Rate on the state rate pages for the applicable model year.

3. 1982 and Prior Model Year Vehicles

- a. 1976-1982 Symbol 14 Vehicles

Apply the factor 2.29 to the Symbol 7 Base Rate.

- b. 1975 and Prior Vehicles above \$10,000

Increase the Symbol 7 Base Rate by 5% for each \$1,000 or fraction of \$1,000 above \$10,000 of Original Cost.

### C. Original Cost means:

1. Original F.O.B. List Price for autos built in U.S.
2. Original Cost New in U.S. for specially built autos.
3. Original Cost New in U.S. for imported autos.

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**13. SUSPENSION**

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- A. Under any policy providing just Physical Damage Coverage, only Collision may be suspended.
- B. Liability Coverages may not be suspended for risks for which a financial responsibility filing is in effect.
- C. Insurance may be suspended by endorsement in accordance with the following provisions provided the period of suspension is at least thirty (30) consecutive days.
  - 1. Insurance may be reinstated upon the named insured's request effective not earlier than receipt of such request by the company or any of its authorized representatives.
  - 2. The reinstatement endorsement shall not extend the policy beyond its original expiration date.

**LIABILITY AND COLLISION COVERAGES ONLY**

- 3. Pro rata premium credit for the period of suspension shall be granted upon reinstatement subject to a minimum retention by the company of sixty days premium calculated on a short rate basis. The minimum premium retention by the company shall not apply to suspensions under Section F. of this rule.
- 4. If the policy expires during the period of suspension, the named insured shall be entitled to a pro rata return premium in accordance with the foregoing provisions of this rule.
- 5. If a policy written for less than one year is suspended but subsequently reinstated and extended for the remainder of such year, or any part thereof, or if such policy expires during the suspension period, pro rata premium credit shall be granted for the period of suspension in accordance with the foregoing provisions of the Policy Period Rule for extension of a short term policy.

- D. If collision or liability coverages are suspended on **all** owned autos, coverage for which separate premiums apply – including Uninsured Motorists Coverage, Underinsured Motorists Coverage, auto death indemnity, total disability, and specific disability benefits coverage, medical payments coverage, non-owned auto or extended liability coverage provided under the use of other autos provisions – may be continued in force without premium adjustment for these coverages.
- E. If liability or collision is suspended on all private passenger autos owned by an individual or husband and wife, use of other autos coverage for liability only, afforded without separate premium charge may be continued in force. 80% pro rata of the owned auto premium calculated in accordance with the provisions of this rule shall be returned to the insured upon reinstatement of the coverages.
- F. Insurance covering a private passenger auto which is withdrawn from service for a period of at least thirty (30) consecutive days because of a strike, may be suspended. Pro rata return premium on such vehicles shall be granted in accordance with Section (C) provided the insured furnishes the company with a letter requesting the return premium. The letter shall be written on the insured's letterhead, signed by an executive of the company and shall include the following:
  - 1. A description of each auto.
  - 2. The dates between which it was laid up because of the strike.
  - 3. A statement by the insured that he agrees to reimburse the company for any payment made by the company on account of any accident, claim or suit involving a coverage for an auto described in the letter for which return premium has been allowed by the company.

**14. MISCELLANEOUS COVERAGES**

**A. Uninsured Motorists Coverage ONLY**

**1. Owners – (Class Code – Refer to Statistical Plan)**

Bodily Injury and Property Damage Uninsured Motorists Coverage shall be afforded under every auto liability policy insuring the owner of a motor vehicle registered or principally garaged in North Carolina.

**Exceptions**

This coverage shall not apply when a named insured has purchased a policy with Bodily Injury Liability Coverage limits greater than \$30,000/\$60,000.

Uninsured Motorist Coverage Only is available only if the insured has purchased Bodily Injury Liability limits of \$30,000/60,000. The limits of Uninsured Motorist Bodily Injury Coverage shall be \$30,000/\$60,000 unless the insured purchases a higher limit of Uninsured Motorist Bodily Injury Coverage but in no event shall an insurer be required to sell Uninsured Motorists Bodily Injury Coverage at limits that exceed \$1,000,000/\$1,000,000. The limit of Uninsured Motorist Property Damage Coverage shall equal the highest limit of liability for Property Damage Liability Coverage for any one vehicle insured under the policy, provided, however, that (1) the limits shall not be required to exceed \$1,000,000 regardless of whether the highest limits of property damage liability coverage for any one vehicle insured under the policy exceed those limits and (2) a named insured may purchase lesser limits of Uninsured Motorist Property Damage Coverage but not less than the property damage liability limits required by North Carolina's financial responsibility law.

Each time a policy is issued or renewed, the insurer shall notify the named insured as provided in section **C.** of this Rule.

**a. Rates**

The per policy rates for Uninsured Motorists Coverage are as follows:

**B.I. UM Coverage**

	<b>Single Vehicle* Policy</b>	<b>Multi-Vehicle* Policy</b>
\$ 30/60	\$ 13	\$ 32
50/100	14	35
100/200	16	40
100/300	17	42
300/300	20	49
250/500	21	52
500/500	22	54
500/1,000	24	59
1,000/1,000	25	62

**P.D. UM Coverage**

	<b>Single Vehicle* Policy</b>	<b>Multi-Vehicle* Policy</b>
\$ 25,000	\$ 2	\$ 5
50,000	3	7
100,000	4	10
250,000	6	15
500,000	8	20
750,000	10	25
1,000,000	11	27

For limits other than those shown, charge the premium for the next higher limit.

\* For the purposes of this rule, the term vehicle includes a private passenger auto, motorcycle, golfmobile or other miscellaneous type vehicle.

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

**14. MISCELLANEOUS COVERAGES (Cont'd)**

**b. Additional Persons**

Bodily Injury Uninsured Motorists Coverage Only may be extended to an executive officer, partner or employee of the named insured provided such additional person does not own an auto.

The charge for each additional person shall be the single car policy rate shown above.

**2. Non-Owners – (Class Code 990000)**

**a.** A Named Non-Owner Liability Policy may be extended to provide Uninsured Motorists Coverage. The annual charge per policy shall be the single car policy rate shown above for the limits of coverage selected.

**b.** Bodily Injury Uninsured Motorists Coverage Only may be afforded to any person who does not own an auto and who is not otherwise afforded Uninsured Motorists Coverage.

Such coverage shall be written for a period of one year or three years. The charge for each person covered shall be the minimum limits single car policy rate multiplied by the following factor:

Policy Term	Factor
One Year	3.50
Three Years	5.50

**B. Combined Uninsured/Underinsured Motorists Coverage**

**1. Owners – (Class Code – Refer to Statistical Plan)**

Combined Uninsured/Underinsured Motorists Coverage shall be afforded under every auto liability policy insuring the owner of a motor vehicle registered or principally garaged in North Carolina.

**Exceptions**

This coverage shall not apply when a named insured has purchased a policy with Bodily Injury Liability Coverage limits not greater than \$30,000/\$60,000.

The limits of Uninsured/Underinsured Motorist Bodily Injury Coverage shall equal the highest limits of liability for Bodily Injury Liability Coverage for any one vehicle insured under the policy provided, however, that (1) the limits shall not be required to exceed \$1,000,000/\$1,000,000 regardless of whether the highest limits of bodily injury liability coverage for any one vehicle insured under the policy exceed those limits, (2) a named insured may purchase greater or lesser limits, except that the limits must exceed the bodily injury liability limits required by North Carolina's financial responsibility law, and in no event shall an insurer be required to sell combined uninsured/underinsured motorist bodily injury coverage at limits that exceed \$1,000,000/\$1,000,000, and (3) the limits shall be equal to the limits of uninsured motorist bodily injury coverage purchased. The limit of Uninsured Motorist Property Damage Coverage sold with Combined Uninsured/Underinsured Motorist Bodily Injury Coverage, shall equal the highest limit of liability for Property Damage Liability Coverage for any one vehicle insured under the policy, provided, however, that (1) the limits shall not be required to exceed \$1,000,000 regardless of whether the highest limits of property damage liability coverage for any one vehicle insured under the policy exceed those limits and (2) a named insured may purchase lesser limits of Uninsured Motorist Property Damage Coverage but not less than the property damage liability limits required by North Carolina's financial responsibility law.

Each time a policy is issued or renewed, the insurer shall notify the named insured as provided in section C. of this Rule.

**2. Rates**

The per policy rates for Combined Uninsured/Underinsured Motorists Coverage are as follows:

	B.I. UM/UIM Coverage	
	Single Vehicle* Policy	Multi-Vehicle* Policy
\$ 50/100	\$ 24	\$ 60
100/200	43	107
100/300	53	131
300/300	73	180
250/500	86	213
500/500	120	296
500/1,000	135	333
1,000/1,000	152	376



**14. MISCELLANEOUS COVERAGES (Cont'd)**

P.D. UM/UIM Coverage		
	Single Vehicle* Policy	Multi-Vehicle* Policy
\$ 25,000	\$ 2	\$ 5
50,000	3	7
100,000	4	10
250,000	6	15
500,000	8	20
750,000	10	25
1,000,000	11	27

For limits other than those shown, charge the premium for the next higher limit.

\* For the purposes of this rule, the term vehicle includes a private passenger auto, motorcycle, golfmobile or other miscellaneous type vehicle.

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

**C. Notice**

Every insurer that sells motor vehicle liability policies shall, when issuing and renewing a policy, give reasonable notice to the named insured of all of the following:

- (1) The named insured is required to purchase uninsured motorist bodily injury coverage, uninsured motorist property damage coverage, and, if applicable, underinsured motorist bodily injury coverage.
- (2) The named insured's uninsured motorist bodily injury coverage limits shall be equal to the highest limits of bodily injury liability coverage for any one vehicle insured under the policy unless the insured elects to purchase greater or lesser limits for uninsured motorist bodily injury coverage.
- (3) The named insured's uninsured motorist property damage coverage limits shall be equal to the highest limits of property damage liability coverage for any one vehicle insured under the policy unless the insured elects to purchase lesser limits for uninsured motorist property damage coverage.
- (4) The named insured's underinsured motorist bodily injury coverage limits, if applicable, shall be equal to the highest limits of bodily injury liability coverage for any one vehicle insured under the policy unless the insured elects to purchase greater or lesser limits for underinsured motorist bodily injury coverage.
- (5) The named insured may purchase uninsured motorist bodily injury coverage and, if applicable, underinsured motorist coverage with limits up to one million dollars (\$1,000,000) per person and one million dollars (\$1,000,000) per accident.

The insurer shall be deemed to have given reasonable notice if it includes, in at least 12 point type, Form NC 03 40 02 10- Notice Of Right To Purchase Higher Limits of UM/UIM or substantially similar language as a notice accompanying the original and renewal declarations page or if it includes, in at least 12 point type, the same language as the language in said form, or substantially similar language, on the policy's original and renewal declarations page.

**D. Deductible Insurance**

1. Deductible Liability Insurance is not available for vehicles classified and rated in accordance with the rules of this Manual.

2. Collision Deductibles for Which No Premiums Are Shown

- \$ 25 Deduct. (071) – Charge 150% of the \$50 Deduct. Collision Premium
- \$ 50 Deduct. (072) – Charge 102% of the \$100 Deduct. Collision Premium
- \$ 200 Deduct. (073) – Charge 97% of the \$100 Deduct. Collision Premium
- \$ 250 Deduct. (076) – Charge 95% of the \$100 Deduct. Collision Premium
- \$ 500 Deduct. (077) – Charge 88% of the \$100 Deduct. Collision Premium
- \$ 1,000 Deduct. (078) – Charge 77% of the \$100 Deduct. Collision Premium

3. Comprehensive Deductibles for Which No Premiums Are Shown

- \$ 50 Deduct. (003) – Charge 95% of the Full Coverage Comprehensive Premium
- \$ 100 Deduct. (010) – Charge 90% of the Full Coverage Comprehensive Premium
- \$ 250 Deduct. (055) – Charge 79% of the Full Coverage Comprehensive Premium
- \$ 500 Deduct. (726) – Charge 65% of the Full Coverage Comprehensive Premium
- \$ 1,000 Deduct. (727) – Charge 52% of the Full Coverage Comprehensive Premium

4. Theft – \$50 Deductible – Charge 75% of the Full Coverage Theft Rate.

**E. Extended Transportation Expenses Coverage**

1. Eligibility

Only policies providing Comprehensive Coverage may be afforded either Extended Transportation Expenses Coverage or Increased Limits Transportation Expenses Coverage.

**14. MISCELLANEOUS COVERAGES (Cont'd)**

**2. Rating**

The rates for this coverage are not subject to classification rating or modification by any rating plan.

Coverage	Annual Rate Per Auto
\$15/\$450 Extended Transportation Expenses Coverage (Cov. Code 704)	\$10
\$30/\$900 Increased Limits Transportation Expenses Coverage (Cov. Code 706)	\$20
\$50/\$1,500 Additional Increased Limits Transportation Expenses Coverage (Cov. Code 768)	\$32

**3. Endorsement**

Attach the extended transportation expenses coverage endorsement to the policy.

**F. Towing and Labor Costs**

- This coverage may be written only for Private Passenger Autos.
- The available limit and rates are:

Limit Per Disablement	Rate – Per Car, Per Year
\$ 25	\$2
50	4
100	6
None (subject to coverage provisions)	13

- Attach applicable endorsement.

**G. Coverage For Damage To Your Auto – Coverage For Audio, Visual And Data Electronic Equipment**

**1. Coverage**

Electronic equipment or devices that record, emit, amplify, receive or transmit audio, visual or data signals which are permanently installed by the vehicle's manufacturer are automatically covered under the policy without additional premium charge. Such equipment includes, but is not limited to:

- Radios and stereos;
- Tape decks;
- Compact disk players or recorders;
- Citizens band radios;
- Telephones;
- Two-way mobile radios;
- Scanning monitor receivers;
- Television monitor receivers;
- Video cassette players or recorders;
- Audio cassette players or recorders;

**k. Personal computers; or**

**l. Digital videodisk players or recorders.**

However, electronic equipment or devices that record, emit, amplify, receive or transmit audio, visual or data signals which are permanently installed by **other than** the vehicle's manufacturer are subject to a sublimit of \$1,000. This sublimit may be increased to any one of the limits with the premiums per auto shown in the table below. Permanently installed means installed by bolts, brackets, or welding in a location in accordance with applicable laws and regulations for the installation of such equipment or device.

Coverage is not available for loss to:

- equipment designed or used to detect or deter radar, laser, or other speed monitoring equipment whether or not permanently installed; or
- tapes, records, discs or other media.

**2. Rating**

The provisions of Rule 4. Classifications and Rule 5. Safe Driver Insurance Plan do not apply for this coverage.

Maximum Limit Of Liability For Electronic Equipment	Premium Per Auto
\$ 1,500	\$ 30
2,000	60
2,500	90
3,000	120
3,500	150
4,000	180
4,500	210
5,000	240

For limits in excess of \$5,000, charge an additional \$30 per \$500 of coverage.

**3. Endorsement**

Attach Coverage For Damage To Your Auto Customizing Equipment Coverage, Coverage For Audio, Visual And Data Electronic Equipment Endorsement **NC 03 15**, to the policy.

**H. Auto Death Indemnity Or Benefits, Specific Disability Benefits And Total Disability Benefits Rates**

- Automobile Death Indemnity or Benefit, Specific Disability Benefits and Total Disability Benefits are available to any person under a policy affording auto bodily injury liability insurance with respect to an auto classified or rated as a private passenger auto.
- Annual rates per person insured:

- Coverage **A** – Auto Death Indemnity or Benefit (Class Code 904000)

Principal Sum	Annual Rate
\$ 5,000	\$2
10,000	4

**14. MISCELLANEOUS COVERAGES (Cont'd)**

- b. Coverages A and B – Auto Death Indemnity or Benefit and Specific Disability Benefits

Dismemberment and Loss of Sight and Fractures and Dislocations. (Class Code 907000)

Principal Sum	Annual Rate
\$ 5,000	\$3
10,000	5

- c. Coverage C – Total Disability Benefits – (Class Code 903000)

Weekly Indemnity	Annual Rate
\$25	\$3
35	3
50	6

- d. Coverage D – Total Disability Benefits – Maximum 200 weeks. (Class Code 905000)

Weekly Indemnity	Annual Rate
\$25	\$2
35	3
50	5

- 3. For the addition of one or more of the coverages to outstanding policies, charges per month, or fraction thereof, of 10% of the applicable annual rates shall be made. These charges shall be subject to a minimum total charge of \$2 per policy or endorsement, and to a maximum total charge of the total of the annual rates for the coverages afforded.

**I. Repair or Replacement Coverages**

**1. Five Year Coverage**

- a. Coverage for Damage to Your Auto can be changed from ACTUAL CASH VALUE to REPLACEMENT COST for losses caused by other than fire, theft, larceny, malicious mischief or vandalism.
- b. Repair or Replacement Coverage is available:
  - (1) Only for autos purchased new.
  - (2) Only if this coverage is added within 60 days after purchase of the new auto. If the coverage is added after the date of purchase of the new auto, coverage does not become effective until the date of purchase of this coverage.
  - (3) Only if this coverage is maintained continuously on the auto.
  - (4) If the auto is not more than 5 years old. The age of the auto shall be determined by subtracting the year the endorsement was first added to the policy for that auto from the year of inception of the current annual period of the policy.
  - (5) Only if the collision and other than collision coverages are carried for the auto.

- c. Rates

Charge 15% of the combined collision and other than collision premiums.

- d. Attach Endorsement **NC 03 11**.

**2. One Year Coverage**

- a. Coverage for Damage to Your Auto can be changed from ACTUAL CASH VALUE to REPLACEMENT COST.

- b. Replacement Cost Coverage is available:

- (1) Only for autos purchased new by the policyholder or applicant with less than 150 miles on the odometer.
- (2) Only if this coverage is added within 60 days after the purchase of the new auto. If the coverage is added after the date of purchase of the new auto coverage does not become effective until the date of purchase of this coverage.
- (3) Only if this coverage is maintained continuously on the auto.
- (4) Only if collision and other than collision coverages are carried for the auto.

- c. Rates

Charge 10% of the combined collision and other than collision premiums.

- d. Duration of Coverage

This coverage will apply until one year from the date of purchase of the new auto or an odometer reading of 15,000 miles, whichever comes first.

- e. Attach Endorsement **NC 03 12**.

**J. Coverage for Rented Vehicles**

- 1. Insurers may offer coverage for rented vehicles with every motor vehicle policy covering a motor vehicle registered in North Carolina. Attach the Coverage for Rented Vehicles endorsement to the policy.
- 2. Rating
  - a. To add Coverage for Rented Vehicles, charge an annual premium of \$4 for personal auto liability policies which provide both comprehensive and collision coverages.
  - b. To add Coverage for Rented Vehicles, charge an annual premium of \$16 for personal auto liability policies which do not provide both comprehensive and collision coverages.
  - c. The premium for Coverage for Rented Vehicles is not subject to classification or modification by any rating plan.
- 3. Cancellation
 

If Coverage for Rented Vehicles is cancelled by the insured, the entire annual premium shall be fully earned by the company.

**14. MISCELLANEOUS COVERAGES (Cont'd)**

**K. Original Equipment Manufacturer (OEM) Parts Loss Settlement**

**1. Coverage**

A loss settlement Original Equipment Manufacturer (OEM) Parts coverage option may be made available when physical damage coverage is afforded under a policy. The OEM parts loss settlement option is subject to the following:

- a. If a repair results in the replacement of exterior sheet metal and/or exterior plastic parts, OEM parts shall be used if such parts are available.

If OEM parts are not available, non-OEM parts may be used.

- b. If a repair results in the replacement of any damaged parts other than exterior sheet metal and/or exterior plastic parts, the insurer may require or specify the use of non-OEM parts.

**2. Rating**

Charge 5% of the otherwise applicable premium for Comprehensive and 5% of the otherwise applicable premium for Collision coverages.

**3. Endorsement**

Attach the Loss Settlement – Original Equipment Manufacturer Parts Endorsement to the policy.

**L. Coverage For Damage To Your Auto – Customizing Equipment Coverage**

**1. Coverage**

Custom furnishings or equipment are automatically covered under the policy up to \$1,000 without additional premium charge. This limit may be increased.

Custom furnishings or equipment includes, but is not limited to:

- a. Special carpeting and insulation, furniture or bars;
- b. Facilities for cooking and sleeping;
- c. Height extending roofs or ladders;
- d. Custom windows, murals, paintings or other decals or graphics;
- e. Tool boxes and fifth wheel conversions;
- f. Side exhausts and headers;
- g. Winches and roll bars;
- h. Special wheels/tires; or
- i. Body or suspension alterations.

**Note**

The optional coverage buybacks for customized furnishings or equipment that are described in 2. below do not apply to the following:

- Camper bodies (refer to Rule 19.A.); and

- Caps, covers or bedliners.

**2. Rating**

- a. The provisions of Rule 4. Classifications and Rule 5. Safe Driver Insurance Plan do not apply for this coverage.
- b. The \$1,000 limit for custom furnishings or equipment may be increased to any one of the limits with premiums per auto shown below.

Maximum Limit of Liability For Customizing Equipment	Premium Per Auto
\$ 2,000	\$ 70
3,000	120
4,000	170
5,000	210
6,000	240
7,000	270
8,000	300
9,000	320
10,000	340
11,000	360
12,000	380
13,000	400
14,000	420
15,000	440
16,000	460
17,000	480
18,000	500
19,000	520
20,000	540

For limits in excess of \$20,000, charge \$20 per \$1000 of coverage.

**3. Endorsement**

Attach Coverage For Damage To Your Auto Customizing Equipment Coverage, Coverage For Audio, Visual And Data Electronic Equipment Endorsement **NC 03 15**, to the policy.

The following section is added to this rule:

**M. Foster Child Named Driver Exclusion**

**1. Requirements**

An insurer may, at the request of the named insured, exclude under a policy of motor vehicle insurance a specific individual from certain coverages when a motor vehicle is operated by the specifically excluded individual. The excluded driver must be a foster child and a resident of the named insured's household and must be in the custody of the named insured. In addition, the foster child must be insured under an in-force policy of automobile insurance which, at a minimum, must provide liability coverage at limits equal to or greater than the minimum limits required by G. S. 20-279.21. This policy of insurance requirement may be satisfied by purchasing a Named Non-Owner Policy or a Personal Auto Policy.

**14. MISCELLANEOUS COVERAGES (Cont'd)****2. Additional Requirements**

a. The Foster Child Named Driver Exclusion Endorsement shall remain in effect:

- (1) For the term of the policy; and
- (2) For each renewal, reinstatement, substitute, modified, replacement or amended policy; unless discontinued by the insurer or insured.

b. If a Foster Child Named Driver Exclusion Endorsement is attached to the policy:

- (1) The premiums charged shall not reflect the claim experience, driving record or rating classification of the named excluded driver with respect to the excluded coverage(s).
- (2) The named excluded driver shall not be listed as an operator of any auto covered under the policy.

c. If a loss payee is shown in the policy and Collision Coverage or Other Than Collision Coverage is excluded under the Foster Child Named Driver Exclusion Endorsement, the loss payee shall be sent a notice indicating that the policy contains a named driver exclusion which excludes Collision Coverage or Other Than Collision Coverage.

**3. Endorsement**

Attach the Foster Child Named Driver Exclusion Endorsement to the policy.

**N. TRANSPORTATION NETWORK DRIVER COVERAGE – NORTH CAROLINA REINSURANCE FACILITY BUSINESS ONLY**

(This Rule applies only to those policies ceded to the North Carolina Reinsurance Facility.)

**1. Coverage**

Limited Transportation Network Driver Coverage (No Passenger) provides an option to purchase coverage for participation as a transportation network driver for the period of time from when the driver logs into a "transportation network platform" up until the driver accepts a request through the "transportation network platform" to transport a passenger.

**2. Rating****a. Liability And Medical Payments Coverages**

Use the TNC primary rating factor from the Primary Classification Rating Factors table instead of the otherwise applicable primary classification usage factor. All other provisions of this manual apply where applicable.

**b. Uninsured Motorists And Combined Uninsured/Underinsured Motorists Coverages**

Charge the otherwise applicable premium for Uninsured Motorists Coverage or Combined Uninsured/Underinsured Motorists Coverage. Refer to Rule 14.

**3. Endorsement**

Attach Endorsement **PP 55 45** – Limited Transportation Network Driver Coverage (No Passenger) Endorsement to the policy.

**15. CERTIFIED RISKS – FINANCIAL RESPONSIBILITY LAWS**

For risks rated in accordance with the Personal Auto Manual for which the insured requests the company to certify the policy in accordance with financial responsibility laws, a fee of \$25 will be added to the total liability premium. This fee applies per driver and shall be applied each time the company provides such certification. The fee is non-refundable.

**16. NAMED NON-OWNER POLICY**

(For individuals who do not own an auto)

**A. Liability and Medical Payments Coverage**

Charge 90% of the premium that would apply if such individual owned an auto.

**B. Uninsured Motorists Insurance and Underinsured Motorists Insurance**

Refer to Rule 14.

**C. Attach the named non-owner coverage endorsement.****17. EXTENDED NON-OWNED LIABILITY COVERAGE (PERSONAL AUTO POLICY ONLY)****A. Liability Coverage**

Liability coverage may be extended to an individual described below:

1. The insured named in the policy, including the spouse if a resident of the same household, or a resident relative who is furnished an auto for regular use but is NOT employed by a garage:

- a. When no Primary Liability insurance is in effect on the auto, charge 50% of the liability premium which would apply if the furnished auto were being specifically insured as an owned auto by the individual.

**17. EXTENDED NON-OWNED LIABILITY COVERAGE (PERSONAL AUTO POLICY ONLY) (Cont'd)**

b. When there is Primary Liability insurance in effect on the auto or if the auto is used in the business of the United States Government, charge the premiums per person shown in the table below:

Person Named	Bodily Injury \$30/60	Property Damage \$25,000
Insured Named and Spouse	\$3	\$1
Relative	6	2

2. The insured named in the policy, including the spouse if a resident of the same household, or a resident relative who is furnished an auto for regular use and is employed by a garage:
  - a. When garage has no liability insurance charge 170% of Base Rate for Liability
  - b. When garage has liability insurance, refer to Company.
3. In all other situations, charge the premiums per person shown in the table below:

Person Named	Bodily Injury \$30/60	Property Damage \$25,000
Insured Named and Spouse	\$3	\$1
Relative	6	2

**B. Medical Payments**

Medical Payments coverage is available only if Bodily Injury and Property Damage coverages are extended. Medical Payments shall be provided at the same limits as the Medical Payments limit of policy to which attached. Premiums per person are displayed below.

Medical Payments Limits of Policy to Which Attached	Auto Furnished for Regular Use	Auto Not Furnished For Regular Use
\$ 500	\$ 4	\$ 2

Use the factors in Rule 18.D. to determine premiums for Medical Payments limits above \$500.

**18. INCREASED LIMITS**

- A. The tables in Sections B. and C. below contain the factors to be applied to the appropriate basic limits rates for Bodily Injury or Property Damage Liability. Refer to company for limits not displayed in these tables.

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

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

Total Limits	Factor
\$ 30/60	1.00
50/100	1.18
100/100	1.31
100/200	1.39
100/300	1.40
300/300	1.62
250/500	1.66
500/1,000	1.85
1,000/1,000	1.96
1,000/2,000	2.02

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

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

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

**D. Medical Payments Increased Limits**

Applicable to \$500 Medical Payments Rates Only:

Total Medical Payments Limits	Factor
\$ 750	1.33
1,000	1.60
2,000	2.34
5,000	3.38
10,000	3.86
25,000	4.53
50,000	5.13
75,000	5.39
100,000	5.50

**E. Single Limit Coverages**

The premium for single limit liability coverages shall be calculated as follows:

1. Apply a single discount of 3% to both the Bodily Injury and the Property Damage normal factors for separate limits equal to the desired single limit.
2. Calculate the separate Bodily Injury and Property Damage premiums, the sum of which is the combined premium.

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**19. MISCELLANEOUS TYPES**


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**A. Trailers Designed for Use with Private Passenger Autos**

Coverage may be provided for:

**1. Recreational Trailers**

Non-self-propelled units equipped as living quarters (including cooking, dining, plumbing or refrigeration facilities).

To be eligible for coverage, insured must maintain a separate and permanent residence other than the recreational trailer.

**Note**

1. Camper trailers shall be rated as Recreational Trailers.

2. A portable camper body used with a pickup truck shall be rated as a Recreational Trailer. The pickup truck shall be rated in accordance with Rule 4.F.

**2. Other Trailers**

All non-self-propelled units not included above.

**Liability and Medical Payments Coverages**

A Personal Auto Policy affording Liability and Medical Payments Coverage also covers trailers as described above for these coverages without additional premium charge and without specific description of the trailers when used with a private passenger auto.

Other Policies affording Liability and Medical Payments Coverage will also provide this coverage for trailers without additional premium charge and without specific description of the trailer except when the trailer is used with any auto owned or hired by the insured and not covered by like insurance in the company.

Refer to company for rates applicable to a trailer described above if:

1. Used with any auto owned or hired by the insured and not covered by like insurance in the company, or
2. No auto is owned by the insured.

**Medical Payments Insurance**

Medical payments insurance is available for a home trailer, office trailer, store trailer or display trailer, if used with a private passenger auto.

The rate shall be three times the medical payments rate for the applicable private passenger classification for the territory in which the risk is located.

Farm Wagons and Farm Implements:

Coverage is afforded without additional charge for farm wagons or farm implements when attached to private passenger type autos.

**Physical Damage Coverages Only**

Trailers are to be insured as separate items with separate premiums shown for each unit. If deductible coverage is written, the deductible shall apply separately to each unit.

**1. Recreational Trailers – All Classes – Entire State****a. Contents**

- (1)** Auto Home Contents Coverage for Fire and Lightning and Combined Additional Coverage (including or excluding malicious mischief and vandalism) may be added.

Fire – Charge fire rate applicable to Mobilehome Insured.

Combined Additional Coverage Including Malicious Mischief and Vandalism – 25 cents per \$100.

Combined Additional Coverage Excluding Malicious Mischief and Vandalism – 20 cents per \$100.

Apply to company for endorsement.

- (2)** Auto Home Coverage for TV antennas, awnings, and cabanas or equipment designed to create additional living facilities may be added.

Covered Property Coverage – \$50 Deductible – (Coverage Code 069) Charge \$1.45.

Coverage Property Coverage – \$100 Deductible – (Coverage Code 069) Charge \$1.15.

Attach Applicable Endorsement.

**b.** Fire Rate – (new & old) – \$0.45

**c.** Theft Rate – (new & old) – \$0.10

**d.** Windstorm Rate – (new & old) – \$0.05

**e.** Combined Additional Coverage without Malicious Mischief and Vandalism Rate – (new & old) – \$0.10

**f.** Combined Additional Coverage with Malicious Mischief and Vandalism Rate – (new & old) – \$0.15

**g. Comprehensive**

Full Coverage (Cov. Code 01) – \$1.45

\$ 50 Deductible (Cov. Code 03) – 1.25

\$ 100 Deductible (Cov. Code 10) – 1.10

\$ 250 Deductible (Cov. Code 055) – 0.95

\$ 500 Deductible (Cov. Code 726) – 0.75

\$1,000 Deductible (Cov. Code 727) – 0.50

**19. MISCELLANEOUS TYPES (Cont'd)**

**h. Collision Premiums – All Classes – Entire State**

Original Cost	Deductibles											
	\$50		\$100		\$200		\$250		\$500		\$1000	
	New	Old	New	Old	New	Old	New	Old	New	Old	New	Old
<b>0 – 600</b>	\$ 24	\$ 19	\$ 10	\$ 8	\$ 9	\$ 7	\$ 7	\$ 6	\$ 6	\$ 5	\$ 5	\$ 4
<b>601 – 800</b>	26	21	12	9	11	9	8	6	7	6	6	5
<b>801 – 1,050</b>	29	23	13	10	12	10	9	7	8	6	7	6
<b>1,051 – 1,300</b>	31	25	15	12	14	11	10	8	9	7	8	6
<b>1,301 – 1,600</b>	34	27	18	14	16	13	13	10	11	9	9	7
<b>1,601 – 1,900</b>	37	30	20	16	18	14	15	12	12	10	10	8
<b>1,901 – 2,400</b>	42	34	23	18	21	17	18	14	14	11	12	10
<b>2,401 – 3,000</b>	47	38	28	22	25	20	21	17	17	14	14	11
<b>3,001 – 4,000</b>	56	45	34	27	31	25	25	20	20	16	17	14
<b>4,001 – 5,000</b>	66	53	42	34	38	30	30	24	25	20	21	17
<b>5,001 – 6,000</b>	77	62	50	40	45	36	35	28	30	24	25	20
<b>6,001 – 7,000</b>	87	70	58	46	52	42	41	33	35	28	29	23
<b>7,001 – 8,000</b>	98	78	66	53	59	47	46	37	40	32	33	26
<b>8,001 – 9,000</b>	108	86	74	59	67	54	52	42	44	35	37	30
<b>9,001 – 10,000</b>	119	95	82	66	74	59	57	46	49	39	41	33

(1) "New" means purchased new not more than 18 months prior to date insurance attaches.

"Old" – All Others

(2) For Recreational Trailers having a cost exceeding \$10,000, the indicated premiums for the \$9,001 to \$10,000 group shall be increased 10% per \$1,000 or fractions thereof in excess of \$10,000.

(3) The premiums shown above are subject to a retained Minimum Premium equal to 25% of the annual premium applicable.

**2. All Other Trailers – All Classes – Entire State**

**All Non-Self-Propelled Units Not Included in Paragraph 1. Above.**

**Rates Per \$100 of Insurance**

Coverage	Rates
Fire	\$0.10
Theft	0.05
Windstorm	0.05
Combined Additional Coverage without Malicious Mischief & Vandalism	0.10
Combined Additional Coverage with Malicious Mischief & Vandalism	0.15
Comprehensive – Full Coverage – (Cov. Code 01)	0.55
Comprehensive – \$50 Deductible – (Cov. Code 03)	0.37

**COLLISION PREMIUMS – ALL CLASSES – ENTIRE STATE**

Original Cost New at Factory	\$25 Deduct.	\$50 Deduct.	\$100 Deduct.
<b>\$ 0 – \$ 400</b>	\$ 7	\$ 4	\$ 3
<b>401 – 600</b>	9	6	5
<b>601 – 800</b>	12	8	6
<b>801 – 1,000</b>	15	10	8
<b>1,001 – 1,500</b>	23	15	12
<b>1,501 – 2,000</b>	29	19	15
<b>2,001 – 2,500</b>	35	23	18
<b>2,501 – 3,000</b>	41	27	22
<b>Each Additional \$500 Over \$3,000</b>	5	4	3



**19. MISCELLANEOUS TYPES (Cont'd)**

**B. Motorcycles, Motorscooters, Motorbikes, Mopeds And Other Similar Motor Vehicles Not Used For Commercial Purposes**

With respect to voluntary risks and "clean risks" ceded to the North Carolina Reinsurance Facility, determine the appropriate premium by applying the following factors to the applicable voluntary private passenger bodily injury, property damage and medical payments\* rates. For Uninsured Motorists Coverage and Combined Uninsured/Underinsured Motorists Coverage, charge the applicable private passenger premium shown in Rule 14.

Engine Size Cubic Centimeters (cc)	Bodily Injury and Property Damage	Medical Payments*
0 – 499	0.13	0.30
500 – 1249	0.21	0.30
1250 – 1499	0.30	0.30
1500 – up	0.39	0.30

\* **Note:** Medical Payments coverage for these vehicles is not eligible for cession to the North Carolina Reinsurance Facility

With respect to other than "clean risks" ceded to the North Carolina Reinsurance Facility, determine the appropriate premium by applying the following factors to the applicable ceded private passenger bodily injury and property damage rates. For Uninsured Motorists Coverage and Combined Uninsured/Underinsured Motorists Coverage, charge the applicable private passenger premium shown in Rule 14. Medical Payments coverage for these vehicles is not eligible for cession to the North Carolina Reinsurance Facility.

Engine Size Cubic Centimeters (cc)	Bodily Injury and Property Damage
0 – 499	0.13
500 – 1249	0.21
1250 – 1499	0.30
1500 – up	0.39

**C. SNOWMOBILES** and similar vehicles equipped for travel over ice and snow, used principally off public roads, shall be rated as follows:

**Liability Coverages Only**

(Class Code 967000) – Excluding Passenger Hazard

(Class Code 959000) – Including Passenger Hazard

1. Bodily Injury (excluding the passenger hazard) – \$20, \$30,000/60,000 limits.  
Bodily Injury (including the passenger hazard) – \$60, \$30,000/60,000 limits.
2. Property Damage – \$10, \$25,000 limits
3. Medical Payments – \$10, \$500 per person (no other limits).
4. Uninsured Motorists Coverage  
Charge rates shown in Rule 14.
5. All rates apply for the period of coverage.
6. The applicable endorsement shall be attached to the policy.

**Physical Damage Coverages Only**

(Class Code 959000)

7. Comprehensive  
\$100 Deductible – \$2.00 per \$100.
8. Collision  
\$100 Deductible – \$2.00 per \$100.

**Note**

- a. Only Stated Amount Coverage is available.
- b. A snowmobile and trailer designed to be towed by the snowmobile shall be considered one unit for determining the deductible amount to any loss, provided said trailer is described in the schedule on the endorsement.

**19. MISCELLANEOUS TYPES (Cont'd)**

- 9. The applicable endorsement shall be attached to the policy.
- 10. All rates apply for the period of coverage.

**D. Golfmobiles**

Vehicles commonly known as Golfmobiles, used principally off public roads, not used for commercial purposes, with capacity to carry one or more persons.

**Note**

Vehicles of this type not meeting the above qualifications, rate as a motorcycle.

**Liability Coverages Only**

- 1. Charge 25% of the applicable private passenger Base Premiums. (Class Code 943500) For Uninsured Motorists and Combined Uninsured/Underinsured Motorists Coverage charge rates shown in Rule 14.
- 2. All rates apply for the period of coverage.

**Physical Damage Coverages Only**

**Fire** – \$.60 per \$100 of Insurance.  
**Theft** – \$.20 per \$100 of Insurance.

**Collision –**

Original Cost New	\$25 Ded.	\$50 Ded.	\$100 Ded.
\$ 0 – 750	\$16	\$10	\$ 8
751 & Over	24	15	10

**E. Antique Autos**

An antique auto is a motor vehicle of the private passenger type which is 25 or more years old that is maintained solely for use in exhibitions, club activities, parades and other functions of public interest, and occasionally used for other purposes.

**Liability Coverages Only**

Charge 40% of the private passenger base premiums. (Class Code 962000) For Uninsured Motorists and Combined Uninsured/Underinsured Motorist Coverage charge rates shown in Rule 14.

**Physical Damage Coverages Only**

These vehicles are to be insured on Stated Amount basis only. The rates are as shown below (Class Code 962000).

**Rate Per \$100 of Insurance**

Deductible	Comprehensive	Collision	Fire	Theft
\$ 50	\$1.25	\$1.50	\$.35	\$.35
100	1.10	1.25	.31	.31
250	.96	1.00	.27	.27
500	.74	.75	.21	.21

**F. Classic Autos**

A classic auto is a motor vehicle of the private passenger type which is 10 or more years old and may be used on a regular basis. Its value is significantly higher than the average value of other autos of the same make and model year.

**Liability, Medical Payments, Uninsured and Underinsured Motorists**

Classify and rate as a private passenger auto.

**Physical Damage**

Attach the coverage for damage to your auto (stated amount maximum limit of liability) endorsement.

- 1. Determine the stated amount of coverage applicable to the vehicle.
- 2. Assign a symbol based on the stated amount, from the Price/Symbol Charts applicable to the current base model year in the Symbol and Identification Manual.
- 3. Classify and rate as a private passenger auto using the rate for the current base model year on the state rate pages.

**20. FINANCED AUTOS**

Financed autos shall be written at manual rates and minimum charges except for single interest coverages.

For single interest rates, rules and forms, refer to company.

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## 21. RATING TERRITORIES

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- A.** The Rate Pages display rates by territory.
- B.** A rating territory is a geographical area defined in terms of U.S. Postal Service (USPS) ZIP codes, as shown on the Territory Definitions pages.
1. Determine the applicable rating territory based on the ZIP code of the location of principal garaging of the vehicle. If the ZIP code of the mailing address differs from the ZIP code of the location of principal garaging, use the ZIP code of the garaging location to assign the rating territory.
  2. An insured's rates shall not be changed solely because the United States Postal Service (USPS) changed his or her ZIP code and the physical boundaries of a rating territory shall be determined by the ZIP code boundaries in effect at the time of the latest filing defining the territory.

Territory boundaries in North Carolina are concurrent with USPS ZIP Code boundaries in effect as of July, 2014. If the USPS introduces a new ZIP code or realigns a ZIP code boundary after July, 2014, assign the rating territory based on the ZIP code boundary that formerly applied to the garaging address before the USPS changed the ZIP code.

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## 22. INSTALLMENT PAYMENTS

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The total premium for an auto policy is due and payable at the beginning of the policy period, unless the policy is issued on an installment payment basis in accordance with the following rules:

- A.** The first installment shall be due on the effective date of the policy and the due date of the last installment shall be no later than one month prior to the policy anniversary date.

- B.** An additional charge of \$3.00 shall be made for each installment.
- C.** The premium paid to the company exclusive of the total installment payment charge shall never be less than the pro rata charge from the effective date of the policy to the due date of the next installment, where additional installments are to be paid, or to expiration of the policy where no further installments are due.
- D.** Flat cancellation shall be accepted on business written on an installment basis only if there has been no coverage under the policy and the policy is returned to the company within thirty days. In all other cases, a pro rata earned premium shall be due to the company.
- E.** This rule does not preclude the use of an installment payment plan which provides for deferring the due date of installment if the insurance is under suspension on the original due date.

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## 23. EXCESS INDEMNITY POLICY

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Bodily injury and property damage liability limits over primary limits may be afforded under an Excess Indemnity Policy with respect to an automobile classified and rated as a private passenger automobile. Primary insurance must be in force with respect to the automobile and the risk unable to obtain higher limits. If the company providing the excess limits coverage also provides the primary coverage to a risk, a letter of consent, signed by the insured, shall be secured and retained in the company's files. Refer to company for rating.

Bodily injury and property damage excess limits may be afforded separately or in conjunction with Medical Payments Insurance, Medical Payments Coverage is available on a \$100 deductible basis only. Refer to company for rating.



**PERSONAL AUTO MANUAL  
RATE PAGES**

**NORTH CAROLINA (32)**

**VOLUNTARY BUSINESS\***

Terr.	BODILY INJURY				PROPERTY DAMAGE			MEDICAL PAYMENTS				
	LIMIT				LIMIT			LIMIT				
	30/60	50/100	100/300	300/300	\$25,000	\$50,000	\$100,000	\$500	\$750	\$1,000	\$2,000	\$5,000
110	\$157	\$185	\$220	\$254	\$188	\$190	\$194	\$20	\$27	\$32	\$47	\$68
120	183	216	256	296	168	170	173	24	32	38	56	81
130	205	242	287	332	179	181	184	27	36	43	63	91
140	270	319	378	437	203	205	209	40	53	64	94	135
150	206	243	288	334	224	226	231	28	37	45	66	95
170	160	189	224	259	190	192	196	21	28	34	49	71
180	209	247	293	339	252	255	260	26	35	42	61	88
190	197	232	276	319	239	241	246	25	33	40	59	85
200	228	269	319	369	221	223	228	33	44	53	77	112
210	188	222	263	305	167	169	172	27	36	43	63	91
220	269	317	377	436	179	181	184	30	40	48	70	101
230	296	349	414	480	179	181	184	32	43	51	75	108
240	277	327	388	449	177	179	182	30	40	48	70	101
250	256	302	358	415	272	275	280	35	47	56	82	118
260	208	245	291	337	209	211	215	27	36	43	63	91
270	156	184	218	253	230	232	237	21	28	34	49	71
280	248	293	347	402	264	267	272	37	49	59	87	125
290	232	274	325	376	242	244	249	32	43	51	75	108
300	156	184	218	253	222	224	229	19	25	30	44	64
310	129	152	181	209	190	192	196	17	23	27	40	57
320	160	189	224	259	173	175	178	19	25	30	44	64
340	232	274	325	376	234	236	241	34	45	54	80	115
350	163	192	228	264	194	196	200	20	27	32	47	68
360	186	219	260	301	187	189	193	24	32	38	56	81
370	221	261	309	358	234	236	241	28	37	45	66	95
380	230	271	322	373	235	237	242	27	36	43	63	91
390	191	225	267	309	258	261	266	21	28	34	49	71
420	363	428	508	588	313	316	322	59	78	94	138	199
440	225	266	315	365	247	249	254	32	43	51	75	108
450	269	317	377	436	244	246	251	29	39	46	68	98
460	187	221	262	303	212	214	218	22	29	35	51	74
470	215	254	301	348	193	195	199	22	29	35	51	74
480	142	168	199	230	167	169	172	17	23	27	40	57
490	137	162	192	222	174	176	179	18	24	29	42	61

\* Including "clean risks" ceded to the North Carolina Reinsurance Facility.  
See Premium Determination Rule for the definition of "clean risks".

CEDED BUSINESS\*

Terr.	BODILY INJURY				PROPERTY DAMAGE			MEDICAL PAYMENTS				
	LIMIT				LIMIT			LIMIT				
	30/60	50/100	100/300	250/500	\$25,000	\$50,000	\$100,000	\$500	\$750	\$1,000	\$2,000	\$5,000
110	\$214	\$253	\$300	\$355	\$295	\$298	\$304	\$26	\$35	\$42	\$61	\$88
120	255	301	357	423	271	274	279	32	43	51	75	108
130	285	336	399	473	281	284	289	34	45	54	80	115
140	364	430	510	604	326	329	336	54	72	86	126	183
150	275	325	385	457	351	355	362	37	49	59	87	125
170	223	263	312	370	296	299	305	28	37	45	66	95
180	278	328	389	461	363	367	374	36	48	58	84	122
190	258	304	361	428	373	377	384	32	43	51	75	108
200	294	347	412	488	340	343	350	42	56	67	98	142
210	242	286	339	402	259	262	267	30	40	48	70	101
220	353	417	494	586	293	296	302	37	49	59	87	125
230	383	452	536	636	283	286	291	40	53	64	94	135
240	341	402	477	566	287	290	296	41	55	66	96	139
250	346	408	484	574	396	400	408	47	63	75	110	159
260	282	333	395	468	328	331	338	35	47	56	82	118
270	225	266	315	374	359	363	370	28	37	45	66	95
280	333	393	466	553	408	412	420	49	65	78	115	166
290	293	346	410	486	378	382	389	39	52	62	91	132
300	207	244	290	344	345	348	355	25	33	40	59	85
310	185	218	259	307	298	301	307	22	29	35	51	74
320	219	258	307	364	275	278	283	24	32	38	56	81
340	314	371	440	521	373	377	384	44	59	70	103	149
350	219	258	307	364	304	307	313	27	36	43	63	91
360	251	296	351	417	299	302	308	31	41	50	73	105
370	308	363	431	511	367	371	378	37	49	59	87	125
380	325	384	455	540	377	381	388	35	47	56	82	118
390	264	312	370	438	399	403	411	28	37	45	66	95
420	485	572	679	805	483	488	497	76	101	122	178	257
440	312	368	437	518	384	388	396	41	55	66	96	139
450	355	419	497	589	386	390	398	37	49	59	87	125
460	250	295	350	415	334	337	344	28	37	45	66	95
470	283	334	396	470	305	308	314	29	39	46	68	98
480	193	228	270	320	264	267	272	22	29	35	51	74
490	184	217	258	305	275	278	283	24	32	38	56	81

\* Excluding "clean risks" as defined under the Premium Determination Rule.

**PERSONAL AUTO MANUAL  
RATE PAGES**

**NORTH CAROLINA (32)**

**TERRITORY 110**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>															
<b>Symbol</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>1990-2009</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>											<b>(b)</b>			<b>(c)</b>	
1	41	40	39	38	36	35	34	31	30	29	1	34	31	1	11
2	54	53	51	50	48	45	44	43	40	38	2	48	43	2	14
3	68	66	64	61	59	56	55	53	50	48	3	54	49	3	19
4	78	76	74	71	69	66	64	60	58	55	4	59	54	4	23
5	86	85	83	80	76	74	71	68	64	61	5	66	61	5	26
6	96	94	91	89	85	81	79	75	71	68	6	75	69	6	35
7	106	104	101	99	94	90	88	83	79	75	7	81	75	7	43
8	114	113	109	105	101	96	94	89	85	80	8	89	81	8	50
10	124	121	118	114	109	105	101	96	91	88	10	96	88	10	64
11	131	129	125	121	116	111	108	103	98	93	11	104	95	11	78
12	138	135	131	128	123	116	113	108	103	98	12	114	104	12	90
13	143	140	136	133	126	121	118	111	106	101	13	121	111	13	106
14	150	146	143	139	133	126	123	116	111	105	14	131	120	14	125
15	156	154	149	144	139	133	128	123	116	110	15	145	133	15	151
16	163	160	155	150	144	138	134	128	121	115	16	159	145	16	184
17	169	166	161	156	150	144	139	133	126	119	17	176	161	17	220
18	176	173	168	163	156	149	144	138	131	124	18	191	175	18	263
19	181	178	173	168	160	154	149	141	135	128	19	210	191	19	314
20	186	183	178	173	165	158	153	145	139	131	20	231	213	20	373
21	193	189	184	179	171	164	158	151	144	136	21	258	236	21	515
22	199	195	189	183	175	168	163	155	148	140	22	291	266		
23	205	201	195	189	181	174	168	160	153	144	23	326	299		
24	210	206	200	194	186	178	173	164	156	148	24	378	345		
25	216	213	206	200	191	184	178	169	161	153	25	464	425		
26	224	219	213	206	198	189	183	174	166	158	26	570	521		
27	230	225	219	213	204	195	189	180	171	163					
28	238	233	226	220	210	201	195	185	176	168					
29	245	241	234	226	218	208	201	191	183	173					
30	253	248	240	233	224	214	206	196	188	178					
31	260	255	248	240	230	220	213	203	193	184					
32	268	263	255	248	238	228	219	209	199	189					
33	276	270	263	255	244	234	226	215	205	194					
34	283	276	269	261	250	239	231	220	210	199					
35	289	284	275	266	256	245	236	225	215	204					
36	296	291	283	274	263	251	243	231	220	209					
37	308	301	293	284	273	260	251	240	229	216					
38	319	313	304	295	283	270	261	249	238	225					
39	330	324	314	304	291	279	270	258	245	233					
40	340	334	324	314	301	289	279	265	253	240					
41	351	345	335	325	311	299	288	275	261	248					
42	363	355	345	335	321	308	296	283	269	255					
43	373	366	355	344	330	316	305	291	278	263					
44	384	376	365	354	340	325	314	299	285	270					
45	394	386	375	364	349	334	323	308	293	278					
46	408	399	388	376	360	345	334	318	303	286					
47	420	413	400	388	373	356	344	328	313	296					
48	434	425	413	400	384	368	355	339	321	305					
49	446	438	425	413	395	379	365	349	331	315					
50	458	449	436	424	406	389	375	358	340	323					
51	471	463	449	435	418	400	386	368	350	333					
52	484	475	461	448	429	410	396	379	360	341					
53	496	486	473	459	440	420	406	388	369	350					
54	516	506	491	476	456	438	423	403	384	364					
55	541	530	515	500	479	459	443	423	401	381					
56	570	559	543	526	505	483	466	445	424	401					
57	601	590	573	555	533	510	493	470	446	424					

TERRITORY 110

FULL COVERAGE COMPREHENSIVE (001)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
58	649	636	618	599	574	550	531	506	481	458					
59	719	705	685	665	638	610	589	561	534	508					
60	796	781	759	736	706	675	653	623	591	561					
61	870	854	829	804	771	738	713	680	646	614					
62	939	920	894	868	831	795	769	733	698	661					
63	1008	989	960	931	893	855	825	788	749	710					
64	1076	1056	1025	994	954	913	881	840	800	759					
65	1146	1124	1091	1059	1015	971	939	895	851	808					
66	1250	1226	1190	1154	1106	1059	1024	976	929	880					
67	1388	1361	1321	1281	1229	1176	1136	1084	1030	978					
68	1525	1496	1453	1409	1351	1293	1249	1191	1133	1075					
69	1663	1631	1584	1536	1473	1410	1363	1299	1235	1173					
70	1801	1766	1715	1664	1595	1526	1475	1406	1338	1269					
71	1939	1901	1846	1791	1718	1644	1588	1514	1440	1366					
72	2076	2036	1978	1919	1839	1760	1701	1621	1543	1464					
73	2214	2173	2109	2045	1961	1876	1814	1729	1645	1560					
74	2353	2308	2240	2173	2084	1994	1926	1836	1748	1658					
75	2490	2443	2371	2300	2205	2110	2039	1945	1850	1755					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
1	242	232	217	202	187	177	163	153	143	133	1	163	133	1	64
2	320	311	291	271	251	237	217	202	192	177	2	182	153	2	79
3	350	335	316	296	276	256	237	222	207	192	3	212	177	3	99
4	409	394	370	345	320	301	276	261	247	227	4	232	192	4	108
5	449	434	404	375	350	325	306	281	266	247	5	247	202	5	128
6	468	454	424	394	370	345	320	296	281	256	6	256	212	6	138
7	493	473	444	414	385	360	335	311	291	271	7	271	222	7	153
8	513	498	463	429	404	375	350	325	306	281	8	281	232	8	182
10	532	513	478	444	414	389	360	335	316	291	10	301	247	10	212
11	547	528	493	458	429	399	370	345	325	301	11	316	261	11	232
12	567	547	513	478	444	414	385	360	340	311	12	325	266	12	256
13	587	562	528	493	458	429	394	370	350	320	13	335	276	13	276
14	601	582	542	503	473	439	409	380	360	330	14	355	296	14	306
15	611	592	552	513	478	449	414	385	365	335	15	375	311	15	330
16	616	597	557	518	483	454	419	389	370	340	16	389	320	16	365
17	631	606	567	528	493	458	424	399	375	345	17	404	335	17	385
18	646	621	582	542	508	473	439	409	385	355	18	429	350	18	419
19	656	631	592	552	513	478	444	414	389	360	19	449	370	19	444
20	675	651	606	562	528	493	454	424	399	370	20	458	380	20	473
21	690	666	621	577	542	503	468	434	409	380	21	478	394	21	537
22	700	675	631	587	547	513	473	444	414	385	22	508	419		
23	710	685	641	597	557	518	483	449	424	389	23	528	434		
24	730	700	656	611	572	532	493	458	434	399	24	547	454		
25	735	705	661	616	577	537	498	463	434	404	25	592	488		
26	744	720	670	621	582	542	503	468	444	409	26	646	532		
27	754	730	680	631	592	552	513	478	449	414					
28	759	735	685	636	597	557	513	478	454	419					
29	774	744	695	646	606	562	523	488	458	424					



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**NORTH CAROLINA (32)**

**TERRITORY 110**

<b>COLLISION DEDUCTIBLE AMOUNT \$100 (074)</b>															
<b>Symbol</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>1990-2009</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>											<b>(b)</b>			<b>(c)</b>	
30	779	749	700	651	611	567	528	488	463	429					
31	789	759	710	661	616	577	532	498	468	434					
32	804	774	725	675	631	587	542	508	478	444					
33	813	784	735	685	641	597	552	513	483	449					
34	828	799	744	690	646	601	557	523	493	454					
35	838	809	754	700	656	611	567	528	498	458					
36	848	818	764	710	666	621	572	537	503	468					
37	863	833	779	725	675	631	587	547	513	473					
38	878	843	789	735	685	641	592	552	523	483					
39	882	848	794	740	690	641	597	557	523	483					
40	892	858	804	749	700	651	601	562	532	488					
41	902	873	813	754	710	661	611	572	537	498					
42	912	882	823	764	715	666	616	577	542	503					
43	927	892	833	774	725	675	626	582	552	508					
44	932	897	838	779	730	680	631	587	552	513					
45	947	912	853	794	744	690	641	597	562	523					
46	956	922	863	804	749	700	646	606	572	528					
47	966	932	873	813	759	705	656	611	577	532					
48	981	947	882	818	769	715	661	616	582	537					
49	991	956	892	828	774	725	670	626	587	542					
50	1001	966	902	838	784	730	675	631	597	552					
51	1011	976	912	848	794	740	685	641	601	557					
52	1016	981	917	853	799	744	690	641	606	557					
53	1030	991	927	863	809	749	695	651	611	567					
54	1040	1001	937	873	813	759	705	656	616	572					
55	1055	1021	951	882	828	769	715	666	626	582					
56	1075	1035	966	897	843	784	725	675	636	592					
57	1094	1055	986	917	858	799	740	690	651	601					
58	1129	1085	1016	947	882	823	764	710	670	621					
59	1173	1129	1055	981	917	853	794	740	695	646					
60	1223	1178	1099	1021	956	892	823	769	725	670					
61	1257	1213	1134	1055	986	917	853	794	749	690					
62	1287	1237	1159	1080	1006	937	868	813	764	705					
63	1306	1262	1178	1094	1025	956	882	823	779	720					
64	1336	1287	1203	1119	1045	976	902	843	794	735					
65	1361	1311	1228	1144	1070	996	922	858	809	749					
66	1400	1351	1262	1173	1099	1021	947	882	833	769					
67	1454	1405	1311	1218	1139	1060	986	917	868	799					
68	1509	1454	1361	1267	1183	1104	1021	951	897	828					
69	1563	1509	1410	1311	1228	1144	1060	986	932	858					
70	1622	1563	1459	1356	1272	1183	1094	1021	961	892					
71	1676	1612	1509	1405	1311	1223	1134	1055	996	922					
72	1730	1666	1558	1449	1356	1262	1168	1090	1030	951					
73	1785	1721	1607	1494	1400	1302	1208	1124	1060	981					
74	1839	1775	1656	1538	1440	1341	1242	1159	1094	1011					
75	1893	1824	1706	1587	1484	1380	1282	1193	1124	1040					

**(a)** Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
**(b)** Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
**(c)** Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

TERRITORY 120

FULL COVERAGE COMPREHENSIVE (001)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
1	81	79	76	74	71	69	66	62	59	57	1	66	62	1	22
2	106	103	101	98	93	89	86	84	79	74	2	93	84	2	27
3	133	130	125	121	116	111	108	103	98	93	3	106	96	3	37
4	153	150	145	140	135	130	125	118	113	108	4	116	106	4	44
5	170	167	162	157	150	145	140	133	125	121	5	130	121	5	52
6	189	185	180	175	167	160	155	148	140	133	6	148	135	6	69
7	209	204	199	194	185	177	172	162	155	148	7	160	148	7	84
8	224	221	214	207	199	189	185	175	167	157	8	175	160	8	98
10	244	239	231	224	214	207	199	189	180	172	10	189	172	10	125
11	258	253	246	239	229	219	212	202	192	182	11	204	187	11	153
12	271	266	258	251	241	229	221	212	202	192	12	224	204	12	177
13	280	276	268	261	248	239	231	219	209	199	13	239	219	13	209
14	295	288	280	273	261	248	241	229	219	207	14	258	236	14	246
15	308	303	293	283	273	261	251	241	229	216	15	285	261	15	298
16	320	315	305	295	283	271	263	251	239	226	16	312	285	16	362
17	332	327	317	308	295	283	273	261	248	234	17	347	317	17	433
18	347	339	330	320	308	293	283	271	258	244	18	376	344	18	517
19	357	349	339	330	315	303	293	278	266	251	19	413	376	19	617
20	367	359	349	339	325	310	300	285	273	258	20	455	418	20	733
21	379	371	362	352	337	322	310	298	283	268	21	507	465	21	1014
22	391	384	371	359	344	330	320	305	290	276	22	573	524		
23	403	396	384	371	357	342	330	315	300	283	23	642	588		
24	413	406	394	381	367	349	339	322	308	290	24	743	679		
25	426	418	406	394	376	362	349	332	317	300	25	913	836		
26	440	431	418	406	389	371	359	342	327	310	26	1122	1026		
27	453	443	431	418	401	384	371	354	337	320					
28	467	458	445	433	413	396	384	364	347	330					
29	482	475	460	445	428	408	396	376	359	339					
30	497	487	472	458	440	421	406	386	369	349					
31	512	502	487	472	453	433	418	399	379	362					
32	526	517	502	487	467	448	431	411	391	371					
33	544	531	517	502	480	460	445	423	403	381					
34	556	544	529	514	492	470	455	433	413	391					
35	568	558	541	524	504	482	465	443	423	401					
36	583	573	556	539	517	494	477	455	433	411					
37	605	593	576	558	536	512	494	472	450	426					
38	627	615	598	581	556	531	514	490	467	443					
39	649	637	617	598	573	549	531	507	482	458					
40	669	657	637	617	593	568	549	522	497	472					
41	691	679	659	640	613	588	566	541	514	487					
42	713	699	679	659	632	605	583	556	529	502					
43	733	721	699	677	649	622	600	573	546	517					
44	755	740	718	696	669	640	617	588	561	531					
45	775	760	738	716	686	657	635	605	576	546					
46	802	785	763	740	708	679	657	625	595	563					
47	827	812	787	763	733	701	677	645	615	583					
48	854	836	812	787	755	723	699	667	632	600					
49	878	861	836	812	777	745	718	686	652	620					
50	900	883	859	834	800	765	738	704	669	635					
51	927	910	883	856	822	787	760	723	689	654					
52	952	935	908	881	844	807	780	745	708	672					
53	977	957	930	903	866	827	800	763	726	689					
54	1016	996	967	937	898	861	831	792	755	716					
55	1065	1043	1014	984	942	903	871	831	790	750					
56	1122	1100	1068	1036	994	950	918	876	834	790					
57	1183	1161	1127	1092	1048	1004	969	925	878	834					

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**NORTH CAROLINA (32)**

**TERRITORY 120**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>															
<b>Symbol</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>1990-2009</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>											<b>(b)</b>		<b>(c)</b>		
58	1277	1252	1215	1178	1129	1082	1046	996	947	900					
59	1415	1387	1348	1309	1255	1200	1159	1105	1050	999					
60	1567	1538	1493	1449	1390	1328	1284	1225	1164	1105					
61	1712	1680	1631	1582	1518	1451	1402	1338	1272	1208					
62	1847	1811	1759	1707	1636	1565	1513	1442	1373	1301					
63	1983	1946	1889	1833	1756	1683	1624	1550	1474	1397					
64	2118	2079	2017	1956	1877	1796	1734	1653	1574	1493					
65	2256	2212	2148	2084	1998	1911	1847	1761	1675	1589					
66	2460	2413	2342	2271	2177	2084	2015	1921	1828	1732					
67	2731	2679	2600	2522	2418	2315	2236	2133	2027	1924					
68	3001	2945	2859	2772	2659	2544	2458	2344	2229	2116					
69	3272	3210	3117	3023	2898	2775	2681	2556	2430	2307					
70	3545	3476	3375	3274	3139	3004	2903	2768	2632	2497					
71	3815	3742	3633	3525	3380	3235	3124	2979	2834	2689					
72	4086	4007	3892	3776	3619	3464	3348	3191	3036	2881					
73	4357	4275	4150	4025	3860	3692	3569	3402	3237	3070					
74	4630	4541	4408	4275	4101	3924	3791	3614	3439	3262					
75	4900	4807	4667	4526	4339	4152	4012	3828	3641	3454					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

<b>COLLISION DEDUCTIBLE AMOUNT \$100 (074)</b>															
<b>Symbol</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>1990-2009</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>											<b>(b)</b>		<b>(c)</b>		
1	275	264	247	230	213	202	185	174	163	151	1	185	151	1	73
2	365	353	331	309	286	269	247	230	219	202	2	208	174	2	90
3	398	381	359	337	314	292	269	252	236	219	3	241	202	3	112
4	466	449	421	393	365	342	314	297	281	258	4	264	219	4	123
5	511	494	460	426	398	370	348	320	303	281	5	281	230	5	146
6	533	516	482	449	421	393	365	337	320	292	6	292	241	6	157
7	561	539	505	471	438	410	381	353	331	309	7	309	252	7	174
8	583	567	527	488	460	426	398	370	348	320	8	320	264	8	208
10	606	583	544	505	471	443	410	381	359	331	10	342	281	10	241
11	623	600	561	522	488	454	421	393	370	342	11	359	297	11	264
12	645	623	583	544	505	471	438	410	387	353	12	370	303	12	292
13	668	640	600	561	522	488	449	421	398	365	13	381	314	13	314
14	684	662	617	572	539	499	466	432	410	376	14	404	337	14	348
15	696	673	628	583	544	511	471	438	415	381	15	426	353	15	376
16	701	679	634	589	550	516	477	443	421	387	16	443	365	16	415
17	718	690	645	600	561	522	482	454	426	393	17	460	381	17	438
18	735	707	662	617	578	539	499	466	438	404	18	488	398	18	477
19	746	718	673	628	583	544	505	471	443	410	19	511	421	19	505
20	769	741	690	640	600	561	516	482	454	421	20	522	432	20	539
21	785	757	707	656	617	572	533	494	466	432	21	544	449	21	611
22	797	769	718	668	623	583	539	505	471	438	22	578	477		
23	808	780	729	679	634	589	550	511	482	443	23	600	494		
24	830	797	746	696	651	606	561	522	494	454	24	623	516		
25	836	802	752	701	656	611	567	527	494	460	25	673	555		
26	847	819	763	707	662	617	572	533	505	466	26	735	606		
27	858	830	774	718	673	628	583	544	511	471					
28	864	836	780	724	679	634	583	544	516	477					
29	881	847	791	735	690	640	595	555	522	482					

TERRITORY 120

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
30	886	853	797	741	696	645	600	555	527	488					
31	898	864	808	752	701	656	606	567	533	494					
32	914	881	825	769	718	668	617	578	544	505					
33	926	892	836	780	729	679	628	583	550	511					
34	942	909	847	785	735	684	634	595	561	516					
35	954	920	858	797	746	696	645	600	567	522					
36	965	931	870	808	757	707	651	611	572	533					
37	982	948	886	825	769	718	668	623	583	539					
38	999	959	898	836	780	729	673	628	595	550					
39	1004	965	903	842	785	729	679	634	595	550					
40	1015	976	914	853	797	741	684	640	606	555					
41	1027	993	926	858	808	752	696	651	611	567					
42	1038	1004	937	870	813	757	701	656	617	572					
43	1055	1015	948	881	825	769	712	662	628	578					
44	1060	1021	954	886	830	774	718	668	628	583					
45	1077	1038	971	903	847	785	729	679	640	595					
46	1088	1049	982	914	853	797	735	690	651	600					
47	1100	1060	993	926	864	802	746	696	656	606					
48	1116	1077	1004	931	875	813	752	701	662	611					
49	1128	1088	1015	942	881	825	763	712	668	617					
50	1139	1100	1027	954	892	830	769	718	679	628					
51	1150	1111	1038	965	903	842	780	729	684	634					
52	1156	1116	1043	971	909	847	785	729	690	634					
53	1172	1128	1055	982	920	853	791	741	696	645					
54	1184	1139	1066	993	926	864	802	746	701	651					
55	1201	1161	1083	1004	942	875	813	757	712	662					
56	1223	1178	1100	1021	959	892	825	769	724	673					
57	1245	1201	1122	1043	976	909	842	785	741	684					
58	1285	1234	1156	1077	1004	937	870	808	763	707					
59	1335	1285	1201	1116	1043	971	903	842	791	735					
60	1391	1341	1251	1161	1088	1015	937	875	825	763					
61	1431	1380	1290	1201	1122	1043	971	903	853	785					
62	1464	1408	1318	1229	1144	1066	987	926	870	802					
63	1487	1436	1341	1245	1167	1088	1004	937	886	819					
64	1520	1464	1369	1273	1189	1111	1027	959	903	836					
65	1548	1492	1397	1302	1217	1133	1049	976	920	853					
66	1593	1537	1436	1335	1251	1161	1077	1004	948	875					
67	1655	1599	1492	1386	1296	1206	1122	1043	987	909					
68	1717	1655	1548	1442	1346	1257	1161	1083	1021	942					
69	1778	1717	1604	1492	1397	1302	1206	1122	1060	976					
70	1846	1778	1661	1543	1447	1346	1245	1161	1094	1015					
71	1907	1834	1717	1599	1492	1391	1290	1201	1133	1049					
72	1969	1896	1773	1649	1543	1436	1330	1240	1172	1083					
73	2031	1958	1829	1700	1593	1481	1374	1279	1206	1116					
74	2093	2020	1885	1750	1638	1526	1414	1318	1245	1150					
75	2154	2076	1941	1806	1689	1571	1459	1358	1279	1184					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

**PERSONAL AUTO MANUAL  
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**NORTH CAROLINA (32)**

**TERRITORY 130**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>															
<b>Symbol</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>1990- 2009</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>											<b>(b)</b>			<b>(c)</b>	
1	61	60	58	56	54	52	50	47	45	43	1	50	47	1	17
2	80	78	76	74	71	67	65	63	60	56	2	71	63	2	20
3	100	99	95	91	87	84	82	78	74	71	3	80	73	3	28
4	115	113	110	106	102	99	95	89	86	82	4	87	80	4	33
5	128	126	123	119	113	110	106	100	95	91	5	99	91	5	39
6	143	140	136	132	126	121	117	112	106	100	6	112	102	6	52
7	158	154	151	147	140	134	130	123	117	112	7	121	112	7	63
8	169	167	162	156	151	143	140	132	126	119	8	132	121	8	74
10	184	180	175	169	162	156	151	143	136	130	10	143	130	10	95
11	195	192	186	180	173	166	160	153	145	138	11	154	141	11	115
12	205	201	195	190	182	173	167	160	153	145	12	169	154	12	134
13	212	208	203	197	188	180	175	166	158	151	13	180	166	13	158
14	223	218	212	206	197	188	182	173	166	156	14	195	179	14	186
15	233	229	221	214	206	197	190	182	173	164	15	216	197	15	225
16	242	238	231	223	214	205	199	190	180	171	16	236	216	16	273
17	251	247	240	233	223	214	206	197	188	177	17	262	240	17	327
18	262	257	249	242	233	221	214	205	195	184	18	285	260	18	391
19	270	264	257	249	238	229	221	210	201	190	19	312	285	19	467
20	277	272	264	257	246	234	227	216	206	195	20	344	316	20	554
21	286	281	273	266	255	244	234	225	214	203	21	383	352	21	766
22	296	290	281	272	260	249	242	231	219	208	22	433	396		
23	305	299	290	281	270	259	249	238	227	214	23	485	445		
24	312	307	298	288	277	264	257	244	233	219	24	562	513		
25	322	316	307	298	285	273	264	251	240	227	25	690	632		
26	333	326	316	307	294	281	272	259	247	234	26	848	776		
27	342	335	326	316	303	290	281	268	255	242					
28	353	346	337	327	312	299	290	275	262	249					
29	365	359	348	337	324	309	299	285	272	257					
30	376	368	357	346	333	318	307	292	279	264					
31	387	379	368	357	342	327	316	301	286	273					
32	398	391	379	368	353	339	326	311	296	281					
33	411	402	391	379	363	348	337	320	305	288					
34	420	411	400	389	372	355	344	327	312	296					
35	430	422	409	396	381	365	352	335	320	303					
36	441	433	420	407	391	374	361	344	327	311					
37	458	448	435	422	405	387	374	357	340	322					
38	474	465	452	439	420	402	389	370	353	335					
39	491	482	467	452	433	415	402	383	365	346					
40	506	497	482	467	448	430	415	394	376	357					
41	523	513	498	484	463	445	428	409	389	368					
42	539	528	513	498	478	458	441	420	400	379					
43	554	545	528	512	491	471	454	433	413	391					
44	571	560	543	526	506	484	467	445	424	402					
45	586	575	558	541	519	497	480	458	435	413					
46	606	593	577	560	536	513	497	472	450	426					
47	625	614	595	577	554	530	512	487	465	441					
48	645	632	614	595	571	547	528	504	478	454					
49	664	651	632	614	588	564	543	519	493	469					
50	681	668	649	631	605	578	558	532	506	480					
51	701	688	668	647	621	595	575	547	521	495					
52	720	707	686	666	638	610	590	564	536	508					
53	738	724	703	683	655	625	605	577	549	521					
54	768	753	731	709	679	651	629	599	571	541					
55	805	789	766	744	712	683	658	629	597	567					
56	848	831	807	783	751	718	694	662	631	597					
57	895	878	852	826	792	759	733	699	664	631					

TERRITORY 130

FULL COVERAGE COMPREHENSIVE (001)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
58	965	947	919	891	854	818	791	753	716	681					
59	1070	1049	1019	990	949	908	876	835	794	755					
60	1185	1163	1129	1096	1051	1004	971	926	880	835					
61	1295	1270	1233	1196	1148	1097	1060	1012	962	913					
62	1397	1369	1330	1291	1237	1183	1144	1090	1038	984					
63	1499	1471	1428	1386	1328	1272	1228	1172	1114	1056					
64	1601	1572	1525	1479	1419	1358	1311	1250	1190	1129					
65	1706	1672	1624	1575	1510	1445	1397	1332	1267	1202					
66	1860	1825	1771	1717	1646	1575	1523	1453	1382	1309					
67	2065	2026	1966	1907	1828	1750	1691	1613	1533	1455					
68	2269	2226	2161	2096	2011	1923	1858	1773	1685	1600					
69	2474	2427	2357	2286	2191	2098	2027	1933	1838	1745					
70	2680	2628	2552	2476	2373	2271	2195	2093	1990	1888					
71	2885	2829	2747	2665	2556	2446	2362	2252	2143	2033					
72	3089	3030	2943	2855	2736	2619	2531	2412	2295	2178					
73	3294	3233	3138	3043	2918	2792	2699	2572	2448	2321					
74	3501	3434	3333	3233	3101	2967	2866	2732	2600	2466					
75	3705	3634	3528	3422	3281	3140	3034	2894	2753	2611					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
1	270	259	242	226	209	198	182	171	160	149	1	182	149	1	72
2	358	347	325	303	281	264	242	226	215	198	2	204	171	2	88
3	391	374	352	330	308	286	264	248	231	215	3	237	198	3	110
4	457	440	413	385	358	336	308	292	275	253	4	259	215	4	121
5	501	484	451	418	391	363	341	314	297	275	5	275	226	5	143
6	523	506	473	440	413	385	358	330	314	286	6	286	237	6	154
7	550	528	495	462	429	402	374	347	325	303	7	303	248	7	171
8	572	556	517	479	451	418	391	363	341	314	8	314	259	8	204
10	594	572	534	495	462	435	402	374	352	325	10	336	275	10	237
11	611	589	550	512	479	446	413	385	363	336	11	352	292	11	259
12	633	611	572	534	495	462	429	402	380	347	12	363	297	12	286
13	655	627	589	550	512	479	440	413	391	358	13	374	308	13	308
14	671	649	605	561	528	490	457	424	402	369	14	396	330	14	341
15	682	660	616	572	534	501	462	429	407	374	15	418	347	15	369
16	688	666	622	578	539	506	468	435	413	380	16	435	358	16	407
17	704	677	633	589	550	512	473	446	418	385	17	451	374	17	429
18	721	693	649	605	567	528	490	457	429	396	18	479	391	18	468
19	732	704	660	616	572	534	495	462	435	402	19	501	413	19	495
20	754	726	677	627	589	550	506	473	446	413	20	512	424	20	528
21	770	743	693	644	605	561	523	484	457	424	21	534	440	21	600
22	781	754	704	655	611	572	528	495	462	429	22	567	468		
23	792	765	715	666	622	578	539	501	473	435	23	589	484		
24	814	781	732	682	638	594	550	512	484	446	24	611	506		
25	820	787	737	688	644	600	556	517	484	451	25	660	545		
26	831	803	748	693	649	605	561	523	495	457	26	721	594		
27	842	814	759	704	660	616	572	534	501	462					
28	847	820	765	710	666	622	572	534	506	468					
29	864	831	776	721	677	627	583	545	512	473					

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**NORTH CAROLINA (32)**

**TERRITORY 130**

<b>COLLISION DEDUCTIBLE AMOUNT \$100 (074)</b>															
<b>Symbol</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>1990-2009</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>											<b>(b)</b>			<b>(c)</b>	
30	869	836	781	726	682	633	589	545	517	479					
31	880	847	792	737	688	644	594	556	523	484					
32	897	864	809	754	704	655	605	567	534	495					
33	908	875	820	765	715	666	616	572	539	501					
34	924	891	831	770	721	671	622	583	550	506					
35	935	902	842	781	732	682	633	589	556	512					
36	946	913	853	792	743	693	638	600	561	523					
37	963	930	869	809	754	704	655	611	572	528					
38	979	941	880	820	765	715	660	616	583	539					
39	985	946	886	825	770	715	666	622	583	539					
40	996	957	897	836	781	726	671	627	594	545					
41	1007	974	908	842	792	737	682	638	600	556					
42	1018	985	919	853	798	743	688	644	605	561					
43	1034	996	930	864	809	754	699	649	616	567					
44	1040	1001	935	869	814	759	704	655	616	572					
45	1056	1018	952	886	831	770	715	666	627	583					
46	1067	1029	963	897	836	781	721	677	638	589					
47	1078	1040	974	908	847	787	732	682	644	594					
48	1095	1056	985	913	858	798	737	688	649	600					
49	1106	1067	996	924	864	809	748	699	655	605					
50	1117	1078	1007	935	875	814	754	704	666	616					
51	1128	1089	1018	946	886	825	765	715	671	622					
52	1133	1095	1023	952	891	831	770	715	677	622					
53	1150	1106	1034	963	902	836	776	726	682	633					
54	1161	1117	1045	974	908	847	787	732	688	638					
55	1177	1139	1062	985	924	858	798	743	699	649					
56	1199	1155	1078	1001	941	875	809	754	710	660					
57	1221	1177	1100	1023	957	891	825	770	726	671					
58	1260	1210	1133	1056	985	919	853	792	748	693					
59	1309	1260	1177	1095	1023	952	886	825	776	721					
60	1364	1315	1227	1139	1067	996	919	858	809	748					
61	1403	1353	1265	1177	1100	1023	952	886	836	770					
62	1436	1381	1293	1205	1122	1045	968	908	853	787					
63	1458	1408	1315	1221	1144	1067	985	919	869	803					
64	1491	1436	1342	1249	1166	1089	1007	941	886	820					
65	1518	1463	1370	1276	1194	1111	1029	957	902	836					
66	1562	1507	1408	1309	1227	1139	1056	985	930	858					
67	1623	1568	1463	1359	1271	1183	1100	1023	968	891					
68	1683	1623	1518	1414	1320	1232	1139	1062	1001	924					
69	1744	1683	1573	1463	1370	1276	1183	1100	1040	957					
70	1810	1744	1628	1513	1419	1320	1221	1139	1073	996					
71	1870	1799	1683	1568	1463	1364	1265	1177	1111	1029					
72	1931	1859	1738	1617	1513	1408	1304	1216	1150	1062					
73	1991	1920	1793	1667	1562	1452	1348	1254	1183	1095					
74	2052	1980	1848	1716	1606	1496	1386	1293	1221	1128					
75	2112	2035	1903	1771	1656	1540	1430	1331	1254	1161					

- (a)** Refer to Personal Auto Manual Rule **12**. for rating Symbol 98 vehicles.
- (b)** Refer to Personal Auto Manual Rule **12**. for rating Symbol 27 vehicles.
- (c)** Refer to Rule **12**. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

TERRITORY 140

FULL COVERAGE COMPREHENSIVE (001)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
1	50	49	47	46	44	43	41	38	37	35	1	41	38	1	14
2	66	64	63	61	58	55	54	52	49	46	2	58	52	2	17
3	83	81	78	75	72	69	67	64	61	58	3	66	60	3	23
4	95	93	90	87	84	81	78	73	70	67	4	72	66	4	28
5	106	104	101	98	93	90	87	83	78	75	5	81	75	5	32
6	118	115	112	109	104	99	96	92	87	83	6	92	84	6	43
7	130	127	124	121	115	110	107	101	96	92	7	99	92	7	52
8	139	138	133	129	124	118	115	109	104	98	8	109	99	8	61
10	151	148	144	139	133	129	124	118	112	107	10	118	107	10	78
11	161	158	153	148	142	136	132	125	119	113	11	127	116	11	95
12	168	165	161	156	150	142	138	132	125	119	12	139	127	12	110
13	174	171	167	162	155	148	144	136	130	124	13	148	136	13	130
14	184	179	174	170	162	155	150	142	136	129	14	161	147	14	153
15	191	188	182	176	170	162	156	150	142	135	15	177	162	15	185
16	199	196	190	184	176	168	164	156	148	141	16	194	177	16	225
17	207	203	197	191	184	176	170	162	155	145	17	216	197	17	269
18	216	211	205	199	191	182	176	168	161	151	18	234	214	18	321
19	222	217	211	205	196	188	182	173	165	156	19	257	234	19	384
20	228	223	217	211	202	193	187	177	170	161	20	283	260	20	456
21	236	231	225	219	210	200	193	185	176	167	21	315	289	21	630
22	243	239	231	223	214	205	199	190	181	171	22	356	326		
23	251	246	239	231	222	213	205	196	187	176	23	399	366		
24	257	252	245	237	228	217	211	200	191	181	24	462	422		
25	265	260	252	245	234	225	217	207	197	187	25	568	520		
26	274	268	260	252	242	231	223	213	203	193	26	698	638		
27	282	275	268	260	249	239	231	220	210	199					
28	291	285	277	269	257	246	239	226	216	205					
29	300	295	286	277	266	254	246	234	223	211					
30	309	303	294	285	274	262	252	240	230	217					
31	318	312	303	294	282	269	260	248	236	225					
32	327	321	312	303	291	278	268	256	243	231					
33	338	330	321	312	298	286	277	263	251	237					
34	346	338	329	320	306	292	283	269	257	243					
35	353	347	337	326	314	300	289	275	263	249					
36	363	356	346	335	321	308	297	283	269	256					
37	376	369	358	347	334	318	308	294	280	265					
38	390	383	372	361	346	330	320	304	291	275					
39	404	396	384	372	356	341	330	315	300	285					
40	416	409	396	384	369	353	341	324	309	294					
41	430	422	410	398	381	366	352	337	320	303					
42	444	435	422	410	393	376	363	346	329	312					
43	456	448	435	421	404	387	373	356	340	321					
44	470	461	447	433	416	398	384	366	349	330					
45	482	473	459	445	427	409	395	376	358	340					
46	499	488	474	461	441	422	409	389	370	350					
47	514	505	490	474	456	436	421	401	383	363					
48	531	520	505	490	470	450	435	415	393	373					
49	546	536	520	505	483	464	447	427	405	386					
50	560	549	534	519	497	476	459	438	416	395					
51	577	566	549	532	511	490	473	450	428	407					
52	592	581	565	548	525	502	485	464	441	418					
53	607	595	578	562	539	514	497	474	451	428					
54	632	620	601	583	558	536	517	493	470	445					
55	662	649	630	612	586	562	542	517	491	467					
56	698	684	664	644	618	591	571	545	519	491					
57	736	722	701	679	652	624	603	575	546	519					



**PERSONAL AUTO MANUAL  
RATE PAGES**

**NORTH CAROLINA (32)**

**TERRITORY 140**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>															
<b>Symbol</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>1990-2009</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>											<b>(b)</b>		<b>(c)</b>		
58	794	779	756	733	702	673	650	620	589	560					
59	880	863	838	814	780	747	721	687	653	621					
60	975	956	929	901	864	826	799	762	724	687					
61	1065	1045	1014	984	944	903	872	832	791	751					
62	1149	1126	1094	1062	1017	973	941	897	854	809					
63	1233	1210	1175	1140	1092	1047	1010	964	916	869					
64	1317	1293	1255	1216	1167	1117	1079	1028	979	929					
65	1403	1375	1336	1296	1242	1189	1149	1095	1042	988					
66	1530	1501	1457	1412	1354	1296	1253	1195	1137	1077					
67	1698	1666	1617	1568	1504	1440	1391	1327	1261	1196					
68	1867	1831	1778	1724	1654	1582	1528	1458	1386	1316					
69	2035	1997	1939	1880	1802	1726	1668	1590	1512	1435					
70	2205	2162	2099	2036	1952	1868	1805	1721	1637	1553					
71	2373	2327	2260	2192	2102	2012	1943	1853	1763	1672					
72	2541	2492	2420	2349	2251	2154	2082	1984	1888	1792					
73	2710	2659	2581	2503	2401	2297	2220	2116	2013	1909					
74	2879	2824	2742	2659	2551	2440	2358	2248	2139	2029					
75	3048	2990	2902	2815	2699	2583	2495	2381	2264	2148					

**(a)** Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
**(b)** Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
**(c)** Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

<b>COLLISION DEDUCTIBLE AMOUNT \$100 (074)</b>															
<b>Symbol</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>1990-2009</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>											<b>(b)</b>		<b>(c)</b>		
1	309	297	278	259	240	227	208	196	183	170	1	208	170	1	82
2	410	398	372	347	322	303	278	259	246	227	2	233	196	2	101
3	448	429	404	379	353	328	303	284	265	246	3	271	227	3	126
4	524	505	473	442	410	385	353	334	316	290	4	297	246	4	139
5	574	555	517	480	448	416	391	360	341	316	5	316	259	5	164
6	599	581	543	505	473	442	410	379	360	328	6	328	271	6	177
7	631	606	568	530	492	461	429	398	372	347	7	347	284	7	196
8	656	637	593	549	517	480	448	416	391	360	8	360	297	8	233
10	681	656	612	568	530	498	461	429	404	372	10	385	316	10	271
11	700	675	631	587	549	511	473	442	416	385	11	404	334	11	297
12	726	700	656	612	568	530	492	461	435	398	12	416	341	12	328
13	751	719	675	631	587	549	505	473	448	410	13	429	353	13	353
14	770	745	694	644	606	562	524	486	461	423	14	454	379	14	391
15	782	757	707	656	612	574	530	492	467	429	15	480	398	15	423
16	789	764	713	663	618	581	536	498	473	435	16	498	410	16	467
17	808	776	726	675	631	587	543	511	480	442	17	517	429	17	492
18	827	795	745	694	650	606	562	524	492	454	18	549	448	18	536
19	839	808	757	707	656	612	568	530	498	461	19	574	473	19	568
20	864	833	776	719	675	631	581	543	511	473	20	587	486	20	606
21	883	852	795	738	694	644	599	555	524	486	21	612	505	21	688
22	896	864	808	751	700	656	606	568	530	492	22	650	536		
23	909	877	820	764	713	663	618	574	543	498	23	675	555		
24	934	896	839	782	732	681	631	587	555	511	24	700	581		
25	940	902	846	789	738	688	637	593	555	517	25	757	625		
26	953	921	858	795	745	694	644	599	568	524	26	827	681		
27	965	934	871	808	757	707	656	612	574	530					
28	972	940	877	814	764	713	656	612	581	536					
29	991	953	890	827	776	719	669	625	587	543					

TERRITORY 140

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
30	997	959	896	833	782	726	675	625	593	549					
31	1010	972	909	846	789	738	681	637	599	555					
32	1029	991	928	864	808	751	694	650	612	568					
33	1041	1003	940	877	820	764	707	656	618	574					
34	1060	1022	953	883	827	770	713	669	631	581					
35	1073	1035	965	896	839	782	726	675	637	587					
36	1085	1047	978	909	852	795	732	688	644	599					
37	1104	1066	997	928	864	808	751	700	656	606					
38	1123	1079	1010	940	877	820	757	707	669	618					
39	1129	1085	1016	947	883	820	764	713	669	618					
40	1142	1098	1029	959	896	833	770	719	681	625					
41	1155	1117	1041	965	909	846	782	732	688	637					
42	1167	1129	1054	978	915	852	789	738	694	644					
43	1186	1142	1066	991	928	864	801	745	707	650					
44	1193	1148	1073	997	934	871	808	751	707	656					
45	1212	1167	1092	1016	953	883	820	764	719	669					
46	1224	1180	1104	1029	959	896	827	776	732	675					
47	1237	1193	1117	1041	972	902	839	782	738	681					
48	1256	1212	1129	1047	984	915	846	789	745	688					
49	1268	1224	1142	1060	991	928	858	801	751	694					
50	1281	1237	1155	1073	1003	934	864	808	764	707					
51	1294	1249	1167	1085	1016	947	877	820	770	713					
52	1300	1256	1174	1092	1022	953	883	820	776	713					
53	1319	1268	1186	1104	1035	959	890	833	782	726					
54	1331	1281	1199	1117	1041	972	902	839	789	732					
55	1350	1306	1218	1129	1060	984	915	852	801	745					
56	1376	1325	1237	1148	1079	1003	928	864	814	757					
57	1401	1350	1262	1174	1098	1022	947	883	833	770					
58	1445	1388	1300	1212	1129	1054	978	909	858	795					
59	1502	1445	1350	1256	1174	1092	1016	947	890	827					
60	1565	1508	1407	1306	1224	1142	1054	984	928	858					
61	1609	1552	1451	1350	1262	1174	1092	1016	959	883					
62	1647	1584	1483	1382	1287	1199	1111	1041	978	902					
63	1672	1615	1508	1401	1312	1224	1129	1054	997	921					
64	1710	1647	1540	1432	1338	1249	1155	1079	1016	940					
65	1742	1678	1571	1464	1369	1275	1180	1098	1035	959					
66	1792	1729	1615	1502	1407	1306	1212	1129	1066	984					
67	1861	1798	1678	1559	1458	1357	1262	1174	1111	1022					
68	1931	1861	1742	1622	1514	1413	1306	1218	1148	1060					
69	2000	1931	1805	1678	1571	1464	1357	1262	1193	1098					
70	2076	2000	1868	1735	1628	1514	1401	1306	1230	1142					
71	2145	2063	1931	1798	1678	1565	1451	1350	1275	1180					
72	2215	2133	1994	1855	1735	1615	1495	1395	1319	1218					
73	2284	2202	2057	1912	1792	1666	1546	1439	1357	1256					
74	2354	2272	2120	1969	1843	1716	1590	1483	1401	1294					
75	2423	2335	2183	2032	1899	1767	1641	1527	1439	1331					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

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**NORTH CAROLINA (32)**

**TERRITORY 150**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>															
<b>Symbol</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>1990- 2009</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>											<b>(b)</b>			<b>(c)</b>	
1	44	43	41	40	39	37	36	33	32	31	1	36	33	1	12
2	57	56	55	53	51	48	47	45	43	40	2	51	45	2	15
3	72	70	68	65	63	60	59	56	53	51	3	57	52	3	20
4	82	81	78	76	73	70	68	64	61	59	4	63	57	4	24
5	92	90	88	85	81	78	76	72	68	65	5	70	65	5	28
6	102	100	97	94	90	86	84	80	76	72	6	80	73	6	37
7	113	110	108	105	100	96	93	88	84	80	7	86	80	7	45
8	121	120	116	112	108	102	100	94	90	85	8	94	86	8	53
10	132	129	125	121	116	112	108	102	97	93	10	102	93	10	68
11	140	137	133	129	124	118	114	109	104	98	11	110	101	11	82
12	146	144	140	136	130	124	120	114	109	104	12	121	110	12	96
13	152	149	145	141	134	129	125	118	113	108	13	129	118	13	113
14	160	156	152	148	141	134	130	124	118	112	14	140	128	14	133
15	166	164	158	153	148	141	136	130	124	117	15	154	141	15	161
16	173	170	165	160	153	146	142	136	129	122	16	169	154	16	196
17	180	177	172	166	160	153	148	141	134	126	17	188	172	17	234
18	188	184	178	173	166	158	153	146	140	132	18	203	186	18	279
19	193	189	184	178	170	164	158	150	144	136	19	223	203	19	334
20	198	194	189	184	176	168	162	154	148	140	20	246	226	20	396
21	205	201	196	190	182	174	168	161	153	145	21	274	251	21	548
22	211	207	201	194	186	178	173	165	157	149	22	310	283		
23	218	214	207	201	193	185	178	170	162	153	23	347	318		
24	223	219	213	206	198	189	184	174	166	157	24	402	367		
25	230	226	219	213	203	196	189	180	172	162	25	493	452		
26	238	233	226	219	210	201	194	185	177	168	26	606	555		
27	245	239	233	226	217	207	201	192	182	173					
28	253	247	241	234	223	214	207	197	188	178					
29	261	257	249	241	231	221	214	203	194	184					
30	269	263	255	247	238	227	219	209	200	189					
31	277	271	263	255	245	234	226	215	205	196					
32	285	279	271	263	253	242	233	222	211	201					
33	294	287	279	271	259	249	241	229	218	206					
34	301	294	286	278	266	254	246	234	223	211					
35	307	302	293	283	273	261	251	239	229	217					
36	315	310	301	291	279	267	258	246	234	222					
37	327	321	311	302	290	277	267	255	243	230					
38	339	333	323	314	301	287	278	265	253	239					
39	351	344	334	323	310	297	287	274	261	247					
40	362	355	344	334	321	307	297	282	269	255					
41	374	367	356	346	331	318	306	293	278	263					
42	386	378	367	356	342	327	315	301	286	271					
43	396	390	378	366	351	336	325	310	295	279					
44	408	400	388	376	362	346	334	318	303	287					
45	419	411	399	387	371	355	343	327	311	295					
46	434	424	412	400	383	367	355	338	322	305					
47	447	439	426	412	396	379	366	348	333	315					
48	462	452	439	426	408	391	378	360	342	325					
49	475	466	452	439	420	403	388	371	352	335					
50	487	477	464	451	432	414	399	380	362	343					
51	501	492	477	463	444	426	411	391	372	354					
52	515	505	491	476	456	436	422	403	383	363					
53	528	517	503	488	468	447	432	412	392	372					
54	549	539	523	507	485	466	450	428	408	387					
55	576	564	548	532	509	488	471	450	427	406					
56	606	595	577	560	537	513	496	473	451	427					
57	640	628	609	591	567	543	524	500	475	451					

TERRITORY 150

FULL COVERAGE COMPREHENSIVE (001)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
58	690	677	657	637	610	585	565	539	512	487					
59	765	750	729	708	678	649	626	597	568	540					
60	847	831	807	783	751	718	694	662	629	597					
61	926	908	882	855	821	785	758	724	688	653					
62	999	979	951	923	884	846	818	779	742	704					
63	1072	1052	1021	991	950	910	878	838	797	755					
64	1145	1124	1091	1057	1015	971	938	894	851	807					
65	1220	1196	1161	1127	1080	1033	999	952	906	859					
66	1330	1305	1266	1228	1177	1127	1089	1039	988	936					
67	1476	1448	1406	1363	1307	1252	1209	1153	1096	1040					
68	1623	1592	1545	1499	1438	1375	1329	1267	1205	1144					
69	1769	1736	1685	1635	1567	1500	1450	1382	1314	1248					
70	1917	1879	1825	1770	1697	1624	1569	1496	1423	1350					
71	2063	2023	1964	1906	1827	1749	1689	1611	1532	1454					
72	2209	2167	2104	2042	1956	1873	1810	1725	1641	1557					
73	2355	2312	2244	2176	2087	1996	1930	1839	1750	1660					
74	2503	2455	2383	2312	2217	2121	2050	1954	1859	1764					
75	2649	2599	2523	2447	2346	2245	2169	2069	1968	1867					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
1	265	254	238	221	205	194	178	167	157	146	1	178	146	1	70
2	351	340	319	297	275	259	238	221	211	194	2	200	167	2	86
3	383	367	346	324	302	281	259	243	227	211	3	232	194	3	108
4	448	432	405	378	351	329	302	286	270	248	4	254	211	4	119
5	491	475	443	410	383	356	335	308	292	270	5	270	221	5	140
6	513	497	464	432	405	378	351	324	308	281	6	281	232	6	151
7	540	518	486	454	421	394	367	340	319	297	7	297	243	7	167
8	562	545	508	470	443	410	383	356	335	308	8	308	254	8	200
10	583	562	524	486	454	427	394	367	346	319	10	329	270	10	232
11	599	578	540	502	470	437	405	378	356	329	11	346	286	11	254
12	621	599	562	524	486	454	421	394	373	340	12	356	292	12	281
13	643	616	578	540	502	470	432	405	383	351	13	367	302	13	302
14	659	637	594	551	518	481	448	416	394	362	14	389	324	14	335
15	670	648	605	562	524	491	454	421	400	367	15	410	340	15	362
16	675	653	610	567	529	497	459	427	405	373	16	427	351	16	400
17	691	664	621	578	540	502	464	437	410	378	17	443	367	17	421
18	707	680	637	594	556	518	481	448	421	389	18	470	383	18	459
19	718	691	648	605	562	524	486	454	427	394	19	491	405	19	486
20	740	713	664	616	578	540	497	464	437	405	20	502	416	20	518
21	756	729	680	632	594	551	513	475	448	416	21	524	432	21	589
22	767	740	691	643	599	562	518	486	454	421	22	556	459		
23	778	751	702	653	610	567	529	491	464	427	23	578	475		
24	799	767	718	670	626	583	540	502	475	437	24	599	497		
25	805	772	724	675	632	589	545	508	475	443	25	648	535		
26	815	788	734	680	637	594	551	513	486	448	26	707	583		
27	826	799	745	691	648	605	562	524	491	454					
28	832	805	751	697	653	610	562	524	497	459					
29	848	815	761	707	664	616	572	535	502	464					

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**NORTH CAROLINA (32)**

**TERRITORY 150**

<b>COLLISION DEDUCTIBLE AMOUNT \$100 (074)</b>															
<b>Symbol</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>1990-2009</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>											<b>(b)</b>			<b>(c)</b>	
30	853	821	767	713	670	621	578	535	508	470					
31	864	832	778	724	675	632	583	545	513	475					
32	880	848	794	740	691	643	594	556	524	486					
33	891	859	805	751	702	653	605	562	529	491					
34	907	875	815	756	707	659	610	572	540	497					
35	918	886	826	767	718	670	621	578	545	502					
36	929	896	837	778	729	680	626	589	551	513					
37	945	913	853	794	740	691	643	599	562	518					
38	961	923	864	805	751	702	648	605	572	529					
39	967	929	869	810	756	702	653	610	572	529					
40	977	940	880	821	767	713	659	616	583	535					
41	988	956	891	826	778	724	670	626	589	545					
42	999	967	902	837	783	729	675	632	594	551					
43	1015	977	913	848	794	740	686	637	605	556					
44	1021	983	918	853	799	745	691	643	605	562					
45	1037	999	934	869	815	756	702	653	616	572					
46	1048	1010	945	880	821	767	707	664	626	578					
47	1058	1021	956	891	832	772	718	670	632	583					
48	1075	1037	967	896	842	783	724	675	637	589					
49	1085	1048	977	907	848	794	734	686	643	594					
50	1096	1058	988	918	859	799	740	691	653	605					
51	1107	1069	999	929	869	810	751	702	659	610					
52	1112	1075	1004	934	875	815	756	702	664	610					
53	1129	1085	1015	945	886	821	761	713	670	621					
54	1139	1096	1026	956	891	832	772	718	675	626					
55	1156	1118	1042	967	907	842	783	729	686	637					
56	1177	1134	1058	983	923	859	794	740	697	648					
57	1199	1156	1080	1004	940	875	810	756	713	659					
58	1237	1188	1112	1037	967	902	837	778	734	680					
59	1285	1237	1156	1075	1004	934	869	810	761	707					
60	1339	1291	1204	1118	1048	977	902	842	794	734					
61	1377	1328	1242	1156	1080	1004	934	869	821	756					
62	1409	1355	1269	1183	1102	1026	950	891	837	772					
63	1431	1382	1291	1199	1123	1048	967	902	853	788					
64	1463	1409	1318	1226	1145	1069	988	923	869	805					
65	1490	1436	1345	1253	1172	1091	1010	940	886	821					
66	1534	1480	1382	1285	1204	1118	1037	967	913	842					
67	1593	1539	1436	1334	1247	1161	1080	1004	950	875					
68	1652	1593	1490	1388	1296	1210	1118	1042	983	907					
69	1712	1652	1544	1436	1345	1253	1161	1080	1021	940					
70	1777	1712	1598	1485	1393	1296	1199	1118	1053	977					
71	1836	1766	1652	1539	1436	1339	1242	1156	1091	1010					
72	1895	1825	1706	1588	1485	1382	1280	1193	1129	1042					
73	1955	1885	1760	1636	1534	1426	1323	1231	1161	1075					
74	2014	1944	1814	1685	1577	1469	1361	1269	1199	1107					
75	2074	1998	1868	1739	1625	1512	1404	1307	1231	1139					

- (a)** Refer to Personal Auto Manual Rule **12**, for rating Symbol 98 vehicles.
- (b)** Refer to Personal Auto Manual Rule **12**, for rating Symbol 27 vehicles.
- (c)** Refer to Rule **12**, to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

TERRITORY 170

FULL COVERAGE COMPREHENSIVE (001)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
1	36	35	33	32	31	30	29	27	26	25	1	29	27	1	10
2	46	45	44	43	41	39	38	37	35	32	2	41	37	2	12
3	58	57	55	53	51	49	48	45	43	41	3	46	42	3	16
4	67	66	64	62	59	57	55	52	50	48	4	51	46	4	19
5	75	73	71	69	66	64	62	58	55	53	5	57	53	5	23
6	83	81	79	77	73	70	68	65	62	58	6	65	59	6	30
7	92	90	87	85	81	78	76	71	68	65	7	70	65	7	37
8	98	97	94	91	87	83	81	77	73	69	8	77	70	8	43
10	107	105	102	98	94	91	87	83	79	76	10	83	76	10	55
11	113	111	108	105	100	96	93	89	84	80	11	90	82	11	67
12	119	117	113	110	106	100	97	93	89	84	12	98	90	12	78
13	123	121	118	114	109	105	102	96	92	87	13	105	96	13	92
14	130	126	123	120	114	109	106	100	96	91	14	113	104	14	108
15	135	133	129	124	120	114	110	106	100	95	15	125	114	15	131
16	140	138	134	130	124	119	116	110	105	99	16	137	125	16	159
17	146	144	139	135	130	124	120	114	109	103	17	152	139	17	190
18	152	149	145	140	135	129	124	119	113	107	18	165	151	18	227
19	157	153	149	145	138	133	129	122	117	110	19	181	165	19	271
20	161	158	153	149	143	136	132	125	120	113	20	200	184	20	322
21	166	163	159	154	148	141	136	131	124	118	21	222	204	21	445
22	172	168	163	158	151	145	140	134	127	121	22	252	230		
23	177	174	168	163	157	150	145	138	132	124	23	282	258		
24	181	178	173	167	161	153	149	141	135	127	24	326	298		
25	187	184	178	173	165	159	153	146	139	132	25	401	367		
26	193	189	184	178	171	163	158	150	144	136	26	492	450		
27	199	194	189	184	176	168	163	156	148	140					
28	205	201	195	190	181	174	168	160	152	145					
29	212	208	202	195	188	179	174	165	158	149					
30	218	214	207	201	193	185	178	170	162	153					
31	225	220	214	207	199	190	184	175	166	159					
32	231	227	220	214	205	197	189	180	172	163					
33	239	233	227	220	211	202	195	186	177	167					
34	244	239	232	226	216	206	200	190	181	172					
35	249	245	238	230	221	212	204	194	186	176					
36	256	252	244	237	227	217	210	200	190	180					
37	266	260	253	245	235	225	217	207	198	187					
38	275	270	262	255	244	233	226	215	205	194					
39	285	280	271	262	252	241	233	222	212	201					
40	294	288	280	271	260	249	241	229	218	207					
41	303	298	289	281	269	258	248	238	226	214					
42	313	307	298	289	278	266	256	244	232	220					
43	322	316	307	297	285	273	264	252	240	227					
44	332	325	315	306	294	281	271	258	246	233					
45	340	334	324	314	301	288	279	266	253	240					
46	352	345	335	325	311	298	288	274	261	247					
47	363	356	346	335	322	308	297	283	270	256					
48	375	367	356	346	332	318	307	293	278	264					
49	386	378	367	356	341	327	315	301	286	272					
50	395	388	377	366	351	336	324	309	294	279					
51	407	400	388	376	361	346	334	318	302	287					
52	418	410	399	387	370	354	342	327	311	295					
53	429	420	408	396	380	363	351	335	319	302					
54	446	437	424	411	394	378	365	348	332	314					
55	468	458	445	432	414	396	382	365	347	329					
56	492	483	469	455	436	417	403	384	366	347					
57	519	510	495	480	460	441	426	406	386	366					

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**NORTH CAROLINA (32)**

**TERRITORY 170**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>															
<b>Symbol</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>1990-2009</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>											<b>(b)</b>		<b>(c)</b>		
58	561	550	534	517	496	475	459	437	416	395					
59	621	609	592	575	551	527	509	485	461	438					
60	688	675	656	636	610	583	564	538	511	485					
61	752	738	716	694	666	637	616	588	558	530					
62	811	795	772	750	718	687	664	633	603	571					
63	870	854	829	805	771	739	713	680	647	613					
64	930	913	886	859	824	788	761	726	691	656					
65	990	971	943	915	877	839	811	773	735	698					
66	1080	1059	1028	997	956	915	885	843	802	760					
67	1199	1176	1142	1107	1062	1016	982	936	890	845					
68	1318	1293	1255	1217	1167	1117	1079	1029	978	929					
69	1436	1409	1368	1327	1272	1218	1177	1122	1067	1013					
70	1556	1526	1482	1437	1378	1319	1274	1215	1156	1096					
71	1675	1643	1595	1548	1484	1420	1372	1308	1244	1180					
72	1794	1759	1709	1658	1589	1521	1470	1401	1333	1265					
73	1913	1877	1822	1767	1695	1621	1567	1494	1421	1348					
74	2033	1994	1935	1877	1800	1723	1664	1587	1510	1432					
75	2151	2110	2049	1987	1905	1823	1761	1680	1598	1516					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

<b>COLLISION DEDUCTIBLE AMOUNT \$100 (074)</b>															
<b>Symbol</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>1990-2009</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>											<b>(b)</b>		<b>(c)</b>		
1	240	230	215	200	186	176	161	152	142	132	1	161	132	1	64
2	318	308	289	269	249	235	215	200	191	176	2	181	152	2	78
3	347	333	313	293	274	254	235	220	205	191	3	210	176	3	98
4	406	391	367	342	318	298	274	259	245	225	4	230	191	4	108
5	445	430	401	372	347	323	303	279	264	245	5	245	200	5	127
6	465	450	421	391	367	342	318	293	279	254	6	254	210	6	137
7	489	469	440	411	381	357	333	308	289	269	7	269	220	7	152
8	509	494	460	425	401	372	347	323	303	279	8	279	230	8	181
10	528	509	474	440	411	386	357	333	313	289	10	298	245	10	210
11	543	523	489	455	425	396	367	342	323	298	11	313	259	11	230
12	562	543	509	474	440	411	381	357	337	308	12	323	264	12	254
13	582	557	523	489	455	425	391	367	347	318	13	333	274	13	274
14	597	577	538	499	469	435	406	377	357	328	14	352	293	14	303
15	606	587	548	509	474	445	411	381	362	333	15	372	308	15	328
16	611	592	553	513	479	450	416	386	367	337	16	386	318	16	362
17	626	601	562	523	489	455	421	396	372	342	17	401	333	17	381
18	641	616	577	538	504	469	435	406	381	352	18	425	347	18	416
19	650	626	587	548	509	474	440	411	386	357	19	445	367	19	440
20	670	645	601	557	523	489	450	421	396	367	20	455	377	20	469
21	685	660	616	572	538	499	465	430	406	377	21	474	391	21	533
22	694	670	626	582	543	509	469	440	411	381	22	504	416		
23	704	680	636	592	553	513	479	445	421	386	23	523	430		
24	724	694	650	606	567	528	489	455	430	396	24	543	450		
25	729	699	655	611	572	533	494	460	430	401	25	587	484		
26	738	714	665	616	577	538	499	465	440	406	26	641	528		
27	748	724	675	626	587	548	509	474	445	411					
28	753	729	680	631	592	553	509	474	450	416					
29	768	738	689	641	601	557	518	484	455	421					

TERRITORY 170

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
30	773	743	694	645	606	562	523	484	460	425					
31	782	753	704	655	611	572	528	494	465	430					
32	797	768	719	670	626	582	538	504	474	440					
33	807	778	729	680	636	592	548	509	479	445					
34	822	792	738	685	641	597	553	518	489	450					
35	831	802	748	694	650	606	562	523	494	455					
36	841	812	758	704	660	616	567	533	499	465					
37	856	826	773	719	670	626	582	543	509	469					
38	870	836	782	729	680	636	587	548	518	479					
39	875	841	787	734	685	636	592	553	518	479					
40	885	851	797	743	694	645	597	557	528	484					
41	895	866	807	748	704	655	606	567	533	494					
42	905	875	817	758	709	660	611	572	538	499					
43	919	885	826	768	719	670	621	577	548	504					
44	924	890	831	773	724	675	626	582	548	509					
45	939	905	846	787	738	685	636	592	557	518					
46	949	914	856	797	743	694	641	601	567	523					
47	958	924	866	807	753	699	650	606	572	528					
48	973	939	875	812	763	709	655	611	577	533					
49	983	949	885	822	768	719	665	621	582	538					
50	993	958	895	831	778	724	670	626	592	548					
51	1002	968	905	841	787	734	680	636	597	553					
52	1007	973	910	846	792	738	685	636	601	553					
53	1022	983	919	856	802	743	689	645	606	562					
54	1032	993	929	866	807	753	699	650	611	567					
55	1046	1012	944	875	822	763	709	660	621	577					
56	1066	1027	958	890	836	778	719	670	631	587					
57	1086	1046	978	910	851	792	734	685	645	597					
58	1120	1076	1007	939	875	817	758	704	665	616					
59	1164	1120	1046	973	910	846	787	734	689	641					
60	1213	1169	1090	1012	949	885	817	763	719	665					
61	1247	1203	1125	1046	978	910	846	787	743	685					
62	1276	1227	1149	1071	998	929	861	807	758	699					
63	1296	1252	1169	1086	1017	949	875	817	773	714					
64	1325	1276	1193	1110	1037	968	895	836	787	729					
65	1350	1301	1218	1134	1061	988	914	851	802	743					
66	1389	1340	1252	1164	1090	1012	939	875	826	763					
67	1443	1394	1301	1208	1130	1051	978	910	861	792					
68	1496	1443	1350	1257	1174	1095	1012	944	890	822					
69	1550	1496	1399	1301	1218	1134	1051	978	924	851					
70	1609	1550	1447	1345	1262	1174	1086	1012	954	885					
71	1663	1599	1496	1394	1301	1213	1125	1046	988	914					
72	1716	1653	1545	1438	1345	1252	1159	1081	1022	944					
73	1770	1707	1594	1482	1389	1291	1198	1115	1051	973					
74	1824	1760	1643	1526	1428	1330	1232	1149	1086	1002					
75	1878	1809	1692	1575	1472	1369	1271	1183	1115	1032					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.



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**NORTH CAROLINA (32)**

**TERRITORY 180**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>															
<b>Symbol</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>1990-2009</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>											<b>(b)</b>			<b>(c)</b>	
1	39	37	36	35	34	33	32	29	28	27	1	32	29	1	11
2	50	49	48	47	44	42	41	40	37	35	2	44	40	2	13
3	63	62	60	57	55	53	51	49	47	44	3	50	46	3	18
4	73	71	69	67	64	62	60	56	54	51	4	55	50	4	21
5	81	80	77	75	71	69	67	63	60	57	5	62	57	5	25
6	90	88	85	83	80	76	74	70	67	63	6	70	64	6	33
7	99	97	95	92	88	84	82	77	74	70	7	76	70	7	40
8	106	105	102	98	95	90	88	83	80	75	8	83	76	8	47
10	116	113	110	106	102	98	95	90	85	82	10	90	82	10	60
11	123	121	117	113	109	104	101	96	91	87	11	97	89	11	73
12	129	126	123	119	115	109	105	101	96	91	12	106	97	12	84
13	133	131	128	124	118	113	110	104	99	95	13	113	104	13	99
14	140	137	133	130	124	118	115	109	104	98	14	123	112	14	117
15	146	144	139	135	130	124	119	115	109	103	15	136	124	15	142
16	152	150	145	140	135	129	125	119	113	108	16	149	136	16	172
17	158	156	151	146	140	135	130	124	118	111	17	165	151	17	206
18	165	161	157	152	146	139	135	129	123	116	18	179	164	18	246
19	170	166	161	157	150	144	139	132	126	119	19	197	179	19	294
20	174	171	166	161	154	147	143	136	130	123	20	216	199	20	349
21	180	177	172	167	160	153	147	142	135	128	21	241	221	21	482
22	186	183	177	171	164	157	152	145	138	131	22	273	249		
23	192	188	183	177	170	163	157	150	143	135	23	305	280		
24	197	193	187	181	174	166	161	153	146	138	24	353	323		
25	202	199	193	187	179	172	166	158	151	143	25	434	398		
26	209	205	199	193	185	177	171	163	156	147	26	534	488		
27	215	211	205	199	191	183	177	168	160	152					
28	222	218	212	206	197	188	183	173	165	157					
29	229	226	219	212	204	194	188	179	171	161					
30	236	232	225	218	209	200	193	184	176	166					
31	243	239	232	225	215	206	199	190	180	172					
32	250	246	239	232	222	213	205	195	186	177					
33	259	253	246	239	228	219	212	201	192	181					
34	264	259	252	245	234	223	216	206	197	186					
35	270	266	257	249	240	229	221	211	201	191					
36	277	273	264	256	246	235	227	216	206	195					
37	288	282	274	266	255	243	235	225	214	202					
38	298	293	284	276	264	253	245	233	222	211					
39	309	303	294	284	273	261	253	241	229	218					
40	318	312	303	294	282	270	261	248	236	225					
41	329	323	314	304	291	280	269	257	245	232					
42	339	332	323	314	301	288	277	264	252	239					
43	349	343	332	322	309	296	285	273	260	246					
44	359	352	342	331	318	304	294	280	267	253					
45	369	362	351	340	326	312	302	288	274	260					
46	381	373	363	352	337	323	312	297	283	268					
47	393	386	374	363	349	333	322	307	293	277					
48	406	398	386	374	359	344	332	317	301	285					
49	418	410	398	386	370	355	342	326	310	295					
50	428	420	408	397	380	364	351	335	318	302					
51	441	433	420	407	391	374	362	344	328	311					
52	453	445	432	419	401	384	371	355	337	319					
53	464	455	442	429	412	393	380	363	345	328					
54	483	474	460	446	427	410	395	377	359	340					
55	507	496	482	468	448	429	414	395	376	357					
56	534	523	508	493	473	452	436	417	397	376					
57	563	552	536	519	498	477	461	440	418	397					

TERRITORY 180

FULL COVERAGE COMPREHENSIVE (001)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
58	607	596	578	560	537	515	497	474	450	428					
59	673	660	641	622	597	571	551	525	500	475					
60	745	731	710	689	661	632	611	583	553	525					
61	814	799	776	752	722	690	667	636	605	574					
62	879	861	837	812	778	744	720	686	653	619					
63	943	925	899	872	835	800	772	737	701	665					
64	1007	989	959	930	893	854	825	786	749	710					
65	1073	1052	1021	991	950	909	879	838	797	756					
66	1170	1148	1114	1080	1035	991	958	914	869	824					
67	1299	1274	1237	1199	1150	1101	1064	1014	964	915					
68	1427	1400	1360	1319	1265	1210	1169	1115	1060	1006					
69	1556	1527	1482	1438	1378	1320	1275	1216	1156	1097					
70	1686	1653	1605	1557	1493	1429	1381	1316	1252	1188					
71	1815	1780	1728	1677	1608	1539	1486	1417	1348	1279					
72	1943	1906	1851	1796	1721	1647	1592	1517	1444	1370					
73	2072	2033	1974	1914	1836	1756	1698	1618	1540	1460					
74	2202	2160	2097	2033	1950	1866	1803	1719	1636	1551					
75	2331	2286	2219	2153	2064	1975	1908	1821	1732	1643					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
1	323	310	290	271	251	238	218	205	191	178	1	218	178	1	86
2	429	416	389	363	337	317	290	271	257	238	2	244	205	2	106
3	469	449	422	396	370	343	317	297	277	257	3	284	238	3	132
4	548	528	495	462	429	403	370	350	330	304	4	310	257	4	145
5	601	581	541	502	469	436	409	376	356	330	5	330	271	5	172
6	627	607	568	528	495	462	429	396	376	343	6	343	284	6	185
7	660	634	594	554	515	482	449	416	389	363	7	363	297	7	205
8	686	667	620	574	541	502	469	436	409	376	8	376	310	8	244
10	713	686	640	594	554	521	482	449	422	389	10	403	330	10	284
11	733	706	660	614	574	535	495	462	436	403	11	422	350	11	310
12	759	733	686	640	594	554	515	482	455	416	12	436	356	12	343
13	785	752	706	660	614	574	528	495	469	429	13	449	370	13	370
14	805	779	726	673	634	587	548	508	482	442	14	475	396	14	409
15	818	792	739	686	640	601	554	515	488	449	15	502	416	15	442
16	825	799	746	693	647	607	561	521	495	455	16	521	429	16	488
17	845	812	759	706	660	614	568	535	502	462	17	541	449	17	515
18	865	832	779	726	680	634	587	548	515	475	18	574	469	18	561
19	878	845	792	739	686	640	594	554	521	482	19	601	495	19	594
20	904	871	812	752	706	660	607	568	535	495	20	614	508	20	634
21	924	891	832	772	726	673	627	581	548	508	21	640	528	21	719
22	937	904	845	785	733	686	634	594	554	515	22	680	561		
23	950	917	858	799	746	693	647	601	568	521	23	706	581		
24	977	937	878	818	766	713	660	614	581	535	24	733	607		
25	983	944	884	825	772	719	667	620	581	541	25	792	653		
26	997	964	898	832	779	726	673	627	594	548	26	865	713		
27	1010	977	911	845	792	739	686	640	601	554					
28	1016	983	917	851	799	746	686	640	607	561					
29	1036	997	931	865	812	752	700	653	614	568					

**PERSONAL AUTO MANUAL  
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**NORTH CAROLINA (32)**

**TERRITORY 180**

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
30	1043	1003	937	871	818	759	706	653	620	574					
31	1056	1016	950	884	825	772	713	667	627	581					
32	1076	1036	970	904	845	785	726	680	640	594					
33	1089	1049	983	917	858	799	739	686	647	601					
34	1109	1069	997	924	865	805	746	700	660	607					
35	1122	1082	1010	937	878	818	759	706	667	614					
36	1135	1096	1023	950	891	832	766	719	673	627					
37	1155	1115	1043	970	904	845	785	733	686	634					
38	1175	1129	1056	983	917	858	792	739	700	647					
39	1181	1135	1063	990	924	858	799	746	700	647					
40	1195	1148	1076	1003	937	871	805	752	713	653					
41	1208	1168	1089	1010	950	884	818	766	719	667					
42	1221	1181	1102	1023	957	891	825	772	726	673					
43	1241	1195	1115	1036	970	904	838	779	739	680					
44	1247	1201	1122	1043	977	911	845	785	739	686					
45	1267	1221	1142	1063	997	924	858	799	752	700					
46	1280	1234	1155	1076	1003	937	865	812	766	706					
47	1294	1247	1168	1089	1016	944	878	818	772	713					
48	1313	1267	1181	1096	1030	957	884	825	779	719					
49	1327	1280	1195	1109	1036	970	898	838	785	726					
50	1340	1294	1208	1122	1049	977	904	845	799	739					
51	1353	1307	1221	1135	1063	990	917	858	805	746					
52	1360	1313	1228	1142	1069	997	924	858	812	746					
53	1379	1327	1241	1155	1082	1003	931	871	818	759					
54	1393	1340	1254	1168	1089	1016	944	878	825	766					
55	1412	1366	1274	1181	1109	1030	957	891	838	779					
56	1439	1386	1294	1201	1129	1049	970	904	851	792					
57	1465	1412	1320	1228	1148	1069	990	924	871	805					
58	1511	1452	1360	1267	1181	1102	1023	950	898	832					
59	1571	1511	1412	1313	1228	1142	1063	990	931	865					
60	1637	1577	1472	1366	1280	1195	1102	1030	970	898					
61	1683	1624	1518	1412	1320	1228	1142	1063	1003	924					
62	1723	1657	1551	1445	1346	1254	1162	1089	1023	944					
63	1749	1690	1577	1465	1373	1280	1181	1102	1043	964					
64	1789	1723	1610	1498	1399	1307	1208	1129	1063	983					
65	1822	1756	1643	1531	1432	1333	1234	1148	1082	1003					
66	1874	1808	1690	1571	1472	1366	1267	1181	1115	1030					
67	1947	1881	1756	1630	1525	1419	1320	1228	1162	1069					
68	2020	1947	1822	1696	1584	1478	1366	1274	1201	1109					
69	2092	2020	1888	1756	1643	1531	1419	1320	1247	1148					
70	2171	2092	1954	1815	1703	1584	1465	1366	1287	1195					
71	2244	2158	2020	1881	1756	1637	1518	1412	1333	1234					
72	2317	2231	2086	1940	1815	1690	1564	1459	1379	1274					
73	2389	2303	2152	2000	1874	1742	1617	1505	1419	1313					
74	2462	2376	2218	2059	1927	1795	1663	1551	1465	1353					
75	2534	2442	2284	2125	1987	1848	1716	1597	1505	1393					

- (a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
- (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
- (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

TERRITORY 190

FULL COVERAGE COMPREHENSIVE (001)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
1	26	25	24	23	23	22	21	20	19	18	1	21	20	1	7
2	34	33	32	31	30	28	27	27	25	23	2	30	27	2	9
3	42	41	40	38	37	35	34	33	31	30	3	34	30	3	12
4	48	48	46	44	43	41	40	37	36	34	4	37	34	4	14
5	54	53	51	50	48	46	44	42	40	38	5	41	38	5	16
6	60	59	57	55	53	51	49	47	44	42	6	47	43	6	22
7	66	65	63	62	59	56	55	51	49	47	7	51	47	7	27
8	71	70	68	66	63	60	59	55	53	50	8	55	51	8	31
10	77	76	73	71	68	66	63	60	57	55	10	60	55	10	40
11	82	80	78	76	73	69	67	64	61	58	11	65	59	11	48
12	86	84	82	80	76	73	70	67	64	61	12	71	65	12	56
13	89	87	85	83	79	76	73	69	66	63	13	76	69	13	66
14	94	91	89	87	83	79	76	73	69	66	14	82	75	14	78
15	98	96	93	90	87	83	80	76	73	69	15	90	83	15	94
16	101	100	97	94	90	86	83	80	76	72	16	99	90	16	115
17	105	104	101	98	94	90	87	83	79	74	17	110	101	17	137
18	110	108	105	101	98	93	90	86	82	77	18	119	109	18	164
19	113	111	108	105	100	96	93	88	84	80	19	131	119	19	196
20	116	114	111	108	103	98	95	90	87	82	20	144	133	20	232
21	120	118	115	112	107	102	98	94	90	85	21	161	147	21	321
22	124	122	118	114	109	105	101	97	92	87	22	182	166		
23	128	126	122	118	113	108	105	100	95	90	23	204	186		
24	131	129	125	121	116	111	108	102	98	92	24	236	215		
25	135	133	129	125	119	115	111	105	101	95	25	289	265		
26	140	137	133	129	123	118	114	108	104	98	26	356	325		
27	144	140	137	133	127	122	118	112	107	101					
28	148	145	141	137	131	126	122	115	110	105					
29	153	151	146	141	136	129	126	119	114	108					
30	158	154	150	145	140	133	129	122	117	111					
31	162	159	154	150	144	137	133	126	120	115					
32	167	164	159	154	148	142	137	130	124	118					
33	172	168	164	159	152	146	141	134	128	121					
34	176	172	168	163	156	149	144	137	131	124					
35	180	177	172	166	160	153	147	140	134	127					
36	185	182	176	171	164	157	151	144	137	130					
37	192	188	183	177	170	162	157	150	143	135					
38	199	195	190	184	176	168	163	155	148	140					
39	206	202	196	190	182	174	168	161	153	145					
40	212	208	202	196	188	180	174	165	158	150					
41	219	215	209	203	194	186	179	172	163	154					
42	226	222	215	209	200	192	185	176	168	159					
43	232	229	222	215	206	197	190	182	173	164					
44	239	235	228	221	212	203	196	186	178	168					
45	246	241	234	227	218	208	201	192	183	173					
46	254	249	242	235	225	215	208	198	189	179					
47	262	257	250	242	232	222	215	204	195	185					
48	271	265	257	250	239	229	222	211	200	190					
49	278	273	265	257	246	236	228	218	207	197					
50	285	280	272	264	254	243	234	223	212	201					
51	294	289	280	271	261	250	241	229	218	207					
52	302	296	288	279	268	256	247	236	225	213					
53	310	303	295	286	275	262	254	242	230	218					
54	322	316	307	297	285	273	264	251	239	227					
55	338	331	321	312	299	286	276	264	250	238					
56	356	349	339	328	315	301	291	278	264	250					
57	375	368	357	346	332	318	307	293	278	264					

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**NORTH CAROLINA (32)**

**TERRITORY 190**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>															
<b>Symbol</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>1990-2009</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>											<b>(b)</b>		<b>2009</b>	<b>(c)</b>	<b>Prior</b>
58	405	397	385	374	358	343	332	316	300	285					
59	449	440	427	415	398	381	367	350	333	317					
60	497	488	473	459	441	421	407	388	369	350					
61	543	533	517	502	481	460	445	424	403	383					
62	586	574	558	541	519	496	480	457	435	413					
63	629	617	599	581	557	534	515	491	467	443					
64	672	659	640	620	595	569	550	524	499	473					
65	715	701	681	661	633	606	586	558	531	504					
66	780	765	743	720	690	661	639	609	580	549					
67	866	849	824	800	767	734	709	676	643	610					
68	952	934	906	879	843	807	779	743	707	671					
69	1037	1018	988	959	919	880	850	810	771	732					
70	1124	1102	1070	1038	995	952	920	878	835	792					
71	1210	1186	1152	1118	1072	1026	991	945	899	853					
72	1296	1271	1234	1197	1147	1098	1062	1012	963	913					
73	1381	1356	1316	1276	1224	1171	1132	1079	1026	973					
74	1468	1440	1398	1356	1300	1244	1202	1146	1090	1034					
75	1554	1524	1480	1435	1376	1317	1272	1214	1154	1095					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

<b>COLLISION DEDUCTIBLE AMOUNT \$100 (074)</b>															
<b>Symbol</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>1990-2009</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>											<b>(b)</b>		<b>2009</b>	<b>(c)</b>	<b>Prior</b>
1	245	235	220	205	190	180	165	155	145	135	1	165	135	1	65
2	325	315	295	275	255	240	220	205	195	180	2	185	155	2	80
3	355	340	320	300	280	260	240	225	210	195	3	215	180	3	100
4	415	400	375	350	325	305	280	265	250	230	4	235	195	4	110
5	455	440	410	380	355	330	310	285	270	250	5	250	205	5	130
6	475	460	430	400	375	350	325	300	285	260	6	260	215	6	140
7	500	480	450	420	390	365	340	315	295	275	7	275	225	7	155
8	520	505	470	435	410	380	355	330	310	285	8	285	235	8	185
10	540	520	485	450	420	395	365	340	320	295	10	305	250	10	215
11	555	535	500	465	435	405	375	350	330	305	11	320	265	11	235
12	575	555	520	485	450	420	390	365	345	315	12	330	270	12	260
13	595	570	535	500	465	435	400	375	355	325	13	340	280	13	280
14	610	590	550	510	480	445	415	385	365	335	14	360	300	14	310
15	620	600	560	520	485	455	420	390	370	340	15	380	315	15	335
16	625	605	565	525	490	460	425	395	375	345	16	395	325	16	370
17	640	615	575	535	500	465	430	405	380	350	17	410	340	17	390
18	655	630	590	550	515	480	445	415	390	360	18	435	355	18	425
19	665	640	600	560	520	485	450	420	395	365	19	455	375	19	450
20	685	660	615	570	535	500	460	430	405	375	20	465	385	20	480
21	700	675	630	585	550	510	475	440	415	385	21	485	400	21	545
22	710	685	640	595	555	520	480	450	420	390	22	515	425		
23	720	695	650	605	565	525	490	455	430	395	23	535	440		
24	740	710	665	620	580	540	500	465	440	405	24	555	460		
25	745	715	670	625	585	545	505	470	440	410	25	600	495		
26	755	730	680	630	590	550	510	475	450	415	26	655	540		
27	765	740	690	640	600	560	520	485	455	420					
28	770	745	695	645	605	565	520	485	460	425					
29	785	755	705	655	615	570	530	495	465	430					

TERRITORY 190

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
30	790	760	710	660	620	575	535	495	470	435					
31	800	770	720	670	625	585	540	505	475	440					
32	815	785	735	685	640	595	550	515	485	450					
33	825	795	745	695	650	605	560	520	490	455					
34	840	810	755	700	655	610	565	530	500	460					
35	850	820	765	710	665	620	575	535	505	465					
36	860	830	775	720	675	630	580	545	510	475					
37	875	845	790	735	685	640	595	555	520	480					
38	890	855	800	745	695	650	600	560	530	490					
39	895	860	805	750	700	650	605	565	530	490					
40	905	870	815	760	710	660	610	570	540	495					
41	915	885	825	765	720	670	620	580	545	505					
42	925	895	835	775	725	675	625	585	550	510					
43	940	905	845	785	735	685	635	590	560	515					
44	945	910	850	790	740	690	640	595	560	520					
45	960	925	865	805	755	700	650	605	570	530					
46	970	935	875	815	760	710	655	615	580	535					
47	980	945	885	825	770	715	665	620	585	540					
48	995	960	895	830	780	725	670	625	590	545					
49	1005	970	905	840	785	735	680	635	595	550					
50	1015	980	915	850	795	740	685	640	605	560					
51	1025	990	925	860	805	750	695	650	610	565					
52	1030	995	930	865	810	755	700	650	615	565					
53	1045	1005	940	875	820	760	705	660	620	575					
54	1055	1015	950	885	825	770	715	665	625	580					
55	1070	1035	965	895	840	780	725	675	635	590					
56	1090	1050	980	910	855	795	735	685	645	600					
57	1110	1070	1000	930	870	810	750	700	660	610					
58	1145	1100	1030	960	895	835	775	720	680	630					
59	1190	1145	1070	995	930	865	805	750	705	655					
60	1240	1195	1115	1035	970	905	835	780	735	680					
61	1275	1230	1150	1070	1000	930	865	805	760	700					
62	1305	1255	1175	1095	1020	950	880	825	775	715					
63	1325	1280	1195	1110	1040	970	895	835	790	730					
64	1355	1305	1220	1135	1060	990	915	855	805	745					
65	1380	1330	1245	1160	1085	1010	935	870	820	760					
66	1420	1370	1280	1190	1115	1035	960	895	845	780					
67	1475	1425	1330	1235	1155	1075	1000	930	880	810					
68	1530	1475	1380	1285	1200	1120	1035	965	910	840					
69	1585	1530	1430	1330	1245	1160	1075	1000	945	870					
70	1645	1585	1480	1375	1290	1200	1110	1035	975	905					
71	1700	1635	1530	1425	1330	1240	1150	1070	1010	935					
72	1755	1690	1580	1470	1375	1280	1185	1105	1045	965					
73	1810	1745	1630	1515	1420	1320	1225	1140	1075	995					
74	1865	1800	1680	1560	1460	1360	1260	1175	1110	1025					
75	1920	1850	1730	1610	1505	1400	1300	1210	1140	1055					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

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**NORTH CAROLINA (32)**

**TERRITORY 200**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>															
<b>Symbol</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>1990- 2009</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>											<b>(b)</b>			<b>(c)</b>	
1	39	38	37	36	35	33	32	30	29	27	1	32	30	1	11
2	51	50	49	48	45	43	42	40	38	36	2	45	40	2	13
3	64	63	61	58	56	54	52	50	48	45	3	51	46	3	18
4	74	73	70	68	65	63	61	57	55	52	4	56	51	4	21
5	82	81	79	76	73	70	68	64	61	58	5	63	58	5	25
6	92	89	87	84	81	77	75	71	68	64	6	71	65	6	33
7	101	99	96	94	89	86	83	79	75	71	7	77	71	7	40
8	108	107	104	100	96	92	89	84	81	76	8	84	77	8	48
10	118	115	112	108	104	100	96	92	87	83	10	92	83	10	61
11	125	123	119	115	111	106	102	98	93	88	11	99	90	11	74
12	131	129	125	121	117	111	107	102	98	93	12	108	99	12	86
13	136	133	130	126	120	115	112	106	101	96	13	115	106	13	101
14	143	139	136	132	126	120	117	111	106	100	14	125	114	14	119
15	149	146	142	137	132	126	121	117	111	105	15	138	126	15	144
16	155	152	148	143	137	131	127	121	115	109	16	151	138	16	175
17	161	158	154	149	143	137	132	126	120	113	17	168	154	17	209
18	168	164	159	155	149	142	137	131	125	118	18	182	167	18	250
19	173	169	164	159	152	146	142	134	129	121	19	200	182	19	299
20	177	174	169	164	157	150	145	138	132	125	20	220	202	20	355
21	183	180	175	170	163	156	150	144	137	130	21	245	225	21	490
22	189	186	180	174	167	159	155	148	140	133	22	277	253		
23	195	192	186	180	173	165	159	152	145	137	23	311	284		
24	200	196	190	184	177	169	164	156	149	140	24	359	328		
25	206	202	196	190	182	175	169	161	154	145	25	441	405		
26	213	208	202	196	188	180	174	165	158	150	26	543	496		
27	219	214	208	202	194	186	180	171	163	155					
28	226	221	215	209	200	192	186	176	168	159					
29	233	230	223	215	207	198	192	182	174	164					
30	240	236	228	221	213	203	196	187	179	169					
31	248	243	236	228	219	209	202	193	183	175					
32	255	250	243	236	226	217	208	199	189	180					
33	263	257	250	243	232	223	215	205	195	184					
34	269	263	256	249	238	227	220	209	200	189					
35	275	270	262	253	244	233	225	214	205	194					
36	282	277	269	261	250	239	231	220	209	199					
37	293	287	278	270	259	248	239	228	218	206					
38	303	298	289	281	269	257	249	237	226	214					
39	314	308	299	289	277	265	257	245	233	221					
40	324	318	308	299	287	275	265	252	240	228					
41	334	328	319	309	296	284	274	262	249	236					
42	345	338	328	319	306	293	282	269	256	243					
43	355	349	338	327	314	301	290	277	264	250					
44	365	358	347	337	324	309	299	284	271	257					
45	375	368	357	346	332	318	307	293	278	264					
46	388	380	369	358	343	328	318	302	288	273					
47	400	393	381	369	355	339	327	312	298	282					
48	413	405	393	381	365	350	338	322	306	290					
49	425	417	405	393	376	361	347	332	315	300					
50	436	427	415	403	387	370	357	340	324	307					
51	449	440	427	414	397	381	368	350	333	317					
52	461	452	439	426	408	390	377	361	343	325					
53	472	463	450	437	419	400	387	369	351	333					
54	491	482	468	453	434	417	402	383	365	346					
55	515	505	490	476	456	437	421	402	382	363					
56	543	532	516	501	481	459	444	424	403	382					
57	572	562	545	528	507	486	469	447	425	403					

TERRITORY 200

FULL COVERAGE COMPREHENSIVE (001)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
58	618	606	588	570	546	524	506	482	458	436					
59	684	671	652	633	607	581	560	534	508	483					
60	758	744	722	701	672	643	621	593	563	534					
61	828	813	789	765	734	702	678	647	615	584					
62	894	876	851	826	791	757	732	697	664	630					
63	959	941	914	887	850	814	785	750	713	676					
64	1025	1006	976	946	908	869	839	800	762	722					
65	1091	1070	1039	1008	966	925	894	852	810	769					
66	1190	1167	1133	1098	1053	1008	975	929	884	838					
67	1321	1296	1258	1220	1170	1120	1082	1032	981	931					
68	1452	1424	1383	1341	1286	1230	1189	1134	1078	1023					
69	1583	1553	1508	1463	1402	1342	1297	1236	1176	1116					
70	1715	1681	1633	1584	1518	1453	1404	1339	1273	1208					
71	1846	1810	1758	1705	1635	1565	1511	1441	1371	1301					
72	1977	1939	1883	1827	1750	1676	1620	1543	1468	1393					
73	2107	2068	2008	1947	1867	1786	1727	1646	1566	1485					
74	2240	2197	2132	2068	1984	1898	1834	1748	1664	1578					
75	2370	2325	2257	2190	2099	2009	1941	1852	1761	1671					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
1	265	254	238	221	205	194	178	167	157	146	1	178	146	1	70
2	351	340	319	297	275	259	238	221	211	194	2	200	167	2	86
3	383	367	346	324	302	281	259	243	227	211	3	232	194	3	108
4	448	432	405	378	351	329	302	286	270	248	4	254	211	4	119
5	491	475	443	410	383	356	335	308	292	270	5	270	221	5	140
6	513	497	464	432	405	378	351	324	308	281	6	281	232	6	151
7	540	518	486	454	421	394	367	340	319	297	7	297	243	7	167
8	562	545	508	470	443	410	383	356	335	308	8	308	254	8	200
10	583	562	524	486	454	427	394	367	346	319	10	329	270	10	232
11	599	578	540	502	470	437	405	378	356	329	11	346	286	11	254
12	621	599	562	524	486	454	421	394	373	340	12	356	292	12	281
13	643	616	578	540	502	470	432	405	383	351	13	367	302	13	302
14	659	637	594	551	518	481	448	416	394	362	14	389	324	14	335
15	670	648	605	562	524	491	454	421	400	367	15	410	340	15	362
16	675	653	610	567	529	497	459	427	405	373	16	427	351	16	400
17	691	664	621	578	540	502	464	437	410	378	17	443	367	17	421
18	707	680	637	594	556	518	481	448	421	389	18	470	383	18	459
19	718	691	648	605	562	524	486	454	427	394	19	491	405	19	486
20	740	713	664	616	578	540	497	464	437	405	20	502	416	20	518
21	756	729	680	632	594	551	513	475	448	416	21	524	432	21	589
22	767	740	691	643	599	562	518	486	454	421	22	556	459		
23	778	751	702	653	610	567	529	491	464	427	23	578	475		
24	799	767	718	670	626	583	540	502	475	437	24	599	497		
25	805	772	724	675	632	589	545	508	475	443	25	648	535		
26	815	788	734	680	637	594	551	513	486	448	26	707	583		
27	826	799	745	691	648	605	562	524	491	454					
28	832	805	751	697	653	610	562	524	497	459					
29	848	815	761	707	664	616	572	535	502	464					



**PERSONAL AUTO MANUAL  
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**NORTH CAROLINA (32)**

**TERRITORY 200**

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
30	853	821	767	713	670	621	578	535	508	470					
31	864	832	778	724	675	632	583	545	513	475					
32	880	848	794	740	691	643	594	556	524	486					
33	891	859	805	751	702	653	605	562	529	491					
34	907	875	815	756	707	659	610	572	540	497					
35	918	886	826	767	718	670	621	578	545	502					
36	929	896	837	778	729	680	626	589	551	513					
37	945	913	853	794	740	691	643	599	562	518					
38	961	923	864	805	751	702	648	605	572	529					
39	967	929	869	810	756	702	653	610	572	529					
40	977	940	880	821	767	713	659	616	583	535					
41	988	956	891	826	778	724	670	626	589	545					
42	999	967	902	837	783	729	675	632	594	551					
43	1015	977	913	848	794	740	686	637	605	556					
44	1021	983	918	853	799	745	691	643	605	562					
45	1037	999	934	869	815	756	702	653	616	572					
46	1048	1010	945	880	821	767	707	664	626	578					
47	1058	1021	956	891	832	772	718	670	632	583					
48	1075	1037	967	896	842	783	724	675	637	589					
49	1085	1048	977	907	848	794	734	686	643	594					
50	1096	1058	988	918	859	799	740	691	653	605					
51	1107	1069	999	929	869	810	751	702	659	610					
52	1112	1075	1004	934	875	815	756	702	664	610					
53	1129	1085	1015	945	886	821	761	713	670	621					
54	1139	1096	1026	956	891	832	772	718	675	626					
55	1156	1118	1042	967	907	842	783	729	686	637					
56	1177	1134	1058	983	923	859	794	740	697	648					
57	1199	1156	1080	1004	940	875	810	756	713	659					
58	1237	1188	1112	1037	967	902	837	778	734	680					
59	1285	1237	1156	1075	1004	934	869	810	761	707					
60	1339	1291	1204	1118	1048	977	902	842	794	734					
61	1377	1328	1242	1156	1080	1004	934	869	821	756					
62	1409	1355	1269	1183	1102	1026	950	891	837	772					
63	1431	1382	1291	1199	1123	1048	967	902	853	788					
64	1463	1409	1318	1226	1145	1069	988	923	869	805					
65	1490	1436	1345	1253	1172	1091	1010	940	886	821					
66	1534	1480	1382	1285	1204	1118	1037	967	913	842					
67	1593	1539	1436	1334	1247	1161	1080	1004	950	875					
68	1652	1593	1490	1388	1296	1210	1118	1042	983	907					
69	1712	1652	1544	1436	1345	1253	1161	1080	1021	940					
70	1777	1712	1598	1485	1393	1296	1199	1118	1053	977					
71	1836	1766	1652	1539	1436	1339	1242	1156	1091	1010					
72	1895	1825	1706	1588	1485	1382	1280	1193	1129	1042					
73	1955	1885	1760	1636	1534	1426	1323	1231	1161	1075					
74	2014	1944	1814	1685	1577	1469	1361	1269	1199	1107					
75	2074	1998	1868	1739	1625	1512	1404	1307	1231	1139					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

TERRITORY 210

FULL COVERAGE COMPREHENSIVE (001)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
1	34	33	32	31	30	29	28	26	25	24	1	28	26	1	9
2	44	43	42	41	39	37	36	35	33	31	2	39	35	2	11
3	56	55	53	50	48	46	45	43	41	39	3	44	40	3	15
4	64	63	61	59	57	55	53	49	47	45	4	48	44	4	19
5	71	70	68	66	63	61	59	56	53	50	5	55	50	5	22
6	79	77	75	73	70	67	65	62	59	56	6	62	57	6	29
7	88	85	83	81	77	74	72	68	65	62	7	67	62	7	35
8	94	93	90	87	83	79	77	73	70	66	8	73	67	8	41
10	102	100	97	94	90	87	83	79	75	72	10	79	72	10	53
11	108	106	103	100	96	92	89	84	80	76	11	85	78	11	64
12	113	111	108	105	101	96	93	89	84	80	12	94	85	12	74
13	117	115	112	109	104	100	97	92	88	83	13	100	92	13	88
14	124	121	117	114	109	104	101	96	92	87	14	108	99	14	103
15	129	127	123	118	114	109	105	101	96	91	15	119	109	15	125
16	134	132	128	124	118	113	110	105	100	95	16	131	119	16	151
17	139	137	133	129	124	118	114	109	104	98	17	145	133	17	181
18	145	142	138	134	129	123	118	113	108	102	18	158	144	18	216
19	149	146	142	138	132	127	123	116	111	105	19	173	158	19	259
20	153	150	146	142	136	130	126	119	114	108	20	191	175	20	307
21	159	156	151	147	141	135	130	125	118	112	21	212	195	21	424
22	164	161	156	150	144	138	134	128	122	115	22	240	219		
23	169	166	161	156	149	143	138	132	126	118	23	269	246		
24	173	170	165	160	153	146	142	135	129	122	24	311	284		
25	178	175	170	165	158	151	146	139	133	126	25	382	350		
26	184	180	175	170	163	156	150	143	137	130	26	470	430		
27	190	185	180	175	168	161	156	148	141	134					
28	196	192	186	181	173	166	161	152	145	138					
29	202	199	193	186	179	171	166	158	150	142					
30	208	204	198	192	184	176	170	162	155	146					
31	214	210	204	198	190	181	175	167	159	151					
32	220	216	210	204	196	187	180	172	164	156					
33	228	222	216	210	201	193	186	177	169	160					
34	233	228	221	215	206	197	191	181	173	164					
35	238	234	227	219	211	202	195	185	177	168					
36	244	240	233	226	216	207	200	191	181	172					
37	253	248	241	234	225	214	207	198	188	178					
38	263	258	250	243	233	222	215	205	196	185					
39	272	267	259	250	240	230	222	212	202	192					
40	280	275	267	259	248	238	230	218	208	198					
41	289	284	276	268	256	246	237	227	215	204					
42	299	293	284	276	265	253	244	233	221	210					
43	307	302	293	283	272	261	251	240	229	216					
44	316	310	301	291	280	268	259	246	235	222					
45	324	318	309	300	287	275	266	253	241	229					
46	336	329	319	310	297	284	275	262	249	236					
47	346	340	330	319	307	294	283	270	258	244					
48	357	350	340	330	316	303	293	279	265	251					
49	368	361	350	340	325	312	301	287	273	260					
50	377	370	359	349	335	320	309	295	280	266					
51	388	381	370	358	344	330	318	303	288	274					
52	399	391	380	369	353	338	327	312	297	281					
53	409	401	389	378	363	346	335	319	304	288					
54	425	417	405	392	376	361	348	332	316	300					
55	446	437	424	412	394	378	365	348	331	314					
56	470	460	447	434	416	398	384	367	349	331					
57	495	486	472	457	439	420	406	387	368	349					

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**NORTH CAROLINA (32)**

**TERRITORY 210**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>															
<b>Symbol</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>1990-2009</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>											<b>(b)</b>		<b>2009</b>	<b>(c)</b>	<b>Prior</b>
58	535	524	509	493	473	453	438	417	397	377					
59	592	581	564	548	525	503	485	462	440	418					
60	656	644	625	607	582	556	538	513	487	462					
61	717	703	683	662	636	608	587	560	533	506					
62	774	758	736	715	685	655	633	604	575	545					
63	830	815	791	767	735	705	680	649	617	585					
64	887	870	845	819	786	752	726	692	659	625					
65	945	926	899	872	836	800	774	737	701	665					
66	1030	1010	981	951	912	872	844	804	765	725					
67	1143	1122	1089	1056	1012	969	936	893	849	805					
68	1257	1233	1197	1161	1113	1065	1029	982	933	886					
69	1370	1344	1305	1266	1213	1162	1123	1070	1018	966					
70	1484	1455	1413	1371	1314	1258	1215	1159	1102	1045					
71	1598	1567	1521	1476	1415	1354	1308	1247	1187	1126					
72	1711	1678	1629	1581	1515	1450	1402	1336	1271	1206					
73	1824	1790	1738	1685	1616	1546	1495	1424	1355	1285					
74	1938	1901	1846	1790	1717	1643	1587	1513	1440	1366					
75	2052	2013	1954	1895	1817	1739	1680	1603	1524	1446					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

<b>COLLISION DEDUCTIBLE AMOUNT \$100 (074)</b>															
<b>Symbol</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>1990-2009</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>											<b>(b)</b>		<b>2009</b>	<b>(c)</b>	<b>Prior</b>
1	205	196	184	171	159	150	138	130	121	113	1	138	113	1	54
2	272	263	247	230	213	201	184	171	163	150	2	155	130	2	67
3	297	284	268	251	234	217	201	188	176	163	3	180	150	3	84
4	347	334	314	293	272	255	234	222	209	192	4	196	163	4	92
5	380	368	343	318	297	276	259	238	226	209	5	209	171	5	109
6	397	385	359	334	314	293	272	251	238	217	6	217	180	6	117
7	418	401	376	351	326	305	284	263	247	230	7	230	188	7	130
8	435	422	393	364	343	318	297	276	259	238	8	238	196	8	155
10	451	435	405	376	351	330	305	284	268	247	10	255	209	10	180
11	464	447	418	389	364	339	314	293	276	255	11	268	222	11	196
12	481	464	435	405	376	351	326	305	288	263	12	276	226	12	217
13	497	477	447	418	389	364	334	314	297	272	13	284	234	13	234
14	510	493	460	426	401	372	347	322	305	280	14	301	251	14	259
15	518	502	468	435	405	380	351	326	309	284	15	318	263	15	280
16	523	506	472	439	410	385	355	330	314	288	16	330	272	16	309
17	535	514	481	447	418	389	359	339	318	293	17	343	284	17	326
18	548	527	493	460	431	401	372	347	326	301	18	364	297	18	355
19	556	535	502	468	435	405	376	351	330	305	19	380	314	19	376
20	573	552	514	477	447	418	385	359	339	314	20	389	322	20	401
21	585	564	527	489	460	426	397	368	347	322	21	405	334	21	456
22	594	573	535	497	464	435	401	376	351	326	22	431	355		
23	602	581	543	506	472	439	410	380	359	330	23	447	368		
24	619	594	556	518	485	451	418	389	368	339	24	464	385		
25	623	598	560	523	489	456	422	393	368	343	25	502	414		
26	631	610	568	527	493	460	426	397	376	347	26	548	451		
27	640	619	577	535	502	468	435	405	380	351					
28	644	623	581	539	506	472	435	405	385	355					
29	656	631	589	548	514	477	443	414	389	359					

TERRITORY 210

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
30	660	635	594	552	518	481	447	414	393	364					
31	669	644	602	560	523	489	451	422	397	368					
32	681	656	614	573	535	497	460	431	405	376					
33	690	665	623	581	543	506	468	435	410	380					
34	702	677	631	585	548	510	472	443	418	385					
35	711	686	640	594	556	518	481	447	422	389					
36	719	694	648	602	564	527	485	456	426	397					
37	732	706	660	614	573	535	497	464	435	401					
38	744	715	669	623	581	543	502	468	443	410					
39	748	719	673	627	585	543	506	472	443	410					
40	757	727	681	635	594	552	510	477	451	414					
41	765	740	690	640	602	560	518	485	456	422					
42	773	748	698	648	606	564	523	489	460	426					
43	786	757	706	656	614	573	531	493	468	431					
44	790	761	711	660	619	577	535	497	468	435					
45	803	773	723	673	631	585	543	506	477	443					
46	811	782	732	681	635	594	548	514	485	447					
47	819	790	740	690	644	598	556	518	489	451					
48	832	803	748	694	652	606	560	523	493	456					
49	840	811	757	702	656	614	568	531	497	460					
50	849	819	765	711	665	619	573	535	506	468					
51	857	828	773	719	673	627	581	543	510	472					
52	861	832	777	723	677	631	585	543	514	472					
53	874	840	786	732	686	635	589	552	518	481					
54	882	849	794	740	690	644	598	556	523	485					
55	895	865	807	748	702	652	606	564	531	493					
56	911	878	819	761	715	665	614	573	539	502					
57	928	895	836	777	727	677	627	585	552	510					
58	957	920	861	803	748	698	648	602	568	527					
59	995	957	895	832	777	723	673	627	589	548					
60	1037	999	932	865	811	757	698	652	614	568					
61	1066	1028	961	895	836	777	723	673	635	585					
62	1091	1049	982	915	853	794	736	690	648	598					
63	1108	1070	999	928	869	811	748	698	660	610					
64	1133	1091	1020	949	886	828	765	715	673	623					
65	1154	1112	1041	970	907	844	782	727	686	635					
66	1187	1145	1070	995	932	865	803	748	706	652					
67	1233	1191	1112	1032	966	899	836	777	736	677					
68	1279	1233	1154	1074	1003	936	865	807	761	702					
69	1325	1279	1195	1112	1041	970	899	836	790	727					
70	1375	1325	1237	1150	1078	1003	928	865	815	757					
71	1421	1367	1279	1191	1112	1037	961	895	844	782					
72	1467	1413	1321	1229	1150	1070	991	924	874	807					
73	1513	1459	1363	1267	1187	1104	1024	953	899	832					
74	1559	1505	1404	1304	1221	1137	1053	982	928	857					
75	1605	1547	1446	1346	1258	1170	1087	1012	953	882					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

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**NORTH CAROLINA (32)**

**TERRITORY 220**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>															
<b>Symbol</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>1990-2009</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>											<b>(b)</b>			<b>(c)</b>	
1	72	70	68	66	64	61	59	55	53	50	1	59	55	1	20
2	94	92	90	88	83	79	77	74	70	66	2	83	74	2	24
3	118	116	112	107	103	99	96	92	88	83	3	94	85	3	33
4	136	134	129	125	120	116	112	105	101	96	4	103	94	4	39
5	151	149	145	140	134	129	125	118	112	107	5	116	107	5	46
6	169	164	160	155	149	142	138	131	125	118	6	131	120	6	61
7	186	182	177	173	164	158	153	145	138	131	7	142	131	7	74
8	199	197	191	184	177	169	164	155	149	140	8	155	142	8	88
10	217	212	206	199	191	184	177	169	160	153	10	169	153	10	112
11	230	226	219	212	204	195	188	180	171	162	11	182	166	11	136
12	241	237	230	223	215	204	197	188	180	171	12	199	182	12	158
13	250	245	239	232	221	212	206	195	186	177	13	212	195	13	186
14	263	256	250	243	232	221	215	204	195	184	14	230	210	14	219
15	274	269	261	252	243	232	223	215	204	193	15	254	232	15	265
16	285	280	272	263	252	241	234	223	212	201	16	278	254	16	322
17	296	291	283	274	263	252	243	232	221	208	17	309	283	17	385
18	309	302	293	285	274	261	252	241	230	217	18	335	307	18	460
19	318	311	302	293	280	269	261	247	237	223	19	368	335	19	550
20	326	320	311	302	289	276	267	254	243	230	20	405	372	20	653
21	337	331	322	313	300	287	276	265	252	239	21	451	414	21	902
22	348	342	331	320	307	293	285	272	258	245	22	510	466	22	
23	359	353	342	331	318	304	293	280	267	252	23	572	523	23	
24	368	361	350	339	326	311	302	287	274	258	24	661	604	24	
25	379	372	361	350	335	322	311	296	283	267	25	812	745	25	
26	392	383	372	361	346	331	320	304	291	276	26	999	913	26	
27	403	394	383	372	357	342	331	315	300	285					
28	416	407	396	385	368	353	342	324	309	293					
29	429	423	410	396	381	364	353	335	320	302					
30	442	434	420	407	392	374	361	344	329	311					
31	456	447	434	420	403	385	372	355	337	322					
32	469	460	447	434	416	399	383	366	348	331					
33	484	473	460	447	427	410	396	377	359	339					
34	495	484	471	458	438	418	405	385	368	348					
35	506	497	482	466	449	429	414	394	377	357					
36	519	510	495	480	460	440	425	405	385	366					
37	539	528	512	497	477	456	440	420	401	379					
38	558	548	532	517	495	473	458	436	416	394					
39	578	567	550	532	510	488	473	451	429	407					
40	596	585	567	550	528	506	488	464	442	420					
41	615	604	587	569	545	523	504	482	458	434					
42	635	622	604	587	563	539	519	495	471	447					
43	653	642	622	602	578	554	534	510	486	460					
44	672	659	639	620	596	569	550	523	499	473					
45	690	677	657	637	611	585	565	539	512	486					
46	714	699	679	659	631	604	585	556	530	502					
47	736	723	701	679	653	624	602	574	548	519					
48	760	745	723	701	672	644	622	593	563	534					
49	782	767	745	723	692	664	639	611	580	552					
50	802	786	764	742	712	681	657	626	596	565					
51	826	810	786	762	731	701	677	644	613	583					
52	848	832	808	784	751	718	694	664	631	598					
53	869	852	828	804	771	736	712	679	646	613					
54	904	887	861	834	799	767	740	705	672	637					
55	948	929	902	876	839	804	775	740	703	668					
56	999	979	950	922	885	845	817	780	742	703					
57	1053	1034	1003	972	933	894	863	823	782	742					

TERRITORY 220

FULL COVERAGE COMPREHENSIVE (001)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
58	1137	1115	1082	1049	1005	964	931	887	843	802					
59	1259	1235	1200	1165	1117	1069	1031	983	935	889					
60	1395	1369	1329	1290	1237	1183	1143	1091	1036	983					
61	1524	1496	1452	1408	1351	1292	1248	1191	1132	1075					
62	1645	1612	1566	1520	1456	1393	1347	1283	1222	1159					
63	1765	1732	1682	1632	1564	1498	1445	1380	1312	1244					
64	1886	1851	1796	1741	1671	1599	1544	1472	1402	1329					
65	2008	1969	1912	1855	1778	1702	1645	1568	1491	1415					
66	2190	2148	2085	2021	1938	1855	1794	1710	1627	1542					
67	2431	2385	2315	2245	2153	2061	1991	1899	1805	1713					
68	2672	2621	2545	2468	2367	2264	2188	2087	1984	1883					
69	2913	2858	2775	2692	2580	2470	2387	2275	2164	2054					
70	3156	3094	3005	2915	2794	2674	2584	2464	2343	2223					
71	3397	3331	3235	3138	3009	2880	2781	2652	2523	2394					
72	3638	3568	3465	3362	3221	3084	2981	2840	2702	2564					
73	3878	3806	3695	3583	3436	3287	3178	3029	2882	2733					
74	4122	4043	3924	3806	3651	3493	3375	3217	3062	2904					
75	4362	4279	4154	4030	3863	3697	3572	3408	3241	3075					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
1	289	277	259	241	224	212	194	183	171	159	1	194	159	1	77
2	383	371	348	324	300	283	259	241	230	212	2	218	183	2	94
3	418	401	377	353	330	306	283	265	247	230	3	253	212	3	118
4	489	471	442	412	383	359	330	312	295	271	4	277	230	4	130
5	536	518	483	448	418	389	365	336	318	295	5	295	241	5	153
6	560	542	507	471	442	412	383	353	336	306	6	306	253	6	165
7	589	565	530	495	459	430	401	371	348	324	7	324	265	7	183
8	613	595	554	512	483	448	418	389	365	336	8	336	277	8	218
10	636	613	571	530	495	465	430	401	377	348	10	359	295	10	253
11	654	630	589	548	512	477	442	412	389	359	11	377	312	11	277
12	677	654	613	571	530	495	459	430	406	371	12	389	318	12	306
13	701	671	630	589	548	512	471	442	418	383	13	401	330	13	330
14	719	695	648	601	565	524	489	454	430	395	14	424	353	14	365
15	730	707	660	613	571	536	495	459	436	401	15	448	371	15	395
16	736	713	666	618	577	542	501	465	442	406	16	465	383	16	436
17	754	724	677	630	589	548	507	477	448	412	17	483	401	17	459
18	772	742	695	648	607	565	524	489	459	424	18	512	418	18	501
19	783	754	707	660	613	571	530	495	465	430	19	536	442	19	530
20	807	777	724	671	630	589	542	507	477	442	20	548	454	20	565
21	825	795	742	689	648	601	560	518	489	454	21	571	471	21	642
22	836	807	754	701	654	613	565	530	495	459	22	607	501		
23	848	819	766	713	666	618	577	536	507	465	23	630	518		
24	872	836	783	730	683	636	589	548	518	477	24	654	542		
25	878	842	789	736	689	642	595	554	518	483	25	707	583		
26	889	860	801	742	695	648	601	560	530	489	26	772	636		
27	901	872	813	754	707	660	613	571	536	495					
28	907	878	819	760	713	666	613	571	542	501					
29	925	889	830	772	724	671	624	583	548	507					

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**TERRITORY 220**

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
30	931	895	836	777	730	677	630	583	554	512					
31	942	907	848	789	736	689	636	595	560	518					
32	960	925	866	807	754	701	648	607	571	530					
33	972	937	878	819	766	713	660	613	577	536					
34	990	954	889	825	772	719	666	624	589	542					
35	1001	966	901	836	783	730	677	630	595	548					
36	1013	978	913	848	795	742	683	642	601	560					
37	1031	995	931	866	807	754	701	654	613	565					
38	1048	1007	942	878	819	766	707	660	624	577					
39	1054	1013	948	884	825	766	713	666	624	577					
40	1066	1025	960	895	836	777	719	671	636	583					
41	1078	1043	972	901	848	789	730	683	642	595					
42	1090	1054	984	913	854	795	736	689	648	601					
43	1107	1066	995	925	866	807	748	695	660	607					
44	1113	1072	1001	931	872	813	754	701	660	613					
45	1131	1090	1019	948	889	825	766	713	671	624					
46	1143	1101	1031	960	895	836	772	724	683	630					
47	1154	1113	1043	972	907	842	783	730	689	636					
48	1172	1131	1054	978	919	854	789	736	695	642					
49	1184	1143	1066	990	925	866	801	748	701	648					
50	1196	1154	1078	1001	937	872	807	754	713	660					
51	1207	1166	1090	1013	948	884	819	766	719	666					
52	1213	1172	1096	1019	954	889	825	766	724	666					
53	1231	1184	1107	1031	966	895	830	777	730	677					
54	1243	1196	1119	1043	972	907	842	783	736	683					
55	1260	1219	1137	1054	990	919	854	795	748	695					
56	1284	1237	1154	1072	1007	937	866	807	760	707					
57	1308	1260	1178	1096	1025	954	884	825	777	719					
58	1349	1296	1213	1131	1054	984	913	848	801	742					
59	1402	1349	1260	1172	1096	1019	948	884	830	772					
60	1461	1408	1313	1219	1143	1066	984	919	866	801					
61	1502	1449	1355	1260	1178	1096	1019	948	895	825					
62	1537	1478	1384	1290	1202	1119	1037	972	913	842					
63	1561	1508	1408	1308	1225	1143	1054	984	931	860					
64	1596	1537	1437	1337	1249	1166	1078	1007	948	878					
65	1626	1567	1467	1366	1278	1190	1101	1025	966	895					
66	1673	1614	1508	1402	1313	1219	1131	1054	995	919					
67	1738	1679	1567	1455	1361	1266	1178	1096	1037	954					
68	1802	1738	1626	1514	1414	1319	1219	1137	1072	990					
69	1867	1802	1685	1567	1467	1366	1266	1178	1113	1025					
70	1938	1867	1743	1620	1520	1414	1308	1219	1149	1066					
71	2003	1926	1802	1679	1567	1461	1355	1260	1190	1101					
72	2067	1991	1861	1732	1620	1508	1396	1302	1231	1137					
73	2132	2056	1920	1785	1673	1555	1443	1343	1266	1172					
74	2197	2120	1979	1838	1720	1602	1484	1384	1308	1207					
75	2262	2179	2038	1897	1773	1649	1531	1425	1343	1243					

- (a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
- (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
- (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

TERRITORY 230

FULL COVERAGE COMPREHENSIVE (001)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
1	49	48	46	45	43	42	40	37	36	34	1	40	37	1	13
2	64	63	61	60	57	54	52	51	48	45	2	57	51	2	16
3	80	79	76	73	70	67	66	63	60	57	3	64	58	3	22
4	92	91	88	85	82	79	76	72	69	66	4	70	64	4	27
5	103	101	98	95	91	88	85	80	76	73	5	79	73	5	31
6	115	112	109	106	101	97	94	89	85	80	6	89	82	6	42
7	127	124	121	118	112	107	104	98	94	89	7	97	89	7	51
8	136	134	130	125	121	115	112	106	101	95	8	106	97	8	60
10	148	145	140	136	130	125	121	115	109	104	10	115	104	10	76
11	156	153	149	145	139	133	128	122	116	110	11	124	113	11	92
12	164	161	156	152	146	139	134	128	122	116	12	136	124	12	107
13	170	167	162	158	150	145	140	133	127	121	13	145	133	13	127
14	179	174	170	165	158	150	146	139	133	125	14	156	143	14	149
15	186	183	177	171	165	158	152	146	139	131	15	173	158	15	180
16	194	191	185	179	171	164	159	152	145	137	16	189	173	16	219
17	201	198	192	186	179	171	165	158	150	142	17	210	192	17	262
18	210	206	200	194	186	177	171	164	156	148	18	228	209	18	313
19	216	212	206	200	191	183	177	168	161	152	19	250	228	19	374
20	222	218	212	206	197	188	182	173	165	156	20	276	253	20	444
21	229	225	219	213	204	195	188	180	171	162	21	307	282	21	614
22	237	232	225	218	209	200	194	185	176	167	22	347	317		
23	244	240	232	225	216	207	200	191	182	171	23	389	356		
24	250	246	238	231	222	212	206	195	186	176	24	450	411		
25	258	253	246	238	228	219	212	201	192	182	25	553	507		
26	267	261	253	246	235	225	218	207	198	188	26	679	621		
27	274	268	261	253	243	232	225	215	204	194					
28	283	277	270	262	250	240	232	221	210	200					
29	292	288	279	270	259	247	240	228	218	206					
30	301	295	286	277	267	255	246	234	224	212					
31	310	304	295	286	274	262	253	241	229	219					
32	319	313	304	295	283	271	261	249	237	225					
33	329	322	313	304	291	279	270	256	244	231					
34	337	329	320	311	298	285	276	262	250	237					
35	344	338	328	317	305	292	282	268	256	243					
36	353	347	337	326	313	299	289	276	262	249					
37	367	359	349	338	325	310	299	286	273	258					
38	380	373	362	352	337	322	311	297	283	268					
39	393	386	374	362	347	332	322	307	292	277					
40	405	398	386	374	359	344	332	316	301	286					
41	419	411	399	387	371	356	343	328	311	295					
42	432	423	411	399	383	367	353	337	320	304					
43	444	437	423	410	393	377	364	347	331	313					
44	457	448	435	422	405	387	374	356	340	322					
45	469	460	447	434	416	398	384	367	349	331					
46	486	475	462	448	429	411	398	378	361	341					
47	501	492	477	462	444	425	410	390	373	353					
48	517	507	492	477	457	438	423	404	383	364					
49	532	522	507	492	471	451	435	416	395	375					
50	545	535	520	505	484	463	447	426	405	384					
51	562	551	535	519	498	477	460	438	417	396					
52	577	566	550	533	511	489	472	451	429	407					
53	592	580	563	547	524	501	484	462	440	417					
54	615	603	586	568	544	522	504	480	457	434					
55	645	632	614	596	571	547	527	504	478	454					
56	679	666	647	627	602	575	556	530	505	478					
57	717	703	682	662	635	608	587	560	532	505					



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**NORTH CAROLINA (32)**

**TERRITORY 230**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>															
<b>Symbol</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>1990-2009</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>											<b>(b)</b>		<b>(c)</b>		
58	773	758	736	714	684	656	633	603	574	545					
59	857	840	817	793	760	727	702	669	636	605					
60	949	931	904	878	842	805	778	742	705	669					
61	1037	1018	988	958	919	879	849	811	770	732					
62	1119	1097	1065	1034	991	948	916	873	831	788					
63	1201	1179	1144	1110	1064	1019	983	939	893	846					
64	1283	1259	1222	1185	1137	1088	1050	1001	954	904					
65	1366	1340	1301	1262	1210	1158	1119	1067	1015	963					
66	1490	1462	1418	1375	1319	1262	1220	1164	1107	1049					
67	1654	1623	1575	1527	1465	1402	1354	1292	1228	1165					
68	1818	1784	1731	1679	1611	1541	1489	1420	1350	1281					
69	1982	1944	1888	1831	1755	1681	1624	1548	1472	1398					
70	2147	2105	2044	1983	1901	1819	1758	1676	1594	1512					
71	2311	2266	2201	2135	2047	1959	1892	1804	1716	1629					
72	2475	2427	2357	2287	2192	2098	2028	1933	1839	1745					
73	2639	2590	2514	2438	2338	2236	2162	2061	1961	1860					
74	2804	2751	2670	2590	2484	2377	2296	2189	2083	1976					
75	2968	2911	2827	2742	2628	2515	2430	2318	2205	2092					

**(a)** Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
**(b)** Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
**(c)** Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

<b>COLLISION DEDUCTIBLE AMOUNT \$100 (074)</b>															
<b>Symbol</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>1990-2009</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>											<b>(b)</b>		<b>(c)</b>		
1	282	271	253	236	219	207	190	179	167	156	1	190	156	1	75
2	374	363	340	317	294	276	253	236	225	207	2	213	179	2	92
3	409	392	369	346	323	300	276	259	242	225	3	248	207	3	115
4	478	461	432	403	374	351	323	305	288	265	4	271	225	4	127
5	524	507	472	438	409	380	357	328	311	288	5	288	236	5	150
6	547	530	495	461	432	403	374	346	328	300	6	300	248	6	161
7	576	553	518	484	449	420	392	363	340	317	7	317	259	7	179
8	599	582	541	501	472	438	409	380	357	328	8	328	271	8	213
10	622	599	559	518	484	455	420	392	369	340	10	351	288	10	248
11	639	616	576	536	501	467	432	403	380	351	11	369	305	11	271
12	662	639	599	559	518	484	449	420	397	363	12	380	311	12	300
13	685	657	616	576	536	501	461	432	409	374	13	392	323	13	323
14	703	680	634	588	553	513	478	444	420	386	14	415	346	14	357
15	714	691	645	599	559	524	484	449	426	392	15	438	363	15	386
16	720	697	651	605	564	530	490	455	432	397	16	455	374	16	426
17	737	708	662	616	576	536	495	467	438	403	17	472	392	17	449
18	755	726	680	634	593	553	513	478	449	415	18	501	409	18	490
19	766	737	691	645	599	559	518	484	455	420	19	524	432	19	518
20	789	760	708	657	616	576	530	495	467	432	20	536	444	20	553
21	806	778	726	674	634	588	547	507	478	444	21	559	461	21	628
22	818	789	737	685	639	599	553	518	484	449	22	593	490		
23	829	801	749	697	651	605	564	524	495	455	23	616	507		
24	852	818	766	714	668	622	576	536	507	467	24	639	530		
25	858	824	772	720	674	628	582	541	507	472	25	691	570		
26	870	841	783	726	680	634	588	547	518	478	26	755	622		
27	881	852	795	737	691	645	599	559	524	484					
28	887	858	801	743	697	651	599	559	530	490					
29	904	870	812	755	708	657	611	570	536	495					

TERRITORY 230

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
30	910	876	818	760	714	662	616	570	541	501					
31	922	887	829	772	720	674	622	582	547	507					
32	939	904	847	789	737	685	634	593	559	518					
33	950	916	858	801	749	697	645	599	564	524					
34	968	933	870	806	755	703	651	611	576	530					
35	979	945	881	818	766	714	662	616	582	536					
36	991	956	893	829	778	726	668	628	588	547					
37	1008	973	910	847	789	737	685	639	599	553					
38	1025	985	922	858	801	749	691	645	611	564					
39	1031	991	927	864	806	749	697	651	611	564					
40	1043	1002	939	876	818	760	703	657	622	570					
41	1054	1020	950	881	829	772	714	668	628	582					
42	1066	1031	962	893	835	778	720	674	634	588					
43	1083	1043	973	904	847	789	732	680	645	593					
44	1089	1048	979	910	852	795	737	685	645	599					
45	1106	1066	996	927	870	806	749	697	657	611					
46	1117	1077	1008	939	876	818	755	708	668	616					
47	1129	1089	1020	950	887	824	766	714	674	622					
48	1146	1106	1031	956	899	835	772	720	680	628					
49	1158	1117	1043	968	904	847	783	732	685	634					
50	1169	1129	1054	979	916	852	789	737	697	645					
51	1181	1140	1066	991	927	864	801	749	703	651					
52	1187	1146	1071	996	933	870	806	749	708	651					
53	1204	1158	1083	1008	945	876	812	760	714	662					
54	1215	1169	1094	1020	950	887	824	766	720	668					
55	1233	1192	1112	1031	968	899	835	778	732	680					
56	1256	1210	1129	1048	985	916	847	789	743	691					
57	1279	1233	1152	1071	1002	933	864	806	760	703					
58	1319	1267	1187	1106	1031	962	893	829	783	726					
59	1371	1319	1233	1146	1071	996	927	864	812	755					
60	1428	1377	1284	1192	1117	1043	962	899	847	783					
61	1469	1417	1325	1233	1152	1071	996	927	876	806					
62	1503	1446	1354	1261	1175	1094	1014	950	893	824					
63	1526	1475	1377	1279	1198	1117	1031	962	910	841					
64	1561	1503	1405	1308	1221	1140	1054	985	927	858					
65	1590	1532	1434	1336	1250	1164	1077	1002	945	876					
66	1636	1578	1475	1371	1284	1192	1106	1031	973	899					
67	1699	1642	1532	1423	1331	1238	1152	1071	1014	933					
68	1763	1699	1590	1480	1382	1290	1192	1112	1048	968					
69	1826	1763	1647	1532	1434	1336	1238	1152	1089	1002					
70	1895	1826	1705	1584	1486	1382	1279	1192	1123	1043					
71	1958	1884	1763	1642	1532	1428	1325	1233	1164	1077					
72	2022	1947	1820	1693	1584	1475	1365	1273	1204	1112					
73	2085	2010	1878	1745	1636	1521	1411	1313	1238	1146					
74	2148	2074	1935	1797	1682	1567	1452	1354	1279	1181					
75	2212	2131	1993	1855	1734	1613	1498	1394	1313	1215					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

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**NORTH CAROLINA (32)**

**TERRITORY 240**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>															
<b>Symbol</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>1990- 2009</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>											<b>(b)</b>			<b>(c)</b>	
1	52	51	49	48	46	45	43	40	38	37	1	43	40	1	14
2	68	67	65	64	60	57	56	54	51	48	2	60	54	2	17
3	86	84	81	78	75	72	70	67	64	60	3	68	62	3	24
4	99	97	94	91	87	84	81	76	73	70	4	75	68	4	29
5	110	108	105	102	97	94	91	86	81	78	5	84	78	5	33
6	122	119	116	113	108	103	100	95	91	86	6	95	87	6	45
7	135	132	129	126	119	114	111	105	100	95	7	103	95	7	54
8	145	143	138	134	129	122	119	113	108	102	8	113	103	8	64
10	157	154	149	145	138	134	129	122	116	111	10	122	111	10	81
11	167	164	159	154	148	142	137	130	124	118	11	132	121	11	99
12	175	172	167	162	156	148	143	137	130	124	12	145	132	12	114
13	181	178	173	169	161	154	149	142	135	129	13	154	142	13	135
14	191	186	181	176	169	161	156	148	142	134	14	167	153	14	159
15	199	196	189	183	176	169	162	156	148	140	15	184	169	15	192
16	207	204	197	191	183	175	170	162	154	146	16	202	184	16	234
17	215	211	205	199	191	183	176	169	161	151	17	224	205	17	280
18	224	219	213	207	199	189	183	175	167	157	18	243	223	18	334
19	231	226	219	213	204	196	189	180	172	162	19	267	243	19	399
20	237	232	226	219	210	200	194	184	176	167	20	294	270	20	474
21	245	240	234	227	218	208	200	192	183	173	21	328	301	21	655
22	253	248	240	232	223	213	207	197	188	178	22	370	339		
23	261	256	248	240	231	221	213	204	194	183	23	415	380		
24	267	262	254	246	237	226	219	208	199	188	24	480	439		
25	275	270	262	254	243	234	226	215	205	194	25	590	541		
26	285	278	270	262	251	240	232	221	211	200	26	725	663		
27	293	286	278	270	259	248	240	229	218	207					
28	302	296	288	280	267	256	248	235	224	213					
29	312	307	297	288	277	264	256	243	232	219					
30	321	315	305	296	285	272	262	250	239	226					
31	331	324	315	305	293	280	270	258	245	234					
32	340	334	324	315	302	289	278	266	253	240					
33	351	343	334	324	310	297	288	273	261	246					
34	359	351	342	332	318	304	294	280	267	253					
35	367	361	350	339	326	312	301	286	273	259					
36	377	370	359	348	334	320	308	294	280	266					
37	391	383	372	361	347	331	320	305	291	275					
38	405	398	386	375	359	343	332	316	302	286					
39	420	412	399	386	370	355	343	328	312	296					
40	432	425	412	399	383	367	355	337	321	305					
41	447	439	426	413	396	380	366	350	332	315					
42	461	452	439	426	409	391	377	359	342	324					
43	474	466	452	437	420	402	388	370	353	334					
44	488	479	464	450	432	413	399	380	363	343					
45	501	491	477	463	444	425	410	391	372	353					
46	518	507	493	479	458	439	425	404	385	364					
47	534	525	509	493	474	453	437	417	398	377					
48	552	541	525	509	488	467	452	431	409	388					
49	568	557	541	525	502	482	464	444	421	401					
50	582	571	555	539	517	494	477	455	432	410					
51	599	588	571	553	531	509	491	467	445	423					
52	615	604	587	569	545	522	504	482	458	434					
53	631	619	601	584	560	534	517	493	469	445					
54	657	644	625	606	580	557	537	512	488	463					
55	688	674	655	636	609	584	563	537	510	485					
56	725	711	690	669	642	614	593	566	539	510					
57	765	750	728	706	677	649	626	598	568	539					

TERRITORY 240

FULL COVERAGE COMPREHENSIVE (001)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
58	825	809	785	762	730	700	676	644	612	582					
59	914	897	871	846	811	776	749	714	679	646					
60	1013	994	965	937	898	859	830	792	752	714					
61	1107	1086	1054	1022	981	938	906	865	822	781					
62	1194	1170	1137	1103	1057	1011	978	932	887	841					
63	1282	1258	1221	1185	1135	1088	1049	1002	952	903					
64	1369	1344	1304	1264	1213	1161	1121	1068	1018	965					
65	1458	1429	1388	1347	1291	1235	1194	1138	1083	1027					
66	1590	1560	1514	1468	1407	1347	1302	1242	1181	1119					
67	1765	1732	1681	1630	1563	1496	1445	1379	1310	1243					
68	1940	1903	1848	1792	1719	1644	1588	1515	1441	1367					
69	2115	2075	2015	1954	1873	1794	1733	1652	1571	1491					
70	2291	2247	2181	2116	2029	1941	1876	1789	1701	1614					
71	2466	2418	2348	2278	2185	2091	2019	1925	1832	1738					
72	2641	2590	2515	2441	2339	2239	2164	2062	1962	1862					
73	2816	2763	2682	2601	2495	2387	2307	2199	2092	1984					
74	2992	2935	2849	2763	2651	2536	2450	2336	2223	2108					
75	3167	3107	3016	2926	2805	2684	2593	2474	2353	2232					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
1	265	254	238	221	205	194	178	167	157	146	1	178	146	1	70
2	351	340	319	297	275	259	238	221	211	194	2	200	167	2	86
3	383	367	346	324	302	281	259	243	227	211	3	232	194	3	108
4	448	432	405	378	351	329	302	286	270	248	4	254	211	4	119
5	491	475	443	410	383	356	335	308	292	270	5	270	221	5	140
6	513	497	464	432	405	378	351	324	308	281	6	281	232	6	151
7	540	518	486	454	421	394	367	340	319	297	7	297	243	7	167
8	562	545	508	470	443	410	383	356	335	308	8	308	254	8	200
10	583	562	524	486	454	427	394	367	346	319	10	329	270	10	232
11	599	578	540	502	470	437	405	378	356	329	11	346	286	11	254
12	621	599	562	524	486	454	421	394	373	340	12	356	292	12	281
13	643	616	578	540	502	470	432	405	383	351	13	367	302	13	302
14	659	637	594	551	518	481	448	416	394	362	14	389	324	14	335
15	670	648	605	562	524	491	454	421	400	367	15	410	340	15	362
16	675	653	610	567	529	497	459	427	405	373	16	427	351	16	400
17	691	664	621	578	540	502	464	437	410	378	17	443	367	17	421
18	707	680	637	594	556	518	481	448	421	389	18	470	383	18	459
19	718	691	648	605	562	524	486	454	427	394	19	491	405	19	486
20	740	713	664	616	578	540	497	464	437	405	20	502	416	20	518
21	756	729	680	632	594	551	513	475	448	416	21	524	432	21	589
22	767	740	691	643	599	562	518	486	454	421	22	556	459		
23	778	751	702	653	610	567	529	491	464	427	23	578	475		
24	799	767	718	670	626	583	540	502	475	437	24	599	497		
25	805	772	724	675	632	589	545	508	475	443	25	648	535		
26	815	788	734	680	637	594	551	513	486	448	26	707	583		
27	826	799	745	691	648	605	562	524	491	454					
28	832	805	751	697	653	610	562	524	497	459					
29	848	815	761	707	664	616	572	535	502	464					

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**NORTH CAROLINA (32)**

**TERRITORY 240**

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
30	853	821	767	713	670	621	578	535	508	470					
31	864	832	778	724	675	632	583	545	513	475					
32	880	848	794	740	691	643	594	556	524	486					
33	891	859	805	751	702	653	605	562	529	491					
34	907	875	815	756	707	659	610	572	540	497					
35	918	886	826	767	718	670	621	578	545	502					
36	929	896	837	778	729	680	626	589	551	513					
37	945	913	853	794	740	691	643	599	562	518					
38	961	923	864	805	751	702	648	605	572	529					
39	967	929	869	810	756	702	653	610	572	529					
40	977	940	880	821	767	713	659	616	583	535					
41	988	956	891	826	778	724	670	626	589	545					
42	999	967	902	837	783	729	675	632	594	551					
43	1015	977	913	848	794	740	686	637	605	556					
44	1021	983	918	853	799	745	691	643	605	562					
45	1037	999	934	869	815	756	702	653	616	572					
46	1048	1010	945	880	821	767	707	664	626	578					
47	1058	1021	956	891	832	772	718	670	632	583					
48	1075	1037	967	896	842	783	724	675	637	589					
49	1085	1048	977	907	848	794	734	686	643	594					
50	1096	1058	988	918	859	799	740	691	653	605					
51	1107	1069	999	929	869	810	751	702	659	610					
52	1112	1075	1004	934	875	815	756	702	664	610					
53	1129	1085	1015	945	886	821	761	713	670	621					
54	1139	1096	1026	956	891	832	772	718	675	626					
55	1156	1118	1042	967	907	842	783	729	686	637					
56	1177	1134	1058	983	923	859	794	740	697	648					
57	1199	1156	1080	1004	940	875	810	756	713	659					
58	1237	1188	1112	1037	967	902	837	778	734	680					
59	1285	1237	1156	1075	1004	934	869	810	761	707					
60	1339	1291	1204	1118	1048	977	902	842	794	734					
61	1377	1328	1242	1156	1080	1004	934	869	821	756					
62	1409	1355	1269	1183	1102	1026	950	891	837	772					
63	1431	1382	1291	1199	1123	1048	967	902	853	788					
64	1463	1409	1318	1226	1145	1069	988	923	869	805					
65	1490	1436	1345	1253	1172	1091	1010	940	886	821					
66	1534	1480	1382	1285	1204	1118	1037	967	913	842					
67	1593	1539	1436	1334	1247	1161	1080	1004	950	875					
68	1652	1593	1490	1388	1296	1210	1118	1042	983	907					
69	1712	1652	1544	1436	1345	1253	1161	1080	1021	940					
70	1777	1712	1598	1485	1393	1296	1199	1118	1053	977					
71	1836	1766	1652	1539	1436	1339	1242	1156	1091	1010					
72	1895	1825	1706	1588	1485	1382	1280	1193	1129	1042					
73	1955	1885	1760	1636	1534	1426	1323	1231	1161	1075					
74	2014	1944	1814	1685	1577	1469	1361	1269	1199	1107					
75	2074	1998	1868	1739	1625	1512	1404	1307	1231	1139					

- (a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
- (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
- (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

TERRITORY 250

FULL COVERAGE COMPREHENSIVE (001)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
1	38	36	35	34	33	32	31	29	27	26	1	31	29	1	10
2	49	48	47	46	43	41	40	39	36	34	2	43	39	2	13
3	62	60	58	56	54	51	50	48	46	43	3	49	44	3	17
4	71	70	67	65	63	60	58	55	52	50	4	54	49	4	21
5	79	78	75	73	70	67	65	62	58	56	5	60	56	5	24
6	88	86	83	81	78	74	72	68	65	62	6	68	63	6	32
7	97	95	92	90	86	82	80	75	72	68	7	74	68	7	39
8	104	103	99	96	92	88	86	81	78	73	8	81	74	8	46
10	113	111	107	104	99	96	92	88	83	80	10	88	80	10	58
11	120	117	114	111	106	101	98	93	89	84	11	95	87	11	71
12	125	123	120	116	112	106	103	98	93	89	12	104	95	12	82
13	130	128	124	121	115	111	107	101	97	92	13	111	101	13	97
14	137	133	130	127	121	115	112	106	101	96	14	120	109	14	114
15	143	140	136	131	127	121	116	112	106	100	15	132	121	15	138
16	148	146	141	137	131	125	122	116	111	105	16	145	132	16	168
17	154	152	147	143	137	131	127	121	115	108	17	161	147	17	201
18	161	157	153	148	143	136	131	125	120	113	18	174	160	18	239
19	165	162	157	153	146	140	136	129	123	116	19	192	174	19	286
20	170	166	162	157	150	144	139	132	127	120	20	211	194	20	340
21	176	172	168	163	156	149	144	138	131	124	21	235	215	21	470
22	181	178	172	166	160	153	148	141	135	128	22	266	243		
23	187	184	178	172	165	158	153	146	139	131	23	298	272		
24	192	188	182	177	170	162	157	149	143	135	24	344	315		
25	197	194	188	182	174	168	162	154	147	139	25	423	388		
26	204	200	194	188	180	172	166	158	152	144	26	520	475		
27	210	205	200	194	186	178	172	164	156	148					
28	217	212	206	201	192	184	178	169	161	153					
29	223	220	213	206	198	189	184	174	166	157					
30	230	226	219	212	204	195	188	179	171	162					
31	237	233	226	219	210	201	194	185	176	168					
32	244	239	233	226	217	207	200	190	181	172					
33	252	246	239	233	222	213	206	196	187	177					
34	258	252	245	238	228	218	211	201	192	181					
35	263	259	251	243	234	223	215	205	196	186					
36	270	266	258	250	239	229	221	211	201	190					
37	280	275	267	259	249	237	229	219	209	197					
38	291	285	277	269	258	246	238	227	217	205					
39	301	295	286	277	266	254	246	235	223	212					
40	310	304	295	286	275	263	254	242	230	219					
41	320	315	306	296	284	272	262	251	238	226					
42	331	324	315	306	293	280	270	258	245	233					
43	340	334	324	314	301	288	278	266	253	239					
44	350	343	333	323	310	296	286	272	260	246					
45	359	352	342	332	318	304	294	280	267	253					
46	372	364	353	343	328	315	304	290	276	261					
47	383	376	365	353	340	325	314	299	285	270					
48	396	388	376	365	350	335	324	309	293	278					
49	407	399	388	376	360	345	333	318	302	287					
50	417	409	398	386	371	355	342	326	310	294					
51	430	422	409	397	381	365	352	335	319	303					
52	441	433	421	408	391	374	361	345	328	311					
53	453	443	431	418	401	383	371	353	336	319					
54	471	462	448	434	416	399	385	367	350	332					
55	494	483	470	456	437	418	404	385	366	348					
56	520	510	495	480	461	440	425	406	386	366					
57	548	538	522	506	486	465	449	429	407	386					

**PERSONAL AUTO MANUAL  
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**NORTH CAROLINA (32)**

**TERRITORY 250**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>															
<b>Symbol</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>1990-2009</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>											<b>(b)</b>		<b>2009</b>	<b>(c)</b>	<b>Prior</b>
58	592	580	563	546	523	502	485	462	439	417					
59	656	643	625	606	581	556	537	512	487	463					
60	726	713	692	671	644	616	595	568	539	512					
61	793	779	756	733	703	673	650	620	589	560					
62	856	839	815	791	758	725	701	668	636	603					
63	919	902	876	849	814	780	752	718	683	648					
64	982	963	935	906	870	832	804	766	730	692					
65	1045	1025	995	966	926	886	856	816	776	736					
66	1140	1118	1085	1052	1009	966	934	890	847	803					
67	1265	1241	1205	1169	1121	1073	1036	988	939	891					
68	1391	1365	1325	1285	1232	1179	1139	1086	1033	980					
69	1516	1488	1444	1401	1343	1286	1243	1184	1126	1069					
70	1643	1611	1564	1517	1455	1392	1345	1283	1220	1157					
71	1768	1734	1684	1634	1566	1499	1448	1381	1313	1246					
72	1894	1857	1803	1750	1677	1605	1552	1479	1407	1335					
73	2019	1981	1923	1865	1789	1711	1654	1577	1500	1423					
74	2145	2104	2043	1981	1900	1818	1757	1675	1594	1512					
75	2271	2228	2163	2098	2011	1924	1859	1774	1687	1601					

**(a)** Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
**(b)** Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
**(c)** Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

<b>COLLISION DEDUCTIBLE AMOUNT \$100 (074)</b>															
<b>Symbol</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>1990-2009</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>											<b>(b)</b>		<b>2009</b>	<b>(c)</b>	<b>Prior</b>
1	347	333	312	290	269	255	234	219	205	191	1	234	191	1	92
2	460	446	418	389	361	340	312	290	276	255	2	262	219	2	113
3	503	481	453	425	396	368	340	319	297	276	3	304	255	3	142
4	588	566	531	496	460	432	396	375	354	326	4	333	276	4	156
5	644	623	581	538	503	467	439	404	382	354	5	354	290	5	184
6	673	651	609	566	531	496	460	425	404	368	6	368	304	6	198
7	708	680	637	595	552	517	481	446	418	389	7	389	319	7	219
8	736	715	666	616	581	538	503	467	439	404	8	404	333	8	262
10	765	736	687	637	595	559	517	481	453	418	10	432	354	10	304
11	786	758	708	658	616	573	531	496	467	432	11	453	375	11	333
12	814	786	736	687	637	595	552	517	489	446	12	467	382	12	368
13	843	807	758	708	658	616	566	531	503	460	13	481	396	13	396
14	864	835	779	722	680	630	588	545	517	474	14	510	425	14	439
15	878	850	793	736	687	644	595	552	524	481	15	538	446	15	474
16	885	857	800	743	694	651	602	559	531	489	16	559	460	16	524
17	906	871	814	758	708	658	609	573	538	496	17	581	481	17	552
18	927	892	835	779	729	680	630	588	552	510	18	616	503	18	602
19	942	906	850	793	736	687	637	595	559	517	19	644	531	19	637
20	970	935	871	807	758	708	651	609	573	531	20	658	545	20	680
21	991	956	892	828	779	722	673	623	588	545	21	687	566	21	772
22	1005	970	906	843	786	736	680	637	595	552	22	729	602		
23	1020	984	920	857	800	743	694	644	609	559	23	758	623		
24	1048	1005	942	878	821	765	708	658	623	573	24	786	651		
25	1055	1012	949	885	828	772	715	666	623	581	25	850	701		
26	1069	1034	963	892	835	779	722	673	637	588	26	927	765		
27	1083	1048	977	906	850	793	736	687	644	595					
28	1090	1055	984	913	857	800	736	687	651	602					
29	1112	1069	998	927	871	807	750	701	658	609					

TERRITORY 250

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
30	1119	1076	1005	935	878	814	758	701	666	616					
31	1133	1090	1020	949	885	828	765	715	673	623					
32	1154	1112	1041	970	906	843	779	729	687	637					
33	1168	1126	1055	984	920	857	793	736	694	644					
34	1189	1147	1069	991	927	864	800	750	708	651					
35	1204	1161	1083	1005	942	878	814	758	715	658					
36	1218	1175	1097	1020	956	892	821	772	722	673					
37	1239	1197	1119	1041	970	906	843	786	736	680					
38	1260	1211	1133	1055	984	920	850	793	750	694					
39	1267	1218	1140	1062	991	920	857	800	750	694					
40	1281	1232	1154	1076	1005	935	864	807	765	701					
41	1296	1253	1168	1083	1020	949	878	821	772	715					
42	1310	1267	1182	1097	1027	956	885	828	779	722					
43	1331	1281	1197	1112	1041	970	899	835	793	729					
44	1338	1289	1204	1119	1048	977	906	843	793	736					
45	1359	1310	1225	1140	1069	991	920	857	807	750					
46	1374	1324	1239	1154	1076	1005	927	871	821	758					
47	1388	1338	1253	1168	1090	1012	942	878	828	765					
48	1409	1359	1267	1175	1104	1027	949	885	835	772					
49	1423	1374	1281	1189	1112	1041	963	899	843	779					
50	1437	1388	1296	1204	1126	1048	970	906	857	793					
51	1451	1402	1310	1218	1140	1062	984	920	864	800					
52	1458	1409	1317	1225	1147	1069	991	920	871	800					
53	1480	1423	1331	1239	1161	1076	998	935	878	814					
54	1494	1437	1345	1253	1168	1090	1012	942	885	821					
55	1515	1466	1366	1267	1189	1104	1027	956	899	835					
56	1543	1487	1388	1289	1211	1126	1041	970	913	850					
57	1572	1515	1416	1317	1232	1147	1062	991	935	864					
58	1621	1558	1458	1359	1267	1182	1097	1020	963	892					
59	1685	1621	1515	1409	1317	1225	1140	1062	998	927					
60	1756	1692	1579	1466	1374	1281	1182	1104	1041	963					
61	1805	1742	1628	1515	1416	1317	1225	1140	1076	991					
62	1848	1777	1664	1551	1444	1345	1246	1168	1097	1012					
63	1876	1812	1692	1572	1473	1374	1267	1182	1119	1034					
64	1919	1848	1728	1607	1501	1402	1296	1211	1140	1055					
65	1954	1883	1763	1643	1536	1430	1324	1232	1161	1076					
66	2011	1940	1812	1685	1579	1466	1359	1267	1197	1104					
67	2089	2018	1883	1749	1635	1522	1416	1317	1246	1147					
68	2166	2089	1954	1820	1699	1586	1466	1366	1289	1189					
69	2244	2166	2025	1883	1763	1643	1522	1416	1338	1232					
70	2329	2244	2096	1947	1827	1699	1572	1466	1381	1281					
71	2407	2315	2166	2018	1883	1756	1628	1515	1430	1324					
72	2485	2393	2237	2082	1947	1812	1678	1565	1480	1366					
73	2563	2471	2308	2145	2011	1869	1735	1614	1522	1409					
74	2641	2549	2379	2209	2067	1926	1784	1664	1572	1451					
75	2719	2620	2450	2280	2131	1982	1841	1713	1614	1494					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.



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**NORTH CAROLINA (32)**

**TERRITORY 260**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>															
<b>Symbol</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>1990- 2009</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>											<b>(b)</b>			<b>(c)</b>	
1	42	41	39	38	37	36	34	32	30	29	1	34	32	1	11
2	55	53	52	51	48	46	44	43	41	38	2	48	43	2	14
3	69	67	65	62	60	57	56	53	51	48	3	55	50	3	19
4	79	77	75	72	70	67	65	61	58	56	4	60	55	4	23
5	88	86	84	81	77	75	72	69	65	62	5	67	62	5	27
6	98	95	93	90	86	83	80	76	72	69	6	76	70	6	36
7	108	105	103	100	95	91	89	84	80	76	7	83	76	7	43
8	116	114	110	107	103	98	95	90	86	81	8	90	83	8	51
10	126	123	119	116	110	107	103	98	93	89	10	98	89	10	65
11	133	131	127	123	118	113	109	104	99	94	11	105	97	11	79
12	140	137	133	130	124	118	114	109	104	99	12	116	105	12	91
13	145	142	138	135	128	123	119	113	108	103	13	123	113	13	108
14	152	149	145	141	135	128	124	118	113	107	14	133	122	14	127
15	159	156	151	146	141	135	130	124	118	112	15	147	135	15	154
16	165	163	157	152	146	140	136	130	123	117	16	161	147	16	187
17	171	169	164	159	152	146	141	135	128	121	17	179	164	17	224
18	179	175	170	165	159	151	146	140	133	126	18	194	178	18	267
19	184	180	175	170	163	156	151	144	137	130	19	213	194	19	319
20	189	185	180	175	168	160	155	147	141	133	20	235	216	20	378
21	196	192	187	182	174	166	160	154	146	138	21	262	240	21	523
22	202	198	192	185	178	170	165	157	150	142	22	296	271		
23	208	204	198	192	184	177	170	163	155	146	23	331	304		
24	213	210	203	197	189	180	175	166	159	150	24	384	351		
25	220	216	210	203	194	187	180	171	164	155	25	471	432		
26	227	222	216	210	201	192	185	177	169	160	26	579	530		
27	234	229	222	216	207	198	192	183	174	165					
28	241	236	230	224	213	204	198	188	179	170					
29	249	245	237	230	221	211	204	194	185	175					
30	257	251	244	236	227	217	210	199	191	180					
31	264	259	251	244	234	224	216	206	196	187					
32	272	267	259	251	241	231	222	212	202	192					
33	281	274	267	259	248	237	230	218	208	197					
34	287	281	273	265	254	243	235	224	213	202					
35	293	288	279	271	260	249	240	229	218	207					
36	301	296	287	278	267	255	246	235	224	212					
37	312	306	297	288	277	264	255	244	232	220					
38	324	318	309	300	287	274	265	253	241	229					
39	335	329	319	309	296	283	274	262	249	236					
40	345	339	329	319	306	293	283	269	257	244					
41	357	351	340	330	316	304	292	279	265	251					
42	368	361	351	340	326	312	301	287	273	259					
43	378	372	361	349	335	321	310	296	282	267					
44	390	382	371	359	345	330	319	304	290	274					
45	400	392	381	370	354	339	328	312	297	282					
46	414	405	394	382	366	351	339	323	307	291					
47	427	419	406	394	378	362	349	333	318	301					
48	441	432	419	406	390	373	361	344	326	310					
49	453	445	432	419	401	385	371	354	337	320					
50	465	456	443	431	413	395	381	363	345	328					
51	479	470	456	442	424	406	392	373	356	338					
52	491	483	469	455	436	417	403	385	366	347					
53	504	494	480	466	447	427	413	394	375	356					
54	525	514	499	484	464	445	429	409	390	370					
55	550	538	523	508	486	466	450	429	408	387					
56	579	568	551	535	513	490	474	452	431	408					
57	611	599	582	564	541	518	500	478	453	431					

TERRITORY 260

FULL COVERAGE COMPREHENSIVE (001)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
58	659	646	627	608	583	559	540	514	489	465					
59	730	716	696	676	648	620	598	570	542	516					
60	809	794	771	748	718	686	663	632	601	570					
61	884	867	842	817	784	749	724	691	657	624					
62	954	935	908	881	845	808	781	744	709	672					
63	1024	1005	975	946	907	869	838	800	761	721					
64	1093	1073	1041	1010	969	927	895	853	813	771					
65	1165	1142	1109	1076	1031	987	954	909	865	820					
66	1270	1246	1209	1172	1124	1076	1040	992	944	894					
67	1410	1383	1342	1302	1248	1195	1154	1101	1046	993					
68	1549	1520	1476	1431	1373	1313	1269	1210	1151	1092					
69	1689	1657	1609	1561	1496	1433	1384	1320	1255	1191					
70	1830	1795	1742	1690	1621	1551	1499	1429	1359	1289					
71	1970	1932	1876	1820	1745	1670	1613	1538	1463	1388					
72	2109	2069	2009	1949	1868	1788	1728	1647	1567	1487					
73	2249	2207	2142	2078	1993	1906	1843	1756	1671	1585					
74	2390	2344	2276	2207	2117	2026	1957	1866	1775	1684					
75	2530	2482	2409	2337	2240	2144	2071	1976	1880	1783					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
1	270	259	242	226	209	198	182	171	160	149	1	182	149	1	72
2	358	347	325	303	281	264	242	226	215	198	2	204	171	2	88
3	391	375	353	331	309	287	264	248	231	215	3	237	198	3	110
4	457	441	413	386	358	336	309	292	276	253	4	259	215	4	121
5	501	485	452	419	391	364	342	314	298	276	5	276	226	5	143
6	523	507	474	441	413	386	358	331	314	287	6	287	237	6	154
7	551	529	496	463	430	402	375	347	325	303	7	303	248	7	171
8	573	557	518	479	452	419	391	364	342	314	8	314	259	8	204
10	595	573	534	496	463	435	402	375	353	325	10	336	276	10	237
11	612	590	551	512	479	446	413	386	364	336	11	353	292	11	259
12	634	612	573	534	496	463	430	402	380	347	12	364	298	12	287
13	656	628	590	551	512	479	441	413	391	358	13	375	309	13	309
14	672	650	606	562	529	490	457	424	402	369	14	397	331	14	342
15	683	661	617	573	534	501	463	430	408	375	15	419	347	15	369
16	689	667	623	579	540	507	468	435	413	380	16	435	358	16	408
17	705	678	634	590	551	512	474	446	419	386	17	452	375	17	430
18	722	694	650	606	568	529	490	457	430	397	18	479	391	18	468
19	733	705	661	617	573	534	496	463	435	402	19	501	413	19	496
20	755	727	678	628	590	551	507	474	446	413	20	512	424	20	529
21	771	744	694	645	606	562	523	485	457	424	21	534	441	21	601
22	782	755	705	656	612	573	529	496	463	430	22	568	468		
23	793	766	716	667	623	579	540	501	474	435	23	590	485		
24	815	782	733	683	639	595	551	512	485	446	24	612	507		
25	821	788	738	689	645	601	557	518	485	452	25	661	545		
26	832	804	749	694	650	606	562	523	496	457	26	722	595		
27	843	815	760	705	661	617	573	534	501	463					
28	849	821	766	711	667	623	573	534	507	468					
29	865	832	777	722	678	628	584	545	512	474					

**PERSONAL AUTO MANUAL  
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**NORTH CAROLINA (32)**

**TERRITORY 260**

<b>COLLISION DEDUCTIBLE AMOUNT \$100 (074)</b>															
<b>Symbol</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>1990-2009</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>											<b>(b)</b>			<b>(c)</b>	
30	871	838	782	727	683	634	590	545	518	479					
31	882	849	793	738	689	645	595	557	523	485					
32	898	865	810	755	705	656	606	568	534	496					
33	909	876	821	766	716	667	617	573	540	501					
34	926	893	832	771	722	672	623	584	551	507					
35	937	904	843	782	733	683	634	590	557	512					
36	948	915	854	793	744	694	639	601	562	523					
37	964	931	871	810	755	705	656	612	573	529					
38	981	942	882	821	766	716	661	617	584	540					
39	986	948	887	827	771	716	667	623	584	540					
40	997	959	898	838	782	727	672	628	595	545					
41	1008	975	909	843	793	738	683	639	601	557					
42	1019	986	920	854	799	744	689	645	606	562					
43	1036	997	931	865	810	755	700	650	617	568					
44	1041	1003	937	871	815	760	705	656	617	573					
45	1058	1019	953	887	832	771	716	667	628	584					
46	1069	1030	964	898	838	782	722	678	639	590					
47	1080	1041	975	909	849	788	733	683	645	595					
48	1096	1058	986	915	860	799	738	689	650	601					
49	1108	1069	997	926	865	810	749	700	656	606					
50	1119	1080	1008	937	876	815	755	705	667	617					
51	1130	1091	1019	948	887	827	766	716	672	623					
52	1135	1096	1025	953	893	832	771	716	678	623					
53	1152	1108	1036	964	904	838	777	727	683	634					
54	1163	1119	1047	975	909	849	788	733	689	639					
55	1179	1141	1063	986	926	860	799	744	700	650					
56	1201	1157	1080	1003	942	876	810	755	711	661					
57	1223	1179	1102	1025	959	893	827	771	727	672					
58	1262	1212	1135	1058	986	920	854	793	749	694					
59	1311	1262	1179	1096	1025	953	887	827	777	722					
60	1366	1317	1229	1141	1069	997	920	860	810	749					
61	1405	1355	1267	1179	1102	1025	953	887	838	771					
62	1438	1383	1295	1207	1124	1047	970	909	854	788					
63	1460	1411	1317	1223	1146	1069	986	920	871	804					
64	1493	1438	1344	1251	1168	1091	1008	942	887	821					
65	1521	1466	1372	1278	1196	1113	1030	959	904	838					
66	1565	1510	1411	1311	1229	1141	1058	986	931	860					
67	1625	1570	1466	1361	1273	1185	1102	1025	970	893					
68	1686	1625	1521	1416	1322	1234	1141	1063	1003	926					
69	1747	1686	1576	1466	1372	1278	1185	1102	1041	959					
70	1813	1747	1631	1515	1422	1322	1223	1141	1074	997					
71	1873	1802	1686	1570	1466	1366	1267	1179	1113	1030					
72	1934	1862	1741	1620	1515	1411	1306	1218	1152	1063					
73	1995	1923	1796	1670	1565	1455	1350	1256	1185	1096					
74	2055	1984	1851	1719	1609	1499	1389	1295	1223	1130					
75	2116	2039	1906	1774	1659	1543	1433	1333	1256	1163					

**(a)** Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
**(b)** Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
**(c)** Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

TERRITORY 270

FULL COVERAGE COMPREHENSIVE (001)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
1	27	27	26	25	24	23	22	21	20	19	1	22	21	1	7
2	36	35	34	33	32	30	29	28	27	25	2	32	28	2	9
3	45	44	42	41	39	37	37	35	33	32	3	36	32	3	12
4	51	51	49	47	46	44	42	40	38	37	4	39	36	4	15
5	57	56	55	53	51	49	47	45	42	41	5	44	41	5	17
6	64	62	61	59	56	54	52	50	47	45	6	50	46	6	23
7	71	69	67	66	62	60	58	55	52	50	7	54	50	7	28
8	76	75	72	70	67	64	62	59	56	53	8	59	54	8	33
10	82	81	78	76	72	70	67	64	61	58	10	64	58	10	42
11	87	85	83	81	77	74	71	68	65	61	11	69	63	11	51
12	91	90	87	85	81	77	75	71	68	65	12	76	69	12	60
13	95	93	90	88	84	81	78	74	71	67	13	81	74	13	71
14	100	97	95	92	88	84	81	77	74	70	14	87	80	14	83
15	104	102	99	95	92	88	85	81	77	73	15	96	88	15	100
16	108	106	103	100	95	91	89	85	81	76	16	105	96	16	122
17	112	110	107	104	100	95	92	88	84	79	17	117	107	17	146
18	117	115	111	108	104	99	95	91	87	82	18	127	116	18	174
19	120	118	115	111	106	102	99	94	90	85	19	139	127	19	208
20	124	121	118	115	110	105	101	96	92	87	20	154	141	20	247
21	128	125	122	119	114	109	105	100	95	90	21	171	157	21	342
22	132	129	125	121	116	111	108	103	98	93	22	193	177		
23	136	134	129	125	120	115	111	106	101	95	23	217	198		
24	139	137	133	129	124	118	115	109	104	98	24	251	229		
25	144	141	137	133	127	122	118	112	107	101	25	308	282		
26	149	145	141	137	131	125	121	115	110	105	26	378	346		
27	153	149	145	141	135	129	125	120	114	108					
28	158	154	150	146	139	134	129	123	117	111					
29	163	160	155	150	144	138	134	127	121	115					
30	168	164	159	154	149	142	137	130	125	118					
31	173	169	164	159	153	146	141	134	128	122					
32	178	174	169	164	158	151	145	139	132	125					
33	183	179	174	169	162	155	150	143	136	129					
34	188	183	178	173	166	159	154	146	139	132					
35	192	188	183	177	170	163	157	149	143	135					
36	197	193	188	182	174	167	161	154	146	139					
37	204	200	194	188	181	173	167	159	152	144					
38	212	208	202	196	188	179	173	165	158	149					
39	219	215	208	202	193	185	179	171	163	154					
40	226	222	215	208	200	192	185	176	168	159					
41	233	229	222	216	207	198	191	183	173	164					
42	241	236	229	222	213	204	197	188	178	169					
43	247	243	236	228	219	210	203	193	184	174					
44	255	250	242	235	226	216	208	198	189	179					
45	261	256	249	242	232	222	214	204	194	184					
46	271	265	257	250	239	229	222	211	201	190					
47	279	274	266	257	247	237	228	217	208	197					
48	288	282	274	266	255	244	236	225	213	203					
49	296	291	282	274	262	251	242	232	220	209					
50	304	298	290	281	270	258	249	237	226	214					
51	313	307	298	289	277	266	256	244	232	221					
52	321	315	306	297	285	272	263	251	239	227					
53	330	323	314	305	292	279	270	257	245	232					
54	343	336	326	316	303	291	281	267	255	242					
55	359	352	342	332	318	305	294	281	266	253					
56	378	371	360	349	335	320	310	295	281	266					
57	399	392	380	369	354	339	327	312	296	281					

**PERSONAL AUTO MANUAL  
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**NORTH CAROLINA (32)**

**TERRITORY 270**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>															
<b>Symbol</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>1990-2009</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>											<b>(b)</b>		<b>(c)</b>		
58	431	422	410	398	381	365	353	336	320	304					
59	477	468	455	442	423	405	391	373	354	337					
60	529	519	504	489	469	448	433	413	393	373					
61	578	567	550	534	512	490	473	452	429	408					
62	623	611	593	576	552	528	510	486	463	439					
63	669	657	637	618	593	568	548	523	497	471					
64	715	701	681	660	633	606	585	558	531	504					
65	761	746	725	703	674	645	623	594	565	536					
66	830	814	790	766	735	703	680	648	617	584					
67	921	904	877	851	816	781	754	720	684	649					
68	1013	994	964	935	897	858	829	791	752	714					
69	1104	1083	1052	1020	978	936	905	862	820	779					
70	1196	1173	1139	1105	1059	1013	979	934	888	842					
71	1287	1262	1226	1189	1140	1091	1054	1005	956	907					
72	1379	1352	1313	1274	1221	1169	1130	1077	1024	972					
73	1470	1443	1400	1358	1302	1246	1204	1148	1092	1036					
74	1562	1532	1487	1443	1384	1324	1279	1219	1160	1101					
75	1653	1622	1575	1527	1464	1401	1354	1291	1228	1165					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

<b>COLLISION DEDUCTIBLE AMOUNT \$100 (074)</b>															
<b>Symbol</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>1990-2009</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>											<b>(b)</b>		<b>(c)</b>		
1	249	239	224	208	193	183	168	157	147	137	1	168	137	1	66
2	330	320	300	279	259	244	224	208	198	183	2	188	157	2	81
3	361	345	325	305	284	264	244	229	213	198	3	218	183	3	102
4	422	406	381	356	330	310	284	269	254	234	4	239	198	4	112
5	462	447	417	386	361	335	315	290	274	254	5	254	208	5	132
6	483	467	437	406	381	356	330	305	290	264	6	264	218	6	142
7	508	488	457	427	396	371	345	320	300	279	7	279	229	7	157
8	528	513	478	442	417	386	361	335	315	290	8	290	239	8	188
10	549	528	493	457	427	401	371	345	325	300	10	310	254	10	218
11	564	544	508	472	442	411	381	356	335	310	11	325	269	11	239
12	584	564	528	493	457	427	396	371	351	320	12	335	274	12	264
13	605	579	544	508	472	442	406	381	361	330	13	345	284	13	284
14	620	599	559	518	488	452	422	391	371	340	14	366	305	14	315
15	630	610	569	528	493	462	427	396	376	345	15	386	320	15	340
16	635	615	574	533	498	467	432	401	381	351	16	401	330	16	376
17	650	625	584	544	508	472	437	411	386	356	17	417	345	17	396
18	665	640	599	559	523	488	452	422	396	366	18	442	361	18	432
19	676	650	610	569	528	493	457	427	401	371	19	462	381	19	457
20	696	671	625	579	544	508	467	437	411	381	20	472	391	20	488
21	711	686	640	594	559	518	483	447	422	391	21	493	406	21	554
22	721	696	650	605	564	528	488	457	427	396	22	523	432		
23	732	706	660	615	574	533	498	462	437	401	23	544	447		
24	752	721	676	630	589	549	508	472	447	411	24	564	467		
25	757	726	681	635	594	554	513	478	447	417	25	610	503		
26	767	742	691	640	599	559	518	483	457	422	26	665	549		
27	777	752	701	650	610	569	528	493	462	427					
28	782	757	706	655	615	574	528	493	467	432					
29	798	767	716	665	625	579	538	503	472	437					

TERRITORY 270

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
30	803	772	721	671	630	584	544	503	478	442					
31	813	782	732	681	635	594	549	513	483	447					
32	828	798	747	696	650	605	559	523	493	457					
33	838	808	757	706	660	615	569	528	498	462					
34	853	823	767	711	665	620	574	538	508	467					
35	864	833	777	721	676	630	584	544	513	472					
36	874	843	787	732	686	640	589	554	518	483					
37	889	859	803	747	696	650	605	564	528	488					
38	904	869	813	757	706	660	610	569	538	498					
39	909	874	818	762	711	660	615	574	538	498					
40	919	884	828	772	721	671	620	579	549	503					
41	930	899	838	777	732	681	630	589	554	513					
42	940	909	848	787	737	686	635	594	559	518					
43	955	919	859	798	747	696	645	599	569	523					
44	960	925	864	803	752	701	650	605	569	528					
45	975	940	879	818	767	711	660	615	579	538					
46	986	950	889	828	772	721	665	625	589	544					
47	996	960	899	838	782	726	676	630	594	549					
48	1011	975	909	843	792	737	681	635	599	554					
49	1021	986	919	853	798	747	691	645	605	559					
50	1031	996	930	864	808	752	696	650	615	569					
51	1041	1006	940	874	818	762	706	660	620	574					
52	1046	1011	945	879	823	767	711	660	625	574					
53	1062	1021	955	889	833	772	716	671	630	584					
54	1072	1031	965	899	838	782	726	676	635	589					
55	1087	1052	980	909	853	792	737	686	645	599					
56	1107	1067	996	925	869	808	747	696	655	610					
57	1128	1087	1016	945	884	823	762	711	671	620					
58	1163	1118	1046	975	909	848	787	732	691	640					
59	1209	1163	1087	1011	945	879	818	762	716	665					
60	1260	1214	1133	1052	986	919	848	792	747	691					
61	1295	1250	1168	1087	1016	945	879	818	772	711					
62	1326	1275	1194	1113	1036	965	894	838	787	726					
63	1346	1300	1214	1128	1057	986	909	848	803	742					
64	1377	1326	1240	1153	1077	1006	930	869	818	757					
65	1402	1351	1265	1179	1102	1026	950	884	833	772					
66	1443	1392	1300	1209	1133	1052	975	909	859	792					
67	1499	1448	1351	1255	1173	1092	1016	945	894	823					
68	1554	1499	1402	1306	1219	1138	1052	980	925	853					
69	1610	1554	1453	1351	1265	1179	1092	1016	960	884					
70	1671	1610	1504	1397	1311	1219	1128	1052	991	919					
71	1727	1661	1554	1448	1351	1260	1168	1087	1026	950					
72	1783	1717	1605	1494	1397	1300	1204	1123	1062	980					
73	1839	1773	1656	1539	1443	1341	1245	1158	1092	1011					
74	1895	1829	1707	1585	1483	1382	1280	1194	1128	1041					
75	1951	1880	1758	1636	1529	1422	1321	1229	1158	1072					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

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**NORTH CAROLINA (32)**

**TERRITORY 280**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>															
<b>Symbol</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>1990-2009</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>											<b>(b)</b>			<b>(c)</b>	
1	32	31	30	29	28	27	26	24	23	22	1	26	24	1	9
2	42	41	40	39	37	35	34	33	31	29	2	37	33	2	11
3	52	51	49	48	46	44	43	41	39	37	3	42	38	3	15
4	60	59	57	55	53	51	49	47	45	43	4	46	42	4	17
5	67	66	64	62	59	57	55	52	49	48	5	51	48	5	20
6	75	73	71	69	66	63	61	58	55	52	6	58	53	6	27
7	82	81	79	77	73	70	68	64	61	58	7	63	58	7	33
8	88	87	84	81	79	75	73	69	66	62	8	69	63	8	39
10	96	94	91	88	84	81	79	75	71	68	10	75	68	10	49
11	102	100	97	94	90	86	83	80	76	72	11	81	74	11	60
12	107	105	102	99	95	90	87	83	80	76	12	88	81	12	70
13	111	109	106	103	98	94	91	86	82	79	13	94	86	13	82
14	116	113	111	108	103	98	95	90	86	81	14	102	93	14	97
15	121	119	115	112	108	103	99	95	90	85	15	113	103	15	117
16	126	124	120	116	112	107	104	99	94	89	16	123	113	16	143
17	131	129	125	121	116	112	108	103	98	92	17	137	125	17	171
18	137	134	130	126	121	115	112	107	102	96	18	148	136	18	204
19	141	138	134	130	124	119	115	110	105	99	19	163	148	19	243
20	145	142	138	134	128	122	118	113	108	102	20	179	165	20	289
21	149	146	143	139	133	127	122	117	112	106	21	200	183	21	400
22	154	151	146	142	136	130	126	120	114	109	22	226	207		
23	159	156	151	146	141	135	130	124	118	112	23	253	232		
24	163	160	155	150	145	138	134	127	121	114	24	293	268		
25	168	165	160	155	148	143	138	131	125	118	25	360	330		
26	174	170	165	160	153	146	142	135	129	122	26	442	404		
27	178	175	170	165	158	151	146	140	133	126					
28	184	180	176	171	163	156	151	144	137	130					
29	190	187	181	176	169	161	156	148	142	134					
30	196	192	186	180	174	166	160	152	146	138					
31	202	198	192	186	178	171	165	157	149	143					
32	208	204	198	192	184	177	170	162	154	146					
33	214	210	204	198	189	181	176	167	159	150					
34	219	214	209	203	194	185	179	171	163	154					
35	224	220	213	207	199	190	183	175	167	158					
36	230	226	219	212	204	195	188	179	171	162					
37	239	234	227	220	211	202	195	186	178	168					
38	247	243	236	229	219	210	203	193	184	175					
39	256	251	243	236	226	216	210	200	190	180					
40	264	259	251	243	234	224	216	206	196	186					
41	273	268	260	252	242	232	223	213	203	192					
42	281	275	268	260	249	239	230	219	209	198					
43	289	284	275	267	256	245	237	226	215	204					
44	298	292	283	275	264	252	243	232	221	210					
45	306	300	291	282	271	259	250	239	227	215					
46	316	309	301	292	279	268	259	246	235	222					
47	326	320	310	301	289	276	267	254	243	230					
48	337	330	320	310	298	285	275	263	249	237					
49	346	340	330	320	307	294	283	271	257	244					
50	355	348	339	329	315	302	291	277	264	250					
51	366	359	348	338	324	310	300	285	272	258					
52	375	369	358	347	333	318	307	294	279	265					
53	385	377	367	356	341	326	315	301	286	272					
54	401	393	381	370	354	340	328	312	298	282					
55	420	411	400	388	372	356	343	328	311	296					
56	442	434	421	408	392	374	362	345	329	311					
57	467	458	444	431	413	396	382	365	346	329					

TERRITORY 280

FULL COVERAGE COMPREHENSIVE (001)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
58	503	494	479	465	445	427	412	393	373	355					
59	558	547	532	516	495	473	457	436	414	394					
60	618	606	589	571	548	524	506	483	459	436					
61	675	663	643	624	598	572	553	528	501	476					
62	728	714	694	673	645	617	597	568	541	513					
63	782	767	745	723	693	663	640	611	581	551					
64	835	820	795	771	740	708	684	652	621	589					
65	889	872	847	822	788	754	728	695	661	627					
66	970	952	923	895	858	822	794	758	721	683					
67	1077	1056	1025	994	954	913	882	841	799	759					
68	1183	1161	1127	1093	1049	1003	969	924	879	834					
69	1290	1266	1229	1192	1143	1094	1057	1008	958	910					
70	1398	1371	1331	1291	1238	1184	1145	1091	1038	985					
71	1504	1475	1433	1390	1333	1276	1232	1175	1117	1060					
72	1611	1580	1535	1489	1427	1366	1320	1258	1197	1136					
73	1718	1686	1636	1587	1522	1456	1407	1342	1277	1211					
74	1826	1791	1738	1686	1617	1547	1495	1425	1356	1286					
75	1932	1895	1840	1785	1711	1637	1582	1509	1436	1362					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
1	302	290	271	253	234	222	204	191	179	167	1	204	167	1	80
2	401	389	364	339	315	296	271	253	241	222	2	228	191	2	99
3	438	420	395	370	346	321	296	278	259	241	3	265	222	3	123
4	512	494	463	432	401	376	346	327	309	284	4	290	241	4	136
5	561	543	506	469	438	407	383	352	333	309	5	309	253	5	160
6	586	568	531	494	463	432	401	370	352	321	6	321	265	6	173
7	617	592	555	518	481	450	420	389	364	339	7	339	278	7	191
8	642	623	580	537	506	469	438	407	383	352	8	352	290	8	228
10	666	642	598	555	518	487	450	420	395	364	10	376	309	10	265
11	685	660	617	574	537	500	463	432	407	376	11	395	327	11	290
12	710	685	642	598	555	518	481	450	426	389	12	407	333	12	321
13	734	703	660	617	574	537	494	463	438	401	13	420	346	13	346
14	753	728	679	629	592	549	512	475	450	413	14	444	370	14	383
15	765	740	691	642	598	561	518	481	457	420	15	469	389	15	413
16	771	747	697	648	605	568	524	487	463	426	16	487	401	16	457
17	790	759	710	660	617	574	531	500	469	432	17	506	420	17	481
18	808	777	728	679	636	592	549	512	481	444	18	537	438	18	524
19	821	790	740	691	642	598	555	518	487	450	19	561	463	19	555
20	845	814	759	703	660	617	568	531	500	463	20	574	475	20	592
21	864	833	777	722	679	629	586	543	512	475	21	598	494	21	673
22	876	845	790	734	685	642	592	555	518	481	22	636	524		
23	888	858	802	747	697	648	605	561	531	487	23	660	543		
24	913	876	821	765	716	666	617	574	543	500	24	685	568		
25	919	882	827	771	722	673	623	580	543	506	25	740	611		
26	932	901	839	777	728	679	629	586	555	512	26	808	666		
27	944	913	851	790	740	691	642	598	561	518					
28	950	919	858	796	747	697	642	598	568	524					
29	969	932	870	808	759	703	654	611	574	531					



**PERSONAL AUTO MANUAL  
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**NORTH CAROLINA (32)**

**TERRITORY 280**

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
30	975	938	876	814	765	710	660	611	580	537					
31	987	950	888	827	771	722	666	623	586	543					
32	1006	969	907	845	790	734	679	636	598	555					
33	1018	981	919	858	802	747	691	642	605	561					
34	1037	1000	932	864	808	753	697	654	617	568					
35	1049	1012	944	876	821	765	710	660	623	574					
36	1061	1024	956	888	833	777	716	673	629	586					
37	1080	1043	975	907	845	790	734	685	642	592					
38	1098	1055	987	919	858	802	740	691	654	605					
39	1104	1061	993	926	864	802	747	697	654	605					
40	1117	1074	1006	938	876	814	753	703	666	611					
41	1129	1092	1018	944	888	827	765	716	673	623					
42	1141	1104	1030	956	895	833	771	722	679	629					
43	1160	1117	1043	969	907	845	784	728	691	636					
44	1166	1123	1049	975	913	851	790	734	691	642					
45	1185	1141	1067	993	932	864	802	747	703	654					
46	1197	1154	1080	1006	938	876	808	759	716	660					
47	1209	1166	1092	1018	950	882	821	765	722	666					
48	1228	1185	1104	1024	963	895	827	771	728	673					
49	1240	1197	1117	1037	969	907	839	784	734	679					
50	1253	1209	1129	1049	981	913	845	790	747	691					
51	1265	1222	1141	1061	993	926	858	802	753	697					
52	1271	1228	1148	1067	1000	932	864	802	759	697					
53	1290	1240	1160	1080	1012	938	870	814	765	710					
54	1302	1253	1172	1092	1018	950	882	821	771	716					
55	1320	1277	1191	1104	1037	963	895	833	784	728					
56	1345	1296	1209	1123	1055	981	907	845	796	740					
57	1370	1320	1234	1148	1074	1000	926	864	814	753					
58	1413	1357	1271	1185	1104	1030	956	888	839	777					
59	1468	1413	1320	1228	1148	1067	993	926	870	808					
60	1530	1475	1376	1277	1197	1117	1030	963	907	839					
61	1573	1518	1419	1320	1234	1148	1067	993	938	864					
62	1610	1549	1450	1351	1259	1172	1086	1018	956	882					
63	1635	1580	1475	1370	1283	1197	1104	1030	975	901					
64	1672	1610	1505	1401	1308	1222	1129	1055	993	919					
65	1703	1641	1536	1431	1339	1246	1154	1074	1012	938					
66	1752	1691	1580	1468	1376	1277	1185	1104	1043	963					
67	1820	1758	1641	1524	1425	1327	1234	1148	1086	1000					
68	1888	1820	1703	1586	1481	1382	1277	1191	1123	1037					
69	1956	1888	1765	1641	1536	1431	1327	1234	1166	1074					
70	2030	1956	1826	1697	1592	1481	1370	1277	1203	1117					
71	2098	2018	1888	1758	1641	1530	1419	1320	1246	1154					
72	2166	2085	1950	1814	1697	1580	1462	1364	1290	1191					
73	2234	2153	2011	1870	1752	1629	1512	1407	1327	1228					
74	2301	2221	2073	1925	1802	1678	1555	1450	1370	1265					
75	2369	2283	2135	1987	1857	1728	1604	1493	1407	1302					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

TERRITORY 290

FULL COVERAGE COMPREHENSIVE (001)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
1	39	38	37	36	35	33	32	30	29	27	1	32	30	1	11
2	51	50	49	48	45	43	42	40	38	36	2	45	40	2	13
3	64	63	61	58	56	54	52	50	48	45	3	51	46	3	18
4	74	73	70	68	65	63	61	57	55	52	4	56	51	4	21
5	82	81	79	76	73	70	68	64	61	58	5	63	58	5	25
6	92	89	87	84	81	77	75	71	68	64	6	71	65	6	33
7	101	99	96	94	89	86	83	79	75	71	7	77	71	7	40
8	108	107	104	100	96	92	89	84	81	76	8	84	77	8	48
10	118	115	112	108	104	100	96	92	87	83	10	92	83	10	61
11	125	123	119	115	111	106	102	98	93	88	11	99	90	11	74
12	131	129	125	121	117	111	107	102	98	93	12	108	99	12	86
13	136	133	130	126	120	115	112	106	101	96	13	115	106	13	101
14	143	139	136	132	126	120	117	111	106	100	14	125	114	14	119
15	149	146	142	137	132	126	121	117	111	105	15	138	126	15	144
16	155	152	148	143	137	131	127	121	115	109	16	151	138	16	175
17	161	158	154	149	143	137	132	126	120	113	17	168	154	17	209
18	168	164	159	155	149	142	137	131	125	118	18	182	167	18	250
19	173	169	164	159	152	146	142	134	129	121	19	200	182	19	299
20	177	174	169	164	157	150	145	138	132	125	20	220	202	20	355
21	183	180	175	170	163	156	150	144	137	130	21	245	225	21	490
22	189	186	180	174	167	159	155	148	140	133	22	277	253		
23	195	192	186	180	173	165	159	152	145	137	23	311	284		
24	200	196	190	184	177	169	164	156	149	140	24	359	328		
25	206	202	196	190	182	175	169	161	154	145	25	441	405		
26	213	208	202	196	188	180	174	165	158	150	26	543	496		
27	219	214	208	202	194	186	180	171	163	155					
28	226	221	215	209	200	192	186	176	168	159					
29	233	230	223	215	207	198	192	182	174	164					
30	240	236	228	221	213	203	196	187	179	169					
31	248	243	236	228	219	209	202	193	183	175					
32	255	250	243	236	226	217	208	199	189	180					
33	263	257	250	243	232	223	215	205	195	184					
34	269	263	256	249	238	227	220	209	200	189					
35	275	270	262	253	244	233	225	214	205	194					
36	282	277	269	261	250	239	231	220	209	199					
37	293	287	278	270	259	248	239	228	218	206					
38	303	298	289	281	269	257	249	237	226	214					
39	314	308	299	289	277	265	257	245	233	221					
40	324	318	308	299	287	275	265	252	240	228					
41	334	328	319	309	296	284	274	262	249	236					
42	345	338	328	319	306	293	282	269	256	243					
43	355	349	338	327	314	301	290	277	264	250					
44	365	358	347	337	324	309	299	284	271	257					
45	375	368	357	346	332	318	307	293	278	264					
46	388	380	369	358	343	328	318	302	288	273					
47	400	393	381	369	355	339	327	312	298	282					
48	413	405	393	381	365	350	338	322	306	290					
49	425	417	405	393	376	361	347	332	315	300					
50	436	427	415	403	387	370	357	340	324	307					
51	449	440	427	414	397	381	368	350	333	317					
52	461	452	439	426	408	390	377	361	343	325					
53	472	463	450	437	419	400	387	369	351	333					
54	491	482	468	453	434	417	402	383	365	346					
55	515	505	490	476	456	437	421	402	382	363					
56	543	532	516	501	481	459	444	424	403	382					
57	572	562	545	528	507	486	469	447	425	403					

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**NORTH CAROLINA (32)**

**TERRITORY 290**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>															
<b>Symbol</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>1990-2009</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>											<b>(b)</b>		<b>2009</b>	<b>(c)</b>	<b>Prior</b>
58	618	606	588	570	546	524	506	482	458	436					
59	684	671	652	633	607	581	560	534	508	483					
60	758	744	722	701	672	643	621	593	563	534					
61	828	813	789	765	734	702	678	647	615	584					
62	894	876	851	826	791	757	732	697	664	630					
63	959	941	914	887	850	814	785	750	713	676					
64	1025	1006	976	946	908	869	839	800	762	722					
65	1091	1070	1039	1008	966	925	894	852	810	769					
66	1190	1167	1133	1098	1053	1008	975	929	884	838					
67	1321	1296	1258	1220	1170	1120	1082	1032	981	931					
68	1452	1424	1383	1341	1286	1230	1189	1134	1078	1023					
69	1583	1553	1508	1463	1402	1342	1297	1236	1176	1116					
70	1715	1681	1633	1584	1518	1453	1404	1339	1273	1208					
71	1846	1810	1758	1705	1635	1565	1511	1441	1371	1301					
72	1977	1939	1883	1827	1750	1676	1620	1543	1468	1393					
73	2107	2068	2008	1947	1867	1786	1727	1646	1566	1485					
74	2240	2197	2132	2068	1984	1898	1834	1748	1664	1578					
75	2370	2325	2257	2190	2099	2009	1941	1852	1761	1671					

**(a)** Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
**(b)** Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
**(c)** Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

<b>COLLISION DEDUCTIBLE AMOUNT \$100 (074)</b>															
<b>Symbol</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>1990-2009</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>											<b>(b)</b>		<b>2009</b>	<b>(c)</b>	<b>Prior</b>
1	322	309	290	270	250	237	217	204	191	178	1	217	178	1	86
2	428	415	388	362	336	316	290	270	257	237	2	243	204	2	105
3	467	447	421	395	368	342	316	296	276	257	3	283	237	3	132
4	546	526	494	461	428	401	368	349	329	303	4	309	257	4	145
5	599	579	540	500	467	434	408	375	355	329	5	329	270	5	171
6	625	605	566	526	494	461	428	395	375	342	6	342	283	6	184
7	658	632	592	553	513	480	447	415	388	362	7	362	296	7	204
8	684	665	619	572	540	500	467	434	408	375	8	375	309	8	243
10	711	684	638	592	553	520	480	447	421	388	10	401	329	10	283
11	730	704	658	612	572	533	494	461	434	401	11	421	349	11	309
12	757	730	684	638	592	553	513	480	454	415	12	434	355	12	342
13	783	750	704	658	612	572	526	494	467	428	13	447	368	13	368
14	803	776	724	671	632	586	546	507	480	441	14	474	395	14	408
15	816	790	737	684	638	599	553	513	487	447	15	500	415	15	441
16	823	796	744	691	645	605	559	520	494	454	16	520	428	16	487
17	842	809	757	704	658	612	566	533	500	461	17	540	447	17	513
18	862	829	776	724	678	632	586	546	513	474	18	572	467	18	559
19	875	842	790	737	684	638	592	553	520	480	19	599	494	19	592
20	901	869	809	750	704	658	605	566	533	494	20	612	507	20	632
21	921	888	829	770	724	671	625	579	546	507	21	638	526	21	717
22	934	901	842	783	730	684	632	592	553	513	22	678	559		
23	948	915	855	796	744	691	645	599	566	520	23	704	579		
24	974	934	875	816	763	711	658	612	579	533	24	730	605		
25	980	941	882	823	770	717	665	619	579	540	25	790	651		
26	994	961	895	829	776	724	671	625	592	546	26	862	711		
27	1007	974	908	842	790	737	684	638	599	553					
28	1013	980	915	849	796	744	684	638	605	559					
29	1033	994	928	862	809	750	697	651	612	566					

TERRITORY 290

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
30	1040	1000	934	869	816	757	704	651	619	572					
31	1053	1013	948	882	823	770	711	665	625	579					
32	1073	1033	967	901	842	783	724	678	638	592					
33	1086	1046	980	915	855	796	737	684	645	599					
34	1105	1066	994	921	862	803	744	697	658	605					
35	1119	1079	1007	934	875	816	757	704	665	612					
36	1132	1092	1020	948	888	829	763	717	671	625					
37	1152	1112	1040	967	901	842	783	730	684	632					
38	1171	1125	1053	980	915	855	790	737	697	645					
39	1178	1132	1059	987	921	855	796	744	697	645					
40	1191	1145	1073	1000	934	869	803	750	711	651					
41	1204	1165	1086	1007	948	882	816	763	717	665					
42	1217	1178	1099	1020	954	888	823	770	724	671					
43	1237	1191	1112	1033	967	901	836	776	737	678					
44	1244	1198	1119	1040	974	908	842	783	737	684					
45	1263	1217	1138	1059	994	921	855	796	750	697					
46	1277	1230	1152	1073	1000	934	862	809	763	704					
47	1290	1244	1165	1086	1013	941	875	816	770	711					
48	1309	1263	1178	1092	1026	954	882	823	776	717					
49	1323	1277	1191	1105	1033	967	895	836	783	724					
50	1336	1290	1204	1119	1046	974	901	842	796	737					
51	1349	1303	1217	1132	1059	987	915	855	803	744					
52	1355	1309	1224	1138	1066	994	921	855	809	744					
53	1375	1323	1237	1152	1079	1000	928	869	816	757					
54	1388	1336	1250	1165	1086	1013	941	875	823	763					
55	1408	1362	1270	1178	1105	1026	954	888	836	776					
56	1434	1382	1290	1198	1125	1046	967	901	849	790					
57	1461	1408	1316	1224	1145	1066	987	921	869	803					
58	1507	1448	1355	1263	1178	1099	1020	948	895	829					
59	1566	1507	1408	1309	1224	1138	1059	987	928	862					
60	1632	1573	1467	1362	1277	1191	1099	1026	967	895					
61	1678	1619	1513	1408	1316	1224	1138	1059	1000	921					
62	1717	1652	1546	1441	1342	1250	1158	1086	1020	941					
63	1744	1684	1573	1461	1369	1277	1178	1099	1040	961					
64	1783	1717	1606	1494	1395	1303	1204	1125	1059	980					
65	1816	1750	1638	1527	1428	1329	1230	1145	1079	1000					
66	1869	1803	1684	1566	1467	1362	1263	1178	1112	1026					
67	1941	1875	1750	1625	1520	1415	1316	1224	1158	1066					
68	2013	1941	1816	1691	1579	1474	1362	1270	1198	1105					
69	2086	2013	1882	1750	1638	1527	1415	1316	1244	1145					
70	2165	2086	1948	1810	1698	1579	1461	1362	1283	1191					
71	2237	2152	2013	1875	1750	1632	1513	1408	1329	1230					
72	2310	2224	2079	1935	1810	1684	1559	1454	1375	1270					
73	2382	2296	2145	1994	1869	1737	1612	1500	1415	1309					
74	2454	2369	2211	2053	1921	1790	1658	1546	1461	1349					
75	2527	2435	2277	2119	1981	1842	1711	1592	1500	1388					

- (a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
- (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
- (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

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**NORTH CAROLINA (32)**

**TERRITORY 300**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>															
<b>Symbol</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>1990- 2009</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>											<b>(b)</b>			<b>(c)</b>	
1	26	25	24	24	23	22	21	20	19	18	1	21	20	1	7
2	34	33	32	32	30	28	28	27	25	24	2	30	27	2	9
3	43	42	40	39	37	36	35	33	32	30	3	34	31	3	12
4	49	48	47	45	43	42	40	38	36	35	4	37	34	4	14
5	55	54	52	51	48	47	45	43	40	39	5	42	39	5	17
6	61	59	58	56	54	51	50	47	45	43	6	47	43	6	22
7	67	66	64	62	59	57	55	52	50	47	7	51	47	7	27
8	72	71	69	66	64	61	59	56	54	51	8	56	51	8	32
10	78	77	74	72	69	66	64	61	58	55	10	61	55	10	40
11	83	81	79	77	73	70	68	65	62	58	11	66	60	11	49
12	87	85	83	81	77	73	71	68	65	62	12	72	66	12	57
13	90	88	86	84	80	77	74	70	67	64	13	77	70	13	67
14	95	92	90	88	84	80	77	73	70	66	14	83	76	14	79
15	99	97	94	91	88	84	81	77	73	70	15	92	84	15	96
16	103	101	98	95	91	87	85	81	77	73	16	100	92	16	116
17	107	105	102	99	95	91	88	84	80	75	17	111	102	17	139
18	111	109	106	103	99	94	91	87	83	78	18	121	111	18	166
19	115	112	109	106	101	97	94	89	85	81	19	133	121	19	198
20	118	115	112	109	104	100	96	92	88	83	20	146	134	20	235
21	122	119	116	113	108	103	100	96	91	86	21	163	149	21	325
22	126	123	119	115	111	106	103	98	93	88	22	184	168		
23	130	127	123	119	115	110	106	101	96	91	23	206	189		
24	133	130	126	122	118	112	109	103	99	93	24	239	218		
25	137	134	130	126	121	116	112	107	102	96	25	293	269		
26	141	138	134	130	125	119	115	110	105	100	26	360	329		
27	145	142	138	134	129	123	119	114	108	103					
28	150	147	143	139	133	127	123	117	111	106					
29	155	152	148	143	137	131	127	121	115	109					
30	160	156	152	147	141	135	130	124	119	112					
31	164	161	156	152	145	139	134	128	122	116					
32	169	166	161	156	150	144	138	132	126	119					
33	175	171	166	161	154	148	143	136	130	122					
34	179	175	170	165	158	151	146	139	133	126					
35	182	179	174	168	162	155	149	142	136	129					
36	187	184	179	173	166	159	153	146	139	132					
37	194	190	185	179	172	164	159	152	145	137					
38	201	198	192	186	179	171	165	157	150	142					
39	209	205	198	192	184	176	171	163	155	147					
40	215	211	205	198	190	182	176	167	160	152					
41	222	218	212	205	197	189	182	174	165	156					
42	229	224	218	212	203	194	187	179	170	161					
43	235	231	224	217	209	200	193	184	175	166					
44	243	238	231	224	215	205	198	189	180	171					
45	249	244	237	230	220	211	204	194	185	175					
46	258	252	245	238	228	218	211	201	191	181					
47	265	261	253	245	235	225	217	207	198	187					
48	274	269	261	253	243	232	224	214	203	193					
49	282	277	269	261	250	239	231	220	209	199					
50	289	284	276	268	257	246	237	226	215	204					
51	298	292	284	275	264	253	244	232	221	210					
52	306	300	292	283	271	259	250	239	228	216					
53	314	307	299	290	278	265	257	245	233	221					
54	326	320	310	301	288	277	267	254	243	230					
55	342	335	325	316	303	290	280	267	254	241					
56	360	353	343	333	319	305	295	281	268	254					
57	380	373	362	351	337	322	311	297	282	268					

TERRITORY 300

FULL COVERAGE COMPREHENSIVE (001)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
58	410	402	390	378	363	348	336	320	304	289					
59	454	446	433	420	403	386	372	355	337	321					
60	503	494	480	465	446	427	412	393	374	355					
61	550	540	524	508	487	466	450	430	408	388					
62	593	581	565	548	525	502	486	463	441	418					
63	637	625	607	589	564	540	521	498	473	449					
64	680	668	648	628	603	577	557	531	506	480					
65	724	710	690	669	641	614	593	566	538	510					
66	790	775	752	729	699	669	647	617	587	556					
67	877	860	835	810	777	743	718	685	651	618					
68	964	946	918	890	854	817	789	753	716	679					
69	1051	1031	1001	971	931	891	861	821	781	741					
70	1138	1116	1084	1051	1008	965	932	889	845	802					
71	1225	1202	1167	1132	1085	1039	1003	957	910	863					
72	1312	1287	1250	1213	1162	1112	1075	1025	975	925					
73	1399	1373	1333	1292	1240	1186	1146	1093	1040	986					
74	1487	1458	1416	1373	1317	1260	1217	1161	1104	1048					
75	1574	1544	1499	1454	1394	1334	1288	1229	1169	1109					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
1	240	230	215	200	186	176	161	152	142	132	1	161	132	1	64
2	318	308	289	269	249	235	215	200	191	176	2	181	152	2	78
3	347	333	313	293	274	254	235	220	205	191	3	210	176	3	98
4	406	391	367	342	318	298	274	259	245	225	4	230	191	4	108
5	445	430	401	372	347	323	303	279	264	245	5	245	200	5	127
6	465	450	421	391	367	342	318	293	279	254	6	254	210	6	137
7	489	469	440	411	381	357	333	308	289	269	7	269	220	7	152
8	509	494	460	425	401	372	347	323	303	279	8	279	230	8	181
10	528	509	474	440	411	386	357	333	313	289	10	298	245	10	210
11	543	523	489	455	425	396	367	342	323	298	11	313	259	11	230
12	562	543	509	474	440	411	381	357	337	308	12	323	264	12	254
13	582	557	523	489	455	425	391	367	347	318	13	333	274	13	274
14	597	577	538	499	469	435	406	377	357	328	14	352	293	14	303
15	606	587	548	509	474	445	411	381	362	333	15	372	308	15	328
16	611	592	553	513	479	450	416	386	367	337	16	386	318	16	362
17	626	601	562	523	489	455	421	396	372	342	17	401	333	17	381
18	641	616	577	538	504	469	435	406	381	352	18	425	347	18	416
19	650	626	587	548	509	474	440	411	386	357	19	445	367	19	440
20	670	645	601	557	523	489	450	421	396	367	20	455	377	20	469
21	685	660	616	572	538	499	465	430	406	377	21	474	391	21	533
22	694	670	626	582	543	509	469	440	411	381	22	504	416		
23	704	680	636	592	553	513	479	445	421	386	23	523	430		
24	724	694	650	606	567	528	489	455	430	396	24	543	450		
25	729	699	655	611	572	533	494	460	430	401	25	587	484		
26	738	714	665	616	577	538	499	465	440	406	26	641	528		
27	748	724	675	626	587	548	509	474	445	411					
28	753	729	680	631	592	553	509	474	450	416					
29	768	738	689	641	601	557	518	484	455	421					

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**NORTH CAROLINA (32)**

**TERRITORY 300**

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
30	773	743	694	645	606	562	523	484	460	425					
31	782	753	704	655	611	572	528	494	465	430					
32	797	768	719	670	626	582	538	504	474	440					
33	807	778	729	680	636	592	548	509	479	445					
34	822	792	738	685	641	597	553	518	489	450					
35	831	802	748	694	650	606	562	523	494	455					
36	841	812	758	704	660	616	567	533	499	465					
37	856	826	773	719	670	626	582	543	509	469					
38	870	836	782	729	680	636	587	548	518	479					
39	875	841	787	734	685	636	592	553	518	479					
40	885	851	797	743	694	645	597	557	528	484					
41	895	866	807	748	704	655	606	567	533	494					
42	905	875	817	758	709	660	611	572	538	499					
43	919	885	826	768	719	670	621	577	548	504					
44	924	890	831	773	724	675	626	582	548	509					
45	939	905	846	787	738	685	636	592	557	518					
46	949	914	856	797	743	694	641	601	567	523					
47	958	924	866	807	753	699	650	606	572	528					
48	973	939	875	812	763	709	655	611	577	533					
49	983	949	885	822	768	719	665	621	582	538					
50	993	958	895	831	778	724	670	626	592	548					
51	1002	968	905	841	787	734	680	636	597	553					
52	1007	973	910	846	792	738	685	636	601	553					
53	1022	983	919	856	802	743	689	645	606	562					
54	1032	993	929	866	807	753	699	650	611	567					
55	1046	1012	944	875	822	763	709	660	621	577					
56	1066	1027	958	890	836	778	719	670	631	587					
57	1086	1046	978	910	851	792	734	685	645	597					
58	1120	1076	1007	939	875	817	758	704	665	616					
59	1164	1120	1046	973	910	846	787	734	689	641					
60	1213	1169	1090	1012	949	885	817	763	719	665					
61	1247	1203	1125	1046	978	910	846	787	743	685					
62	1276	1227	1149	1071	998	929	861	807	758	699					
63	1296	1252	1169	1086	1017	949	875	817	773	714					
64	1325	1276	1193	1110	1037	968	895	836	787	729					
65	1350	1301	1218	1134	1061	988	914	851	802	743					
66	1389	1340	1252	1164	1090	1012	939	875	826	763					
67	1443	1394	1301	1208	1130	1051	978	910	861	792					
68	1496	1443	1350	1257	1174	1095	1012	944	890	822					
69	1550	1496	1399	1301	1218	1134	1051	978	924	851					
70	1609	1550	1447	1345	1262	1174	1086	1012	954	885					
71	1663	1599	1496	1394	1301	1213	1125	1046	988	914					
72	1716	1653	1545	1438	1345	1252	1159	1081	1022	944					
73	1770	1707	1594	1482	1389	1291	1198	1115	1051	973					
74	1824	1760	1643	1526	1428	1330	1232	1149	1086	1002					
75	1878	1809	1692	1575	1472	1369	1271	1183	1115	1032					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

TERRITORY 310

FULL COVERAGE COMPREHENSIVE (001)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
1	33	32	31	30	29	28	27	25	24	23	1	27	25	1	9
2	43	42	41	40	38	36	35	34	32	30	2	38	34	2	11
3	54	53	51	49	47	45	44	42	40	38	3	43	39	3	15
4	62	61	59	57	55	53	51	48	46	44	4	47	43	4	18
5	69	68	66	64	61	59	57	54	51	49	5	53	49	5	21
6	77	75	73	71	68	65	63	60	57	54	6	60	55	6	28
7	85	83	81	79	75	72	70	66	63	60	7	65	60	7	34
8	91	90	87	84	81	77	75	71	68	64	8	71	65	8	40
10	99	97	94	91	87	84	81	77	73	70	10	77	70	10	51
11	105	103	100	97	93	89	86	82	78	74	11	83	76	11	62
12	110	108	105	102	98	93	90	86	82	78	12	91	83	12	72
13	114	112	109	106	101	97	94	89	85	81	13	97	89	13	85
14	120	117	114	111	106	101	98	93	89	84	14	105	96	14	100
15	125	123	119	115	111	106	102	98	93	88	15	116	106	15	121
16	130	128	124	120	115	110	107	102	97	92	16	127	116	16	147
17	135	133	129	125	120	115	111	106	101	95	17	141	129	17	176
18	141	138	134	130	125	119	115	110	105	99	18	153	140	18	210
19	145	142	138	134	128	123	119	113	108	102	19	168	153	19	251
20	149	146	142	138	132	126	122	116	111	105	20	185	170	20	298
21	154	151	147	143	137	131	126	121	115	109	21	206	189	21	412
22	159	156	151	146	140	134	130	124	118	112	22	233	213		
23	164	161	156	151	145	139	134	128	122	115	23	261	239		
24	168	165	160	155	149	142	138	131	125	118	24	302	276		
25	173	170	165	160	153	147	142	135	129	122	25	371	340		
26	179	175	170	165	158	151	146	139	133	126	26	456	417		
27	184	180	175	170	163	156	151	144	137	130					
28	190	186	181	176	168	161	156	148	141	134					
29	196	193	187	181	174	166	161	153	146	138					
30	202	198	192	186	179	171	165	157	150	142					
31	208	204	198	192	184	176	170	162	154	147					
32	214	210	204	198	190	182	175	167	159	151					
33	221	216	210	204	195	187	181	172	164	155					
34	226	221	215	209	200	191	185	176	168	159					
35	231	227	220	213	205	196	189	180	172	163					
36	237	233	226	219	210	201	194	185	176	167					
37	246	241	234	227	218	208	201	192	183	173					
38	255	250	243	236	226	216	209	199	190	180					
39	264	259	251	243	233	223	216	206	196	186					
40	272	267	259	251	241	231	223	212	202	192					
41	281	276	268	260	249	239	230	220	209	198					
42	290	284	276	268	257	246	237	226	215	204					
43	298	293	284	275	264	253	244	233	222	210					
44	307	301	292	283	272	260	251	239	228	216					
45	315	309	300	291	279	267	258	246	234	222					
46	326	319	310	301	288	276	267	254	242	229					
47	336	330	320	310	298	285	275	262	250	237					
48	347	340	330	320	307	294	284	271	257	244					
49	357	350	340	330	316	303	292	279	265	252					
50	366	359	349	339	325	311	300	286	272	258					
51	377	370	359	348	334	320	309	294	280	266					
52	387	380	369	358	343	328	317	303	288	273					
53	397	389	378	367	352	336	325	310	295	280					
54	413	405	393	381	365	350	338	322	307	291					
55	433	424	412	400	383	367	354	338	321	305					
56	456	447	434	421	404	386	373	356	339	321					
57	481	472	458	444	426	408	394	376	357	339					



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**NORTH CAROLINA (32)**

**TERRITORY 310**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>															
<b>Symbol</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>1990-2009</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>											<b>(b)</b>		<b>(c)</b>		
58	519	509	494	479	459	440	425	405	385	366					
59	575	564	548	532	510	488	471	449	427	406					
60	637	625	607	589	565	540	522	498	473	449					
61	696	683	663	643	617	590	570	544	517	491					
62	751	736	715	694	665	636	615	586	558	529					
63	806	791	768	745	714	684	660	630	599	568					
64	861	845	820	795	763	730	705	672	640	607					
65	917	899	873	847	812	777	751	716	681	646					
66	1000	981	952	923	885	847	819	781	743	704					
67	1110	1089	1057	1025	983	941	909	867	824	782					
68	1220	1197	1162	1127	1081	1034	999	953	906	860					
69	1330	1305	1267	1229	1178	1128	1090	1039	988	938					
70	1441	1413	1372	1331	1276	1221	1180	1125	1070	1015					
71	1551	1521	1477	1433	1374	1315	1270	1211	1152	1093					
72	1661	1629	1582	1535	1471	1408	1361	1297	1234	1171					
73	1771	1738	1687	1636	1569	1501	1451	1383	1316	1248					
74	1882	1846	1792	1738	1667	1595	1541	1469	1398	1326					
75	1992	1954	1897	1840	1764	1688	1631	1556	1480	1404					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

<b>COLLISION DEDUCTIBLE AMOUNT \$100 (074)</b>															
<b>Symbol</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>1990-2009</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>											<b>(b)</b>		<b>(c)</b>		
1	230	221	207	193	179	169	155	146	136	127	1	155	127	1	61
2	306	296	277	259	240	226	207	193	183	169	2	174	146	2	75
3	334	320	301	282	263	244	226	212	197	183	3	202	169	3	94
4	390	376	353	329	306	287	263	249	235	216	4	221	183	4	103
5	428	414	385	357	334	310	291	268	254	235	5	235	193	5	122
6	447	432	404	376	353	329	306	282	268	244	6	244	202	6	132
7	470	451	423	395	367	343	320	296	277	259	7	259	212	7	146
8	489	475	442	409	385	357	334	310	291	268	8	268	221	8	174
10	508	489	456	423	395	371	343	320	301	277	10	287	235	10	202
11	522	503	470	437	409	381	353	329	310	287	11	301	249	11	221
12	541	522	489	456	423	395	367	343	324	296	12	310	254	12	244
13	559	536	503	470	437	409	376	353	334	306	13	320	263	13	263
14	573	555	517	479	451	418	390	362	343	315	14	338	282	14	291
15	583	564	526	489	456	428	395	367	348	320	15	357	296	15	315
16	588	569	531	494	461	432	400	371	353	324	16	371	306	16	348
17	602	578	541	503	470	437	404	381	357	329	17	385	320	17	367
18	616	592	555	517	484	451	418	390	367	338	18	409	334	18	400
19	625	602	564	526	489	456	423	395	371	343	19	428	353	19	423
20	644	620	578	536	503	470	432	404	381	353	20	437	362	20	451
21	658	635	592	550	517	479	447	414	390	362	21	456	376	21	512
22	667	644	602	559	522	489	451	423	395	367	22	484	400		
23	677	653	611	569	531	494	461	428	404	371	23	503	414		
24	696	667	625	583	545	508	470	437	414	381	24	522	432		
25	700	672	630	588	550	512	475	442	414	385	25	564	465		
26	710	686	639	592	555	517	479	447	423	390	26	616	508		
27	719	696	649	602	564	526	489	456	428	395					
28	724	700	653	606	569	531	489	456	432	400					
29	738	710	663	616	578	536	498	465	437	404					

TERRITORY 310

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
30	743	714	667	620	583	541	503	465	442	409					
31	752	724	677	630	588	550	508	475	447	414					
32	766	738	691	644	602	559	517	484	456	423					
33	776	747	700	653	611	569	526	489	461	428					
34	790	761	710	658	616	573	531	498	470	432					
35	799	771	719	667	625	583	541	503	475	437					
36	808	780	729	677	635	592	545	512	479	447					
37	823	794	743	691	644	602	559	522	489	451					
38	837	804	752	700	653	611	564	526	498	461					
39	841	808	757	705	658	611	569	531	498	461					
40	851	818	766	714	667	620	573	536	508	465					
41	860	832	776	719	677	630	583	545	512	475					
42	870	841	785	729	682	635	588	550	517	479					
43	884	851	794	738	691	644	597	555	526	484					
44	888	855	799	743	696	649	602	559	526	489					
45	902	870	813	757	710	658	611	569	536	498					
46	912	879	823	766	714	667	616	578	545	503					
47	921	888	832	776	724	672	625	583	550	508					
48	935	902	841	780	733	682	630	588	555	512					
49	945	912	851	790	738	691	639	597	559	517					
50	954	921	860	799	747	696	644	602	569	526					
51	964	931	870	808	757	705	653	611	573	531					
52	968	935	874	813	761	710	658	611	578	531					
53	982	945	884	823	771	714	663	620	583	541					
54	992	954	893	832	776	724	672	625	588	545					
55	1006	973	907	841	790	733	682	635	597	555					
56	1025	987	921	855	804	747	691	644	606	564					
57	1043	1006	940	874	818	761	705	658	620	573					
58	1076	1034	968	902	841	785	729	677	639	592					
59	1119	1076	1006	935	874	813	757	705	663	616					
60	1166	1123	1048	973	912	851	785	733	691	639					
61	1199	1156	1081	1006	940	874	813	757	714	658					
62	1227	1180	1105	1029	959	893	827	776	729	672					
63	1246	1203	1123	1043	978	912	841	785	743	686					
64	1274	1227	1147	1067	996	931	860	804	757	700					
65	1297	1250	1170	1090	1020	949	879	818	771	714					
66	1335	1288	1203	1119	1048	973	902	841	794	733					
67	1387	1340	1250	1161	1086	1011	940	874	827	761					
68	1438	1387	1297	1208	1128	1053	973	907	855	790					
69	1490	1438	1344	1250	1170	1090	1011	940	888	818					
70	1546	1490	1391	1293	1213	1128	1043	973	917	851					
71	1598	1537	1438	1340	1250	1166	1081	1006	949	879					
72	1650	1589	1485	1382	1293	1203	1114	1039	982	907					
73	1701	1640	1532	1424	1335	1241	1152	1072	1011	935					
74	1753	1692	1579	1466	1372	1278	1184	1105	1043	964					
75	1805	1739	1626	1513	1415	1316	1222	1137	1072	992					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

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**NORTH CAROLINA (32)**

**TERRITORY 320**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>															
<b>Symbol</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>1990-2009</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>											<b>(b)</b>			<b>(c)</b>	
1	48	47	45	44	42	41	39	37	35	34	1	39	37	1	13
2	63	61	60	58	55	53	51	50	47	44	2	55	50	2	16
3	79	77	74	72	69	66	64	61	58	55	3	63	57	3	22
4	91	89	86	83	80	77	74	70	67	64	4	69	63	4	26
5	101	99	96	93	89	86	83	79	74	72	5	77	72	5	31
6	112	110	107	104	99	95	92	88	83	79	6	88	80	6	41
7	124	121	118	115	110	105	102	96	92	88	7	95	88	7	50
8	133	131	127	123	118	112	110	104	99	93	8	104	95	8	58
10	145	142	137	133	127	123	118	112	107	102	10	112	102	10	74
11	153	150	146	142	136	130	126	120	114	108	11	121	111	11	91
12	161	158	153	149	143	136	131	126	120	114	12	133	121	12	105
13	166	164	159	155	147	142	137	130	124	118	13	142	130	13	124
14	175	171	166	162	155	147	143	136	130	123	14	153	140	14	146
15	183	180	174	168	162	155	149	143	136	128	15	169	155	15	177
16	190	187	181	175	168	161	156	149	142	134	16	185	169	16	215
17	197	194	188	183	175	168	162	155	147	139	17	206	188	17	257
18	206	201	196	190	183	174	168	161	153	145	18	223	204	18	307
19	212	207	201	196	187	180	174	165	158	149	19	245	223	19	366
20	218	213	207	201	193	184	178	169	162	153	20	270	248	20	435
21	225	220	215	209	200	191	184	177	168	159	21	301	276	21	602
22	232	228	220	213	204	196	190	181	172	164	22	340	311		
23	239	235	228	220	212	203	196	187	178	168	23	381	349		
24	245	241	234	226	218	207	201	191	183	172	24	441	403		
25	253	248	241	234	223	215	207	197	188	178	25	542	496		
26	261	256	248	241	231	220	213	203	194	184	26	666	609		
27	269	263	256	248	238	228	220	210	200	190					
28	277	272	264	257	245	235	228	216	206	196					
29	286	282	273	264	254	242	235	223	213	201					
30	295	289	280	272	261	250	241	229	219	207					
31	304	298	289	280	269	257	248	237	225	215					
32	312	307	298	289	277	266	256	244	232	220					
33	323	315	307	298	285	273	264	251	239	226					
34	330	323	314	305	292	279	270	257	245	232					
35	337	331	321	311	299	286	276	263	251	238					
36	346	340	330	320	307	293	283	270	257	244					
37	359	352	342	331	318	304	293	280	267	253					
38	372	365	355	345	330	315	305	291	277	263					
39	385	378	366	355	340	326	315	301	286	272					
40	397	390	378	366	352	337	326	310	295	280					
41	410	403	391	380	364	349	336	321	305	289					
42	423	415	403	391	375	359	346	330	314	298					
43	435	428	415	402	385	369	356	340	324	307					
44	448	439	426	413	397	380	366	349	333	315					
45	460	451	438	425	407	390	377	359	342	324					
46	476	466	453	439	420	403	390	371	353	334					
47	491	482	467	453	435	416	402	383	365	346					
48	507	496	482	467	448	429	415	396	375	356					
49	521	511	496	482	461	442	426	407	387	368					
50	534	524	510	495	475	454	438	418	397	377					
51	550	540	524	508	488	467	451	429	409	388					
52	565	555	539	523	501	479	463	442	420	399					
53	580	568	552	536	514	491	475	453	431	409					
54	603	591	574	556	533	511	493	470	448	425					
55	632	619	602	584	559	536	517	493	469	445					
56	666	653	634	615	590	564	545	520	495	469					
57	702	689	669	648	622	596	575	549	521	495					

TERRITORY 320

FULL COVERAGE COMPREHENSIVE (001)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
58	758	743	721	699	670	642	621	591	562	534					
59	840	823	800	777	745	712	688	656	623	593					
60	930	913	886	860	825	788	762	727	691	656					
61	1016	997	968	939	901	861	832	794	755	717					
62	1096	1075	1044	1013	971	929	898	856	815	772					
63	1177	1155	1121	1088	1042	999	964	920	875	829					
64	1257	1234	1197	1161	1114	1066	1029	981	934	886					
65	1339	1313	1275	1237	1186	1134	1096	1045	994	943					
66	1460	1432	1390	1348	1292	1237	1196	1140	1085	1028					
67	1621	1590	1543	1497	1435	1374	1327	1266	1203	1142					
68	1781	1748	1697	1645	1578	1510	1459	1391	1323	1256					
69	1942	1905	1850	1794	1720	1647	1591	1517	1442	1369					
70	2104	2063	2003	1943	1863	1783	1723	1643	1562	1482					
71	2264	2221	2156	2092	2006	1920	1854	1768	1682	1596					
72	2425	2378	2310	2241	2148	2056	1987	1894	1802	1710					
73	2586	2537	2463	2389	2291	2191	2118	2019	1921	1822					
74	2748	2695	2616	2537	2434	2329	2250	2145	2041	1936					
75	2908	2853	2770	2686	2575	2464	2381	2272	2161	2050					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
1	245	235	220	205	190	180	165	155	145	135	1	165	135	1	65
2	325	315	295	275	255	240	220	205	195	180	2	185	155	2	80
3	355	340	320	300	280	260	240	225	210	195	3	215	180	3	100
4	415	400	375	350	325	305	280	265	250	230	4	235	195	4	110
5	455	440	410	380	355	330	310	285	270	250	5	250	205	5	130
6	475	460	430	400	375	350	325	300	285	260	6	260	215	6	140
7	500	480	450	420	390	365	340	315	295	275	7	275	225	7	155
8	520	505	470	435	410	380	355	330	310	285	8	285	235	8	185
10	540	520	485	450	420	395	365	340	320	295	10	305	250	10	215
11	555	535	500	465	435	405	375	350	330	305	11	320	265	11	235
12	575	555	520	485	450	420	390	365	345	315	12	330	270	12	260
13	595	570	535	500	465	435	400	375	355	325	13	340	280	13	280
14	610	590	550	510	480	445	415	385	365	335	14	360	300	14	310
15	620	600	560	520	485	455	420	390	370	340	15	380	315	15	335
16	625	605	565	525	490	460	425	395	375	345	16	395	325	16	370
17	640	615	575	535	500	465	430	405	380	350	17	410	340	17	390
18	655	630	590	550	515	480	445	415	390	360	18	435	355	18	425
19	665	640	600	560	520	485	450	420	395	365	19	455	375	19	450
20	685	660	615	570	535	500	460	430	405	375	20	465	385	20	480
21	700	675	630	585	550	510	475	440	415	385	21	485	400	21	545
22	710	685	640	595	555	520	480	450	420	390	22	515	425		
23	720	695	650	605	565	525	490	455	430	395	23	535	440		
24	740	710	665	620	580	540	500	465	440	405	24	555	460		
25	745	715	670	625	585	545	505	470	440	410	25	600	495		
26	755	730	680	630	590	550	510	475	450	415	26	655	540		
27	765	740	690	640	600	560	520	485	455	420					
28	770	745	695	645	605	565	520	485	460	425					
29	785	755	705	655	615	570	530	495	465	430					

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**NORTH CAROLINA (32)**

**TERRITORY 320**

<b>COLLISION DEDUCTIBLE AMOUNT \$100 (074)</b>															
<b>Symbol (a)</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol (b)</b>	<b>2010</b>	<b>1990- 2009</b>	<b>Symbol (c)</b>	<b>1989 &amp; Prior</b>
30	790	760	710	660	620	575	535	495	470	435					
31	800	770	720	670	625	585	540	505	475	440					
32	815	785	735	685	640	595	550	515	485	450					
33	825	795	745	695	650	605	560	520	490	455					
34	840	810	755	700	655	610	565	530	500	460					
35	850	820	765	710	665	620	575	535	505	465					
36	860	830	775	720	675	630	580	545	510	475					
37	875	845	790	735	685	640	595	555	520	480					
38	890	855	800	745	695	650	600	560	530	490					
39	895	860	805	750	700	650	605	565	530	490					
40	905	870	815	760	710	660	610	570	540	495					
41	915	885	825	765	720	670	620	580	545	505					
42	925	895	835	775	725	675	625	585	550	510					
43	940	905	845	785	735	685	635	590	560	515					
44	945	910	850	790	740	690	640	595	560	520					
45	960	925	865	805	755	700	650	605	570	530					
46	970	935	875	815	760	710	655	615	580	535					
47	980	945	885	825	770	715	665	620	585	540					
48	995	960	895	830	780	725	670	625	590	545					
49	1005	970	905	840	785	735	680	635	595	550					
50	1015	980	915	850	795	740	685	640	605	560					
51	1025	990	925	860	805	750	695	650	610	565					
52	1030	995	930	865	810	755	700	650	615	565					
53	1045	1005	940	875	820	760	705	660	620	575					
54	1055	1015	950	885	825	770	715	665	625	580					
55	1070	1035	965	895	840	780	725	675	635	590					
56	1090	1050	980	910	855	795	735	685	645	600					
57	1110	1070	1000	930	870	810	750	700	660	610					
58	1145	1100	1030	960	895	835	775	720	680	630					
59	1190	1145	1070	995	930	865	805	750	705	655					
60	1240	1195	1115	1035	970	905	835	780	735	680					
61	1275	1230	1150	1070	1000	930	865	805	760	700					
62	1305	1255	1175	1095	1020	950	880	825	775	715					
63	1325	1280	1195	1110	1040	970	895	835	790	730					
64	1355	1305	1220	1135	1060	990	915	855	805	745					
65	1380	1330	1245	1160	1085	1010	935	870	820	760					
66	1420	1370	1280	1190	1115	1035	960	895	845	780					
67	1475	1425	1330	1235	1155	1075	1000	930	880	810					
68	1530	1475	1380	1285	1200	1120	1035	965	910	840					
69	1585	1530	1430	1330	1245	1160	1075	1000	945	870					
70	1645	1585	1480	1375	1290	1200	1110	1035	975	905					
71	1700	1635	1530	1425	1330	1240	1150	1070	1010	935					
72	1755	1690	1580	1470	1375	1280	1185	1105	1045	965					
73	1810	1745	1630	1515	1420	1320	1225	1140	1075	995					
74	1865	1800	1680	1560	1460	1360	1260	1175	1110	1025					
75	1920	1850	1730	1610	1505	1400	1300	1210	1140	1055					

- (a)** Refer to Personal Auto Manual Rule **12**, for rating Symbol 98 vehicles.
- (b)** Refer to Personal Auto Manual Rule **12**, for rating Symbol 27 vehicles.
- (c)** Refer to Rule **12**, to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

TERRITORY 340

FULL COVERAGE COMPREHENSIVE (001)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
1	35	34	33	32	31	30	29	27	25	24	1	29	27	1	10
2	46	45	43	42	40	38	37	36	34	32	2	40	36	2	12
3	57	56	54	52	50	48	47	45	42	40	3	46	41	3	16
4	66	65	63	60	58	56	54	51	49	47	4	50	46	4	19
5	73	72	70	68	65	63	60	57	54	52	5	56	52	5	22
6	82	80	77	75	72	69	67	64	60	57	6	64	58	6	30
7	90	88	86	84	80	76	74	70	67	64	7	69	64	7	36
8	96	95	92	89	86	82	80	75	72	68	8	75	69	8	42
10	105	103	100	96	92	89	86	82	77	74	10	82	74	10	54
11	111	109	106	103	99	94	91	87	83	78	11	88	81	11	66
12	117	114	111	108	104	99	95	91	87	83	12	96	88	12	76
13	121	119	116	112	107	103	100	94	90	86	13	103	94	13	90
14	127	124	121	118	112	107	104	99	94	89	14	111	102	14	106
15	133	130	126	122	118	112	108	104	99	93	15	123	112	15	128
16	138	136	131	127	122	117	113	108	103	98	16	135	123	16	156
17	143	141	137	133	127	122	118	112	107	101	17	149	137	17	187
18	149	146	142	138	133	126	122	117	111	105	18	162	148	18	223
19	154	151	146	142	136	130	126	120	114	108	19	178	162	19	266
20	158	155	151	146	140	134	129	123	118	111	20	196	180	20	316
21	163	160	156	152	145	139	134	128	122	116	21	218	200	21	437
22	169	165	160	155	148	142	138	131	125	119	22	247	226		
23	174	171	165	160	154	147	142	136	129	122	23	277	253		
24	178	175	170	164	158	151	146	139	133	125	24	320	293		
25	183	180	175	170	162	156	151	143	137	129	25	393	360		
26	190	186	180	175	167	160	155	147	141	134	26	483	442		
27	195	191	186	180	173	165	160	153	145	138					
28	201	197	192	187	178	171	165	157	149	142					
29	208	205	198	192	184	176	171	162	155	146					
30	214	210	204	197	190	181	175	166	159	151					
31	220	216	210	204	195	187	180	172	163	156					
32	227	223	216	210	201	193	186	177	169	160					
33	234	229	223	216	207	198	192	182	174	164					
34	240	234	228	222	212	202	196	187	178	169					
35	245	241	233	226	217	208	200	191	182	173					
36	251	247	240	232	223	213	206	196	187	177					
37	261	255	248	241	231	220	213	204	194	183					
38	270	265	258	250	240	229	222	211	201	191					
39	280	275	266	258	247	236	229	218	208	197					
40	288	283	275	266	255	245	236	225	214	204					
41	298	293	284	276	264	253	244	233	222	210					
42	307	301	293	284	272	261	251	240	228	216					
43	316	311	301	292	280	268	259	247	235	223					
44	325	319	310	300	288	276	266	253	242	229					
45	334	328	318	308	296	283	273	261	248	235					
46	346	338	329	319	305	293	283	269	257	243					
47	356	350	339	329	316	302	292	278	265	251					
48	368	360	350	339	325	312	301	287	272	259					
49	378	371	360	350	335	321	310	296	281	267					
50	388	381	370	359	345	330	318	303	288	273					
51	400	392	381	369	354	339	328	312	297	282					
52	410	403	391	379	364	348	336	321	305	289					
53	421	412	401	389	373	356	345	329	313	297					
54	438	429	417	404	387	371	358	341	325	308					
55	459	449	437	424	406	389	375	358	340	323					
56	483	474	460	446	428	409	395	377	359	340					
57	510	500	485	471	452	432	418	399	378	359					

**PERSONAL AUTO MANUAL  
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**NORTH CAROLINA (32)**

**TERRITORY 340**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>															
<b>Symbol</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>1990-2009</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>											<b>(b)</b>		<b>2009</b>	<b>(c)</b>	<b>Prior</b>
58	550	540	524	508	487	466	451	429	408	388					
59	610	598	581	564	541	517	499	476	453	430					
60	675	663	643	624	599	572	553	528	501	476					
61	738	724	703	682	654	625	604	577	548	520					
62	796	780	758	736	705	674	652	621	591	561					
63	854	838	814	790	757	725	700	668	635	602					
64	913	896	869	843	809	774	747	712	678	643					
65	972	953	925	898	861	824	796	759	722	685					
66	1060	1040	1009	978	938	898	868	828	788	746					
67	1177	1154	1120	1087	1042	997	964	919	873	829					
68	1293	1269	1232	1195	1146	1096	1059	1010	960	912					
69	1410	1383	1343	1303	1249	1196	1155	1101	1047	994					
70	1527	1498	1454	1411	1353	1294	1251	1193	1134	1076					
71	1644	1612	1566	1519	1456	1394	1346	1284	1221	1159					
72	1761	1727	1677	1627	1559	1492	1443	1375	1308	1241					
73	1877	1842	1788	1734	1663	1591	1538	1466	1395	1323					
74	1995	1957	1900	1842	1767	1691	1633	1557	1482	1406					
75	2112	2071	2011	1950	1870	1789	1729	1649	1569	1488					

**(a)** Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
**(b)** Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
**(c)** Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

<b>COLLISION DEDUCTIBLE AMOUNT \$100 (074)</b>															
<b>Symbol</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>1990-2009</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>											<b>(b)</b>		<b>2009</b>	<b>(c)</b>	<b>Prior</b>
1	292	280	262	244	226	215	197	185	173	161	1	197	161	1	77
2	387	375	352	328	304	286	262	244	232	215	2	221	185	2	95
3	423	405	381	358	334	310	286	268	250	232	3	256	215	3	119
4	495	477	447	417	387	364	334	316	298	274	4	280	232	4	131
5	542	524	489	453	423	393	370	340	322	298	5	298	244	5	155
6	566	548	513	477	447	417	387	358	340	310	6	310	256	6	167
7	596	572	536	501	465	435	405	375	352	328	7	328	268	7	185
8	620	602	560	519	489	453	423	393	370	340	8	340	280	8	221
10	644	620	578	536	501	471	435	405	381	352	10	364	298	10	256
11	662	638	596	554	519	483	447	417	393	364	11	381	316	11	280
12	685	662	620	578	536	501	465	435	411	375	12	393	322	12	310
13	709	679	638	596	554	519	477	447	423	387	13	405	334	13	334
14	727	703	656	608	572	530	495	459	435	399	14	429	358	14	370
15	739	715	668	620	578	542	501	465	441	405	15	453	375	15	399
16	745	721	673	626	584	548	507	471	447	411	16	471	387	16	441
17	763	733	685	638	596	554	513	483	453	417	17	489	405	17	465
18	781	751	703	656	614	572	530	495	465	429	18	519	423	18	507
19	793	763	715	668	620	578	536	501	471	435	19	542	447	19	536
20	817	787	733	679	638	596	548	513	483	447	20	554	459	20	572
21	834	805	751	697	656	608	566	524	495	459	21	578	477	21	650
22	846	817	763	709	662	620	572	536	501	465	22	614	507		
23	858	828	775	721	673	626	584	542	513	471	23	638	524		
24	882	846	793	739	691	644	596	554	524	483	24	662	548		
25	888	852	799	745	697	650	602	560	524	489	25	715	590		
26	900	870	811	751	703	656	608	566	536	495	26	781	644		
27	912	882	822	763	715	668	620	578	542	501					
28	918	888	828	769	721	673	620	578	548	507					
29	936	900	840	781	733	679	632	590	554	513					

TERRITORY 340

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
30	942	906	846	787	739	685	638	590	560	519					
31	954	918	858	799	745	697	644	602	566	524					
32	971	936	876	817	763	709	656	614	578	536					
33	983	948	888	828	775	721	668	620	584	542					
34	1001	966	900	834	781	727	673	632	596	548					
35	1013	977	912	846	793	739	685	638	602	554					
36	1025	989	924	858	805	751	691	650	608	566					
37	1043	1007	942	876	817	763	709	662	620	572					
38	1061	1019	954	888	828	775	715	668	632	584					
39	1067	1025	960	894	834	775	721	673	632	584					
40	1079	1037	971	906	846	787	727	679	644	590					
41	1091	1055	983	912	858	799	739	691	650	602					
42	1103	1067	995	924	864	805	745	697	656	608					
43	1120	1079	1007	936	876	817	757	703	668	614					
44	1126	1085	1013	942	882	822	763	709	668	620					
45	1144	1103	1031	960	900	834	775	721	679	632					
46	1156	1115	1043	971	906	846	781	733	691	638					
47	1168	1126	1055	983	918	852	793	739	697	644					
48	1186	1144	1067	989	930	864	799	745	703	650					
49	1198	1156	1079	1001	936	876	811	757	709	656					
50	1210	1168	1091	1013	948	882	817	763	721	668					
51	1222	1180	1103	1025	960	894	828	775	727	673					
52	1228	1186	1109	1031	966	900	834	775	733	673					
53	1246	1198	1120	1043	977	906	840	787	739	685					
54	1258	1210	1132	1055	983	918	852	793	745	691					
55	1275	1234	1150	1067	1001	930	864	805	757	703					
56	1299	1252	1168	1085	1019	948	876	817	769	715					
57	1323	1275	1192	1109	1037	966	894	834	787	727					
58	1365	1311	1228	1144	1067	995	924	858	811	751					
59	1418	1365	1275	1186	1109	1031	960	894	840	781					
60	1478	1424	1329	1234	1156	1079	995	930	876	811					
61	1520	1466	1371	1275	1192	1109	1031	960	906	834					
62	1556	1496	1401	1305	1216	1132	1049	983	924	852					
63	1579	1526	1424	1323	1240	1156	1067	995	942	870					
64	1615	1556	1454	1353	1264	1180	1091	1019	960	888					
65	1645	1585	1484	1383	1293	1204	1115	1037	977	906					
66	1693	1633	1526	1418	1329	1234	1144	1067	1007	930					
67	1758	1699	1585	1472	1377	1281	1192	1109	1049	966					
68	1824	1758	1645	1532	1430	1335	1234	1150	1085	1001					
69	1889	1824	1705	1585	1484	1383	1281	1192	1126	1037					
70	1961	1889	1764	1639	1538	1430	1323	1234	1162	1079					
71	2026	1949	1824	1699	1585	1478	1371	1275	1204	1115					
72	2092	2014	1883	1752	1639	1526	1413	1317	1246	1150					
73	2158	2080	1943	1806	1693	1573	1460	1359	1281	1186					
74	2223	2146	2003	1860	1740	1621	1502	1401	1323	1222					
75	2289	2205	2062	1919	1794	1669	1550	1442	1359	1258					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.



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**NORTH CAROLINA (32)**

**TERRITORY 350**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>															
<b>Symbol</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>1990- 2009</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>											<b>(b)</b>			<b>(c)</b>	
1	29	28	27	26	26	25	24	22	21	20	1	24	22	1	8
2	38	37	36	35	33	32	31	30	28	26	2	33	30	2	10
3	48	47	45	43	41	40	39	37	35	33	3	38	34	3	13
4	55	54	52	50	48	47	45	42	40	39	4	41	38	4	16
5	61	60	58	56	54	52	50	48	45	43	5	47	43	5	18
6	68	66	64	62	60	57	55	53	50	48	6	53	48	6	25
7	75	73	71	70	66	63	62	58	55	53	7	57	53	7	30
8	80	79	77	74	71	68	66	62	60	56	8	62	57	8	35
10	87	85	83	80	77	74	71	68	64	62	10	68	62	10	45
11	92	91	88	85	82	78	76	72	69	65	11	73	67	11	55
12	97	95	92	90	86	82	79	76	72	69	12	80	73	12	63
13	100	99	96	93	89	85	83	78	75	71	13	85	78	13	75
14	106	103	100	98	93	89	86	82	78	74	14	92	84	14	88
15	110	108	105	101	98	93	90	86	82	77	15	102	93	15	106
16	114	113	109	106	101	97	94	90	85	81	16	112	102	16	129
17	119	117	114	110	106	101	98	93	89	84	17	124	114	17	155
18	124	121	118	114	110	105	101	97	92	87	18	135	123	18	185
19	128	125	121	118	113	108	105	99	95	90	19	148	135	19	221
20	131	128	125	121	116	111	107	102	98	92	20	163	150	20	262
21	136	133	129	126	121	115	111	106	101	96	21	181	166	21	363
22	140	137	133	128	123	118	114	109	104	99	22	205	187		
23	144	142	137	133	128	122	118	113	107	101	23	230	210		
24	148	145	141	136	131	125	121	115	110	104	24	266	243		
25	152	150	145	141	135	129	125	119	114	107	25	326	299		
26	158	154	150	145	139	133	128	122	117	111	26	401	367		
27	162	158	154	150	143	137	133	127	121	114					
28	167	164	159	155	148	142	137	130	124	118					
29	172	170	165	159	153	146	142	135	128	121					
30	178	174	169	164	158	150	145	138	132	125					
31	183	180	174	169	162	155	150	143	136	129					
32	188	185	180	174	167	160	154	147	140	133					
33	194	190	185	180	172	165	159	151	144	136					
34	199	194	189	184	176	168	163	155	148	140					
35	203	200	194	187	180	172	166	158	151	143					
36	209	205	199	193	185	177	171	163	155	147					
37	216	212	206	200	192	183	177	169	161	152					
38	224	220	214	208	199	190	184	175	167	158					
39	232	228	221	214	205	196	190	181	172	164					
40	239	235	228	221	212	203	196	187	178	169					
41	247	243	236	229	219	210	202	194	184	174					
42	255	250	243	236	226	216	209	199	189	180					
43	262	258	250	242	232	223	215	205	195	185					
44	270	265	257	249	239	229	221	210	201	190					
45	277	272	264	256	246	235	227	216	206	195					
46	287	281	273	265	253	243	235	224	213	202					
47	296	290	282	273	262	251	242	231	220	209					
48	305	299	290	282	270	259	250	238	226	215					
49	314	308	299	290	278	267	257	246	233	222					
50	322	316	307	298	286	274	264	252	239	227					
51	332	326	316	306	294	282	272	259	246	234					
52	341	334	325	315	302	289	279	267	253	240					
53	349	342	333	323	310	296	286	273	260	246					
54	363	356	346	335	321	308	297	283	270	256					
55	381	373	363	352	337	323	312	297	282	268					
56	401	393	382	370	356	340	328	313	298	282					
57	423	415	403	391	375	359	347	331	314	298					

TERRITORY 350

FULL COVERAGE COMPREHENSIVE (001)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
58	457	448	435	422	404	387	374	356	339	322					
59	506	496	482	468	449	429	414	395	376	357					
60	561	550	534	518	497	475	459	438	416	395					
61	612	601	583	566	543	519	502	479	455	432					
62	661	648	629	611	585	560	541	516	491	466					
63	709	696	676	656	628	602	581	554	527	500					
64	758	744	722	700	671	642	620	591	563	534					
65	807	791	768	745	715	684	661	630	599	568					
66	880	863	838	812	779	745	721	687	654	620					
67	977	958	930	902	865	828	800	763	725	688					
68	1074	1053	1023	992	951	910	879	839	797	757					
69	1170	1148	1115	1082	1037	993	959	914	869	825					
70	1268	1243	1207	1171	1123	1074	1038	990	942	893					
71	1365	1338	1300	1261	1209	1157	1118	1066	1014	962					
72	1462	1434	1392	1351	1294	1239	1198	1141	1086	1030					
73	1558	1529	1485	1440	1381	1321	1277	1217	1158	1098					
74	1656	1624	1577	1529	1467	1404	1356	1293	1230	1167					
75	1753	1720	1669	1619	1552	1485	1435	1369	1302	1236					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
1	232	222	208	194	180	170	156	147	137	128	1	156	128	1	61
2	307	298	279	260	241	227	208	194	184	170	2	175	147	2	76
3	336	322	303	284	265	246	227	213	199	184	3	203	170	3	95
4	393	378	355	331	307	289	265	251	237	218	4	222	184	4	104
5	430	416	388	359	336	312	293	270	255	237	5	237	194	5	123
6	449	435	407	378	355	331	307	284	270	246	6	246	203	6	132
7	473	454	426	397	369	345	322	298	279	260	7	260	213	7	147
8	492	478	445	412	388	359	336	312	293	270	8	270	222	8	175
10	511	492	459	426	397	374	345	322	303	279	10	289	237	10	203
11	525	506	473	440	412	383	355	331	312	289	11	303	251	11	222
12	544	525	492	459	426	397	369	345	326	298	12	312	255	12	246
13	563	539	506	473	440	412	378	355	336	307	13	322	265	13	265
14	577	558	520	482	454	421	393	364	345	317	14	341	284	14	293
15	587	568	530	492	459	430	397	369	350	322	15	359	298	15	317
16	591	572	534	497	464	435	402	374	355	326	16	374	307	16	350
17	605	582	544	506	473	440	407	383	359	331	17	388	322	17	369
18	620	596	558	520	487	454	421	393	369	341	18	412	336	18	402
19	629	605	568	530	492	459	426	397	374	345	19	430	355	19	426
20	648	624	582	539	506	473	435	407	383	355	20	440	364	20	454
21	662	639	596	553	520	482	449	416	393	364	21	459	378	21	516
22	672	648	605	563	525	492	454	426	397	369	22	487	402		
23	681	657	615	572	534	497	464	430	407	374	23	506	416		
24	700	672	629	587	549	511	473	440	416	383	24	525	435		
25	705	676	634	591	553	516	478	445	416	388	25	568	468		
26	714	691	643	596	558	520	482	449	426	393	26	620	511		
27	724	700	653	605	568	530	492	459	430	397					
28	728	705	657	610	572	534	492	459	435	402					
29	743	714	667	620	582	539	501	468	440	407					

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**NORTH CAROLINA (32)**

**TERRITORY 350**

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
30	747	719	672	624	587	544	506	468	445	412					
31	757	728	681	634	591	553	511	478	449	416					
32	771	743	695	648	605	563	520	487	459	426					
33	780	752	705	657	615	572	530	492	464	430					
34	795	766	714	662	620	577	534	501	473	435					
35	804	776	724	672	629	587	544	506	478	440					
36	814	785	733	681	639	596	549	516	482	449					
37	828	799	747	695	648	605	563	525	492	454					
38	842	809	757	705	657	615	568	530	501	464					
39	847	814	762	710	662	615	572	534	501	464					
40	856	823	771	719	672	624	577	539	511	468					
41	866	837	780	724	681	634	587	549	516	478					
42	875	847	790	733	686	639	591	553	520	482					
43	889	856	799	743	695	648	601	558	530	487					
44	894	861	804	747	700	653	605	563	530	492					
45	908	875	818	762	714	662	615	572	539	501					
46	918	885	828	771	719	672	620	582	549	506					
47	927	894	837	780	728	676	629	587	553	511					
48	941	908	847	785	738	686	634	591	558	516					
49	951	918	856	795	743	695	643	601	563	520					
50	960	927	866	804	752	700	648	605	572	530					
51	970	937	875	814	762	710	657	615	577	534					
52	974	941	880	818	766	714	662	615	582	534					
53	989	951	889	828	776	719	667	624	587	544					
54	998	960	899	837	780	728	676	629	591	549					
55	1012	979	913	847	795	738	686	639	601	558					
56	1031	993	927	861	809	752	695	648	610	568					
57	1050	1012	946	880	823	766	710	662	624	577					
58	1083	1041	974	908	847	790	733	681	643	596					
59	1126	1083	1012	941	880	818	762	710	667	620					
60	1173	1130	1055	979	918	856	790	738	695	643					
61	1206	1164	1088	1012	946	880	818	762	719	662					
62	1235	1187	1112	1036	965	899	832	780	733	676					
63	1253	1211	1130	1050	984	918	847	790	747	691					
64	1282	1235	1154	1074	1003	937	866	809	762	705					
65	1305	1258	1178	1097	1026	955	885	823	776	719					
66	1343	1296	1211	1126	1055	979	908	847	799	738					
67	1395	1348	1258	1168	1093	1017	946	880	832	766					
68	1447	1395	1305	1216	1135	1060	979	913	861	795					
69	1499	1447	1353	1258	1178	1097	1017	946	894	823					
70	1556	1499	1400	1301	1220	1135	1050	979	922	856					
71	1608	1547	1447	1348	1258	1173	1088	1012	955	885					
72	1660	1599	1495	1391	1301	1211	1121	1045	989	913					
73	1712	1651	1542	1433	1343	1249	1159	1078	1017	941					
74	1764	1703	1589	1476	1381	1287	1192	1112	1050	970					
75	1816	1750	1637	1523	1424	1324	1230	1145	1078	998					

- (a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
- (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
- (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

TERRITORY 360

FULL COVERAGE COMPREHENSIVE (001)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
1	33	32	31	30	29	28	27	25	24	23	1	27	25	1	9
2	43	42	41	40	38	36	35	34	32	30	2	38	34	2	11
3	54	53	51	49	47	45	44	42	40	38	3	43	39	3	15
4	62	61	59	57	55	53	51	48	46	44	4	47	43	4	18
5	69	68	66	64	61	59	57	54	51	49	5	53	49	5	21
6	77	75	73	71	68	65	63	60	57	54	6	60	55	6	28
7	85	83	81	79	75	72	70	66	63	60	7	65	60	7	34
8	91	90	87	84	81	77	75	71	68	64	8	71	65	8	40
10	99	97	94	91	87	84	81	77	73	70	10	77	70	10	51
11	105	103	100	97	93	89	86	82	78	74	11	83	76	11	62
12	110	108	105	102	98	93	90	86	82	78	12	91	83	12	72
13	114	112	109	106	101	97	94	89	85	81	13	97	89	13	85
14	120	117	114	111	106	101	98	93	89	84	14	105	96	14	100
15	125	123	119	115	111	106	102	98	93	88	15	116	106	15	121
16	130	128	124	120	115	110	107	102	97	92	16	127	116	16	147
17	135	133	129	125	120	115	111	106	101	95	17	141	129	17	176
18	141	138	134	130	125	119	115	110	105	99	18	153	140	18	210
19	145	142	138	134	128	123	119	113	108	102	19	168	153	19	251
20	149	146	142	138	132	126	122	116	111	105	20	185	170	20	298
21	154	151	147	143	137	131	126	121	115	109	21	206	189	21	412
22	159	156	151	146	140	134	130	124	118	112	22	233	213		
23	164	161	156	151	145	139	134	128	122	115	23	261	239		
24	168	165	160	155	149	142	138	131	125	118	24	302	276		
25	173	170	165	160	153	147	142	135	129	122	25	371	340		
26	179	175	170	165	158	151	146	139	133	126	26	456	417		
27	184	180	175	170	163	156	151	144	137	130					
28	190	186	181	176	168	161	156	148	141	134					
29	196	193	187	181	174	166	161	153	146	138					
30	202	198	192	186	179	171	165	157	150	142					
31	208	204	198	192	184	176	170	162	154	147					
32	214	210	204	198	190	182	175	167	159	151					
33	221	216	210	204	195	187	181	172	164	155					
34	226	221	215	209	200	191	185	176	168	159					
35	231	227	220	213	205	196	189	180	172	163					
36	237	233	226	219	210	201	194	185	176	167					
37	246	241	234	227	218	208	201	192	183	173					
38	255	250	243	236	226	216	209	199	190	180					
39	264	259	251	243	233	223	216	206	196	186					
40	272	267	259	251	241	231	223	212	202	192					
41	281	276	268	260	249	239	230	220	209	198					
42	290	284	276	268	257	246	237	226	215	204					
43	298	293	284	275	264	253	244	233	222	210					
44	307	301	292	283	272	260	251	239	228	216					
45	315	309	300	291	279	267	258	246	234	222					
46	326	319	310	301	288	276	267	254	242	229					
47	336	330	320	310	298	285	275	262	250	237					
48	347	340	330	320	307	294	284	271	257	244					
49	357	350	340	330	316	303	292	279	265	252					
50	366	359	349	339	325	311	300	286	272	258					
51	377	370	359	348	334	320	309	294	280	266					
52	387	380	369	358	343	328	317	303	288	273					
53	397	389	378	367	352	336	325	310	295	280					
54	413	405	393	381	365	350	338	322	307	291					
55	433	424	412	400	383	367	354	338	321	305					
56	456	447	434	421	404	386	373	356	339	321					
57	481	472	458	444	426	408	394	376	357	339					

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**NORTH CAROLINA (32)**

**TERRITORY 360**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>															
<b>Symbol</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>1990-2009</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>											<b>(b)</b>		<b>(c)</b>		
58	519	509	494	479	459	440	425	405	385	366					
59	575	564	548	532	510	488	471	449	427	406					
60	637	625	607	589	565	540	522	498	473	449					
61	696	683	663	643	617	590	570	544	517	491					
62	751	736	715	694	665	636	615	586	558	529					
63	806	791	768	745	714	684	660	630	599	568					
64	861	845	820	795	763	730	705	672	640	607					
65	917	899	873	847	812	777	751	716	681	646					
66	1000	981	952	923	885	847	819	781	743	704					
67	1110	1089	1057	1025	983	941	909	867	824	782					
68	1220	1197	1162	1127	1081	1034	999	953	906	860					
69	1330	1305	1267	1229	1178	1128	1090	1039	988	938					
70	1441	1413	1372	1331	1276	1221	1180	1125	1070	1015					
71	1551	1521	1477	1433	1374	1315	1270	1211	1152	1093					
72	1661	1629	1582	1535	1471	1408	1361	1297	1234	1171					
73	1771	1738	1687	1636	1569	1501	1451	1383	1316	1248					
74	1882	1846	1792	1738	1667	1595	1541	1469	1398	1326					
75	1992	1954	1897	1840	1764	1688	1631	1556	1480	1404					

**(a)** Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
**(b)** Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
**(c)** Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

<b>COLLISION DEDUCTIBLE AMOUNT \$100 (074)</b>															
<b>Symbol</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>1990-2009</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>											<b>(b)</b>		<b>(c)</b>		
1	245	235	220	205	190	180	165	155	145	135	1	165	135	1	65
2	326	316	296	276	256	240	220	205	195	180	2	185	155	2	80
3	356	341	321	301	281	261	240	225	210	195	3	215	180	3	100
4	416	401	376	351	326	306	281	266	251	230	4	235	195	4	110
5	456	441	411	381	356	331	311	286	271	251	5	251	205	5	130
6	476	461	431	401	376	351	326	301	286	261	6	261	215	6	140
7	501	481	451	421	391	366	341	316	296	276	7	276	225	7	155
8	521	506	471	436	411	381	356	331	311	286	8	286	235	8	185
10	541	521	486	451	421	396	366	341	321	296	10	306	251	10	215
11	556	536	501	466	436	406	376	351	331	306	11	321	266	11	235
12	576	556	521	486	451	421	391	366	346	316	12	331	271	12	261
13	596	571	536	501	466	436	401	376	356	326	13	341	281	13	281
14	611	591	551	511	481	446	416	386	366	336	14	361	301	14	311
15	621	601	561	521	486	456	421	391	371	341	15	381	316	15	336
16	626	606	566	526	491	461	426	396	376	346	16	396	326	16	371
17	641	616	576	536	501	466	431	406	381	351	17	411	341	17	391
18	656	631	591	551	516	481	446	416	391	361	18	436	356	18	426
19	666	641	601	561	521	486	451	421	396	366	19	456	376	19	451
20	686	661	616	571	536	501	461	431	406	376	20	466	386	20	481
21	701	676	631	586	551	511	476	441	416	386	21	486	401	21	546
22	711	686	641	596	556	521	481	451	421	391	22	516	426		
23	721	696	651	606	566	526	491	456	431	396	23	536	441		
24	741	711	666	621	581	541	501	466	441	406	24	556	461		
25	746	716	671	626	586	546	506	471	441	411	25	601	496		
26	757	731	681	631	591	551	511	476	451	416	26	656	541		
27	767	741	691	641	601	561	521	486	456	421					
28	772	746	696	646	606	566	521	486	461	426					
29	787	757	706	656	616	571	531	496	466	431					

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COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
30	792	762	711	661	621	576	536	496	471	436					
31	802	772	721	671	626	586	541	506	476	441					
32	817	787	736	686	641	596	551	516	486	451					
33	827	797	746	696	651	606	561	521	491	456					
34	842	812	757	701	656	611	566	531	501	461					
35	852	822	767	711	666	621	576	536	506	466					
36	862	832	777	721	676	631	581	546	511	476					
37	877	847	792	736	686	641	596	556	521	481					
38	892	857	802	746	696	651	601	561	531	491					
39	897	862	807	752	701	651	606	566	531	491					
40	907	872	817	762	711	661	611	571	541	496					
41	917	887	827	767	721	671	621	581	546	506					
42	927	897	837	777	726	676	626	586	551	511					
43	942	907	847	787	736	686	636	591	561	516					
44	947	912	852	792	741	691	641	596	561	521					
45	962	927	867	807	757	701	651	606	571	531					
46	972	937	877	817	762	711	656	616	581	536					
47	982	947	887	827	772	716	666	621	586	541					
48	997	962	897	832	782	726	671	626	591	546					
49	1007	972	907	842	787	736	681	636	596	551					
50	1017	982	917	852	797	741	686	641	606	561					
51	1027	992	927	862	807	752	696	651	611	566					
52	1032	997	932	867	812	757	701	651	616	566					
53	1047	1007	942	877	822	762	706	661	621	576					
54	1057	1017	952	887	827	772	716	666	626	581					
55	1072	1037	967	897	842	782	726	676	636	591					
56	1092	1052	982	912	857	797	736	686	646	601					
57	1112	1072	1002	932	872	812	752	701	661	611					
58	1147	1102	1032	962	897	837	777	721	681	631					
59	1192	1147	1072	997	932	867	807	752	706	656					
60	1242	1197	1117	1037	972	907	837	782	736	681					
61	1278	1232	1152	1072	1002	932	867	807	762	701					
62	1308	1258	1177	1097	1022	952	882	827	777	716					
63	1328	1283	1197	1112	1042	972	897	837	792	731					
64	1358	1308	1222	1137	1062	992	917	857	807	746					
65	1383	1333	1247	1162	1087	1012	937	872	822	762					
66	1423	1373	1283	1192	1117	1037	962	897	847	782					
67	1478	1428	1333	1237	1157	1077	1002	932	882	812					
68	1533	1478	1383	1288	1202	1122	1037	967	912	842					
69	1588	1533	1433	1333	1247	1162	1077	1002	947	872					
70	1648	1588	1483	1378	1293	1202	1112	1037	977	907					
71	1703	1638	1533	1428	1333	1242	1152	1072	1012	937					
72	1759	1693	1583	1473	1378	1283	1187	1107	1047	967					
73	1814	1748	1633	1518	1423	1323	1227	1142	1077	997					
74	1869	1804	1683	1563	1463	1363	1263	1177	1112	1027					
75	1924	1854	1733	1613	1508	1403	1303	1212	1142	1057					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

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**NORTH CAROLINA (32)**

**TERRITORY 370**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>															
<b>Symbol</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>1990- 2009</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>											<b>(b)</b>			<b>(c)</b>	
1	32	31	30	29	28	27	26	24	23	22	1	26	24	1	9
2	41	40	39	38	36	35	34	33	31	29	2	36	33	2	11
3	52	51	49	47	45	43	42	40	38	36	3	41	37	3	14
4	60	59	57	55	53	51	49	46	44	42	4	45	41	4	17
5	66	65	63	61	59	57	55	52	49	47	5	51	47	5	20
6	74	72	70	68	65	62	60	58	55	52	6	58	53	6	27
7	82	80	78	76	72	69	67	63	60	58	7	62	58	7	33
8	87	86	84	81	78	74	72	68	65	61	8	68	62	8	38
10	95	93	90	87	84	81	78	74	70	67	10	74	67	10	49
11	101	99	96	93	89	85	83	79	75	71	11	80	73	11	60
12	106	104	101	98	94	89	86	83	79	75	12	87	80	12	69
13	109	108	105	102	97	93	90	85	82	78	13	93	85	13	82
14	115	112	109	107	102	97	94	89	85	81	14	101	92	14	96
15	120	118	114	110	107	102	98	94	89	84	15	111	102	15	116
16	125	123	119	115	110	106	103	98	93	88	16	122	111	16	141
17	130	128	124	120	115	110	107	102	97	91	17	135	124	17	169
18	135	132	129	125	120	114	110	106	101	95	18	147	134	18	202
19	139	136	132	129	123	118	114	108	104	98	19	161	147	19	241
20	143	140	136	132	127	121	117	111	107	101	20	178	163	20	286
21	148	145	141	137	132	126	121	116	110	105	21	198	181	21	396
22	153	150	145	140	134	129	125	119	113	108	22	224	204		
23	157	155	150	145	139	133	129	123	117	110	23	251	229		
24	161	158	154	149	143	136	132	126	120	113	24	290	265		
25	166	163	158	154	147	141	136	130	124	117	25	356	326		
26	172	168	163	158	152	145	140	133	128	121	26	438	400		
27	177	173	168	163	156	150	145	138	132	125					
28	182	179	174	169	161	155	150	142	135	129					
29	188	185	180	174	167	159	155	147	140	132					
30	194	190	184	179	172	164	158	151	144	136					
31	200	196	190	184	177	169	163	156	148	141					
32	205	202	196	190	182	175	168	160	153	145					
33	212	207	202	196	187	180	174	165	157	149					
34	217	212	206	201	192	183	178	169	161	153					
35	222	218	211	204	197	188	181	173	165	156					
36	228	224	217	210	202	193	186	178	169	160					
37	236	231	225	218	209	200	193	184	176	166					
38	245	240	233	227	217	207	201	191	182	173					
39	253	249	241	233	224	214	207	198	188	179					
40	261	256	249	241	231	222	214	204	194	184					
41	270	265	257	250	239	229	221	211	201	190					
42	278	273	265	257	247	236	228	217	206	196					
43	286	281	273	264	253	243	234	224	213	202					
44	295	289	280	272	261	250	241	229	219	207					
45	302	297	288	279	268	256	248	236	225	213					
46	313	306	298	289	276	265	256	244	232	220					
47	323	317	307	298	286	274	264	252	240	228					
48	333	326	317	307	295	282	273	260	247	234					
49	343	336	326	317	303	291	280	268	254	242					
50	351	345	335	325	312	299	288	275	261	248					
51	362	355	345	334	321	307	297	282	269	255					
52	372	365	354	344	329	315	304	291	276	262					
53	381	373	363	352	338	323	312	298	283	269					
54	396	389	377	366	350	336	324	309	295	279					
55	416	407	396	384	368	352	340	324	308	293					
56	438	429	417	404	388	371	358	342	325	308					
57	462	453	440	426	409	392	378	361	343	325					

TERRITORY 370

FULL COVERAGE COMPREHENSIVE (001)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
58	498	489	474	460	441	422	408	389	370	351					
59	552	541	526	511	490	468	452	431	410	390					
60	612	600	583	565	542	518	501	478	454	431					
61	668	656	636	617	592	566	547	522	496	471					
62	721	707	686	666	638	611	590	563	536	508					
63	774	759	737	715	685	657	634	605	575	545					
64	827	811	787	763	732	701	677	645	614	583					
65	880	863	838	813	780	746	721	687	654	620					
66	960	942	914	886	850	813	786	750	713	676					
67	1066	1045	1015	984	944	903	873	832	791	751					
68	1171	1149	1116	1082	1038	993	959	915	870	826					
69	1277	1253	1216	1180	1131	1083	1046	997	948	900					
70	1383	1356	1317	1278	1225	1172	1133	1080	1027	974					
71	1489	1460	1418	1376	1319	1262	1219	1163	1106	1049					
72	1595	1564	1519	1474	1412	1352	1307	1245	1185	1124					
73	1700	1668	1620	1571	1506	1441	1393	1328	1263	1198					
74	1807	1772	1720	1668	1600	1531	1479	1410	1342	1273					
75	1912	1876	1821	1766	1693	1620	1566	1494	1421	1348					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
1	271	260	243	227	210	199	182	171	160	149	1	182	149	1	72
2	359	348	326	304	282	265	243	227	216	199	2	205	171	2	88
3	393	376	354	332	310	288	265	249	232	216	3	238	199	3	111
4	459	442	415	387	359	337	310	293	277	254	4	260	216	4	122
5	503	487	453	420	393	365	343	315	299	277	5	277	227	5	144
6	525	509	476	442	415	387	359	332	315	288	6	288	238	6	155
7	553	531	498	465	431	404	376	348	326	304	7	304	249	7	171
8	575	559	520	481	453	420	393	365	343	315	8	315	260	8	205
10	597	575	536	498	465	437	404	376	354	326	10	337	277	10	238
11	614	592	553	514	481	448	415	387	365	337	11	354	293	11	260
12	636	614	575	536	498	465	431	404	382	348	12	365	299	12	288
13	658	630	592	553	514	481	442	415	393	359	13	376	310	13	310
14	675	653	608	564	531	492	459	426	404	371	14	398	332	14	343
15	686	664	619	575	536	503	465	431	409	376	15	420	348	15	371
16	691	669	625	581	542	509	470	437	415	382	16	437	359	16	409
17	708	680	636	592	553	514	476	448	420	387	17	453	376	17	431
18	724	697	653	608	570	531	492	459	431	398	18	481	393	18	470
19	735	708	664	619	575	536	498	465	437	404	19	503	415	19	498
20	758	730	680	630	592	553	509	476	448	415	20	514	426	20	531
21	774	747	697	647	608	564	525	487	459	426	21	536	442	21	603
22	785	758	708	658	614	575	531	498	465	431	22	570	470		
23	796	769	719	669	625	581	542	503	476	437	23	592	487		
24	818	785	735	686	641	597	553	514	487	448	24	614	509		
25	824	791	741	691	647	603	559	520	487	453	25	664	547		
26	835	807	752	697	653	608	564	525	498	459	26	724	597		
27	846	818	763	708	664	619	575	536	503	465					
28	852	824	769	713	669	625	575	536	509	470					
29	868	835	780	724	680	630	586	547	514	476					



**PERSONAL AUTO MANUAL  
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**NORTH CAROLINA (32)**

**TERRITORY 370**

<b>COLLISION DEDUCTIBLE AMOUNT \$100 (074)</b>															
<b>Symbol</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>1990-2009</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>											<b>(b)</b>			<b>(c)</b>	
30	874	841	785	730	686	636	592	547	520	481					
31	885	852	796	741	691	647	597	559	525	487					
32	901	868	813	758	708	658	608	570	536	498					
33	912	879	824	769	719	669	619	575	542	503					
34	929	896	835	774	724	675	625	586	553	509					
35	940	907	846	785	735	686	636	592	559	514					
36	951	918	857	796	747	697	641	603	564	525					
37	968	935	874	813	758	708	658	614	575	531					
38	984	946	885	824	769	719	664	619	586	542					
39	990	951	890	830	774	719	669	625	586	542					
40	1001	962	901	841	785	730	675	630	597	547					
41	1012	979	912	846	796	741	686	641	603	559					
42	1023	990	924	857	802	747	691	647	608	564					
43	1040	1001	935	868	813	758	702	653	619	570					
44	1045	1006	940	874	818	763	708	658	619	575					
45	1062	1023	957	890	835	774	719	669	630	586					
46	1073	1034	968	901	841	785	724	680	641	592					
47	1084	1045	979	912	852	791	735	686	647	597					
48	1100	1062	990	918	863	802	741	691	653	603					
49	1112	1073	1001	929	868	813	752	702	658	608					
50	1123	1084	1012	940	879	818	758	708	669	619					
51	1134	1095	1023	951	890	830	769	719	675	625					
52	1139	1100	1029	957	896	835	774	719	680	625					
53	1156	1112	1040	968	907	841	780	730	686	636					
54	1167	1123	1051	979	912	852	791	735	691	641					
55	1183	1145	1067	990	929	863	802	747	702	653					
56	1206	1161	1084	1006	946	879	813	758	713	664					
57	1228	1183	1106	1029	962	896	830	774	730	675					
58	1266	1217	1139	1062	990	924	857	796	752	697					
59	1316	1266	1183	1100	1029	957	890	830	780	724					
60	1371	1322	1233	1145	1073	1001	924	863	813	752					
61	1410	1360	1272	1183	1106	1029	957	890	841	774					
62	1443	1388	1300	1211	1128	1051	973	912	857	791					
63	1465	1416	1322	1228	1150	1073	990	924	874	807					
64	1499	1443	1349	1255	1172	1095	1012	946	890	824					
65	1526	1471	1377	1283	1200	1117	1034	962	907	841					
66	1571	1515	1416	1316	1233	1145	1062	990	935	863					
67	1631	1576	1471	1366	1277	1189	1106	1029	973	896					
68	1692	1631	1526	1421	1327	1239	1145	1067	1006	929					
69	1753	1692	1582	1471	1377	1283	1189	1106	1045	962					
70	1819	1753	1637	1521	1427	1327	1228	1145	1078	1001					
71	1880	1808	1692	1576	1471	1371	1272	1183	1117	1034					
72	1941	1869	1747	1626	1521	1416	1311	1222	1156	1067					
73	2002	1930	1803	1676	1571	1460	1355	1261	1189	1100					
74	2063	1991	1858	1725	1615	1504	1394	1300	1228	1134					
75	2124	2046	1913	1781	1665	1548	1438	1338	1261	1167					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

TERRITORY 380

FULL COVERAGE COMPREHENSIVE (001)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
1	42	41	40	38	37	36	35	32	31	29	1	35	32	1	12
2	55	54	52	51	49	46	45	44	41	38	2	49	44	2	14
3	69	68	65	63	60	58	56	54	51	49	3	55	50	3	19
4	79	78	76	73	70	68	65	61	59	56	4	60	55	4	23
5	88	87	84	82	78	76	73	69	65	63	5	68	63	5	27
6	99	96	93	91	87	83	81	77	73	69	6	77	70	6	36
7	109	106	104	101	96	92	90	84	81	77	7	83	77	7	44
8	116	115	111	108	104	99	96	91	87	82	8	91	83	8	51
10	127	124	120	116	111	108	104	99	93	90	10	99	90	10	65
11	134	132	128	124	119	114	110	105	100	95	11	106	97	11	79
12	141	138	134	131	125	119	115	110	105	100	12	116	106	12	92
13	146	143	140	136	129	124	120	114	109	104	13	124	114	13	109
14	154	150	146	142	136	129	125	119	114	108	14	134	123	14	128
15	160	157	152	147	142	136	131	125	119	113	15	148	136	15	155
16	166	164	159	154	147	141	137	131	124	118	16	163	148	16	188
17	173	170	165	160	154	147	142	136	129	122	17	180	165	17	225
18	180	177	172	166	160	152	147	141	134	127	18	196	179	18	269
19	186	182	177	172	164	157	152	145	138	131	19	215	196	19	321
20	191	187	182	177	169	161	156	148	142	134	20	237	218	20	381
21	197	193	188	183	175	168	161	155	147	140	21	264	242	21	527
22	204	200	193	187	179	172	166	159	151	143	22	298	273		
23	210	206	200	193	186	178	172	164	156	147	23	334	306		
24	215	211	205	198	191	182	177	168	160	151	24	387	353		
25	221	218	211	205	196	188	182	173	165	156	25	475	435		
26	229	224	218	211	202	193	187	178	170	161	26	584	534		
27	236	230	224	218	209	200	193	184	175	166					
28	243	238	232	225	215	206	200	189	180	172					
29	251	247	239	232	223	212	206	196	187	177					
30	259	253	246	238	229	219	211	201	192	182					
31	266	261	253	246	236	225	218	207	197	188					
32	274	269	261	253	243	233	224	214	204	193					
33	283	276	269	261	250	239	232	220	210	198					
34	289	283	275	268	256	244	237	225	215	204					
35	296	291	282	273	262	251	242	230	220	209					
36	303	298	289	280	269	257	248	237	225	214					
37	315	308	300	291	279	266	257	246	234	221					
38	326	320	311	302	289	276	268	255	243	230					
39	338	332	321	311	298	285	276	264	251	238					
40	348	342	332	321	308	296	285	271	259	246					
41	360	353	343	333	319	306	294	282	268	253					
42	371	364	353	343	329	315	303	289	275	261					
43	381	375	364	352	338	324	312	298	284	269					
44	393	385	374	362	348	333	321	306	292	276					
45	403	396	384	372	357	342	330	315	300	284					
46	417	408	397	385	369	353	342	325	310	293					
47	430	422	410	397	381	365	352	335	320	303					
48	444	435	422	410	393	376	364	347	329	312					
49	457	448	435	422	404	388	374	357	339	323					
50	468	460	447	434	416	398	384	366	348	330					
51	483	474	460	445	428	410	396	376	358	340					
52	495	486	472	458	439	420	406	388	369	349					
53	508	498	484	470	451	430	416	397	378	358					
54	529	518	503	488	467	448	433	412	393	372					
55	554	543	527	512	490	470	453	433	411	390					
56	584	572	556	539	517	494	477	456	434	411					
57	616	604	586	568	545	522	504	481	457	434					

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**NORTH CAROLINA (32)**

**TERRITORY 380**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>															
<b>Symbol</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>1990-2009</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>											<b>(b)</b>		<b>(c)</b>		
58	664	652	632	613	588	563	544	518	493	468					
59	736	722	701	681	653	625	603	575	547	520					
60	815	800	777	754	723	691	668	637	605	575					
61	891	874	849	823	790	755	730	696	662	628					
62	961	942	915	888	851	814	787	750	714	677					
63	1032	1012	983	954	914	876	845	806	767	727					
64	1102	1082	1050	1018	977	934	902	860	819	777					
65	1174	1151	1117	1084	1039	995	961	916	872	827					
66	1280	1256	1219	1181	1133	1084	1048	1000	951	901					
67	1421	1394	1353	1312	1258	1204	1164	1110	1055	1001					
68	1562	1532	1487	1443	1384	1324	1279	1220	1160	1101					
69	1702	1670	1622	1573	1508	1444	1395	1330	1265	1201					
70	1844	1809	1756	1704	1633	1563	1510	1440	1370	1299					
71	1985	1947	1891	1834	1759	1683	1626	1550	1475	1399					
72	2126	2085	2025	1965	1883	1802	1742	1660	1580	1499					
73	2267	2225	2159	2094	2008	1921	1857	1770	1684	1597					
74	2409	2363	2294	2225	2134	2042	1972	1880	1789	1697					
75	2550	2501	2428	2355	2258	2161	2088	1992	1894	1797					

**(a)** Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
**(b)** Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
**(c)** Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

<b>COLLISION DEDUCTIBLE AMOUNT \$100 (074)</b>															
<b>Symbol</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>1990-2009</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>											<b>(b)</b>		<b>(c)</b>		
1	288	276	258	241	223	211	194	182	170	158	1	194	158	1	76
2	382	370	346	323	299	282	258	241	229	211	2	217	182	2	94
3	417	399	376	352	329	305	282	264	247	229	3	252	211	3	117
4	487	470	440	411	382	358	329	311	294	270	4	276	229	4	129
5	534	517	481	446	417	387	364	335	317	294	5	294	241	5	153
6	558	540	505	470	440	411	382	352	335	305	6	305	252	6	164
7	587	564	528	493	458	429	399	370	346	323	7	323	264	7	182
8	610	593	552	511	481	446	417	387	364	335	8	335	276	8	217
10	634	610	569	528	493	464	429	399	376	346	10	358	294	10	252
11	652	628	587	546	511	475	440	411	387	358	11	376	311	11	276
12	675	652	610	569	528	493	458	429	405	370	12	387	317	12	305
13	699	669	628	587	546	511	470	440	417	382	13	399	329	13	329
14	716	693	646	599	564	522	487	452	429	393	14	423	352	14	364
15	728	704	657	610	569	534	493	458	434	399	15	446	370	15	393
16	734	710	663	616	575	540	499	464	440	405	16	464	382	16	434
17	751	722	675	628	587	546	505	475	446	411	17	481	399	17	458
18	769	740	693	646	605	564	522	487	458	423	18	511	417	18	499
19	781	751	704	657	610	569	528	493	464	429	19	534	440	19	528
20	804	775	722	669	628	587	540	505	475	440	20	546	452	20	564
21	822	792	740	687	646	599	558	517	487	452	21	569	470	21	640
22	834	804	751	699	652	610	564	528	493	458	22	605	499		
23	845	816	763	710	663	616	575	534	505	464	23	628	517		
24	869	834	781	728	681	634	587	546	517	475	24	652	540		
25	875	839	787	734	687	640	593	552	517	481	25	704	581		
26	886	857	798	740	693	646	599	558	528	487	26	769	634		
27	898	869	810	751	704	657	610	569	534	493					
28	904	875	816	757	710	663	610	569	540	499					
29	922	886	828	769	722	669	622	581	546	505					

TERRITORY 380

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
30	927	892	834	775	728	675	628	581	552	511					
31	939	904	845	787	734	687	634	593	558	517					
32	957	922	863	804	751	699	646	605	569	528					
33	969	933	875	816	763	710	657	610	575	534					
34	986	951	886	822	769	716	663	622	587	540					
35	998	963	898	834	781	728	675	628	593	546					
36	1010	974	910	845	792	740	681	640	599	558					
37	1027	992	927	863	804	751	699	652	610	564					
38	1045	1004	939	875	816	763	704	657	622	575					
39	1051	1010	945	881	822	763	710	663	622	575					
40	1062	1021	957	892	834	775	716	669	634	581					
41	1074	1039	969	898	845	787	728	681	640	593					
42	1086	1051	980	910	851	792	734	687	646	599					
43	1104	1062	992	922	863	804	745	693	657	605					
44	1109	1068	998	927	869	810	751	699	657	610					
45	1127	1086	1016	945	886	822	763	710	669	622					
46	1139	1098	1027	957	892	834	769	722	681	628					
47	1151	1109	1039	969	904	839	781	728	687	634					
48	1168	1127	1051	974	916	851	787	734	693	640					
49	1180	1139	1062	986	922	863	798	745	699	646					
50	1192	1151	1074	998	933	869	804	751	710	657					
51	1203	1162	1086	1010	945	881	816	763	716	663					
52	1209	1168	1092	1016	951	886	822	763	722	663					
53	1227	1180	1104	1027	963	892	828	775	728	675					
54	1239	1192	1115	1039	969	904	839	781	734	681					
55	1256	1215	1133	1051	986	916	851	792	745	693					
56	1280	1233	1151	1068	1004	933	863	804	757	704					
57	1303	1256	1174	1092	1021	951	881	822	775	716					
58	1344	1291	1209	1127	1051	980	910	845	798	740					
59	1397	1344	1256	1168	1092	1016	945	881	828	769					
60	1456	1403	1309	1215	1139	1062	980	916	863	798					
61	1497	1444	1350	1256	1174	1092	1016	945	892	822					
62	1532	1473	1379	1286	1197	1115	1033	969	910	839					
63	1556	1503	1403	1303	1221	1139	1051	980	927	857					
64	1591	1532	1432	1332	1244	1162	1074	1004	945	875					
65	1620	1561	1462	1362	1274	1186	1098	1021	963	892					
66	1667	1608	1503	1397	1309	1215	1127	1051	992	916					
67	1732	1673	1561	1450	1356	1262	1174	1092	1033	951					
68	1796	1732	1620	1509	1409	1315	1215	1133	1068	986					
69	1861	1796	1679	1561	1462	1362	1262	1174	1109	1021					
70	1931	1861	1738	1614	1514	1409	1303	1215	1145	1062					
71	1996	1919	1796	1673	1561	1456	1350	1256	1186	1098					
72	2060	1984	1855	1726	1614	1503	1391	1297	1227	1133					
73	2125	2049	1914	1779	1667	1550	1438	1338	1262	1168					
74	2190	2113	1972	1831	1714	1597	1479	1379	1303	1203					
75	2254	2172	2031	1890	1767	1644	1526	1421	1338	1239					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

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RATE PAGES**

**NORTH CAROLINA (32)**

**TERRITORY 390**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>															
<b>Symbol</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>1990- 2009</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>											<b>(b)</b>			<b>(c)</b>	
1	24	24	23	22	21	21	20	19	18	17	1	20	19	1	7
2	32	31	30	30	28	27	26	25	24	22	2	28	25	2	8
3	40	39	38	36	35	33	33	31	30	28	3	32	29	3	11
4	46	45	44	42	41	39	38	36	34	33	4	35	32	4	13
5	51	50	49	47	45	44	42	40	38	36	5	39	36	5	16
6	57	56	54	53	50	48	47	44	42	40	6	44	41	6	21
7	63	61	60	58	56	53	52	49	47	44	7	48	44	7	25
8	67	67	64	62	60	57	56	53	50	47	8	53	48	8	30
10	73	72	70	67	64	62	60	57	54	52	10	57	52	10	38
11	78	76	74	72	69	66	64	61	58	55	11	61	56	11	46
12	81	80	78	75	73	69	67	64	61	58	12	67	61	12	53
13	84	83	81	78	75	72	70	66	63	60	13	72	66	13	63
14	89	87	84	82	78	75	73	69	66	62	14	78	71	14	74
15	93	91	88	85	82	78	75	73	69	65	15	86	78	15	90
16	96	95	92	89	85	81	79	75	72	68	16	94	86	16	109
17	100	98	95	93	89	85	82	78	75	70	17	104	95	17	130
18	104	102	99	96	93	88	85	81	78	73	18	113	104	18	155
19	107	105	102	99	95	91	88	84	80	75	19	124	113	19	186
20	110	108	105	102	98	93	90	86	82	78	20	137	126	20	221
21	114	112	109	106	101	97	93	90	85	81	21	152	140	21	305
22	118	115	112	108	104	99	96	92	87	83	22	172	158		
23	121	119	115	112	107	103	99	95	90	85	23	193	177		
24	124	122	118	115	110	105	102	97	93	87	24	223	204		
25	128	126	122	118	113	109	105	100	95	90	25	275	252		
26	132	130	126	122	117	112	108	103	98	93	26	337	309		
27	136	133	130	126	121	115	112	107	101	96					
28	141	138	134	130	124	119	115	110	104	99					
29	145	143	138	134	129	123	119	113	108	102					
30	149	147	142	138	132	127	122	116	111	105					
31	154	151	147	142	136	130	126	120	114	109					
32	158	155	151	147	141	135	130	124	118	112					
33	164	160	155	151	144	138	134	127	121	115					
34	167	164	159	155	148	141	137	130	124	118					
35	171	168	163	158	152	145	140	133	127	121					
36	175	172	167	162	155	149	144	137	130	124					
37	182	178	173	168	161	154	149	142	135	128					
38	189	185	180	175	167	160	155	147	141	133					
39	195	192	186	180	172	165	160	152	145	138					
40	201	198	192	186	178	171	165	157	149	142					
41	208	204	198	192	184	177	170	163	155	147					
42	215	210	204	198	190	182	175	167	159	151					
43	221	217	210	204	195	187	181	172	164	155					
44	227	223	216	209	201	192	186	177	169	160					
45	233	229	222	215	206	198	191	182	173	164					
46	241	236	229	223	213	204	198	188	179	169					
47	249	244	237	229	221	211	204	194	185	175					
48	257	252	244	237	227	218	210	201	190	181					
49	264	259	252	244	234	224	216	206	196	186					
50	271	266	258	251	241	230	222	212	201	191					
51	279	274	266	258	247	237	229	218	207	197					
52	286	281	273	265	254	243	235	224	213	202					
53	294	288	280	272	260	249	241	229	218	207					
54	306	300	291	282	270	259	250	238	227	215					
55	320	314	305	296	283	272	262	250	238	226					
56	337	331	321	312	299	286	276	263	251	238					
57	356	349	339	329	315	302	292	278	264	251					

TERRITORY 390

FULL COVERAGE COMPREHENSIVE (001)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
58	384	377	366	354	340	326	315	300	285	271					
59	426	417	406	394	377	361	349	332	316	300					
60	471	463	449	436	418	400	386	369	350	332					
61	515	505	491	476	457	437	422	403	383	363					
62	556	545	529	514	492	471	455	434	413	391					
63	596	585	568	551	528	506	488	466	443	420					
64	637	625	607	588	565	540	522	497	474	449					
65	679	665	646	627	601	575	556	530	504	478					
66	740	726	704	683	655	627	606	578	550	521					
67	821	806	782	759	727	696	673	642	610	579					
68	903	886	860	834	800	765	739	705	670	636					
69	984	966	938	909	872	835	807	769	731	694					
70	1066	1046	1015	985	944	904	873	833	792	751					
71	1148	1126	1093	1060	1017	973	940	896	852	809					
72	1229	1205	1171	1136	1089	1042	1007	960	913	867					
73	1311	1286	1248	1211	1161	1111	1074	1023	974	924					
74	1393	1366	1326	1286	1234	1180	1140	1087	1035	981					
75	1474	1446	1404	1362	1305	1249	1207	1151	1095	1039					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
1	259	249	233	217	201	190	175	164	153	143	1	175	143	1	69
2	344	333	312	291	270	254	233	217	206	190	2	196	164	2	85
3	376	360	339	317	296	275	254	238	222	206	3	227	190	3	106
4	439	423	397	370	344	323	296	280	265	243	4	249	206	4	116
5	481	466	434	402	376	349	328	302	286	265	5	265	217	5	138
6	503	487	455	423	397	370	344	317	302	275	6	275	227	6	148
7	529	508	476	444	413	386	360	333	312	291	7	291	238	7	164
8	550	534	497	460	434	402	376	349	328	302	8	302	249	8	196
10	571	550	513	476	444	418	386	360	339	312	10	323	265	10	227
11	587	566	529	492	460	428	397	370	349	323	11	339	280	11	249
12	608	587	550	513	476	444	413	386	365	333	12	349	286	12	275
13	630	603	566	529	492	460	423	397	376	344	13	360	296	13	296
14	645	624	582	540	508	471	439	407	386	354	14	381	317	14	328
15	656	635	592	550	513	481	444	413	391	360	15	402	333	15	354
16	661	640	598	555	518	487	450	418	397	365	16	418	344	16	391
17	677	651	608	566	529	492	455	428	402	370	17	434	360	17	413
18	693	667	624	582	545	508	471	439	413	381	18	460	376	18	450
19	704	677	635	592	550	513	476	444	418	386	19	481	397	19	476
20	725	698	651	603	566	529	487	455	428	397	20	492	407	20	508
21	741	714	667	619	582	540	503	466	439	407	21	513	423	21	577
22	751	725	677	630	587	550	508	476	444	413	22	545	450		
23	762	735	688	640	598	555	518	481	455	418	23	566	466		
24	783	751	704	656	614	571	529	492	466	428	24	587	487		
25	788	756	709	661	619	577	534	497	466	434	25	635	524		
26	799	772	719	667	624	582	540	503	476	439	26	693	571		
27	809	783	730	677	635	592	550	513	481	444					
28	815	788	735	682	640	598	550	513	487	450					
29	831	799	746	693	651	603	561	524	492	455					

**PERSONAL AUTO MANUAL  
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**NORTH CAROLINA (32)**

**TERRITORY 390**

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
30	836	804	751	698	656	608	566	524	497	460					
31	846	815	762	709	661	619	571	534	503	466					
32	862	831	778	725	677	630	582	545	513	476					
33	873	841	788	735	688	640	592	550	518	481					
34	889	857	799	741	693	645	598	561	529	487					
35	899	868	809	751	704	656	608	566	534	492					
36	910	878	820	762	714	667	614	577	540	503					
37	926	894	836	778	725	677	630	587	550	508					
38	942	905	846	788	735	688	635	592	561	518					
39	947	910	852	794	741	688	640	598	561	518					
40	957	920	862	804	751	698	645	603	571	524					
41	968	936	873	809	762	709	656	614	577	534					
42	979	947	883	820	767	714	661	619	582	540					
43	995	957	894	831	778	725	672	624	592	545					
44	1000	963	899	836	783	730	677	630	592	550					
45	1016	979	915	852	799	741	688	640	603	561					
46	1026	989	926	862	804	751	693	651	614	566					
47	1037	1000	936	873	815	756	704	656	619	571					
48	1053	1016	947	878	825	767	709	661	624	577					
49	1063	1026	957	889	831	778	719	672	630	582					
50	1074	1037	968	899	841	783	725	677	640	592					
51	1084	1047	979	910	852	794	735	688	645	598					
52	1090	1053	984	915	857	799	741	688	651	598					
53	1106	1063	995	926	868	804	746	698	656	608					
54	1116	1074	1005	936	873	815	756	704	661	614					
55	1132	1095	1021	947	889	825	767	714	672	624					
56	1153	1111	1037	963	905	841	778	725	682	635					
57	1174	1132	1058	984	920	857	794	741	698	645					
58	1211	1164	1090	1016	947	883	820	762	719	667					
59	1259	1211	1132	1053	984	915	852	794	746	693					
60	1312	1264	1180	1095	1026	957	883	825	778	719					
61	1349	1301	1217	1132	1058	984	915	852	804	741					
62	1381	1328	1243	1159	1079	1005	931	873	820	756					
63	1402	1354	1264	1174	1100	1026	947	883	836	772					
64	1434	1381	1291	1201	1121	1047	968	905	852	788					
65	1460	1407	1317	1227	1148	1069	989	920	868	804					
66	1502	1449	1354	1259	1180	1095	1016	947	894	825					
67	1561	1508	1407	1307	1222	1137	1058	984	931	857					
68	1619	1561	1460	1360	1270	1185	1095	1021	963	889					
69	1677	1619	1513	1407	1317	1227	1137	1058	1000	920					
70	1740	1677	1566	1455	1365	1270	1174	1095	1032	957					
71	1799	1730	1619	1508	1407	1312	1217	1132	1069	989					
72	1857	1788	1672	1555	1455	1354	1254	1169	1106	1021					
73	1915	1846	1725	1603	1502	1397	1296	1206	1137	1053					
74	1973	1904	1777	1650	1545	1439	1333	1243	1174	1084					
75	2031	1957	1830	1703	1592	1481	1375	1280	1206	1116					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

TERRITORY 420

FULL COVERAGE COMPREHENSIVE (001)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
1	34	33	32	31	30	29	28	26	25	24	1	28	26	1	9
2	44	43	42	41	39	37	36	35	33	31	2	39	35	2	11
3	56	55	53	50	48	46	45	43	41	39	3	44	40	3	15
4	64	63	61	59	57	55	53	49	47	45	4	48	44	4	19
5	71	70	68	66	63	61	59	56	53	50	5	55	50	5	22
6	79	77	75	73	70	67	65	62	59	56	6	62	57	6	29
7	88	85	83	81	77	74	72	68	65	62	7	67	62	7	35
8	94	93	90	87	83	79	77	73	70	66	8	73	67	8	41
10	102	100	97	94	90	87	83	79	75	72	10	79	72	10	53
11	108	106	103	100	96	92	89	84	80	76	11	85	78	11	64
12	113	111	108	105	101	96	93	89	84	80	12	94	85	12	74
13	117	115	112	109	104	100	97	92	88	83	13	100	92	13	88
14	124	121	117	114	109	104	101	96	92	87	14	108	99	14	103
15	129	127	123	118	114	109	105	101	96	91	15	119	109	15	125
16	134	132	128	124	118	113	110	105	100	95	16	131	119	16	151
17	139	137	133	129	124	118	114	109	104	98	17	145	133	17	181
18	145	142	138	134	129	123	118	113	108	102	18	158	144	18	216
19	149	146	142	138	132	127	123	116	111	105	19	173	158	19	259
20	153	150	146	142	136	130	126	119	114	108	20	191	175	20	307
21	159	156	151	147	141	135	130	125	118	112	21	212	195	21	424
22	164	161	156	150	144	138	134	128	122	115	22	240	219		
23	169	166	161	156	149	143	138	132	126	118	23	269	246		
24	173	170	165	160	153	146	142	135	129	122	24	311	284		
25	178	175	170	165	158	151	146	139	133	126	25	382	350		
26	184	180	175	170	163	156	150	143	137	130	26	470	430		
27	190	185	180	175	168	161	156	148	141	134					
28	196	192	186	181	173	166	161	152	145	138					
29	202	199	193	186	179	171	166	158	150	142					
30	208	204	198	192	184	176	170	162	155	146					
31	214	210	204	198	190	181	175	167	159	151					
32	220	216	210	204	196	187	180	172	164	156					
33	228	222	216	210	201	193	186	177	169	160					
34	233	228	221	215	206	197	191	181	173	164					
35	238	234	227	219	211	202	195	185	177	168					
36	244	240	233	226	216	207	200	191	181	172					
37	253	248	241	234	225	214	207	198	188	178					
38	263	258	250	243	233	222	215	205	196	185					
39	272	267	259	250	240	230	222	212	202	192					
40	280	275	267	259	248	238	230	218	208	198					
41	289	284	276	268	256	246	237	227	215	204					
42	299	293	284	276	265	253	244	233	221	210					
43	307	302	293	283	272	261	251	240	229	216					
44	316	310	301	291	280	268	259	246	235	222					
45	324	318	309	300	287	275	266	253	241	229					
46	336	329	319	310	297	284	275	262	249	236					
47	346	340	330	319	307	294	283	270	258	244					
48	357	350	340	330	316	303	293	279	265	251					
49	368	361	350	340	325	312	301	287	273	260					
50	377	370	359	349	335	320	309	295	280	266					
51	388	381	370	358	344	330	318	303	288	274					
52	399	391	380	369	353	338	327	312	297	281					
53	409	401	389	378	363	346	335	319	304	288					
54	425	417	405	392	376	361	348	332	316	300					
55	446	437	424	412	394	378	365	348	331	314					
56	470	460	447	434	416	398	384	367	349	331					
57	495	486	472	457	439	420	406	387	368	349					



**PERSONAL AUTO MANUAL  
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**NORTH CAROLINA (32)**

**TERRITORY 420**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>															
<b>Symbol</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>1990-2009</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>											<b>(b)</b>		<b>(c)</b>		
58	535	524	509	493	473	453	438	417	397	377					
59	592	581	564	548	525	503	485	462	440	418					
60	656	644	625	607	582	556	538	513	487	462					
61	717	703	683	662	636	608	587	560	533	506					
62	774	758	736	715	685	655	633	604	575	545					
63	830	815	791	767	735	705	680	649	617	585					
64	887	870	845	819	786	752	726	692	659	625					
65	945	926	899	872	836	800	774	737	701	665					
66	1030	1010	981	951	912	872	844	804	765	725					
67	1143	1122	1089	1056	1012	969	936	893	849	805					
68	1257	1233	1197	1161	1113	1065	1029	982	933	886					
69	1370	1344	1305	1266	1213	1162	1123	1070	1018	966					
70	1484	1455	1413	1371	1314	1258	1215	1159	1102	1045					
71	1598	1567	1521	1476	1415	1354	1308	1247	1187	1126					
72	1711	1678	1629	1581	1515	1450	1402	1336	1271	1206					
73	1824	1790	1738	1685	1616	1546	1495	1424	1355	1285					
74	1938	1901	1846	1790	1717	1643	1587	1513	1440	1366					
75	2052	2013	1954	1895	1817	1739	1680	1603	1524	1446					

**(a)** Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
**(b)** Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
**(c)** Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

<b>COLLISION DEDUCTIBLE AMOUNT \$100 (074)</b>															
<b>Symbol</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>1990-2009</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>											<b>(b)</b>		<b>(c)</b>		
1	354	339	318	296	274	260	238	224	209	195	1	238	195	1	94
2	469	455	426	397	368	347	318	296	282	260	2	267	224	2	116
3	513	491	462	433	404	375	347	325	303	282	3	310	260	3	144
4	599	578	542	505	469	440	404	383	361	332	4	339	282	4	159
5	657	635	592	549	513	477	448	412	390	361	5	361	296	5	188
6	686	664	621	578	542	505	469	433	412	375	6	375	310	6	202
7	722	693	650	606	563	527	491	455	426	397	7	397	325	7	224
8	751	729	679	628	592	549	513	477	448	412	8	412	339	8	267
10	780	751	700	650	606	570	527	491	462	426	10	440	361	10	310
11	801	773	722	671	628	585	542	505	477	440	11	462	383	11	339
12	830	801	751	700	650	606	563	527	498	455	12	477	390	12	375
13	859	823	773	722	671	628	578	542	513	469	13	491	404	13	404
14	881	852	794	736	693	643	599	556	527	484	14	520	433	14	448
15	895	866	809	751	700	657	606	563	534	491	15	549	455	15	484
16	903	874	816	758	708	664	614	570	542	498	16	570	469	16	534
17	924	888	830	773	722	671	621	585	549	505	17	592	491	17	563
18	946	910	852	794	744	693	643	599	563	520	18	628	513	18	614
19	960	924	866	809	751	700	650	606	570	527	19	657	542	19	650
20	989	953	888	823	773	722	664	621	585	542	20	671	556	20	693
21	1011	975	910	845	794	736	686	635	599	556	21	700	578	21	787
22	1025	989	924	859	801	751	693	650	606	563	22	744	614		
23	1040	1004	939	874	816	758	708	657	621	570	23	773	635		
24	1069	1025	960	895	838	780	722	671	635	585	24	801	664		
25	1076	1032	967	903	845	787	729	679	635	592	25	866	715		
26	1090	1054	982	910	852	794	736	686	650	599	26	946	780		
27	1105	1069	996	924	866	809	751	700	657	606					
28	1112	1076	1004	931	874	816	751	700	664	614					
29	1134	1090	1018	946	888	823	765	715	671	621					

TERRITORY 420

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
30	1141	1097	1025	953	895	830	773	715	679	628					
31	1155	1112	1040	967	903	845	780	729	686	635					
32	1177	1134	1061	989	924	859	794	744	700	650					
33	1191	1148	1076	1004	939	874	809	751	708	657					
34	1213	1170	1090	1011	946	881	816	765	722	664					
35	1227	1184	1105	1025	960	895	830	773	729	671					
36	1242	1199	1119	1040	975	910	838	787	736	686					
37	1264	1220	1141	1061	989	924	859	801	751	693					
38	1285	1235	1155	1076	1004	939	866	809	765	708					
39	1292	1242	1162	1083	1011	939	874	816	765	708					
40	1307	1256	1177	1097	1025	953	881	823	780	715					
41	1321	1278	1191	1105	1040	967	895	838	787	729					
42	1336	1292	1206	1119	1047	975	903	845	794	736					
43	1357	1307	1220	1134	1061	989	917	852	809	744					
44	1365	1314	1227	1141	1069	996	924	859	809	751					
45	1386	1336	1249	1162	1090	1011	939	874	823	765					
46	1401	1350	1264	1177	1097	1025	946	888	838	773					
47	1415	1365	1278	1191	1112	1032	960	895	845	780					
48	1437	1386	1292	1199	1126	1047	967	903	852	787					
49	1451	1401	1307	1213	1134	1061	982	917	859	794					
50	1466	1415	1321	1227	1148	1069	989	924	874	809					
51	1480	1430	1336	1242	1162	1083	1004	939	881	816					
52	1487	1437	1343	1249	1170	1090	1011	939	888	816					
53	1509	1451	1357	1264	1184	1097	1018	953	895	830					
54	1523	1466	1372	1278	1191	1112	1032	960	903	838					
55	1545	1495	1393	1292	1213	1126	1047	975	917	852					
56	1574	1516	1415	1314	1235	1148	1061	989	931	866					
57	1603	1545	1444	1343	1256	1170	1083	1011	953	881					
58	1653	1588	1487	1386	1292	1206	1119	1040	982	910					
59	1718	1653	1545	1437	1343	1249	1162	1083	1018	946					
60	1791	1726	1610	1495	1401	1307	1206	1126	1061	982					
61	1841	1776	1661	1545	1444	1343	1249	1162	1097	1011					
62	1884	1812	1697	1581	1473	1372	1271	1191	1119	1032					
63	1913	1848	1726	1603	1502	1401	1292	1206	1141	1054					
64	1957	1884	1762	1639	1531	1430	1321	1235	1162	1076					
65	1993	1921	1798	1675	1567	1458	1350	1256	1184	1097					
66	2050	1978	1848	1718	1610	1495	1386	1292	1220	1126					
67	2130	2058	1921	1783	1668	1552	1444	1343	1271	1170					
68	2209	2130	1993	1856	1733	1617	1495	1393	1314	1213					
69	2289	2209	2065	1921	1798	1675	1552	1444	1365	1256					
70	2375	2289	2137	1986	1863	1733	1603	1495	1408	1307					
71	2455	2361	2209	2058	1921	1791	1661	1545	1458	1350					
72	2534	2440	2282	2123	1986	1848	1711	1596	1509	1393					
73	2614	2520	2354	2188	2050	1906	1769	1646	1552	1437					
74	2693	2599	2426	2253	2108	1964	1819	1697	1603	1480					
75	2772	2671	2498	2325	2173	2022	1877	1747	1646	1523					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

**PERSONAL AUTO MANUAL  
RATE PAGES**

**NORTH CAROLINA (32)**

**TERRITORY 440**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>															
<b>Symbol</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>1990- 2009</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>											<b>(b)</b>			<b>(c)</b>	
1	29	28	27	26	25	24	23	22	21	20	1	23	22	1	8
2	37	37	36	35	33	31	30	30	28	26	2	33	30	2	10
3	47	46	44	43	41	39	38	37	35	33	3	37	34	3	13
4	54	53	51	50	48	46	44	42	40	38	4	41	37	4	16
5	60	59	57	56	53	51	50	47	44	43	5	46	43	5	18
6	67	65	64	62	59	57	55	52	50	47	6	52	48	6	24
7	74	72	70	69	65	63	61	57	55	52	7	57	52	7	30
8	79	78	76	73	70	67	65	62	59	56	8	62	57	8	35
10	86	84	82	79	76	73	70	67	64	61	10	67	61	10	44
11	91	90	87	84	81	77	75	71	68	64	11	72	66	11	54
12	96	94	91	89	85	81	78	75	71	68	12	79	72	12	63
13	99	97	95	92	88	84	82	77	74	70	13	84	77	13	74
14	104	102	99	97	92	88	85	81	77	73	14	91	84	14	87
15	109	107	104	100	97	92	89	85	81	77	15	101	92	15	105
16	113	111	108	104	100	96	93	89	84	80	16	110	101	16	128
17	117	116	112	109	104	100	97	92	88	83	17	123	112	17	153
18	123	120	117	113	109	104	100	96	91	86	18	133	122	18	183
19	126	124	120	117	111	107	104	98	94	89	19	146	133	19	218
20	130	127	124	120	115	110	106	101	97	91	20	161	148	20	259
21	134	131	128	124	119	114	110	105	100	95	21	179	164	21	358
22	138	136	131	127	122	117	113	108	103	97	22	203	185		
23	143	140	136	131	126	121	117	111	106	100	23	227	208		
24	146	144	139	135	130	124	120	114	109	103	24	263	240		
25	151	148	144	139	133	128	124	117	112	106	25	323	296		
26	156	152	148	144	137	131	127	121	116	110	26	397	363		
27	160	157	152	148	142	136	131	125	119	113					
28	165	162	157	153	146	140	136	129	123	117					
29	171	168	163	157	151	144	140	133	127	120					
30	176	172	167	162	156	149	144	137	131	124					
31	181	177	172	167	160	153	148	141	134	128					
32	186	183	177	172	165	158	152	145	138	131					
33	192	188	183	177	170	163	157	150	143	135					
34	197	192	187	182	174	166	161	153	146	138					
35	201	197	191	185	178	171	164	157	150	142					
36	206	203	197	191	183	175	169	161	153	145					
37	214	210	204	197	190	181	175	167	159	151					
38	222	218	211	205	197	188	182	173	165	157					
39	230	225	218	211	203	194	188	179	171	162					
40	237	232	225	218	210	201	194	184	176	167					
41	244	240	233	226	217	208	200	191	182	172					
42	252	247	240	233	224	214	206	197	187	177					
43	259	255	247	239	230	220	212	203	193	183					
44	267	262	254	246	237	226	218	208	198	188					
45	274	269	261	253	243	232	224	214	204	193					
46	284	278	270	262	251	240	232	221	211	199					
47	292	287	278	270	259	248	239	228	218	206					
48	302	296	287	278	267	256	247	236	224	212					
49	311	305	296	287	275	264	254	243	231	219					
50	318	312	304	295	283	271	261	249	237	224					
51	328	322	312	303	291	278	269	256	244	231					
52	337	331	321	311	298	285	276	264	251	238					
53	345	338	329	319	306	292	283	270	257	244					
54	359	352	342	331	318	305	294	280	267	253					
55	377	369	358	348	333	319	308	294	279	265					
56	397	389	378	366	351	336	325	310	295	279					
57	418	411	398	386	371	355	343	327	311	295					

TERRITORY 440

FULL COVERAGE COMPREHENSIVE (001)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
58	452	443	430	417	399	383	370	352	335	318					
59	500	491	477	463	444	425	410	391	371	353					
60	554	544	528	512	492	470	454	433	412	391					
61	606	594	577	559	537	513	496	473	450	427					
62	653	640	622	604	579	553	535	510	485	460					
63	701	688	668	648	621	595	574	548	521	494					
64	749	735	713	692	664	635	613	585	557	528					
65	798	782	760	737	706	676	653	623	592	562					
66	870	853	828	803	770	737	713	679	646	612					
67	966	947	920	892	855	819	791	754	717	680					
68	1061	1041	1011	980	940	900	869	829	788	748					
69	1157	1135	1102	1069	1025	981	948	904	860	816					
70	1254	1229	1194	1158	1110	1062	1027	979	931	883					
71	1349	1323	1285	1247	1195	1144	1105	1054	1002	951					
72	1445	1417	1376	1335	1280	1225	1184	1128	1074	1019					
73	1541	1512	1468	1423	1365	1306	1262	1203	1145	1086					
74	1637	1606	1559	1512	1450	1388	1341	1278	1216	1154					
75	1733	1700	1650	1601	1535	1469	1419	1354	1288	1221					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
1	283	272	254	237	220	208	191	179	168	156	1	191	156	1	75
2	376	364	341	318	295	277	254	237	225	208	2	214	179	2	92
3	410	393	370	347	324	301	277	260	243	225	3	249	208	3	116
4	480	462	434	405	376	353	324	306	289	266	4	272	225	4	127
5	526	509	474	439	410	381	358	329	312	289	5	289	237	5	150
6	549	532	497	462	434	405	376	347	329	301	6	301	249	6	162
7	578	555	520	486	451	422	393	364	341	318	7	318	260	7	179
8	601	584	543	503	474	439	410	381	358	329	8	329	272	8	214
10	624	601	561	520	486	457	422	393	370	341	10	353	289	10	249
11	642	618	578	538	503	468	434	405	381	353	11	370	306	11	272
12	665	642	601	561	520	486	451	422	399	364	12	381	312	12	301
13	688	659	618	578	538	503	462	434	410	376	13	393	324	13	324
14	705	682	636	590	555	514	480	445	422	387	14	416	347	14	358
15	717	694	647	601	561	526	486	451	428	393	15	439	364	15	387
16	723	699	653	607	566	532	491	457	434	399	16	457	376	16	428
17	740	711	665	618	578	538	497	468	439	405	17	474	393	17	451
18	757	728	682	636	595	555	514	480	451	416	18	503	410	18	491
19	769	740	694	647	601	561	520	486	457	422	19	526	434	19	520
20	792	763	711	659	618	578	532	497	468	434	20	538	445	20	555
21	809	780	728	676	636	590	549	509	480	445	21	561	462	21	630
22	821	792	740	688	642	601	555	520	486	451	22	595	491		
23	832	803	751	699	653	607	566	526	497	457	23	618	509		
24	855	821	769	717	670	624	578	538	509	468	24	642	532		
25	861	827	775	723	676	630	584	543	509	474	25	694	572		
26	873	844	786	728	682	636	590	549	520	480	26	757	624		
27	884	855	798	740	694	647	601	561	526	486					
28	890	861	803	746	699	653	601	561	532	491					
29	907	873	815	757	711	659	613	572	538	497					

**PERSONAL AUTO MANUAL  
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**NORTH CAROLINA (32)**

**TERRITORY 440**

<b>COLLISION DEDUCTIBLE AMOUNT \$100 (074)</b>															
<b>Symbol</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>1990-2009</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>											<b>(b)</b>			<b>(c)</b>	
30	913	879	821	763	717	665	618	572	543	503					
31	925	890	832	775	723	676	624	584	549	509					
32	942	907	850	792	740	688	636	595	561	520					
33	954	919	861	803	751	699	647	601	566	526					
34	971	936	873	809	757	705	653	613	578	532					
35	983	948	884	821	769	717	665	618	584	538					
36	994	959	896	832	780	728	670	630	590	549					
37	1012	977	913	850	792	740	688	642	601	555					
38	1029	988	925	861	803	751	694	647	613	566					
39	1035	994	931	867	809	751	699	653	613	566					
40	1046	1006	942	879	821	763	705	659	624	572					
41	1058	1023	954	884	832	775	717	670	630	584					
42	1069	1035	965	896	838	780	723	676	636	590					
43	1087	1046	977	907	850	792	734	682	647	595					
44	1092	1052	983	913	855	798	740	688	647	601					
45	1110	1069	1000	931	873	809	751	699	659	613					
46	1121	1081	1012	942	879	821	757	711	670	618					
47	1133	1092	1023	954	890	827	769	717	676	624					
48	1150	1110	1035	959	902	838	775	723	682	630					
49	1162	1121	1046	971	907	850	786	734	688	636					
50	1173	1133	1058	983	919	855	792	740	699	647					
51	1185	1144	1069	994	931	867	803	751	705	653					
52	1191	1150	1075	1000	936	873	809	751	711	653					
53	1208	1162	1087	1012	948	879	815	763	717	665					
54	1220	1173	1098	1023	954	890	827	769	723	670					
55	1237	1196	1116	1035	971	902	838	780	734	682					
56	1260	1214	1133	1052	988	919	850	792	746	694					
57	1283	1237	1156	1075	1006	936	867	809	763	705					
58	1324	1272	1191	1110	1035	965	896	832	786	728					
59	1376	1324	1237	1150	1075	1000	931	867	815	757					
60	1433	1381	1289	1196	1121	1046	965	902	850	786					
61	1474	1422	1329	1237	1156	1075	1000	931	879	809					
62	1509	1451	1358	1266	1179	1098	1017	954	896	827					
63	1532	1480	1381	1283	1202	1121	1035	965	913	844					
64	1566	1509	1410	1312	1225	1144	1058	988	931	861					
65	1595	1537	1439	1341	1254	1168	1081	1006	948	879					
66	1642	1584	1480	1376	1289	1196	1110	1035	977	902					
67	1705	1647	1537	1428	1335	1243	1156	1075	1017	936					
68	1769	1705	1595	1485	1387	1295	1196	1116	1052	971					
69	1832	1769	1653	1537	1439	1341	1243	1156	1092	1006					
70	1902	1832	1711	1590	1491	1387	1283	1196	1127	1046					
71	1965	1890	1769	1647	1537	1433	1329	1237	1168	1081					
72	2029	1954	1826	1699	1590	1480	1370	1277	1208	1116					
73	2092	2017	1884	1751	1642	1526	1416	1318	1243	1150					
74	2156	2081	1942	1803	1688	1572	1457	1358	1283	1185					
75	2220	2139	2000	1861	1740	1618	1503	1399	1318	1220					

- (a)** Refer to Personal Auto Manual Rule **12**. for rating Symbol 98 vehicles.
- (b)** Refer to Personal Auto Manual Rule **12**. for rating Symbol 27 vehicles.
- (c)** Refer to Rule **12**. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

TERRITORY 450

FULL COVERAGE COMPREHENSIVE (001)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
1	30	29	28	27	26	25	24	23	22	21	1	24	23	1	8
2	39	38	37	36	34	32	32	31	29	27	2	34	31	2	10
3	49	48	46	44	42	41	40	38	36	34	3	39	35	3	14
4	56	55	53	51	50	48	46	43	41	40	4	42	39	4	16
5	62	61	59	58	55	53	51	49	46	44	5	48	44	5	19
6	69	68	66	64	61	59	57	54	51	49	6	54	50	6	25
7	77	75	73	71	68	65	63	59	57	54	7	59	54	7	31
8	82	81	78	76	73	69	68	64	61	58	8	64	59	8	36
10	89	87	85	82	78	76	73	69	66	63	10	69	63	10	46
11	95	93	90	87	84	80	77	74	70	67	11	75	68	11	56
12	99	97	95	92	88	84	81	77	74	70	12	82	75	12	65
13	103	101	98	95	91	87	85	80	77	73	13	87	80	13	77
14	108	105	103	100	95	91	88	84	80	76	14	95	86	14	90
15	113	111	107	104	100	95	92	88	84	79	15	104	95	15	109
16	117	115	112	108	104	99	96	92	87	83	16	114	104	16	132
17	122	120	116	113	108	104	100	95	91	86	17	127	116	17	158
18	127	124	121	117	113	107	104	99	95	89	18	138	126	18	189
19	131	128	124	121	115	111	107	102	97	92	19	151	138	19	226
20	134	131	128	124	119	113	110	104	100	95	20	167	153	20	268
21	139	136	132	129	123	118	113	109	104	98	21	185	170	21	371
22	143	140	136	131	126	121	117	112	106	101	22	210	192		
23	148	145	140	136	131	125	121	115	110	104	23	235	215		
24	151	149	144	140	134	128	124	118	113	106	24	272	248		
25	156	153	149	144	138	132	128	122	116	110	25	334	306		
26	161	158	153	149	142	136	131	125	120	113	26	410	375		
27	166	162	158	153	147	140	136	130	123	117					
28	171	167	163	158	151	145	140	133	127	121					
29	176	174	168	163	157	149	145	138	131	124					
30	182	178	173	167	161	154	149	141	135	128					
31	187	184	178	173	166	158	153	146	139	132					
32	193	189	184	178	171	164	158	150	143	136					
33	199	194	189	184	176	168	163	155	148	140					
34	203	199	194	188	180	172	167	158	151	143					
35	208	204	198	192	185	176	170	162	155	147					
36	213	210	203	197	189	181	175	167	158	150					
37	221	217	211	204	196	187	181	173	165	156					
38	230	225	219	212	203	194	188	179	171	162					
39	238	233	226	219	210	201	194	185	176	167					
40	245	240	233	226	217	208	201	191	182	173					
41	253	248	241	234	224	215	207	198	188	178					
42	261	256	248	241	231	221	213	203	194	184					
43	268	264	256	248	238	228	220	210	200	189					
44	276	271	263	255	245	234	226	215	205	194					
45	284	278	270	262	251	240	232	221	211	200					
46	293	287	279	271	259	248	240	229	218	206					
47	302	297	288	279	268	257	248	236	225	213					
48	312	306	297	288	276	265	256	244	231	220					
49	321	315	306	297	284	273	263	251	239	227					
50	329	323	314	305	293	280	270	257	245	232					
51	339	333	323	313	301	288	278	265	252	239					
52	348	342	332	322	309	295	285	273	259	246					
53	357	350	340	330	317	302	293	279	266	252					
54	372	365	354	343	329	315	304	290	276	262					
55	390	382	371	360	345	330	319	304	289	275					
56	410	402	391	379	364	347	336	320	305	289					
57	433	425	412	400	383	367	355	338	321	305					

**PERSONAL AUTO MANUAL  
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**NORTH CAROLINA (32)**

**TERRITORY 450**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>															
<b>Symbol</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>1990-2009</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>											<b>(b)</b>		<b>2009</b>	<b>(c)</b>	<b>Prior</b>
58	467	458	445	431	413	396	383	365	347	329					
59	518	508	493	479	459	439	424	404	384	365					
60	573	563	546	530	509	486	470	448	426	404					
61	626	615	597	579	555	531	513	490	465	442					
62	676	662	644	625	599	572	554	527	502	476					
63	725	712	691	671	643	616	594	567	539	511					
64	775	761	738	716	687	657	635	605	576	546					
65	825	809	786	762	731	699	676	644	613	581					
66	900	883	857	831	797	762	737	703	669	634					
67	999	980	951	923	885	847	818	780	742	704					
68	1098	1077	1046	1014	973	931	899	858	815	774					
69	1197	1175	1140	1106	1060	1015	981	935	889	844					
70	1297	1272	1235	1198	1148	1099	1062	1013	963	914					
71	1396	1369	1329	1290	1237	1184	1143	1090	1037	984					
72	1495	1466	1424	1382	1324	1267	1225	1167	1111	1054					
73	1594	1564	1518	1472	1412	1351	1306	1245	1184	1123					
74	1694	1661	1613	1564	1500	1436	1387	1322	1258	1193					
75	1793	1759	1707	1656	1588	1519	1468	1400	1332	1264					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

<b>COLLISION DEDUCTIBLE AMOUNT \$100 (074)</b>															
<b>Symbol</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>1990-2009</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>											<b>(b)</b>		<b>2009</b>	<b>(c)</b>	<b>Prior</b>
1	296	284	266	248	230	217	199	187	175	163	1	199	163	1	79
2	393	381	356	332	308	290	266	248	236	217	2	223	187	2	97
3	429	411	387	362	338	314	290	272	254	236	3	260	217	3	121
4	501	483	453	423	393	368	338	320	302	278	4	284	236	4	133
5	550	532	495	459	429	399	374	344	326	302	5	302	248	5	157
6	574	556	519	483	453	423	393	362	344	314	6	314	260	6	169
7	604	580	544	507	471	441	411	381	356	332	7	332	272	7	187
8	628	610	568	525	495	459	429	399	374	344	8	344	284	8	223
10	652	628	586	544	507	477	441	411	387	356	10	368	302	10	260
11	670	646	604	562	525	489	453	423	399	368	11	387	320	11	284
12	695	670	628	586	544	507	471	441	417	381	12	399	326	12	314
13	719	689	646	604	562	525	483	453	429	393	13	411	338	13	338
14	737	713	664	616	580	538	501	465	441	405	14	435	362	14	374
15	749	725	676	628	586	550	507	471	447	411	15	459	381	15	405
16	755	731	683	634	592	556	513	477	453	417	16	477	393	16	447
17	773	743	695	646	604	562	519	489	459	423	17	495	411	17	471
18	791	761	713	664	622	580	538	501	471	435	18	525	429	18	513
19	803	773	725	676	628	586	544	507	477	441	19	550	453	19	544
20	827	797	743	689	646	604	556	519	489	453	20	562	465	20	580
21	846	815	761	707	664	616	574	532	501	465	21	586	483	21	658
22	858	827	773	719	670	628	580	544	507	471	22	622	513		
23	870	840	785	731	683	634	592	550	519	477	23	646	532		
24	894	858	803	749	701	652	604	562	532	489	24	670	556		
25	900	864	809	755	707	658	610	568	532	495	25	725	598		
26	912	882	821	761	713	664	616	574	544	501	26	791	652		
27	924	894	834	773	725	676	628	586	550	507					
28	930	900	840	779	731	683	628	586	556	513					
29	948	912	852	791	743	689	640	598	562	519					

TERRITORY 450

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
30	954	918	858	797	749	695	646	598	568	525					
31	966	930	870	809	755	707	652	610	574	532					
32	985	948	888	827	773	719	664	622	586	544					
33	997	960	900	840	785	731	676	628	592	550					
34	1015	978	912	846	791	737	683	640	604	556					
35	1027	991	924	858	803	749	695	646	610	562					
36	1039	1003	936	870	815	761	701	658	616	574					
37	1057	1021	954	888	827	773	719	670	628	580					
38	1075	1033	966	900	840	785	725	676	640	592					
39	1081	1039	972	906	846	785	731	683	640	592					
40	1093	1051	985	918	858	797	737	689	652	598					
41	1105	1069	997	924	870	809	749	701	658	610					
42	1117	1081	1009	936	876	815	755	707	664	616					
43	1136	1093	1021	948	888	827	767	713	676	622					
44	1142	1099	1027	954	894	834	773	719	676	628					
45	1160	1117	1045	972	912	846	785	731	689	640					
46	1172	1129	1057	985	918	858	791	743	701	646					
47	1184	1142	1069	997	930	864	803	749	707	652					
48	1202	1160	1081	1003	942	876	809	755	713	658					
49	1214	1172	1093	1015	948	888	821	767	719	664					
50	1226	1184	1105	1027	960	894	827	773	731	676					
51	1238	1196	1117	1039	972	906	840	785	737	683					
52	1244	1202	1123	1045	978	912	846	785	743	683					
53	1262	1214	1136	1057	991	918	852	797	749	695					
54	1274	1226	1148	1069	997	930	864	803	755	701					
55	1293	1250	1166	1081	1015	942	876	815	767	713					
56	1317	1268	1184	1099	1033	960	888	827	779	725					
57	1341	1293	1208	1123	1051	978	906	846	797	737					
58	1383	1329	1244	1160	1081	1009	936	870	821	761					
59	1438	1383	1293	1202	1123	1045	972	906	852	791					
60	1498	1444	1347	1250	1172	1093	1009	942	888	821					
61	1540	1486	1389	1293	1208	1123	1045	972	918	846					
62	1576	1516	1419	1323	1232	1148	1063	997	936	864					
63	1601	1546	1444	1341	1256	1172	1081	1009	954	882					
64	1637	1576	1474	1371	1280	1196	1105	1033	972	900					
65	1667	1607	1504	1401	1311	1220	1129	1051	991	918					
66	1715	1655	1546	1438	1347	1250	1160	1081	1021	942					
67	1782	1721	1607	1492	1395	1299	1208	1123	1063	978					
68	1848	1782	1667	1552	1450	1353	1250	1166	1099	1015					
69	1915	1848	1727	1607	1504	1401	1299	1208	1142	1051					
70	1987	1915	1788	1661	1558	1450	1341	1250	1178	1093					
71	2054	1975	1848	1721	1607	1498	1389	1293	1220	1129					
72	2120	2042	1909	1776	1661	1546	1431	1335	1262	1166					
73	2186	2108	1969	1830	1715	1595	1480	1377	1299	1202					
74	2253	2174	2029	1884	1764	1643	1522	1419	1341	1238					
75	2319	2235	2090	1945	1818	1691	1570	1462	1377	1274					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.



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**NORTH CAROLINA (32)**

**TERRITORY 460**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>															
<b>Symbol</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>1990- 2009</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>											<b>(b)</b>			<b>(c)</b>	
1	29	28	28	27	26	25	24	22	21	20	1	24	22	1	8
2	38	37	36	36	34	32	31	30	28	27	2	34	30	2	10
3	48	47	45	44	42	40	39	37	36	34	3	38	35	3	13
4	55	54	53	51	49	47	45	43	41	39	4	42	38	4	16
5	61	61	59	57	54	53	51	48	45	44	5	47	44	5	19
6	69	67	65	63	61	58	56	53	51	48	6	53	49	6	25
7	76	74	72	70	67	64	62	59	56	53	7	58	53	7	30
8	81	80	77	75	72	69	67	63	61	57	8	63	58	8	36
10	88	86	84	81	77	75	72	69	65	62	10	69	62	10	45
11	93	92	89	86	83	79	77	73	69	66	11	74	68	11	55
12	98	96	93	91	87	83	80	77	73	69	12	81	74	12	64
13	101	100	97	94	90	86	84	79	76	72	13	86	79	13	76
14	107	104	101	99	94	90	87	83	79	75	14	93	85	14	89
15	111	109	106	102	99	94	91	87	83	78	15	103	94	15	108
16	116	114	110	107	102	98	95	91	86	82	16	113	103	16	131
17	120	118	115	111	107	102	99	94	90	85	17	125	115	17	157
18	125	123	119	116	111	106	102	98	93	88	18	136	125	18	187
19	129	126	123	119	114	109	106	101	96	91	19	150	136	19	223
20	133	130	126	123	117	112	109	103	99	93	20	165	151	20	265
21	137	134	131	127	122	117	112	108	102	97	21	183	168	21	367
22	142	139	134	130	125	119	116	110	105	100	22	207	190		
23	146	143	139	134	129	124	119	114	109	102	23	232	213		
24	150	147	142	138	133	126	123	117	111	105	24	269	246		
25	154	151	147	142	136	131	126	120	115	109	25	330	303		
26	159	156	151	147	141	134	130	124	118	112	26	406	371		
27	164	160	156	151	145	139	134	128	122	116					
28	169	166	161	157	150	143	139	132	125	119					
29	174	172	166	161	155	148	143	136	130	123					
30	180	176	171	166	159	152	147	140	134	126					
31	185	182	176	171	164	157	151	144	137	131					
32	190	187	182	176	169	162	156	149	142	134					
33	197	192	187	182	174	166	161	153	146	138					
34	201	197	191	186	178	170	165	157	150	142					
35	206	202	196	190	182	174	168	160	153	145					
36	211	207	201	195	187	179	173	165	157	149					
37	219	214	208	202	194	185	179	171	163	154					
38	227	223	216	210	201	192	186	177	169	160					
39	235	231	223	216	207	198	192	183	174	166					
40	242	238	231	223	214	206	198	189	180	171					
41	250	246	239	231	222	213	205	196	186	176					
42	258	253	246	239	229	219	211	201	191	182					
43	265	261	253	245	235	225	217	207	198	187					
44	273	268	260	252	242	231	223	213	203	192					
45	280	275	267	259	248	238	230	219	208	198					
46	290	284	276	268	256	246	238	226	215	204					
47	299	294	285	276	265	254	245	233	223	211					
48	309	303	294	285	273	262	253	241	229	217					
49	318	312	303	294	281	270	260	248	236	224					
50	326	320	311	302	289	277	267	255	242	230					
51	336	329	320	310	297	285	275	262	249	237					
52	344	338	328	319	305	292	282	270	256	243					
53	353	346	336	327	313	299	289	276	263	249					
54	368	360	350	339	325	312	301	287	273	259					
55	385	377	367	356	341	327	315	301	286	271					
56	406	398	386	375	360	344	332	317	302	286					
57	428	420	408	395	379	363	351	335	318	302					

TERRITORY 460

FULL COVERAGE COMPREHENSIVE (001)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
58	462	453	440	426	409	392	378	360	343	326					
59	512	502	488	473	454	434	419	400	380	361					
60	567	556	540	524	503	481	465	443	421	400					
61	619	608	590	572	549	525	507	484	460	437					
62	668	655	636	618	592	566	547	522	497	471					
63	717	704	684	663	635	609	587	561	533	506					
64	766	752	730	708	679	650	627	598	570	540					
65	816	800	777	754	723	692	668	637	606	575					
66	890	873	847	821	788	754	729	695	661	627					
67	988	969	941	912	875	837	809	772	733	696					
68	1086	1065	1034	1003	962	920	889	848	806	765					
69	1184	1161	1128	1094	1048	1004	970	925	879	835					
70	1282	1258	1221	1185	1136	1087	1050	1001	952	903					
71	1380	1354	1315	1275	1223	1170	1130	1078	1025	973					
72	1478	1450	1408	1366	1309	1253	1211	1154	1098	1042					
73	1576	1547	1501	1456	1396	1336	1291	1231	1171	1111					
74	1675	1643	1595	1547	1484	1420	1371	1307	1244	1180					
75	1773	1739	1688	1638	1570	1502	1452	1385	1317	1250					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
1	260	250	234	218	202	191	175	165	154	143	1	175	143	1	69
2	345	335	313	292	271	255	234	218	207	191	2	196	165	2	85
3	377	361	340	319	297	276	255	239	223	207	3	228	191	3	106
4	441	425	398	372	345	324	297	281	266	244	4	250	207	4	117
5	483	467	435	404	377	350	329	303	287	266	5	266	218	5	138
6	504	489	457	425	398	372	345	319	303	276	6	276	228	6	149
7	531	510	478	446	414	388	361	335	313	292	7	292	239	7	165
8	552	536	499	462	435	404	377	350	329	303	8	303	250	8	196
10	573	552	515	478	446	419	388	361	340	313	10	324	266	10	228
11	589	568	531	494	462	430	398	372	350	324	11	340	281	11	250
12	611	589	552	515	478	446	414	388	366	335	12	350	287	12	276
13	632	605	568	531	494	462	425	398	377	345	13	361	297	13	297
14	648	627	584	542	510	473	441	409	388	356	14	382	319	14	329
15	658	637	595	552	515	483	446	414	393	361	15	404	335	15	356
16	664	643	600	558	520	489	451	419	398	366	16	419	345	16	393
17	680	653	611	568	531	494	457	430	404	372	17	435	361	17	414
18	696	669	627	584	547	510	473	441	414	382	18	462	377	18	451
19	706	680	637	595	552	515	478	446	419	388	19	483	398	19	478
20	727	701	653	605	568	531	489	457	430	398	20	494	409	20	510
21	743	717	669	621	584	542	504	467	441	409	21	515	425	21	579
22	754	727	680	632	589	552	510	478	446	414	22	547	451		
23	765	738	690	643	600	558	520	483	457	419	23	568	467		
24	786	754	706	658	616	573	531	494	467	430	24	589	489		
25	791	759	712	664	621	579	536	499	467	435	25	637	526		
26	802	775	722	669	627	584	542	504	478	441	26	696	573		
27	812	786	733	680	637	595	552	515	483	446					
28	818	791	738	685	643	600	552	515	489	451					
29	834	802	749	696	653	605	563	526	494	457					

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**NORTH CAROLINA (32)**

**TERRITORY 460**

<b>COLLISION DEDUCTIBLE AMOUNT \$100 (074)</b>															
<b>Symbol</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>1990-2009</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>											<b>(b)</b>			<b>(c)</b>	
30	839	807	754	701	658	611	568	526	499	462					
31	850	818	765	712	664	621	573	536	504	467					
32	866	834	781	727	680	632	584	547	515	478					
33	876	844	791	738	690	643	595	552	520	483					
34	892	860	802	743	696	648	600	563	531	489					
35	903	871	812	754	706	658	611	568	536	494					
36	913	881	823	765	717	669	616	579	542	504					
37	929	897	839	781	727	680	632	589	552	510					
38	945	908	850	791	738	690	637	595	563	520					
39	950	913	855	797	743	690	643	600	563	520					
40	961	924	866	807	754	701	648	605	573	526					
41	972	940	876	812	765	712	658	616	579	536					
42	982	950	887	823	770	717	664	621	584	542					
43	998	961	897	834	781	727	674	627	595	547					
44	1004	966	903	839	786	733	680	632	595	552					
45	1020	982	919	855	802	743	690	643	605	563					
46	1030	993	929	866	807	754	696	653	616	568					
47	1041	1004	940	876	818	759	706	658	621	573					
48	1057	1020	950	881	828	770	712	664	627	579					
49	1067	1030	961	892	834	781	722	674	632	584					
50	1078	1041	972	903	844	786	727	680	643	595					
51	1089	1051	982	913	855	797	738	690	648	600					
52	1094	1057	988	919	860	802	743	690	653	600					
53	1110	1067	998	929	871	807	749	701	658	611					
54	1120	1078	1009	940	876	818	759	706	664	616					
55	1136	1099	1025	950	892	828	770	717	674	627					
56	1158	1115	1041	966	908	844	781	727	685	637					
57	1179	1136	1062	988	924	860	797	743	701	648					
58	1216	1168	1094	1020	950	887	823	765	722	669					
59	1264	1216	1136	1057	988	919	855	797	749	696					
60	1317	1269	1184	1099	1030	961	887	828	781	722					
61	1354	1306	1221	1136	1062	988	919	855	807	743					
62	1386	1333	1248	1163	1083	1009	935	876	823	759					
63	1407	1359	1269	1179	1104	1030	950	887	839	775					
64	1439	1386	1296	1205	1126	1051	972	908	855	791					
65	1466	1412	1322	1232	1152	1073	993	924	871	807					
66	1508	1455	1359	1264	1184	1099	1020	950	897	828					
67	1566	1513	1412	1312	1227	1142	1062	988	935	860					
68	1625	1566	1466	1365	1274	1189	1099	1025	966	892					
69	1683	1625	1519	1412	1322	1232	1142	1062	1004	924					
70	1747	1683	1572	1460	1370	1274	1179	1099	1035	961					
71	1805	1736	1625	1513	1412	1317	1221	1136	1073	993					
72	1864	1795	1678	1561	1460	1359	1258	1174	1110	1025					
73	1922	1853	1731	1609	1508	1402	1301	1211	1142	1057					
74	1981	1912	1784	1657	1551	1444	1338	1248	1179	1089					
75	2039	1965	1837	1710	1598	1487	1381	1285	1211	1120					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

TERRITORY 470

FULL COVERAGE COMPREHENSIVE (001)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
1	43	41	40	39	37	36	35	32	31	30	1	35	32	1	12
2	55	54	53	52	49	46	45	44	41	39	2	49	44	2	14
3	70	68	66	63	61	58	57	54	52	49	3	55	50	3	19
4	80	79	76	74	71	68	66	62	59	57	4	61	55	4	23
5	89	88	85	83	79	76	74	70	66	63	5	68	63	5	27
6	99	97	94	92	88	84	81	77	74	70	6	77	71	6	36
7	110	107	104	102	97	93	90	85	81	77	7	84	77	7	44
8	117	116	112	108	104	99	97	92	88	83	8	92	84	8	52
10	128	125	121	117	112	108	104	99	94	90	10	99	90	10	66
11	135	133	129	125	120	115	111	106	101	95	11	107	98	11	80
12	142	139	135	132	126	120	116	111	106	101	12	117	107	12	93
13	147	144	141	137	130	125	121	115	110	104	13	125	115	13	110
14	155	151	147	143	137	130	126	120	115	108	14	135	124	14	129
15	161	159	154	148	143	137	132	126	120	114	15	150	137	15	156
16	168	165	160	155	148	142	138	132	125	119	16	164	150	16	190
17	174	172	166	161	155	148	143	137	130	123	17	182	166	17	227
18	182	178	173	168	161	154	148	142	135	128	18	197	181	18	271
19	187	183	178	173	165	159	154	146	139	132	19	217	197	19	324
20	192	188	183	178	170	163	157	150	143	135	20	239	219	20	384
21	199	195	190	184	177	169	163	156	148	141	21	266	244	21	531
22	205	201	195	188	181	173	168	160	152	144	22	301	275		
23	212	208	201	195	187	179	173	165	157	148	23	337	308		
24	217	213	206	200	192	183	178	169	161	152	24	390	356		
25	223	219	213	206	197	190	183	174	166	157	25	479	439		
26	231	226	219	213	204	195	188	179	172	163	26	588	538		
27	237	232	226	219	210	201	195	186	177	168					
28	245	240	233	227	217	208	201	191	182	173					
29	253	249	241	233	224	214	208	197	188	178					
30	261	255	248	240	231	221	213	203	194	183					
31	268	263	255	248	237	227	219	209	199	190					
32	276	271	263	255	245	235	226	215	205	195					
33	285	279	271	263	252	241	233	222	212	200					
34	292	285	277	270	258	246	239	227	217	205					
35	298	293	284	275	264	253	244	232	222	210					
36	306	301	292	283	271	259	250	239	227	215					
37	317	311	302	293	281	268	259	248	236	223					
38	329	323	313	304	292	279	270	257	245	232					
39	341	334	324	313	301	288	279	266	253	240					
40	351	344	334	324	311	298	288	273	261	248					
41	362	356	346	335	321	308	297	284	270	255					
42	374	366	356	346	332	317	306	292	277	263					
43	384	378	366	355	341	326	315	301	286	271					
44	396	388	377	365	351	335	324	308	294	279					
45	406	399	387	375	360	344	333	317	302	286					
46	421	412	400	388	372	356	344	328	312	295					
47	433	426	413	400	384	368	355	338	323	306					
48	448	439	426	413	396	379	366	350	332	315					
49	461	452	439	426	408	391	377	360	342	325					
50	472	463	450	437	419	401	387	369	351	333					
51	486	477	463	449	431	413	399	379	361	343					
52	499	490	476	462	442	423	409	391	372	352					
53	512	502	488	473	454	433	419	400	381	361					
54	533	522	507	491	471	452	436	415	396	375					
55	559	547	531	516	494	473	457	436	414	393					
56	588	577	560	543	521	498	481	459	437	414					
57	620	609	591	573	550	526	508	485	461	437					

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**NORTH CAROLINA (32)**

**TERRITORY 470**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>															
<b>Symbol</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>1990-2009</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>											<b>(b)</b>		<b>(c)</b>		
58	670	657	637	618	592	568	548	522	497	472					
59	742	728	707	686	658	630	608	579	551	524					
60	822	806	783	760	729	697	673	642	610	579					
61	898	881	855	829	796	761	735	702	667	633					
62	969	949	922	895	858	820	793	756	720	682					
63	1040	1020	991	961	921	882	851	813	773	733					
64	1111	1090	1058	1026	984	942	909	867	826	783					
65	1183	1160	1126	1093	1047	1002	969	924	878	833					
66	1290	1265	1228	1191	1142	1093	1057	1007	958	908					
67	1432	1405	1364	1322	1268	1214	1173	1118	1063	1009					
68	1574	1544	1499	1454	1394	1334	1289	1229	1169	1109					
69	1716	1683	1634	1585	1520	1455	1406	1340	1275	1210					
70	1859	1823	1770	1717	1646	1575	1522	1451	1380	1309					
71	2001	1962	1905	1849	1772	1696	1638	1562	1486	1410					
72	2143	2101	2041	1980	1898	1816	1756	1673	1592	1511					
73	2285	2242	2176	2110	2024	1936	1872	1784	1698	1610					
74	2428	2381	2312	2242	2150	2058	1988	1895	1803	1711					
75	2570	2521	2447	2374	2276	2178	2104	2007	1909	1811					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

<b>COLLISION DEDUCTIBLE AMOUNT \$100 (074)</b>															
<b>Symbol</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>1990-2009</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>											<b>(b)</b>		<b>(c)</b>		
1	259	249	233	217	201	190	175	164	153	143	1	175	143	1	69
2	344	333	312	291	270	254	233	217	206	190	2	196	164	2	85
3	376	360	339	317	296	275	254	238	222	206	3	227	190	3	106
4	439	423	397	370	344	323	296	280	265	243	4	249	206	4	116
5	481	466	434	402	376	349	328	302	286	265	5	265	217	5	138
6	503	487	455	423	397	370	344	317	302	275	6	275	227	6	148
7	529	508	476	444	413	386	360	333	312	291	7	291	238	7	164
8	550	534	497	460	434	402	376	349	328	302	8	302	249	8	196
10	571	550	513	476	444	418	386	360	339	312	10	323	265	10	227
11	587	566	529	492	460	428	397	370	349	323	11	339	280	11	249
12	608	587	550	513	476	444	413	386	365	333	12	349	286	12	275
13	630	603	566	529	492	460	423	397	376	344	13	360	296	13	296
14	645	624	582	540	508	471	439	407	386	354	14	381	317	14	328
15	656	635	592	550	513	481	444	413	391	360	15	402	333	15	354
16	661	640	598	555	518	487	450	418	397	365	16	418	344	16	391
17	677	651	608	566	529	492	455	428	402	370	17	434	360	17	413
18	693	667	624	582	545	508	471	439	413	381	18	460	376	18	450
19	704	677	635	592	550	513	476	444	418	386	19	481	397	19	476
20	725	698	651	603	566	529	487	455	428	397	20	492	407	20	508
21	741	714	667	619	582	540	503	466	439	407	21	513	423	21	577
22	751	725	677	630	587	550	508	476	444	413	22	545	450		
23	762	735	688	640	598	555	518	481	455	418	23	566	466		
24	783	751	704	656	614	571	529	492	466	428	24	587	487		
25	788	756	709	661	619	577	534	497	466	434	25	635	524		
26	799	772	719	667	624	582	540	503	476	439	26	693	571		
27	809	783	730	677	635	592	550	513	481	444					
28	815	788	735	682	640	598	550	513	487	450					
29	831	799	746	693	651	603	561	524	492	455					

TERRITORY 470

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
30	836	804	751	698	656	608	566	524	497	460					
31	846	815	762	709	661	619	571	534	503	466					
32	862	831	778	725	677	630	582	545	513	476					
33	873	841	788	735	688	640	592	550	518	481					
34	889	857	799	741	693	645	598	561	529	487					
35	899	868	809	751	704	656	608	566	534	492					
36	910	878	820	762	714	667	614	577	540	503					
37	926	894	836	778	725	677	630	587	550	508					
38	942	905	846	788	735	688	635	592	561	518					
39	947	910	852	794	741	688	640	598	561	518					
40	957	920	862	804	751	698	645	603	571	524					
41	968	936	873	809	762	709	656	614	577	534					
42	979	947	883	820	767	714	661	619	582	540					
43	995	957	894	831	778	725	672	624	592	545					
44	1000	963	899	836	783	730	677	630	592	550					
45	1016	979	915	852	799	741	688	640	603	561					
46	1026	989	926	862	804	751	693	651	614	566					
47	1037	1000	936	873	815	756	704	656	619	571					
48	1053	1016	947	878	825	767	709	661	624	577					
49	1063	1026	957	889	831	778	719	672	630	582					
50	1074	1037	968	899	841	783	725	677	640	592					
51	1084	1047	979	910	852	794	735	688	645	598					
52	1090	1053	984	915	857	799	741	688	651	598					
53	1106	1063	995	926	868	804	746	698	656	608					
54	1116	1074	1005	936	873	815	756	704	661	614					
55	1132	1095	1021	947	889	825	767	714	672	624					
56	1153	1111	1037	963	905	841	778	725	682	635					
57	1174	1132	1058	984	920	857	794	741	698	645					
58	1211	1164	1090	1016	947	883	820	762	719	667					
59	1259	1211	1132	1053	984	915	852	794	746	693					
60	1312	1264	1180	1095	1026	957	883	825	778	719					
61	1349	1301	1217	1132	1058	984	915	852	804	741					
62	1381	1328	1243	1159	1079	1005	931	873	820	756					
63	1402	1354	1264	1174	1100	1026	947	883	836	772					
64	1434	1381	1291	1201	1121	1047	968	905	852	788					
65	1460	1407	1317	1227	1148	1069	989	920	868	804					
66	1502	1449	1354	1259	1180	1095	1016	947	894	825					
67	1561	1508	1407	1307	1222	1137	1058	984	931	857					
68	1619	1561	1460	1360	1270	1185	1095	1021	963	889					
69	1677	1619	1513	1407	1317	1227	1137	1058	1000	920					
70	1740	1677	1566	1455	1365	1270	1174	1095	1032	957					
71	1799	1730	1619	1508	1407	1312	1217	1132	1069	989					
72	1857	1788	1672	1555	1455	1354	1254	1169	1106	1021					
73	1915	1846	1725	1603	1502	1397	1296	1206	1137	1053					
74	1973	1904	1777	1650	1545	1439	1333	1243	1174	1084					
75	2031	1957	1830	1703	1592	1481	1375	1280	1206	1116					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

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**NORTH CAROLINA (32)**

**TERRITORY 480**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>															
<b>Symbol</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>1990- 2009</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>											<b>(b)</b>			<b>(c)</b>	
1	43	42	40	39	38	36	35	33	31	30	1	35	33	1	12
2	56	55	53	52	49	47	46	44	42	39	2	49	44	2	14
3	70	69	66	64	61	59	57	55	52	49	3	56	51	3	20
4	81	79	77	74	72	69	66	62	60	57	4	61	56	4	23
5	90	88	86	83	79	77	74	70	66	64	5	69	64	5	27
6	100	98	95	92	88	85	82	78	74	70	6	78	72	6	36
7	111	108	105	103	98	94	91	86	82	78	7	85	78	7	44
8	118	117	113	109	105	100	98	92	88	83	8	92	85	8	52
10	129	126	122	118	113	109	105	100	95	91	10	100	91	10	66
11	137	134	130	126	121	116	112	107	101	96	11	108	99	11	81
12	143	140	137	133	127	121	117	112	107	101	12	118	108	12	94
13	148	146	142	138	131	126	122	116	111	105	13	126	116	13	111
14	156	152	148	144	138	131	127	121	116	109	14	137	125	14	130
15	163	160	155	150	144	138	133	127	121	114	15	151	138	15	157
16	169	166	161	156	150	143	139	133	126	120	16	165	151	16	191
17	176	173	168	163	156	150	144	138	131	124	17	183	168	17	229
18	183	179	174	169	163	155	150	143	137	129	18	199	182	18	273
19	189	185	179	174	166	160	155	147	140	133	19	218	199	19	326
20	194	190	185	179	172	164	159	151	144	137	20	241	221	20	387
21	200	196	191	186	178	170	164	157	150	142	21	268	246	21	536
22	207	203	196	190	182	174	169	161	153	146	22	303	277		
23	213	209	203	196	189	181	174	166	159	150	23	339	311		
24	218	215	208	202	194	185	179	170	163	153	24	393	359		
25	225	221	215	208	199	191	185	176	168	159	25	482	442		
26	233	228	221	215	205	196	190	181	173	164	26	593	542		
27	239	234	228	221	212	203	196	187	178	169					
28	247	242	235	229	218	209	203	192	183	174					
29	255	251	243	235	226	216	209	199	190	179					
30	263	257	250	242	233	222	215	204	195	185					
31	270	265	257	250	239	229	221	211	200	191					
32	278	273	265	257	247	237	228	217	207	196					
33	287	281	273	265	254	243	235	224	213	202					
34	294	287	280	272	260	248	241	229	218	207					
35	300	295	286	277	267	255	246	234	224	212					
36	308	303	294	285	273	261	252	241	229	217					
37	320	313	304	295	283	270	261	250	238	225					
38	332	325	316	307	294	281	272	259	247	234					
39	343	337	326	316	303	290	281	268	255	242					
40	354	347	337	326	313	300	290	276	263	250					
41	365	359	348	338	324	311	299	286	272	257					
42	377	369	359	348	334	320	308	294	280	265					
43	387	381	369	358	343	329	317	303	289	273					
44	399	391	380	368	354	338	326	311	296	281					
45	410	402	390	378	363	347	335	320	304	289					
46	424	415	403	391	374	359	347	330	315	298					
47	437	429	416	403	387	371	358	341	325	308					
48	451	442	429	416	399	382	369	352	334	317					
49	464	455	442	429	411	394	380	363	345	328					
50	476	467	454	441	423	404	390	372	354	335					
51	490	481	467	452	434	416	402	382	364	346					
52	503	494	480	465	446	426	412	394	374	355					
53	516	506	491	477	458	437	423	403	384	364					
54	537	527	511	495	475	455	439	419	399	378					
55	563	551	536	520	498	477	460	439	417	397					
56	593	581	564	547	525	502	485	463	441	417					
57	625	614	595	577	554	530	512	489	464	441					

TERRITORY 480

FULL COVERAGE COMPREHENSIVE (001)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
58	675	662	642	623	597	572	553	527	501	476					
59	748	733	712	692	663	634	612	584	555	528					
60	828	813	789	766	735	702	679	647	615	584					
61	905	888	862	836	802	767	741	707	672	638					
62	976	957	930	902	865	827	800	762	725	688					
63	1048	1028	998	969	928	889	858	819	779	738					
64	1119	1099	1066	1034	992	949	917	874	832	789					
65	1192	1169	1135	1101	1056	1010	976	931	885	840					
66	1300	1275	1238	1200	1151	1101	1065	1015	966	915					
67	1443	1416	1374	1333	1278	1223	1182	1127	1071	1017					
68	1586	1556	1511	1465	1405	1344	1299	1239	1178	1118					
69	1729	1697	1647	1598	1531	1466	1417	1351	1284	1219					
70	1873	1837	1784	1730	1659	1587	1534	1463	1391	1320					
71	2016	1977	1920	1863	1786	1710	1651	1574	1498	1421					
72	2159	2118	2057	1996	1912	1830	1769	1686	1604	1522					
73	2302	2259	2193	2127	2040	1951	1886	1798	1711	1622					
74	2447	2400	2330	2259	2167	2074	2003	1910	1817	1724					
75	2590	2540	2466	2392	2293	2194	2120	2023	1924	1825					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
1	259	249	233	217	201	190	175	164	153	143	1	175	143	1	69
2	344	333	312	291	270	254	233	217	206	190	2	196	164	2	85
3	376	360	339	317	296	275	254	238	222	206	3	227	190	3	106
4	439	423	397	370	344	323	296	280	265	243	4	249	206	4	116
5	481	466	434	402	376	349	328	302	286	265	5	265	217	5	138
6	503	487	455	423	397	370	344	317	302	275	6	275	227	6	148
7	529	508	476	444	413	386	360	333	312	291	7	291	238	7	164
8	550	534	497	460	434	402	376	349	328	302	8	302	249	8	196
10	571	550	513	476	444	418	386	360	339	312	10	323	265	10	227
11	587	566	529	492	460	428	397	370	349	323	11	339	280	11	249
12	608	587	550	513	476	444	413	386	365	333	12	349	286	12	275
13	630	603	566	529	492	460	423	397	376	344	13	360	296	13	296
14	645	624	582	540	508	471	439	407	386	354	14	381	317	14	328
15	656	635	592	550	513	481	444	413	391	360	15	402	333	15	354
16	661	640	598	555	518	487	450	418	397	365	16	418	344	16	391
17	677	651	608	566	529	492	455	428	402	370	17	434	360	17	413
18	693	667	624	582	545	508	471	439	413	381	18	460	376	18	450
19	704	677	635	592	550	513	476	444	418	386	19	481	397	19	476
20	725	698	651	603	566	529	487	455	428	397	20	492	407	20	508
21	741	714	667	619	582	540	503	466	439	407	21	513	423	21	577
22	751	725	677	630	587	550	508	476	444	413	22	545	450		
23	762	735	688	640	598	555	518	481	455	418	23	566	466		
24	783	751	704	656	614	571	529	492	466	428	24	587	487		
25	788	756	709	661	619	577	534	497	466	434	25	635	524		
26	799	772	719	667	624	582	540	503	476	439	26	693	571		
27	809	783	730	677	635	592	550	513	481	444					
28	815	788	735	682	640	598	550	513	487	450					
29	831	799	746	693	651	603	561	524	492	455					



**PERSONAL AUTO MANUAL  
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**NORTH CAROLINA (32)**

**TERRITORY 480**

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
30	836	804	751	698	656	608	566	524	497	460					
31	846	815	762	709	661	619	571	534	503	466					
32	862	831	778	725	677	630	582	545	513	476					
33	873	841	788	735	688	640	592	550	518	481					
34	889	857	799	741	693	645	598	561	529	487					
35	899	868	809	751	704	656	608	566	534	492					
36	910	878	820	762	714	667	614	577	540	503					
37	926	894	836	778	725	677	630	587	550	508					
38	942	905	846	788	735	688	635	592	561	518					
39	947	910	852	794	741	688	640	598	561	518					
40	957	920	862	804	751	698	645	603	571	524					
41	968	936	873	809	762	709	656	614	577	534					
42	979	947	883	820	767	714	661	619	582	540					
43	995	957	894	831	778	725	672	624	592	545					
44	1000	963	899	836	783	730	677	630	592	550					
45	1016	979	915	852	799	741	688	640	603	561					
46	1026	989	926	862	804	751	693	651	614	566					
47	1037	1000	936	873	815	756	704	656	619	571					
48	1053	1016	947	878	825	767	709	661	624	577					
49	1063	1026	957	889	831	778	719	672	630	582					
50	1074	1037	968	899	841	783	725	677	640	592					
51	1084	1047	979	910	852	794	735	688	645	598					
52	1090	1053	984	915	857	799	741	688	651	598					
53	1106	1063	995	926	868	804	746	698	656	608					
54	1116	1074	1005	936	873	815	756	704	661	614					
55	1132	1095	1021	947	889	825	767	714	672	624					
56	1153	1111	1037	963	905	841	778	725	682	635					
57	1174	1132	1058	984	920	857	794	741	698	645					
58	1211	1164	1090	1016	947	883	820	762	719	667					
59	1259	1211	1132	1053	984	915	852	794	746	693					
60	1312	1264	1180	1095	1026	957	883	825	778	719					
61	1349	1301	1217	1132	1058	984	915	852	804	741					
62	1381	1328	1243	1159	1079	1005	931	873	820	756					
63	1402	1354	1264	1174	1100	1026	947	883	836	772					
64	1434	1381	1291	1201	1121	1047	968	905	852	788					
65	1460	1407	1317	1227	1148	1069	989	920	868	804					
66	1502	1449	1354	1259	1180	1095	1016	947	894	825					
67	1561	1508	1407	1307	1222	1137	1058	984	931	857					
68	1619	1561	1460	1360	1270	1185	1095	1021	963	889					
69	1677	1619	1513	1407	1317	1227	1137	1058	1000	920					
70	1740	1677	1566	1455	1365	1270	1174	1095	1032	957					
71	1799	1730	1619	1508	1407	1312	1217	1132	1069	989					
72	1857	1788	1672	1555	1455	1354	1254	1169	1106	1021					
73	1915	1846	1725	1603	1502	1397	1296	1206	1137	1053					
74	1973	1904	1777	1650	1545	1439	1333	1243	1174	1084					
75	2031	1957	1830	1703	1592	1481	1375	1280	1206	1116					

- (a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
- (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
- (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

TERRITORY 490

FULL COVERAGE COMPREHENSIVE (001)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
1	27	27	26	25	24	23	22	21	20	19	1	22	21	1	7
2	36	35	34	33	32	30	29	28	27	25	2	32	28	2	9
3	45	44	42	41	39	37	37	35	33	32	3	36	32	3	12
4	51	51	49	47	46	44	42	40	38	37	4	39	36	4	15
5	57	56	55	53	51	49	47	45	42	41	5	44	41	5	17
6	64	62	61	59	56	54	52	50	47	45	6	50	46	6	23
7	71	69	67	66	62	60	58	55	52	50	7	54	50	7	28
8	76	75	72	70	67	64	62	59	56	53	8	59	54	8	33
10	82	81	78	76	72	70	67	64	61	58	10	64	58	10	42
11	87	85	83	81	77	74	71	68	65	61	11	69	63	11	51
12	91	90	87	85	81	77	75	71	68	65	12	76	69	12	60
13	95	93	90	88	84	81	78	74	71	67	13	81	74	13	71
14	100	97	95	92	88	84	81	77	74	70	14	87	80	14	83
15	104	102	99	95	92	88	85	81	77	73	15	96	88	15	100
16	108	106	103	100	95	91	89	85	81	76	16	105	96	16	122
17	112	110	107	104	100	95	92	88	84	79	17	117	107	17	146
18	117	115	111	108	104	99	95	91	87	82	18	127	116	18	174
19	120	118	115	111	106	102	99	94	90	85	19	139	127	19	208
20	124	121	118	115	110	105	101	96	92	87	20	154	141	20	247
21	128	125	122	119	114	109	105	100	95	90	21	171	157	21	342
22	132	129	125	121	116	111	108	103	98	93	22	193	177		
23	136	134	129	125	120	115	111	106	101	95	23	217	198		
24	139	137	133	129	124	118	115	109	104	98	24	251	229		
25	144	141	137	133	127	122	118	112	107	101	25	308	282		
26	149	145	141	137	131	125	121	115	110	105	26	378	346		
27	153	149	145	141	135	129	125	120	114	108					
28	158	154	150	146	139	134	129	123	117	111					
29	163	160	155	150	144	138	134	127	121	115					
30	168	164	159	154	149	142	137	130	125	118					
31	173	169	164	159	153	146	141	134	128	122					
32	178	174	169	164	158	151	145	139	132	125					
33	183	179	174	169	162	155	150	143	136	129					
34	188	183	178	173	166	159	154	146	139	132					
35	192	188	183	177	170	163	157	149	143	135					
36	197	193	188	182	174	167	161	154	146	139					
37	204	200	194	188	181	173	167	159	152	144					
38	212	208	202	196	188	179	173	165	158	149					
39	219	215	208	202	193	185	179	171	163	154					
40	226	222	215	208	200	192	185	176	168	159					
41	233	229	222	216	207	198	191	183	173	164					
42	241	236	229	222	213	204	197	188	178	169					
43	247	243	236	228	219	210	203	193	184	174					
44	255	250	242	235	226	216	208	198	189	179					
45	261	256	249	242	232	222	214	204	194	184					
46	271	265	257	250	239	229	222	211	201	190					
47	279	274	266	257	247	237	228	217	208	197					
48	288	282	274	266	255	244	236	225	213	203					
49	296	291	282	274	262	251	242	232	220	209					
50	304	298	290	281	270	258	249	237	226	214					
51	313	307	298	289	277	266	256	244	232	221					
52	321	315	306	297	285	272	263	251	239	227					
53	330	323	314	305	292	279	270	257	245	232					
54	343	336	326	316	303	291	281	267	255	242					
55	359	352	342	332	318	305	294	281	266	253					
56	378	371	360	349	335	320	310	295	281	266					
57	399	392	380	369	354	339	327	312	296	281					

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**NORTH CAROLINA (32)**

**TERRITORY 490**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>															
<b>Symbol</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>1990-2009</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>											<b>(b)</b>		<b>(c)</b>		
58	431	422	410	398	381	365	353	336	320	304					
59	477	468	455	442	423	405	391	373	354	337					
60	529	519	504	489	469	448	433	413	393	373					
61	578	567	550	534	512	490	473	452	429	408					
62	623	611	593	576	552	528	510	486	463	439					
63	669	657	637	618	593	568	548	523	497	471					
64	715	701	681	660	633	606	585	558	531	504					
65	761	746	725	703	674	645	623	594	565	536					
66	830	814	790	766	735	703	680	648	617	584					
67	921	904	877	851	816	781	754	720	684	649					
68	1013	994	964	935	897	858	829	791	752	714					
69	1104	1083	1052	1020	978	936	905	862	820	779					
70	1196	1173	1139	1105	1059	1013	979	934	888	842					
71	1287	1262	1226	1189	1140	1091	1054	1005	956	907					
72	1379	1352	1313	1274	1221	1169	1130	1077	1024	972					
73	1470	1443	1400	1358	1302	1246	1204	1148	1092	1036					
74	1562	1532	1487	1443	1384	1324	1279	1219	1160	1101					
75	1653	1622	1575	1527	1464	1401	1354	1291	1228	1165					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

<b>COLLISION DEDUCTIBLE AMOUNT \$100 (074)</b>															
<b>Symbol</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>1990-2009</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>											<b>(b)</b>		<b>(c)</b>		
1	250	240	224	209	194	184	168	158	148	138	1	168	138	1	66
2	332	321	301	281	260	245	224	209	199	184	2	189	158	2	82
3	362	347	326	306	286	265	245	230	214	199	3	219	184	3	102
4	423	408	383	357	332	311	286	270	255	235	4	240	199	4	112
5	464	449	418	388	362	337	316	291	275	255	5	255	209	5	133
6	485	469	439	408	383	357	332	306	291	265	6	265	219	6	143
7	510	490	459	428	398	372	347	321	301	281	7	281	230	7	158
8	530	515	479	444	418	388	362	337	316	291	8	291	240	8	189
10	551	530	495	459	428	403	372	347	326	301	10	311	255	10	219
11	566	546	510	474	444	413	383	357	337	311	11	326	270	11	240
12	587	566	530	495	459	428	398	372	352	321	12	337	275	12	265
13	607	581	546	510	474	444	408	383	362	332	13	347	286	13	286
14	622	602	561	520	490	454	423	393	372	342	14	367	306	14	316
15	632	612	571	530	495	464	428	398	377	347	15	388	321	15	342
16	638	617	576	536	500	469	434	403	383	352	16	403	332	16	377
17	653	627	587	546	510	474	439	413	388	357	17	418	347	17	398
18	668	643	602	561	525	490	454	423	398	367	18	444	362	18	434
19	678	653	612	571	530	495	459	428	403	372	19	464	383	19	459
20	699	673	627	581	546	510	469	439	413	383	20	474	393	20	490
21	714	689	643	597	561	520	485	449	423	393	21	495	408	21	556
22	724	699	653	607	566	530	490	459	428	398	22	525	434		
23	734	709	663	617	576	536	500	464	439	403	23	546	449		
24	755	724	678	632	592	551	510	474	449	413	24	566	469		
25	760	729	683	638	597	556	515	479	449	418	25	612	505		
26	770	745	694	643	602	561	520	485	459	423	26	668	551		
27	780	755	704	653	612	571	530	495	464	428					
28	785	760	709	658	617	576	530	495	469	434					
29	801	770	719	668	627	581	541	505	474	439					

TERRITORY 490

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
30	806	775	724	673	632	587	546	505	479	444					
31	816	785	734	683	638	597	551	515	485	449					
32	831	801	750	699	653	607	561	525	495	459					
33	842	811	760	709	663	617	571	530	500	464					
34	857	826	770	714	668	622	576	541	510	469					
35	867	836	780	724	678	632	587	546	515	474					
36	877	847	791	734	689	643	592	556	520	485					
37	893	862	806	750	699	653	607	566	530	490					
38	908	872	816	760	709	663	612	571	541	500					
39	913	877	821	765	714	663	617	576	541	500					
40	923	887	831	775	724	673	622	581	551	505					
41	933	903	842	780	734	683	632	592	556	515					
42	944	913	852	791	740	689	638	597	561	520					
43	959	923	862	801	750	699	648	602	571	525					
44	964	928	867	806	755	704	653	607	571	530					
45	979	944	882	821	770	714	663	617	581	541					
46	989	954	893	831	775	724	668	627	592	546					
47	1000	964	903	842	785	729	678	632	597	551					
48	1015	979	913	847	796	740	683	638	602	556					
49	1025	989	923	857	801	750	694	648	607	561					
50	1035	1000	933	867	811	755	699	653	617	571					
51	1046	1010	944	877	821	765	709	663	622	576					
52	1051	1015	949	882	826	770	714	663	627	576					
53	1066	1025	959	893	836	775	719	673	632	587					
54	1076	1035	969	903	842	785	729	678	638	592					
55	1091	1056	984	913	857	796	740	689	648	602					
56	1112	1071	1000	928	872	811	750	699	658	612					
57	1132	1091	1020	949	887	826	765	714	673	622					
58	1168	1122	1051	979	913	852	791	734	694	643					
59	1214	1168	1091	1015	949	882	821	765	719	668					
60	1265	1219	1137	1056	989	923	852	796	750	694					
61	1301	1255	1173	1091	1020	949	882	821	775	714					
62	1331	1280	1199	1117	1040	969	898	842	791	729					
63	1352	1306	1219	1132	1061	989	913	852	806	745					
64	1382	1331	1244	1158	1081	1010	933	872	821	760					
65	1408	1357	1270	1183	1107	1030	954	887	836	775					
66	1448	1397	1306	1214	1137	1056	979	913	862	796					
67	1505	1454	1357	1260	1178	1097	1020	949	898	826					
68	1561	1505	1408	1311	1224	1142	1056	984	928	857					
69	1617	1561	1459	1357	1270	1183	1097	1020	964	887					
70	1678	1617	1510	1403	1316	1224	1132	1056	995	923					
71	1734	1668	1561	1454	1357	1265	1173	1091	1030	954					
72	1790	1724	1612	1499	1403	1306	1209	1127	1066	984					
73	1846	1780	1663	1545	1448	1346	1250	1163	1097	1015					
74	1902	1836	1714	1591	1489	1387	1285	1199	1132	1046					
75	1958	1887	1765	1642	1535	1428	1326	1234	1163	1076					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

ZIP CODES 27006 – 27228

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
27006	ADVANCE	350	27101	WINSTON SALEM	350
27007	ARARAT	320	27102	WINSTON SALEM	350
27009	BELEWS CREEK	350	27103	WINSTON SALEM	350
27010	BETHANIA	350	27104	WINSTON SALEM	350
27011	BOONVILLE	320	27105	WINSTON SALEM	350
27012	CLEMMONS	350	27106	WINSTON SALEM	350
27013	CLEVELAND	370	27107	WINSTON SALEM	360
27014	COOLEEMEE	350	27108	WINSTON SALEM	350
27016	DANBURY	320	27109	WINSTON SALEM	350
27017	DOBSON	320	27110	WINSTON SALEM	360
27018	EAST BEND	320	27111	WINSTON SALEM	350
27019	GERMANTON	350	27113	WINSTON SALEM	350
27020	HAMPTONVILLE	320	27114	WINSTON SALEM	350
27021	KING	350	27115	WINSTON SALEM	350
27022	LAWSONVILLE	320	27116	WINSTON SALEM	350
27023	LEWISVILLE	350	27117	WINSTON SALEM	360
27024	LOWGAP	320	27120	WINSTON SALEM	350
27025	MADISON	320	27127	WINSTON SALEM	360
27027	MAYODAN	320	27130	WINSTON SALEM	350
27028	MOCKSVILLE	350	27150	WINSTON SALEM	350
27030	MOUNT AIRY	320	27152	WINSTON SALEM	350
27031	WHITE PLAINS	320	27155	WINSTON SALEM	350
27040	PFAFFTOWN	350	27157	WINSTON SALEM	350
27041	PILOT MOUNTAIN	320	27198	WINSTON SALEM	350
27042	PINE HALL	320	27199	WINSTON SALEM	350
27043	PINNACLE	320	27201	ALAMANCE	320
27045	RURAL HALL	350	27202	ALTAMAHAW	320
27046	SANDY RIDGE	320	27203	ASHEBORO	320
27047	SILOAM	320	27204	ASHEBORO	320
27048	STONEVILLE	320	27205	ASHEBORO	320
27049	TOAST	320	27207	BEAR CREEK	320
27050	TOBACCOVILLE	350	27208	BENNETT	320
27051	WALKERTOWN	350	27209	BISCOE	320
27052	WALNUT COVE	320	27212	BLANCH	120
27053	WESTFIELD	320	27213	BONLEE	320
27054	WOODLEAF	370	27214	BROWNS SUMMIT	320
27055	YADKINVILLE	320	27215	BURLINGTON	320
27094	RURAL HALL	350	27216	BURLINGTON	320
27098	RURAL HALL	350	27217	BURLINGTON	320
27099	RURAL HALL	350	27228	BYNUM	320

Table #1(T) ZIP Codes 27006 – 27228

ZIP CODES 27229 – 27376

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
27229	CANDOR	320	27301	MC LEANSVILLE	320
27230	CEDAR FALLS	320	27302	MEBANE	320
27231	CEDAR GROVE	320	27305	MILTON	120
27233	CLIMAX	320	27306	MOUNT GILEAD	320
27235	COLFAX	350	27310	OAK RIDGE	350
27237	CUMNOCK	260	27311	PELHAM	120
27239	DENTON	320	27312	PITTSBORO	320
27242	EAGLE SPRINGS	320	27313	PLEASANT GARDEN	320
27243	EFLAND	320	27314	PROSPECT HILL	120
27244	ELON	320	27315	PROVIDENCE	120
27247	ETHER	320	27316	RAMSEUR	320
27248	FRANKLINVILLE	320	27317	RANDLEMAN	320
27249	GIBSONVILLE	320	27320	REIDSVILLE	320
27252	GOLDSTON	320	27323	REIDSVILLE	320
27253	GRAHAM	320	27325	ROBBINS	320
27256	GULF	320	27326	RUFFIN	120
27258	HAW RIVER	320	27330	SANFORD	260
27259	HIGHFALLS	320	27331	SANFORD	260
27260	HIGH POINT	340	27332	SANFORD	260
27261	HIGH POINT	340	27340	SAXAPAHAW	320
27262	HIGH POINT	340	27341	SEAGROVE	320
27263	HIGH POINT	340	27342	SEDALIA	320
27264	HIGH POINT	340	27343	SEMORA	120
27265	HIGH POINT	350	27344	SILER CITY	320
27268	HIGH POINT	340	27349	SNOW CAMP	320
27278	HILLSBOROUGH	320	27350	SOPHIA	320
27281	JACKSON SPRINGS	320	27351	SOUTHMONT	360
27282	JAMESTOWN	350	27355	STALEY	320
27283	JULIAN	320	27356	STAR	320
27284	KERNERSVILLE	350	27357	STOKESDALE	320
27285	KERNERSVILLE	350	27358	SUMMERFIELD	350
27288	EDEN	320	27359	SWEPSONVILLE	320
27289	EDEN	320	27360	THOMASVILLE	360
27291	LEASBURG	120	27361	THOMASVILLE	360
27292	LEXINGTON	360	27370	TRINITY	320
27293	LEXINGTON	360	27371	TROY	320
27294	LEXINGTON	360	27373	WALLBURG	360
27295	LEXINGTON	360	27374	WELCOME	360
27298	LIBERTY	320	27375	WENTWORTH	320
27299	LINWOOD	370	27376	WEST END	320

Table #2(T) ZIP Codes 27229 – 27376

ZIP CODES 27377 – 27556

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
27377	WHITSETT	320	27511	CARY	300
27379	YANCEYVILLE	120	27512	CARY	300
27401	GREENSBORO	340	27513	CARY	300
27402	GREENSBORO	340	27514	CHAPEL HILL	310
27403	GREENSBORO	340	27515	CHAPEL HILL	310
27404	GREENSBORO	350	27516	CHAPEL HILL	310
27405	GREENSBORO	340	27517	CHAPEL HILL	310
27406	GREENSBORO	340	27518	CARY	300
27407	GREENSBORO	340	27519	CARY	300
27408	GREENSBORO	350	27520	CLAYTON	260
27409	GREENSBORO	350	27521	COATS	260
27410	GREENSBORO	350	27522	CREEDMOOR	290
27411	GREENSBORO	340	27523	APEX	300
27412	GREENSBORO	340	27524	FOUR OAKS	260
27413	GREENSBORO	340	27525	FRANKLINTON	120
27415	GREENSBORO	340	27526	FUQUAY VARINA	260
27416	GREENSBORO	340	27527	CLAYTON	260
27417	GREENSBORO	340	27528	CLAYTON	260
27419	GREENSBORO	350	27529	GARNER	260
27420	GREENSBORO	340	27530	GOLDSBORO	260
27425	GREENSBORO	350	27531	GOLDSBORO	260
27427	GREENSBORO	340	27532	GOLDSBORO	260
27429	GREENSBORO	350	27533	GOLDSBORO	260
27435	GREENSBORO	340	27534	GOLDSBORO	260
27438	GREENSBORO	350	27536	HENDERSON	120
27455	GREENSBORO	350	27537	HENDERSON	120
27495	GREENSBORO	340	27539	APEX	300
27497	GREENSBORO	340	27540	HOLLY SPRINGS	300
27498	GREENSBORO	340	27541	HURDLE MILLS	120
27499	GREENSBORO	340	27542	KENLY	130
27501	ANGIER	260	27543	KIPLING	260
27502	APEX	300	27544	KITTRELL	120
27503	BAHAMA	320	27545	KNIGHTDALE	280
27504	BENSON	260	27546	LILLINGTON	260
27505	BROADWAY	260	27549	LOUISBURG	120
27506	BUIES CREEK	260	27551	MACON	120
27507	BULLOCK	120	27552	MAMERS	260
27508	BUNN	120	27553	MANSON	120
27509	BUTNER	290	27555	MICRO	260
27510	CARRBORO	310	27556	MIDDLEBURG	120

Table #3(T) ZIP Codes 27377 – 27556

## ZIP CODES 27557 – 27706

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
27557	MIDDLESEX	130	27611	RALEIGH	280
27559	MONCURE	320	27612	RALEIGH	270
27560	MORRISVILLE	300	27613	RALEIGH	270
27562	NEW HILL	320	27614	RALEIGH	270
27563	NORLINA	120	27615	RALEIGH	270
27565	OXFORD	120	27616	RALEIGH	280
27568	PINE LEVEL	260	27617	RALEIGH	270
27569	PRINCETON	260	27619	RALEIGH	280
27570	RIDGEWAY	120	27620	RALEIGH	280
27571	ROLESVILLE	270	27621	RALEIGH	300
27572	ROUGEMONT	120	27622	RALEIGH	270
27573	ROXBORO	120	27623	RALEIGH	300
27574	ROXBORO	120	27624	RALEIGH	270
27576	SELMA	260	27625	RALEIGH	280
27577	SMITHFIELD	260	27626	RALEIGH	280
27581	STEM	290	27627	RALEIGH	300
27582	STOVALL	120	27628	RALEIGH	300
27583	TIMBERLAKE	120	27629	RALEIGH	280
27584	TOWNSVILLE	120	27634	RALEIGH	280
27586	VAUGHAN	120	27635	RALEIGH	280
27587	WAKE FOREST	270	27636	RALEIGH	300
27588	WAKE FOREST	270	27640	RALEIGH	280
27589	WARRENTON	120	27650	RALEIGH	300
27591	WENDELL	260	27656	RALEIGH	270
27592	WILLOW SPRING	260	27658	RALEIGH	280
27593	WILSONS MILLS	260	27661	RALEIGH	280
27594	WISE	120	27668	RALEIGH	280
27596	YOUNGSVILLE	120	27675	RALEIGH	270
27597	ZEBULON	260	27676	RALEIGH	270
27599	CHAPEL HILL	310	27690	RALEIGH	270
27601	RALEIGH	280	27695	RALEIGH	300
27602	RALEIGH	280	27697	RALEIGH	280
27603	RALEIGH	260	27698	RALEIGH	280
27604	RALEIGH	280	27699	RALEIGH	280
27605	RALEIGH	300	27701	DURHAM	290
27606	RALEIGH	300	27702	DURHAM	290
27607	RALEIGH	300	27703	DURHAM	290
27608	RALEIGH	300	27704	DURHAM	290
27609	RALEIGH	280	27705	DURHAM	300
27610	RALEIGH	280	27706	DURHAM	290

Table #4(T) ZIP Codes 27557 – 27706



ZIP CODES 27707 – 27874

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
27707	DURHAM	300	27831	GARYSBURG	120
27708	DURHAM	300	27832	GASTON	120
27709	DURHAM	300	27833	GREENVILLE	150
27710	DURHAM	300	27834	GREENVILLE	150
27711	DURHAM	300	27835	GREENVILLE	150
27712	DURHAM	320	27836	GREENVILLE	150
27713	DURHAM	300	27837	GRIMESLAND	130
27715	DURHAM	300	27839	HALIFAX	120
27717	DURHAM	300	27840	HAMILTON	120
27722	DURHAM	320	27841	HASELL	120
27801	ROCKY MOUNT	130	27842	HENRICO	120
27802	ROCKY MOUNT	130	27843	HOBGOOD	120
27803	ROCKY MOUNT	130	27844	HOLLISTER	120
27804	ROCKY MOUNT	130	27845	JACKSON	120
27805	AULANDER	120	27846	JAMESVILLE	120
27806	AURORA	130	27847	KELFORD	120
27807	BAILEY	130	27849	LEWISTON WOODVILLE	120
27808	BATH	120	27850	LITTLETON	120
27809	BATTLEBORO	130	27851	LUCAMA	130
27810	BELHAVEN	120	27852	MACCLESFIELD	130
27811	BELLARTHUR	150	27853	MARGARETTSVILLE	120
27812	BETHEL	130	27855	MURFREESBORO	120
27813	BLACK CREEK	140	27856	NASHVILLE	130
27814	BLOUNTS CREEK	130	27857	OAK CITY	120
27815	ROCKY MOUNT	130	27858	GREENVILLE	150
27816	CASTALIA	120	27860	PANTEGO	120
27817	CHOCOWINITY	130	27861	PARMELE	130
27818	COMO	120	27862	PENDLETON	120
27819	CONETOE	130	27863	PIKEVILLE	260
27820	CONWAY	120	27864	PINETOPS	130
27821	EDWARD	130	27865	PINETOWN	120
27822	ELM CITY	130	27866	PLEASANT HILL	120
27823	ENFIELD	120	27867	POTECASI	120
27824	ENGELHARD	120	27868	RED OAK	130
27825	EVERETTS	130	27869	RICH SQUARE	120
27826	FAIRFIELD	120	27870	ROANOKE RAPIDS	120
27827	FALKLAND	150	27871	ROBERSONVILLE	130
27828	FARMVILLE	130	27872	ROXBEL	120
27829	FOUNTAIN	130	27873	SARATOGA	130
27830	FREMONT	130	27874	SCOTLAND NECK	120

Table #5(T) ZIP Codes 27707 – 27874

ZIP CODES 27875 – 27981

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
27875	SCRANTON	120	27929	CURRITUCK	110
27876	SEABOARD	120	27930	DURANTS NECK	120
27877	SEVERN	120	27932	EDENTON	120
27878	SHARPSBURG	130	27935	EURE	120
27879	SIMPSON	130	27936	FRISCO	110
27880	SIMS	130	27937	GATES	120
27881	SPEED	120	27938	GATESVILLE	120
27882	SPRING HOPE	130	27939	GRANDY	110
27883	STANTONSBURG	130	27941	HARBINGER	110
27884	STOKES	130	27942	HARRELLSVILLE	120
27885	SWANQUARTER	120	27943	HATTERAS	110
27886	TARBORO	130	27944	HERTFORD	120
27887	TILLERY	120	27946	HOBBSVILLE	120
27888	WALSTONBURG	130	27947	JARVISBURG	110
27889	WASHINGTON	130	27948	KILL DEVIL HILLS	110
27890	WELDON	120	27949	KITTY HAWK	110
27891	WHITAKERS	120	27950	KNOTTS ISLAND	110
27892	WILLIAMSTON	130	27953	MANNS HARBOR	110
27893	WILSON	140	27954	MANTEO	110
27894	WILSON	140	27956	MAPLE	110
27895	WILSON	140	27957	MERRY HILL	120
27896	WILSON	130	27958	MOYOCK	110
27897	WOODLAND	120	27959	NAGS HEAD	110
27906	ELIZABETH CITY	110	27960	OCRACOKE	110
27907	ELIZABETH CITY	110	27962	PLYMOUTH	120
27909	ELIZABETH CITY	110	27964	POINT HARBOR	110
27910	AHOSKIE	120	27965	POPLAR BRANCH	110
27915	AVON	110	27966	POWELLS POINT	110
27916	AYDLETT	110	27967	POWELLSVILLE	120
27917	BARCO	110	27968	RODANTHE	110
27919	BELVIDERE	120	27969	RODUKO	120
27920	BUXTON	110	27970	ROPER	120
27921	CAMDEN	110	27972	SALVO	110
27922	COFIELD	120	27973	SHAWBORO	110
27923	COINJOCK	110	27974	SHILOH	110
27924	COLERAIN	120	27976	SOUTH MILLS	110
27925	COLUMBIA	120	27978	STUMPY POINT	110
27926	CORAPEAKE	120	27979	SUNBURY	120
27927	COROLLA	110	27980	TYNER	120
27928	CRESWELL	120	27981	WANCHESE	110

Table #6(T) ZIP Codes 27875 – 27981

ZIP CODES 27982 – 28120

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
27982	WAVES	110	28070	HUNTERSVILLE	460
27983	WINDSOR	120	28071	GOLD HILL	370
27985	WINFALL	120	28072	GRANITE QUARRY	370
27986	WINTON	120	28073	GROVER	470
28001	ALBEMARLE	320	28074	HARRIS	480
28002	ALBEMARLE	320	28075	HARRISBURG	370
28006	ALEXIS	460	28076	HENRIETTA	470
28007	ANSONVILLE	240	28077	HIGH SHOALS	450
28009	BADIN	320	28078	HUNTERSVILLE	460
28010	BARIUM SPRINGS	460	28079	INDIAN TRAIL	370
28012	BELMONT	440	28080	IRON STATION	470
28016	BESSEMER CITY	450	28081	KANNAPOLIS	370
28017	BOILING SPRINGS	470	28082	KANNAPOLIS	370
28018	BOSTIC	480	28083	KANNAPOLIS	370
28019	CAROLEEN	480	28086	KINGS MOUNTAIN	470
28020	CASAR	470	28088	LANDIS	370
28021	CHERRYVILLE	470	28089	LATTIMORE	470
28023	CHINA GROVE	370	28090	LAWNDALE	470
28024	CLIFFSIDE	470	28091	LILESVILLE	240
28025	CONCORD	370	28092	LINCOLNTON	470
28026	CONCORD	370	28093	LINCOLNTON	470
28027	CONCORD	370	28097	LOCUST	320
28031	CORNELIUS	460	28098	LOWELL	440
28032	CRAMERTON	440	28101	MC ADENVILLE	440
28033	CROUSE	470	28102	MC FARLAN	240
28034	DALLAS	450	28103	MARSHVILLE	380
28035	DAVIDSON	460	28104	MATTHEWS	370
28036	DAVIDSON	460	28105	MATTHEWS	370
28037	DENVER	460	28106	MATTHEWS	370
28038	EARL	470	28107	MIDLAND	370
28039	EAST SPENCER	370	28108	MINERAL SPRINGS	380
28040	ELLENBORO	480	28109	MISENHEIMER	320
28041	FAITH	370	28110	MONROE	380
28042	FALLSTON	470	28111	MONROE	380
28043	FOREST CITY	480	28112	MONROE	380
28052	GASTONIA	450	28114	MOORESBORO	470
28053	GASTONIA	450	28115	MOORESVILLE	460
28054	GASTONIA	450	28117	MOORESVILLE	460
28055	GASTONIA	450	28119	MORVEN	240
28056	GASTONIA	440	28120	MOUNT HOLLY	440

Table #7(T) ZIP Codes 27982 – 28120

ZIP CODES 28123 – 28256

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
28123	MOUNT MOURNE	460	28208	CHARLOTTE	420
28124	MOUNT PLEASANT	320	28209	CHARLOTTE	390
28125	MOUNT ULLA	370	28210	CHARLOTTE	390
28126	NEWELL	420	28211	CHARLOTTE	390
28127	NEW LONDON	320	28212	CHARLOTTE	420
28128	NORWOOD	320	28213	CHARLOTTE	420
28129	OAKBORO	320	28214	CHARLOTTE	440
28130	PAW CREEK	440	28215	CHARLOTTE	420
28133	PEACHLAND	380	28216	CHARLOTTE	420
28134	PINEVILLE	440	28217	CHARLOTTE	420
28135	POLKTON	380	28218	CHARLOTTE	420
28136	POLKVILLE	470	28219	CHARLOTTE	420
28137	RICHFIELD	320	28220	CHARLOTTE	390
28138	ROCKWELL	370	28221	CHARLOTTE	460
28139	RUTHERFORDTON	480	28222	CHARLOTTE	390
28144	SALISBURY	370	28223	CHARLOTTE	420
28145	SALISBURY	370	28224	CHARLOTTE	420
28146	SALISBURY	370	28226	CHARLOTTE	390
28147	SALISBURY	370	28227	CHARLOTTE	370
28150	SHELBY	470	28228	CHARLOTTE	420
28151	SHELBY	470	28229	CHARLOTTE	420
28152	SHELBY	470	28230	CHARLOTTE	390
28159	SPENCER	370	28231	CHARLOTTE	390
28160	SPINDALE	480	28232	CHARLOTTE	390
28163	STANFIELD	320	28233	CHARLOTTE	390
28164	STANLEY	460	28234	CHARLOTTE	390
28166	TROUTMAN	460	28235	CHARLOTTE	390
28167	UNION MILLS	480	28236	CHARLOTTE	390
28168	VALE	470	28237	CHARLOTTE	390
28169	WACO	470	28241	CHARLOTTE	440
28170	WADESBORO	240	28242	CHARLOTTE	390
28173	WAXHAW	390	28243	CHARLOTTE	420
28174	WINGATE	380	28244	CHARLOTTE	390
28201	CHARLOTTE	390	28246	CHARLOTTE	390
28202	CHARLOTTE	390	28247	CHARLOTTE	390
28203	CHARLOTTE	390	28250	CHARLOTTE	390
28204	CHARLOTTE	390	28253	CHARLOTTE	460
28205	CHARLOTTE	420	28254	CHARLOTTE	420
28206	CHARLOTTE	420	28255	CHARLOTTE	390
28207	CHARLOTTE	390	28256	CHARLOTTE	420

Table #8(T) ZIP Codes 28123 – 28256

ZIP CODES 28258 – 28363

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
28258	CHARLOTTE	420	28315	ABERDEEN	320
28260	CHARLOTTE	420	28318	AUTRYVILLE	130
28262	CHARLOTTE	420	28319	BARNESVILLE	230
28263	CHARLOTTE	390	28320	BLADENBORO	220
28265	CHARLOTTE	420	28323	BUNNLEVEL	250
28266	CHARLOTTE	420	28325	CALYPSO	130
28269	CHARLOTTE	460	28326	CAMERON	260
28270	CHARLOTTE	390	28327	CARTHAGE	320
28271	CHARLOTTE	390	28328	CLINTON	130
28272	CHARLOTTE	420	28329	CLINTON	130
28273	CHARLOTTE	440	28330	CORDOVA	240
28274	CHARLOTTE	390	28331	CUMBERLAND	250
28275	CHARLOTTE	420	28332	DUBLIN	220
28277	CHARLOTTE	390	28333	DUDLEY	260
28278	CHARLOTTE	440	28334	DUNN	260
28280	CHARLOTTE	390	28335	DUNN	260
28281	CHARLOTTE	390	28337	ELIZABETHTOWN	220
28282	CHARLOTTE	390	28338	ELLERBE	320
28284	CHARLOTTE	390	28339	ERWIN	260
28285	CHARLOTTE	390	28340	FAIRMONT	230
28287	CHARLOTTE	390	28341	FAISON	130
28288	CHARLOTTE	390	28342	FALCON	260
28289	CHARLOTTE	420	28343	GIBSON	240
28290	CHARLOTTE	420	28344	GODWIN	260
28296	CHARLOTTE	420	28345	HAMLET	240
28297	CHARLOTTE	420	28347	HOFFMAN	240
28299	CHARLOTTE	420	28348	HOPE MILLS	250
28301	FAYETTEVILLE	250	28349	KENANSVILLE	130
28302	FAYETTEVILLE	250	28350	LAKEVIEW	320
28303	FAYETTEVILLE	250	28351	LAUREL HILL	240
28304	FAYETTEVILLE	250	28352	LAURINBURG	240
28305	FAYETTEVILLE	250	28353	LAURINBURG	240
28306	FAYETTEVILLE	250	28355	LEMON SPRINGS	260
28307	FORT BRAGG	250	28356	LINDEN	260
28308	POPE ARMY AIRFIELD	250	28357	LUMBER BRIDGE	230
28309	FAYETTEVILLE	250	28358	LUMBERTON	230
28310	FORT BRAGG	250	28359	LUMBERTON	230
28311	FAYETTEVILLE	250	28360	LUMBERTON	230
28312	FAYETTEVILLE	260	28362	MARIETTA	230
28314	FAYETTEVILLE	250	28363	MARSTON	240

Table #9(T) ZIP Codes 28258 – 28363

ZIP CODES 28364 – 28459

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
28364	MAXTON	240	28408	WILMINGTON	190
28365	MOUNT OLIVE	130	28409	WILMINGTON	190
28366	NEWTON GROVE	130	28410	WILMINGTON	190
28367	NORMAN	320	28411	WILMINGTON	190
28368	OLIVIA	260	28412	WILMINGTON	190
28369	ORRUM	230	28420	ASH	130
28370	PINEHURST	320	28421	ATKINSON	130
28371	PARKTON	230	28422	BOLIVIA	200
28372	PEMBROKE	230	28423	BOLTON	130
28373	PINEBLUFF	320	28424	BRUNSWICK	220
28374	PINEHURST	320	28425	BURGAW	130
28375	PROCTORVILLE	230	28428	CAROLINA BEACH	190
28376	RAEFORD	250	28429	CASTLE HAYNE	200
28377	RED SPRINGS	230	28430	CERRO GORDO	220
28378	REX	230	28431	CHADBOURN	220
28379	ROCKINGHAM	240	28432	CLARENDON	220
28380	ROCKINGHAM	240	28433	CLARKTON	220
28382	ROSEBORO	130	28434	COUNCIL	220
28383	ROWLAND	230	28435	CURRIE	130
28384	SAINT PAULS	230	28436	DELCO	130
28385	SALEMBURG	130	28438	EVERGREEN	220
28386	SHANNON	230	28439	FAIR BLUFF	220
28387	SOUTHERN PINES	320	28441	GARLAND	130
28388	SOUTHERN PINES	320	28442	HALLSBORO	220
28390	SPRING LAKE	250	28443	HAMPSTEAD	190
28391	STEDMAN	260	28444	HARRELLS	130
28392	TAR HEEL	220	28445	HOLLY RIDGE	170
28393	TURKEY	130	28447	IVANHOE	130
28394	VASS	320	28448	KELLY	130
28395	WADE	260	28449	KURE BEACH	190
28396	WAGRAM	240	28450	LAKE WACCAMAW	130
28398	WARSAW	130	28451	LELAND	200
28399	WHITE OAK	220	28452	LONGWOOD	130
28401	WILMINGTON	200	28453	MAGNOLIA	130
28402	WILMINGTON	200	28454	MAPLE HILL	130
28403	WILMINGTON	190	28455	NAKINA	220
28404	WILMINGTON	190	28456	RIEGELWOOD	130
28405	WILMINGTON	190	28457	ROCKY POINT	130
28406	WILMINGTON	190	28458	ROSE HILL	130
28407	WILMINGTON	190	28459	SHALLOTTE	200

Table #10(T) ZIP Codes 28364 – 28459

ZIP CODES 28460 – 28584

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
28460	SNEADS FERRY	170	28531	HARKERS ISLAND	170
28461	SOUTHPORT	190	28532	HAVELOCK	170
28462	SUPPLY	200	28533	CHERRY POINT	170
28463	TABOR CITY	220	28537	HOBUCKEN	130
28464	TEACHEY	130	28538	HOOBERTON	130
28465	OAK ISLAND	190	28539	HUBERT	170
28466	WALLACE	130	28540	JACKSONVILLE	180
28467	CALABASH	210	28541	JACKSONVILLE	180
28468	SUNSET BEACH	210	28542	CAMP LEJEUNE	180
28469	OCEAN ISLE BEACH	210	28543	TARAWA TERRACE	180
28470	SHALLOTTE	200	28544	MIDWAY PARK	180
28472	WHITEVILLE	220	28545	MCCUTCHEON FIELD	180
28478	WILLARD	130	28546	JACKSONVILLE	180
28479	WINNABOW	200	28547	CAMP LEJEUNE	180
28480	WRIGHTSVILLE BEACH	190	28551	LA GRANGE	260
28501	KINSTON	130	28552	LOWLAND	130
28502	KINSTON	130	28553	MARSHALLBERG	170
28503	KINSTON	130	28554	MAURY	130
28504	KINSTON	260	28555	MAYSVILLE	170
28508	ALBERTSON	130	28556	MERRITT	170
28509	ALLIANCE	130	28557	MOREHEAD CITY	170
28510	ARAPAHOE	170	28560	NEW BERN	170
28511	ATLANTIC	170	28561	NEW BERN	170
28512	ATLANTIC BEACH	170	28562	NEW BERN	170
28513	AYDEN	150	28563	NEW BERN	170
28515	BAYBORO	130	28564	NEW BERN	170
28516	BEAUFORT	170	28570	NEWPORT	170
28518	BEULAVILLE	130	28571	ORIENTAL	170
28519	BRIDGETON	170	28572	PINK HILL	130
28520	CEDAR ISLAND	110	28573	POLLOCKSVILLE	130
28521	CHINQUAPIN	130	28574	RICHLANDS	180
28522	COMFORT	130	28575	SALTER PATH	170
28523	COVE CITY	130	28577	SEALEVEL	170
28524	DAVIS	170	28578	SEVEN SPRINGS	130
28525	DEEP RUN	130	28579	SMYRNA	170
28526	DOVER	130	28580	SNOW HILL	130
28527	ERNUL	130	28581	STACY	170
28528	GLOUCESTER	170	28582	STELLA	170
28529	GRANTSBORO	170	28583	STONEWALL	130
28530	GRIFTON	130	28584	SWANSBORO	170

Table #11(T) ZIP Codes 28460 – 28584

ZIP CODES 28585 – 28680

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
28585	TRENTON	130	28638	HUDSON	460
28586	VANCEBORO	150	28640	JEFFERSON	480
28587	VANDEMERE	130	28641	JONAS RIDGE	480
28589	WILLISTON	170	28642	JONESVILLE	320
28590	WINTERVILLE	150	28643	LANSING	480
28594	EMERALD ISLE	170	28644	LAUREL SPRINGS	320
28601	HICKORY	460	28645	LENOIR	460
28602	HICKORY	460	28646	LINVILLE	480
28603	HICKORY	460	28647	LINVILLE FALLS	480
28604	BANNER ELK	480	28649	MC GRADY	320
28605	BLOWING ROCK	480	28650	MAIDEN	460
28606	BOOMER	320	28651	MILLERS CREEK	320
28607	BOONE	480	28652	MINNEAPOLIS	480
28608	BOONE	480	28653	MONTEZUMA	480
28609	CATAWBA	460	28654	MORAVIAN FALLS	320
28610	CLAREMONT	460	28655	MORGANTON	460
28611	COLLETTSVILLE	480	28656	NORTH WILKESBORO	320
28612	CONNELLY SPRINGS	460	28657	NEWLAND	480
28613	CONOVER	460	28658	NEWTON	460
28615	CRESTON	480	28659	NORTH WILKESBORO	320
28616	CROSSNORE	480	28660	OLIN	320
28617	CRUMPLER	480	28661	PATTERSON	460
28618	DEEP GAP	480	28662	PINEOLA	480
28619	DREXEL	460	28663	PINEY CREEK	480
28621	ELKIN	320	28664	PLUMTREE	480
28622	ELK PARK	480	28665	PURLEAR	320
28623	ENNICE	320	28666	ICARD	460
28624	FERGUSON	320	28667	RHODHISS	460
28625	STATESVILLE	460	28668	ROARING GAP	320
28626	FLEETWOOD	480	28669	ROARING RIVER	320
28627	GLADE VALLEY	320	28670	RONDA	320
28628	GLEN ALPINE	460	28671	RUTHERFORD COLLEGE	460
28629	GLENDALE SPRINGS	480	28672	SCOTTVILLE	320
28630	GRANITE FALLS	460	28673	SHERRILLS FORD	460
28631	GRASSY CREEK	480	28675	SPARTA	320
28633	LENOIR	460	28676	STATE ROAD	320
28634	HARMONY	320	28677	STATESVILLE	460
28635	HAYS	320	28678	STONY POINT	460
28636	HIDDENITE	320	28679	SUGAR GROVE	480
28637	HILDEBRAN	460	28680	MORGANTON	460

Table #12(T) ZIP Codes 28585 – 28680



ZIP CODES 28681 – 28768

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
28681	TAYLORSVILLE	460	28727	EDNEYVILLE	490
28682	TERRELL	460	28728	ENKA	490
28683	THURMOND	320	28729	ETOWAH	490
28684	TODD	480	28730	FAIRVIEW	490
28685	TRAPHILL	320	28731	FLAT ROCK	490
28687	STATESVILLE	460	28732	FLETCHER	490
28688	TURNERSBURG	320	28733	FONTANA DAM	490
28689	UNION GROVE	320	28734	FRANKLIN	490
28690	VALDESE	460	28735	GERTON	490
28691	VALLE CRUCIS	480	28736	GLENVILLE	490
28692	VILAS	480	28737	GLENWOOD	480
28693	WARRENSVILLE	480	28738	HAZELWOOD	490
28694	WEST JEFFERSON	480	28739	HENDERSONVILLE	490
28697	WILKESBORO	320	28740	GREEN MOUNTAIN	480
28698	ZIONVILLE	480	28741	HIGHLANDS	490
28699	SCOTTS	460	28742	HORSE SHOE	490
28701	ALEXANDER	490	28743	HOT SPRINGS	490
28702	ALMOND	490	28744	FRANKLIN	490
28704	ARDEN	490	28745	LAKE JUNALUSKA	490
28705	BAKERSVILLE	480	28746	LAKE LURE	480
28707	BALSAM	490	28747	LAKE TOXAWAY	490
28708	BALSAM GROVE	490	28748	LEICESTER	490
28709	BARNARDSVILLE	490	28749	LITTLE SWITZERLAND	480
28710	BAT CAVE	490	28750	LYNN	480
28711	BLACK MOUNTAIN	490	28751	MAGGIE VALLEY	490
28712	BREVARD	490	28752	MARION	480
28713	BRYSON CITY	490	28753	MARSHALL	490
28714	BURNSVILLE	480	28754	MARS HILL	490
28715	CANDLER	490	28755	MICAVILLE	480
28716	CANTON	490	28756	MILL SPRING	480
28717	CASHIERS	490	28757	MONTREAT	490
28718	CEDAR MOUNTAIN	490	28758	MOUNTAIN HOME	490
28719	CHEROKEE	490	28759	MILLS RIVER	490
28720	CHIMNEY ROCK	480	28760	NAPLES	490
28721	CLYDE	490	28761	NEBO	480
28722	COLUMBUS	480	28762	OLD FORT	490
28723	CULLOWHEE	490	28763	OTTO	490
28724	DANA	490	28765	PENLAND	480
28725	DILLSBORO	490	28766	PENROSE	490
28726	EAST FLAT ROCK	490	28768	PISGAH FOREST	490

Table #13(T) ZIP Codes 28681 – 28768

ZIP CODES 28770 – 28909

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
28770	RIDGECREST	490	28792	HENDERSONVILLE	490
28771	ROBBINSVILLE	490	28793	HENDERSONVILLE	490
28772	ROSMAN	490	28801	ASHEVILLE	490
28773	SALUDA	480	28802	ASHEVILLE	490
28774	SAPPHIRE	490	28803	ASHEVILLE	490
28775	SCALY MOUNTAIN	490	28804	ASHEVILLE	490
28776	SKYLAND	490	28805	ASHEVILLE	490
28777	SPRUCE PINE	480	28806	ASHEVILLE	490
28778	SWANNANOA	490	28810	ASHEVILLE	490
28779	SYLVA	490	28813	ASHEVILLE	490
28781	TOPTON	490	28814	ASHEVILLE	490
28782	TRYON	480	28815	ASHEVILLE	490
28783	TUCKASEGEE	490	28816	ASHEVILLE	490
28784	TUXEDO	490	28901	ANDREWS	490
28785	WAYNESVILLE	490	28902	BRASSTOWN	490
28786	WAYNESVILLE	490	28903	CULBERSON	490
28787	WEAVERVILLE	490	28904	HAYESVILLE	490
28788	WEBSTER	490	28905	MARBLE	490
28789	WHITTIER	490	28906	MURPHY	490
28790	ZIRCONIA	490	28909	WARNE	490
28791	HENDERSONVILLE	490			

Table #14(T) ZIP Codes 28770 – 28909

Territory Definitions In Numerical Order By Territory Code							
Territory	ZIP Codes						
110	27906	27921	27943	27956	27968	27982	
	27907	27923	27947	27958	27972	28520	
	27909	27927	27948	27959	27973		
	27915	27929	27949	27960	27974		
	27916	27936	27950	27964	27976		
	27917	27939	27953	27965	27978		
	27920	27941	27954	27966	27981		
	120	27212	27551	27808	27846	27876	27935
27291		27553	27810	27847	27877	27937	
27305		27556	27816	27849	27881	27938	
27311		27563	27818	27850	27885	27942	
27314		27565	27820	27853	27887	27944	
27315		27570	27823	27855	27890	27946	
27326		27572	27824	27857	27891	27957	
27343		27573	27826	27860	27897	27962	
27379		27574	27831	27862	27910	27967	
27507		27582	27832	27865	27919	27969	
27508		27583	27839	27866	27922	27970	
27525		27584	27840	27867	27924	27979	
27536		27586	27841	27869	27925	27980	
27537		27589	27842	27870	27926	27983	
27541		27594	27843	27872	27928	27985	
27544		27596	27844	27874	27930	27986	
27549		27805	27845	27875	27932		
130	27542	27828	27884	28398	28458	28530	
	27557	27829	27886	28420	28464	28537	
	27801	27830	27888	28421	28466	28538	
	27802	27837	27889	28423	28478	28552	
	27803	27851	27892	28425	28501	28554	
	27804	27852	27896	28435	28502	28572	
	27806	27856	28318	28436	28503	28573	
	27807	27861	28325	28441	28508	28578	
	27809	27864	28328	28444	28509	28580	
	27812	27868	28329	28447	28515	28583	
	27814	27871	28341	28448	28518	28585	
	27815	27873	28349	28450	28521	28587	
	27817	27878	28365	28452	28522		
	27819	27879	28366	28453	28523		
	27821	27880	28382	28454	28525		
	27822	27882	28385	28456	28526		
	27825	27883	28393	28457	28527		
	140	27813	27894				
		27893	27895				
150	27811	27835	28586				
	27827	27836	28590				
	27833	27858					
	27834	28513					
170	28445	28519	28533	28560	28571		
	28460	28524	28539	28561	28575		
	28510	28528	28553	28562	28577		
	28511	28529	28555	28563	28579		
	28512	28531	28556	28564	28581		
	28516	28532	28557	28570	28582		

Table #15(T) Territory Definitions

Territory Definitions In Numerical Order By Territory Code							
Territory	ZIP Codes						
<b>170</b> <b>(Cont'd)</b>	28584	28594					
	28589						
<b>180</b>	28540	28543	28546				
	28541	28544	28547				
	28542	28545	28574				
<b>190</b>	28403	28407	28411	28449			
	28404	28408	28412	28461			
	28405	28409	28428	28465			
	28406	28410	28443	28480			
<b>200</b>	28401	28429	28462				
	28402	28451	28470				
	28422	28459	28479				
<b>210</b>	28467	28469					
	28468						
<b>220</b>	28320	28424	28434	28463			
	28332	28430	28438	28472			
	28337	28431	28439				
	28392	28432	28442				
	28399	28433	28455				
<b>230</b>	28319	28359	28371	28378			
	28340	28360	28372	28383			
	28357	28362	28375	28384			
	28358	28369	28377	28386			
<b>240</b>	28007	28330	28352	28380			
	28091	28343	28353	28396			
	28102	28345	28363				
	28119	28347	28364				
	28170	28351	28379				
<b>250</b>	28301	28306	28311	28376			
	28302	28307	28314	28390			
	28303	28308	28323				
	28304	28309	28331				
	28305	28310	28348				
<b>260</b>	27237	27521	27533	27577	28333	28391	
	27330	27524	27534	27591	28334	28395	
	27331	27526	27543	27592	28335	28504	
	27332	27527	27546	27593	28339	28551	
	27501	27528	27552	27597	28342		
	27504	27529	27555	27603	28344		
	27505	27530	27568	27863	28355		
	27506	27531	27569	28312	28356		
	27520	27532	27576	28326	28368		
	<b>270</b>	27571	27613	27622	27676		
		27587	27614	27624	27690		
27588		27615	27656				
27612		27617	27675				
<b>280</b>	27545	27601	27602	27604			

Table #16(T) Territory Definitions

Territory Definitions In Numerical Order By Territory Code						
Territory	ZIP Codes					
<b>280</b> <b>(Cont'd)</b>	27609	27620	27635	27697		
	27610	27625	27640	27698		
	27611	27626	27658	27699		
	27616	27629	27661			
	27619	27634	27668			
<b>290</b>	27509	27701	27704			
	27522	27702	27706			
	27581	27703				
<b>300</b>	27502	27523	27607	27636	27709	
	27511	27539	27608	27650	27710	
	27512	27540	27621	27695	27711	
	27513	27560	27623	27705	27713	
	27518	27605	27627	27707	27715	
	27519	27606	27628	27708	27717	
<b>310</b>	27510	27516				
	27514	27517				
	27515	27599				
<b>320</b>	27007	27202	27249	27341	28109	28634
	27011	27203	27252	27342	28124	28635
	27016	27204	27253	27344	28127	28636
	27017	27205	27256	27349	28128	28642
	27018	27207	27258	27350	28129	28644
	27020	27208	27259	27355	28137	28649
	27022	27209	27278	27356	28163	28651
	27024	27213	27281	27357	28315	28654
	27025	27214	27283	27359	28327	28656
	27027	27215	27288	27370	28338	28659
	27030	27216	27289	27371	28350	28660
	27031	27217	27298	27375	28367	28665
	27041	27228	27301	27376	28370	28668
	27042	27229	27302	27377	28373	28669
	27043	27230	27306	27503	28374	28670
	27046	27231	27312	27559	28387	28672
	27047	27233	27313	27562	28388	28675
	27048	27239	27316	27712	28394	28676
	27049	27242	27317	27722	28606	28683
	27052	27243	27320	28001	28621	28685
	27053	27244	27323	28002	28623	28688
27055	27247	27325	28009	28624	28689	
27201	27248	27340	28097	28627	28697	
<b>340</b>	27260	27268	27406	27415	27435	
	27261	27401	27407	27416	27495	
	27262	27402	27411	27417	27497	
	27263	27403	27412	27420	27498	
	27264	27405	27413	27427	27499	
<b>350</b>	27006	27023	27098	27106	27116	27198
	27009	27028	27099	27108	27120	27199
	27010	27040	27101	27109	27130	27235
	27012	27045	27102	27111	27150	27265
	27014	27050	27103	27113	27152	27282
	27019	27051	27104	27114	27155	27284
	27021	27094	27105	27115	27157	27285

Table #17(T) Territory Definitions

Territory Definitions In Numerical Order By Territory Code						
Territory	ZIP Codes					
<b>350</b> <b>(Cont'd)</b>	27310	27409	27429			
	27358	27410	27438			
	27404	27419	27455			
	27408	27425				
<b>360</b>	27107	27292	27351	27374		
	27110	27293	27360			
	27117	27294	27361			
	27127	27295	27373			
<b>370</b>	27013	28027	28079	28105	28145	
	27054	28039	28081	28106	28146	
	27299	28041	28082	28107	28147	
	28023	28071	28083	28125	28159	
	28025	28072	28088	28138	28227	
	28026	28075	28104	28144		
<b>380</b>	28103	28111	28135			
	28108	28112	28174			
	28110	28133				
<b>390</b>	28173	28210	28232	28244	28271	28285
	28201	28211	28233	28246	28274	28287
	28202	28220	28234	28247	28277	28288
	28203	28222	28235	28250	28280	
	28204	28226	28236	28255	28281	
	28207	28230	28237	28263	28282	
	28209	28231	28242	28270	28284	
<b>420</b>	28126	28215	28224	28258	28275	
	28205	28216	28228	28260	28289	
	28206	28217	28229	28262	28290	
	28208	28218	28243	28265	28296	
	28212	28219	28254	28266	28297	
	28213	28223	28256	28272	28299	
<b>440</b>	28012	28101	28214			
	28032	28120	28241			
	28056	28130	28273			
	28098	28134	28278			
<b>450</b>	28016	28053	28077			
	28034	28054				
	28052	28055				
<b>460</b>	28006	28115	28601	28625	28655	28678
	28010	28117	28602	28628	28658	28680
	28031	28123	28603	28630	28661	28681
	28035	28164	28609	28633	28666	28682
	28036	28166	28610	28637	28667	28687
	28037	28221	28612	28638	28671	28690
	28070	28253	28613	28645	28673	28699
	28078	28269	28619	28650	28677	
<b>470</b>	28017	28033	28076	28090		
	28020	28038	28080	28092		
	28021	28042	28086	28093		
	28024	28073	28089	28114		

Table #18(T) Territory Definitions

Territory Definitions In Numerical Order By Territory Code							
Territory	ZIP Codes						
<b>470</b> <b>(Cont'd)</b>	28136	28152					
	28150	28168					
	28151	28169					
<b>480</b>	28018	28607	28631	28663	28714	28756	
	28019	28608	28640	28664	28720	28761	
	28040	28611	28641	28679	28722	28765	
	28043	28615	28643	28684	28737	28773	
	28074	28616	28646	28691	28740	28777	
	28139	28617	28647	28692	28746	28782	
	28160	28618	28652	28693	28749		
	28167	28622	28653	28694	28750		
	28604	28626	28657	28698	28752		
	28605	28629	28662	28705	28755		
	<b>490</b>	28701	28721	28738	28760	28784	28806
		28702	28723	28739	28762	28785	28810
		28704	28724	28741	28763	28786	28813
28707		28725	28742	28766	28787	28814	
28708		28726	28743	28768	28788	28815	
28709		28727	28744	28770	28789	28816	
28710		28728	28745	28771	28790	28901	
28711		28729	28747	28772	28791	28902	
28712		28730	28748	28774	28792	28903	
28713		28731	28751	28775	28793	28904	
28715		28732	28753	28776	28801	28905	
28716		28733	28754	28778	28802	28906	
28717		28734	28757	28779	28803	28909	
28718		28735	28758	28781	28804		
28719		28736	28759	28783	28805		

Table #19(T) Territory Definitions





## 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)
2012	2,026,052,770	-20.24%	1,615,979,689	(410,073,081)
2013	2,001,919,347	-21.52%	1,571,106,304	(430,813,043)
2014	1,988,297,739	-22.09%	1,549,082,769	(439,214,970)
2015	2,015,691,242	-21.47%	1,582,922,332	(432,768,910)
2016	2,027,889,689	-20.68%	1,608,522,101	(419,367,588)
2017	2,209,579,381	-21.12%	1,742,916,216	(466,663,165)

## 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)
2012	210,894,239	26.90%	267,624,789	56,730,550	394,348,955	394,348,955	0
2013	193,631,697	24.40%	240,877,831	47,246,134	381,209,992	381,209,992	0
2014	190,729,121	24.50%	237,457,755	46,728,634	358,645,683	358,645,683	0
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

## 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)
2012	2,631,295,964	2,277,953,433	(353,342,530)	5.53%	148,647,866	-7.78%
2013	2,576,761,036	2,193,194,127	(383,566,909)	5.14%	134,873,969	-9.65%
2014	2,537,672,543	2,145,186,207	(392,486,336)	5.18%	133,871,981	-10.19%
2015	2,549,120,359	2,165,105,504	(384,014,856)	5.18%	134,569,895	-9.79%
2016	2,581,010,385	2,212,337,406	(368,672,979)	4.76%	125,269,158	-9.43%
2017	2,937,104,922	2,552,655,354	(384,449,568)	5.58%	168,477,973	-7.35%

6 year average: -9.03%

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.

## AUTO PHYSICAL DAMAGE

Year	(1)	(2)	(3)	(4)
	Std Phy Dam Premium at Rate Bureau Rates	Deviation % From RB Manual Rates	Std Phy Dam Anticipated Premium (1) x (2)	Std Phy Dam Amount of Deviation (3) - (1)
2012	1,358,876,068	-22.72%	1,050,139,425	(308,736,643)
2013	1,409,829,785	-23.22%	1,082,467,309	(327,362,476)
2014	1,492,323,295	-25.24%	1,115,660,895	(376,662,400)
2015	1,683,935,476	-26.16%	1,243,417,955	(440,517,521)
2016	1,826,853,513	-27.61%	1,322,459,258	(504,394,255)
2017	2,320,070,863	-27.79%	1,675,323,170	(644,747,693)
Year	(5)	(6)	(7)	(8)
	Non-Std Premium at Rate Bureau Rates	Deviation % From RB Manual Rates	Non-Std Phy Dam Anticipated Premium (5) x (6)	Non-Std Phy Dam Amount of Deviation (7) - (5)
2012	364,900,674	46.34%	533,995,646	169,094,972
2013	338,191,569	45.87%	493,320,042	155,128,473
2014	306,526,721	43.53%	439,957,803	133,431,082
2015	333,035,576	43.97%	479,471,319	146,435,743
2016	341,910,729	43.50%	490,641,896	148,731,167
2017	418,113,604	45.05%	606,473,783	188,360,179
Year	(9)	(10)	(11)	(12)
	Total Phy Dam Premium at Rate Bureau Rates (1) + (5)	Total Anticipated Premium (3) + (7)	Amount of Deviation (10) - (9)	Overall Pct. Deviation (11) / (9)
2012	1,723,776,742	1,584,135,071	(139,641,671)	-8.10%
2013	1,748,021,354	1,575,787,351	(172,234,003)	-9.85%
2014	1,798,850,016	1,555,618,698	(243,231,318)	-13.52%
2015	2,016,971,052	1,722,889,274	(294,081,778)	-14.58%
2016	2,168,764,242	1,813,101,154	(355,663,088)	-16.40%
2017	2,738,184,467	2,281,796,953	(456,387,514)	-16.67%
			6 year average:	-13.19%

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 Motorcycle Total Deviations

<u>Liability</u>	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Total	Reported	Deviation	Premium at Rate	Clean Risk	Recoupment	Total Revenue	Difference (B)	Pct
<u>Year Ended</u>	<u>EP</u>	<u>% from RB</u>	<u>Bureau Rates</u>	<u>Recoup %</u>	<u>Amount (A)</u>	<u>(1)+(5)</u>	<u>(6)-(3)</u>	<u>Difference</u>
		<u>Manual Rates</u>	<u>(1) / (2)</u>					<u>(7) / (3)</u>
12/31/2015								
<b>Vol</b>	16,569,553	0.85105	19,469,556	5.18%	1,008,523			
<b>Clean Risk Ceded</b>	12,549,276	1.00000	12,549,276	5.18%	650,052			
<b>OTC Ceded</b>	2,425,994	1.25100	1,939,244	5.18%	125,666			
Total	31,544,823	Total	33,958,076		1,784,241	33,329,064	(629,012)	-1.85%
12/31/2016								
<b>Vol</b>	16,647,024	0.83937	19,832,765	4.76%	944,040			
<b>Clean Risk Ceded</b>	13,253,427	1.00000	13,253,427	4.76%	630,863			
<b>OTC Ceded</b>	2,850,372	1.27400	2,237,341	4.76%	135,678			
Total	32,750,823	Total	35,323,533		1,710,581	34,461,404	(862,129)	-2.44%
12/31/2017								
<b>Vol</b>	16,633,188	0.84029	19,794,492	5.58%	1,104,533			
<b>Clean Risk Ceded</b>	14,326,080	1.00000	14,326,080	5.58%	799,395			
<b>OTC Ceded</b>	3,382,301	1.34000	2,524,105	5.58%	188,732			
Total	34,341,569	Total	36,644,677		2,092,660	36,434,229	(210,448)	-0.57%
							3-year Average =	-1.62%

(A) Voluntary = (3) x (4)  
 clean risk = (3) x (4)  
 other than clean risk = (1) x (4)

(B) Column (7) represents the difference between the revenue generated through premiums collected and clean risk recoupment surcharges and the premium that would be collected if all risks were charged Rate Bureau rates.

North Carolina Deviations in Voluntary/Standard Business

**LIABILITY**

Year	Vol + Ced Direct Writ. Prem.	Ceded Writ. Prem.	Voluntary Writ. Prem.	Vol + Ced Manual Writ. Prem.	Amount of Deviation*	Voluntary Manual Writ. Prem.**	Deviations as % of Vol. Manual Writ. Prem.
2012	2,595,177,122	738,484,492	1,856,692,630	3,066,345,679	471,168,557	2,327,861,187	20.24%
2013	2,618,262,987	780,108,873	1,838,154,114	3,122,216,463	503,953,476	2,342,107,590	21.52%
2014	2,674,847,788	801,804,229	1,873,043,559	3,205,777,643	530,929,855	2,403,973,414	22.09%
2015	2,735,376,008	841,672,800	1,893,703,208	3,253,083,048	517,707,040	2,411,410,248	21.47%
2016	2,851,350,771	877,986,319	1,973,364,453	3,365,585,898	514,235,127	2,487,599,580	20.67%
2017	3,037,776,077	935,266,090	2,102,509,987	3,600,803,008	563,026,931	2,665,536,918	21.12%
Total	16,512,790,753	4,975,322,803	11,537,467,951	19,613,811,739	3,101,020,986	14,638,488,937	21.18%

**PHYSICAL DAMAGE**

Year	Phy Dam Direct Writ. Prem	Phy Dam Manual Writ. Prem	Amount of Deviation*	Deviations as % of Manual Writ. Prem.***
2012	1,244,234,572	1,609,969,887	365,735,315	22.72%
2013	1,309,814,220	1,706,031,559	396,217,339	23.22%
2014	1,354,055,024	1,811,238,767	457,183,743	25.24%
2015	1,471,348,372	1,992,576,773	521,228,401	26.16%
2016	1,617,909,847	2,234,943,888	617,034,041	27.61%
2017	1,709,913,215	2,367,818,383	657,905,168	27.79%
Total	8,707,275,250	11,722,579,257	3,015,304,007	25.72%

\* Deviations from Rate Bureau rates on voluntary liability and standard physical damage business.

\*\* Excludes Facility business

\*\*\* Excludes Non-Standard business.

PREFILED TESTIMONY  
OF  
RAYMOND F. EVANS, JR.

FEBRUARY 1, 2019

NONFLEET PRIVATE PASSENGER AUTOMOBILE INSURANCE RATE FILING  
BY THE NORTH CAROLINA RATE BUREAU

Q: Would you state your full name and business address?

A. Raymond F. Evans, Jr., 2910 Sumner Boulevard, Raleigh, North Carolina 27616.

Q. Are you employed by the North Carolina Rate Bureau ("Bureau")?

A. Yes.

Q. In what capacity?

A. I am the General Manager.

Q. How long have you been employed by the Bureau?

A. Since September 2000.

Q. Would you summarize your educational background?

A. I graduated from Ohio State University with a Bachelor of Science Degree in Accounting. I also have the designation of Chartered Property Casualty Underwriter.

Q. What was your work experience after graduation and prior to your employment by the Bureau?

A. From March 1966 to July 2000, I was employed by the State Auto Insurance Companies, Columbus, Ohio in various capacities, including the position of Executive Vice President of a subsidiary. I have extensive industry experience in underwriting and rate and form promulgation for private passenger auto.

Q. What is the Bureau's function with respect to rates for automobile insurance, and what is your role?

A. The Bureau files rates for nonfleet private passenger automobile insurance used by its members in North Carolina. My position as General Manager of the Rate Bureau requires me, upon direction of the Governing Committee, to file rates with the Commissioner of Insurance.

Q. Can you identify Exhibits RB-1 through RB-17 dated February 1, 2019?

- A. Yes. This is the 2019 filing (the "Filing") submitted by the Bureau to the Honorable Mike Causey, Commissioner of Insurance, with respect to revised private passenger automobile and motorcycle insurance rates, deductible factors, class plan factors, and miscellaneous charges in North Carolina.
- Q. You mentioned changes to various factors in addition to the automobile and motorcycle insurance rates. Would you please explain generally?
- A. Yes. In addition to revisions to the automobile and motorcycle rates, the Filing includes revised physical damage deductible relativities. It also include changes to various class plan factors, which we review at least every three years. These include changes to some of the use surcharges, multi-car discount factors, inexperienced operator surcharges, and Safe Driver Insurance Plan surcharges. Further, the Filing includes updates to the coverages and/or rates for Towing and Labor, Rental Reimbursement, and the Extended Non-Owner Endorsement.
- Q. Do you know how the expense data underlying the private passenger automobile portions of the Filing were compiled?
- A. Yes.
- Q. Would you describe how they were compiled?
- A. The expense provisions included in the Filing were derived on the basis of a Special Call for Expense Experience that is issued on an annual basis by the Bureau to all member companies. The Special Call, or request for data, was sent to all member companies of the Bureau. The responses received from that Special Call were compiled, checked by the Bureau and furnished to Insurance Services Office ("ISO") for incorporation into the Filing.
- Q. Can you identify the document marked Exhibit RB-2 and entitled the North Carolina Personal Auto Manual?
- A. Yes. The North Carolina Personal Auto Manual is a manual of the rules, rates and classifications used for policies of nonfleet private passenger automobile and motorcycle insurance in North Carolina. This manual was approved by the Commissioner of Insurance and is on file with the North Carolina Department of Insurance. A copy of this Manual is maintained at the offices of the Bureau.
- Q. Has the Bureau furnished to ISO, for use in the Filing, information appearing in the Annual Statements and the Insurance Expense Exhibits of its member companies?
- A. Yes.
- Q. How was that information obtained by the Bureau?
- A. Information from the Annual Statements and the Insurance Expense Exhibits was obtained from a special data call by the Bureau, based on Annual Statements and Insurance Expense Exhibits filed by the companies with the

Insurance Department. The Annual Statements and the Insurance Expense Exhibits are part of the official records maintained at the Department of Insurance.

Q. What is a "deviation?"

A. In the context of this filing, a deviation is a variation from the approved Bureau manual rates. In North Carolina, the Bureau establishes the rates, subject to approval by the Commissioner of Insurance, for coverages within its jurisdiction. Companies may deviate downward from those rates with the approval of the Commissioner. Companies may deviate upward on physical damage coverage through the consent-to-rate procedures. Rates above the approved Bureau liability rates may be charged if a risk is ceded to the North Carolina Reinsurance Facility and is not a "clean risk" as that term is defined in the North Carolina statutes.

Q. Do companies that deviate from Bureau rates in North Carolina report these deviations to the Bureau?

A. The companies are required by statute to file their downward deviation filings with the Bureau. The original is filed with the Department of Insurance and a copy of each approved deviation is forwarded to the Bureau. The Bureau maintains a list of all such deviations in force. Companies report consent-to-rate data in the Bureau's special call for expense experience.

Q. In connection with the preparation of the Filing, did the Bureau furnish information with respect to deviations from Bureau rates and with respect to North Carolina Reinsurance Facility premiums to ISO?

A. Yes. Using information from the responses to the special calls for expense experience, we furnished to ISO data with respect to the historical levels of downward deviations and consent-to-rate premiums in North Carolina. We also furnished to ISO data with respect to the calendar year written premiums on business ceded to the North Carolina Reinsurance Facility for the years corresponding to the years for which deviation data were furnished.

Q. Was the Special Call, Annual Statement, Insurance Expense Exhibit, Reinsurance Facility and deviation information which the Bureau furnished to ISO in connection with the Filing correct and accurate to the best of your knowledge, information and belief?

A. Yes.

Q. To the extent that actuarial expertise was necessary in the preparation of this Filing, where did the Bureau obtain that expertise?

A. Actuarial expertise was obtained from Insurance Services Office, from the members of the North Carolina Rate Bureau's Automobile Committee and from Mr. Paul Anderson. The majority of the Automobile Committee is made up of actuaries who review the data underlying the Filing and make recommendations to the Governing Committee of the North Carolina Rate Bureau as to the items

contained in the Filing. Insurance Services Office is employed by the Bureau to provide actuarial services to the Bureau for, among numerous other things, preparation of this Filing. Mr. Anderson has been employed by the Bureau to provide actuarial advice relating to the analysis of the experience and to assist in the preparation of this Filing. In addition, the Bureau has an actuary on its staff who participated in the committee review and discussions of the rate review and assisted in preparation of the Filing.

Q. What is the proposed effective date of the rates in the Filing?

A. The effective date is October 1, 2019. The new rates will apply to all policies becoming effective on or after October 1, 2019.

Q. Does the Filing propose changes in the relativities used to determine motorcycle rates?

A. Yes.

Q. Would you define a "relativity?"

A. A relativity is a percentage or a factor.

Q. How are motorcycle rates determined and why did the Bureau request these relativity changes for motorcycle insurance?

A. A separate rate level analysis is conducted for motorcycle insurance. Then, motorcycle liability rates are displayed as a percentage of the private passenger automobile rates. In order to factor in the effects of the increase for the private passenger automobile rates, the Bureau filed changes in the relativities used to establish the motorcycle liability premiums. If the automobile rate changes proposed in the Filing are not implemented in their entirety, it will be necessary to increase the relativities used to establish the motorcycle rates. The relativity changes for motorcycle liability premiums contained in the Filing assume that the entire private passenger automobile liability rates are implemented as filed.

Q. How many companies are presently licensed to write automobile insurance in North Carolina?

A. As of January 1, 2019, there were 659 companies licensed to write nonfleet private passenger automobile insurance in North Carolina.

Q. How many companies actually write automobile insurance in North Carolina?

A. Based upon information in the 2017 Annual Statements, 145 companies actually wrote automobile liability insurance and 136 companies actually wrote automobile physical damage insurance in North Carolina during 2017.

Q. Do the Filing and the materials submitted to the Commissioner with it include, to the extent available, the information to be furnished in connection with filings under Article 36 of Chapter 58 of the General Statutes?



A. Yes. Those data that were available have been submitted to the Commissioner along with the Filing. As shown and explained in that submission, some data were not collected or, if collected, were not retrievable from the statistical data in the form requested. The individual circumstances with respect to such data are explained in the submission.

Q. Does that complete your pre-filed testimony?

A. Yes.

**PREFILED TESTIMONY  
OF  
JARED SMOLLIK**

**2019 PRIVATE PASSENGER NON-FLEET  
AUTOMOBILE INSURANCE RATE FILING  
BY THE NORTH CAROLINA RATE BUREAU**

- Q. Please state your name and business address.
- A. My name is Jared Smollik. My business address is ISO Solutions, 545 Washington Boulevard, Jersey City, New Jersey.
- Q. By whom are you employed?
- A. I am employed by Insurance Services Office, Inc. ("ISO") and have been employed by ISO since October 20, 2003.
- Q. What are your responsibilities at ISO?
- A. I am generally responsible for managing and overseeing the operations of ISO's personal lines actuarial and analytic products, including ISO's actuarial products for Personal Automobile insurance. Within that purview, my responsibilities include the management of ISO's total ratemaking operation as it pertains to private passenger automobile insurance. We are generally responsible for doing everything that pertains to ratemaking for the personal automobile coverages, including reviewing experience, making filings, analysis of classification plans, etc. ISO is involved in ratemaking for the personal automobile coverages in general in all 50 states plus the District of Columbia and Puerto Rico.
- Q. What is your employment background?
- A. I have been employed by ISO for over fifteen years in various actuarial positions. I was hired as an Actuarial Assistant in the Commercial Auto Division in 2003 and promoted to Senior Actuarial Associate. I was later transferred and promoted to manager in the Increased Limits and Rating Plans Division, where I was responsible for the increased limits reviews and filings for commercial and personal auto and other lines of business. Following that, I was promoted to Principal of the Customer Strategy and Solutions Division, where I served as a technical expert, identifying customer needs and working with different areas within ISO to provide solutions. In 2014 I was named Actuarial Director of Product Development for Personal Auto at ISO, where I had responsibilities for the management and development of actuarial products for personal auto. In 2018, I was promoted to Vice President of Personal Lines Actuarial and Analytic Products, which includes oversight of the Personal Auto Actuarial Product Development group for which I was formerly directly responsible.

Q. What is your background in actuarial science and your educational background?

A. I have a Bachelor of Science degree in Mathematics and Finance from Rutgers College and the Rutgers Business School, as well as a Master of Business Administration from the Rutgers Business School. I am a Fellow of the Casualty Actuarial Society ("CAS") and a member of the American Academy of Actuaries. I am in good standing with both of those organizations and have met their requirements for continuing education. I also earned the Chartered Enterprise Risk Analyst designation through the CAS. I am currently a member of the CAS Examination Committee and I am the CAS University Liaison to Rutgers College-New Brunswick. In 2012, the CAS awarded me with the Management Data and Information Prize for a call paper I co-wrote about telematics, a topic about which I am one of ISO's leading actuarial experts.

Q. Are you familiar with automobile ratemaking in other states?

A. As part of my duties and through my experience working at ISO, I am familiar with the data collection and ratemaking procedures in use in North Carolina and other states. At the present time, I am responsible for supervising the preparation of filings for all states and the District of Columbia and Puerto Rico.

Q. What work have you performed with respect to the Rate Bureau's 2019 automobile rate filing in North Carolina?

A. Through ISO I have been involved in the preparation of the 2019 automobile rate filing for the Rate Bureau in two respects. First, ISO is one of three statistical organizations that collect rate-related statistical data from the companies writing automobile insurance in North Carolina. The Independent Statistical Service, Inc. ("ISS") and the National Independent Statistical Service ("NISS") are the other statistical organizations that collect such data. The three statistical organizations subject the data that are reported to them to a series of verification edits and then consolidate the data. The data which ISS and NISS collect are sent to ISO and consolidated with the ISO-collected data in the proper format so that they can be reviewed to determine whether rates are adequate or inadequate. ISO then produces the hard-copy exhibits of the combined data in a format and detail necessary for ratemaking.

Second, ISO provides consulting actuarial services directly to the Rate Bureau. I oversaw this aspect of the Rate Bureau's 2019 private passenger automobile insurance rate review and rate filing. My staff compiled the ratemaking data to be reviewed by the Automobile Committee. Under my supervision, my staff put together the vast majority of the data and information contained in Exhibit RB-1. I have participated in all of the discussions of the Automobile Committee and Governing Committee in the rate review and in preparation of the filing.

Finally, I have reviewed the filed rates to determine if they are calculated in accordance with the CAS Statement of Principles Regarding Property and Casualty Insurance Ratemaking. I conducted my review in accordance with Actuarial Standard of Practice No. 17 Expert

Testimony by Actuaries. In addition, I applied the rate standards set forth in North Carolina General Statute 58-36-10(2), i.e., that rates must not be excessive, inadequate or unfairly discriminatory.

- Q. Mr. Smollik, could you describe generally the steps taken to ensure that the statistical data contained in this filing are reasonable and reliable for ratemaking purposes?
- A. Yes. The data received from the companies are subject to various edits which check for the validity of the coded information and the appropriateness of the relationship of the codes to each other on each record. After the data have been edited at the transaction level, they are subject to a set of distributional edits which check that the distribution of the data is consistent with a company's prior submissions. The data are also balanced on a company-by-company basis to statutory Page 14 of the Annual Statement. After all these checks and reviews have been made on a company basis, the aggregate data are reviewed for overall reasonableness. This includes checking to see that the changes observed in various summary totals are consistent with known activities and other compiled information, as well as previous years' statistics. Each statistical agent performs this series of checks.

In addition, the Rate Bureau requested that the statistical agents provide the companies that are on the Auto Committee with their own and the industry data distributions by class, territory and deductible. These data were provided to them in order to verify that the data compiled by the statistical agents accurately represents the company's writings in each of the last three years. To the best of my knowledge, these reviews did not raise any question regarding the reasonableness and reliability of the data for ratemaking purposes.

Based on the data checks described above, as well as checks on the aggregated data from all the statistical agents performed by ISO, the Rate Bureau concluded that the data were appropriate for determination of revised rate levels and rate relativities.

- Q. Would you describe the data utilized in Exhibit RB-1?
- A. The ratemaking experience reflected in Exhibit RB-1 is, in general, the data which has been supplied by the individual insurance companies to the statistical organizations and consolidated into the appropriate format and detail for ratemaking as described above. The supporting data for the rate level changes for bodily injury liability, property damage liability, medical payments, comprehensive and collision coverages are contained in Section C. Three years of exposure, loss and expense experience are displayed for each of the coverages in Section C. The three years are the years ended December 31, 2015, December 31, 2016, and December 31, 2017. After the indicated required premium per exposure for each of the years was produced, the Committee reviewed and considered the results for each year. After consideration of the three years of data, the Committee concluded, based on standard actuarial credibility considerations, and balancing the issue of stability versus responsiveness, that the exposure distributions and the losses and expenses attributable to these exposures for the year ended December 31, 2017 were fully credible and could be given 100% credibility weighting for calculating anticipated rate level needs.

Accordingly, the mathematical calculations underlying the indicated rate level changes and filed rate changes are based on the exposure distribution, loss and expense experience for the year ended December 31, 2017. This is the same weighting procedure that has been utilized by the Rate Bureau in previous automobile insurance rate filings since the inception of the Rate Bureau in 1977, and it is used on all coverages except for uninsured motorists, underinsured motorists, excess limits of bodily injury and property damage liability and motorcycles, as noted later.

The loss experience used in the filing for the liability and medical payments coverages is what we call "accident year" experience. I can explain that best by giving you an example. The losses for the accident year ended December 31, 2017 consist of all losses caused by accidents which occurred during the one-year period ended December 31, 2017. If an accident occurred December 29, 2016 and resulted in either a loss being paid or a reserve being established after January 1, 2017, that loss would be a part of the accident year losses for the period ended December 31, 2016. The test for breaking losses down into accident years is the date the accident occurred.

For the collision and comprehensive coverages, the loss experience used in the filing is "calendar year" experience. This means that the losses include all payments which are made during the particular year. For example, if an accident occurs on December 29, 2016 and the loss is actually paid on January 10, 2017, this would be a loss during the calendar year ended December 31, 2017. The reason we do not use "accident year" experience for physical damage coverages is that the lag between the time an accident happens and the time the loss is paid is usually very short and the difference between accident year and calendar year experience is nominal. The use of calendar year experience has long been accepted for the physical damage ratemaking.

Q. Can you describe generally what data are included in the preparation of the indicated required premiums in the filing?

A. The Bureau calculated the needed average indicated premiums by using the loss and expense experience of all drivers who apply to the companies for the coverages in this filing.

Since the rate level calculation is made using a pure premium methodology, the indicated average rate is simply determined as the sum of prospective average loss and loss adjustment expense per exposure, the prospective expenses per exposure for general and other acquisition expenses, the anticipated deviations per exposure, a provision for prospective variable expenses (commissions, premium taxes, dividends, etc.) and a provision for underwriting profit.

Q. Does the filing contain an exhibit which shows the criteria for determining the credibility to be assigned to a single year's data?

- A. Yes. The credibility table at the top of page D-40 of the filing shows the number of claims which are necessary for assigning full credibility to a single year's data. It also shows the number of claims that would be necessary for assigning partial credibility. These are the criteria which are currently used by ISO on a countrywide basis. These credibility standards are based on a formula described in the paper "On the Credibility of the Pure Premium" by Mayerson, Jones and Bowers. This paper was published in the Proceedings of the Casualty Actuarial Society for 1968, Volume LV. The full standard of 4,000 claims is based on the criterion that the observed (actual) pure premium should be within 5% of the expected pure premium with a probability of 95%. In simpler terms, we are using a P (probability) value of 95%, and a k (tolerance) value of plus or minus 5%.

The chart shows that, if the average number of claims for the two latest years is 4,000 or greater, 100% credibility should be assigned to the latest year's data, with zero weight being assigned to data for the earlier year. If the average number of claims for a particular coverage over a two-year period were 3,700, that would mean that you should use both years' experience in calculating rates. In that example, ninety (90%) percent weight should be given to the latest year and 10% to the earlier year.

- Q. Was this criterion for determining the accident year weights applied to all coverages?

- A. No, as I mentioned earlier, there were exceptions to this criterion—uninsured motorists, underinsured motorists, excess limits of bodily injury and property damage liability and motorcycles. Since the experience for the uninsured motorist coverage can be less stable, an exposure-weighted average of the latest three years was used. For underinsured motorists the three-year average is used because of the leveraged nature of the coverage, an excess cover over the party at fault's underlying bodily injury coverage. This could lead to relatively unstable results from year to year, as the losses are subject to the mix of the limits purchased and at fault in the accidents. (It is worth noting that while the data shown appears to be quite stable, the potential for large claims should be recognized since this analysis is on a total limits basis. This possibility is addressed through the use of a three-year experience period.) Similarly, for excess limits of coverage for bodily injury and property damage liability, a three-year experience period is used due to the potential for variability in the year to year results for higher layers of coverage. For motorcycles, a premium-weighted average of the three latest years was used.

- Q. Page D-40 also has a table showing the factors for territorial credibility. Please explain that.

- A. Once the statewide rate change is determined, it is necessary to apply the overall change to each of the territories in the state. The territory credibility table is used to determine how much credibility is assigned to the three-year experience for a particular territory. The reason for the difference in the number of claims as between statewide credibility and territorial credibility is that, for the development of rates by territory, a wider confidence interval is permitted. We use a 90% confidence interval for territory purposes, but a stricter 95% confidence interval for the statewide rate level calculation.

- Q. Please explain the trend credibility table in the lower right-hand portion of page D-40.
- A. In some states the number of claims is so small that full credibility should not be assigned to the calculated trends. That is clearly not the case in North Carolina. The trend credibility table shows that 10,623 claims are necessary for full credibility for trends. With the exception of the uninsured and underinsured motorist coverages, the number of claims far exceeds that standard. Therefore, it is appropriate for the bodily injury, property damage, medical payments, collision and comprehensive coverages to give the trend calculations full credibility. This does not mean that the past trends will necessarily continue into the future. That is something which we have to consider and evaluate carefully. It does mean, however, that we can be confident that the trend calculations are accurate representations of what did in fact occur during the period covered by the trend calculations.
- Q. As part of your testimony, have you prepared an exhibit that shows the average number of claims over the last two accident years for each of the coverages in the filing?
- A. Yes. Page D-41 shows the average number of claims for the accident years ended December 31, 2016 and December 31, 2017. It shows that for bodily injury, property damage, medical payments, comprehensive and collision, and uninsured motorist coverages, the average number of claims was far in excess of the 4,000-claim threshold, which is the standard for assigning full credibility to the latest year. Accordingly, for the purpose of calculating the statewide rate indication for each of these coverages, it is actuarially sound and reasonable to give 100% credibility weight to the data for the accident year ended December 31, 2017. However, due to the potential year to year variability in loss experience for uninsured motorists and underinsured motorists coverage, the Rate Bureau uses three years of experience in determining the statewide rate indication for these coverages, with each year given weight proportional to its earned car years.
- Q. Mr. Smollik please turn to page C-1 of Exhibit RB-1. Would you explain what that page is.
- A. Page C-1 is what we call a statewide indicated average rate level calculation for the liability coverages for North Carolina. Although technically the medical payments coverage is not a liability coverage, for ratemaking purposes we generally treat it as such. Therefore, if I refer in my testimony to the liability coverages, it includes not only bodily injury and property damage but also the medical payments coverage unless I specify otherwise. Page C-1 is a determination of what the indicated average rate levels are for bodily injury, property damage, and medical payments coverages.
- Q. The column on page C-1 for bodily injury contains a reference to "30/60". What does that mean?
- A. The reference to "30/60" is a common way of labeling the policy limits and means \$30,000 per person and \$60,000 per accident. These are the minimum bodily injury liability policy limits which are needed to comply with the financial responsibility laws in North Carolina. Here we are calculating the indicated average rate that is needed for this "basic limits"

coverage. We assume that losses are "capped" at these basic limits. This means that the indicated average rate we get from the calculation is the actuarially sound average rate assuming everyone in North Carolina purchased basic limits coverage. We follow a separate procedure to determine what the additional premium should be for those people who buy higher limits, and the results of that procedure are incorporated at the end of the calculation on page C-1 in order to get the total limits premium. This use of "basic limits" losses for the purpose of determining the statewide indicated average rate is the proper procedure to be followed. As far as I am aware, the use of basic limits data is widely accepted. To illustrate how it works, assume that a person bought a policy with 100/300 bodily injury policy limits and had an accident which caused his insurance company to make a payment to a claimant of \$75,000. The losses which are shown on line 1 would include only \$30,000 as opposed to the \$75,000 total loss.

Q. Referring to line 1 on page C-1 under the bodily injury column, what are "reported incurred losses and allocated loss adjustment expense"?

A. The reported incurred losses on line 1 are the losses resulting from accidents which occurred during the one-year period ending December 31, 2017. The figure includes both losses which have already been paid and losses which are not yet paid and are represented by outstanding claim reserves. The figure also includes allocated loss adjustment expenses. Allocated loss adjustment expenses are expenses which relate to a specific claim. For example, the fees which an insurance company pays to attorneys to defend a claim would be classified as allocated loss adjustment expenses. On the other hand, adjustment-related expenses which cannot be identified to a specific claim are called unallocated loss adjustment expenses. An example of this would be the salaries and overhead associated with operating a company's in-house claims department. Allocated loss adjustment expenses are included in line 1; unallocated loss adjustment expenses are not.

Q. Have the losses and allocated loss adjustment expenses as reported by the companies been adjusted in any way to get to the number in line 1?

A. Yes. As I mentioned earlier, ratemaking is done on a basic limits basis. For that reason, we adjust the reported bodily injury losses by eliminating those losses which exceed the amount which would have been paid had the policy limits been 30/60. The same process is used for property damage, by eliminating losses that exceed the minimum financial liability limit of \$25,000. For medical payments, there are no financial responsibility laws with which to comply and the losses utilized for ratemaking are on a total limits basis.

Q. Would you please explain lines 2 and 3 on page C-1?

A. Yes. Those lines reflect the incorporation of loss development into the calculation. Line 2 shows the loss development factor, and line 3 is the result of multiplying the incurred losses and allocated loss adjustment expenses in line 1 by that loss development factor. As I mentioned a moment ago, the losses on line 1 of page C-1 do not include losses which are not yet reported. By definition, since they are not yet reported, we cannot simply take a



reported number and add it in. They are included by what is known as an adjustment for IBNR (incurred but not reported) losses. This is accomplished through the use of loss development factors. The losses as they are reported to us cover all accidents which occur during the one-year period ended December 31, 2017. When they are reported to us they are evaluated as of March 31, 2018. As of March 31, 2018, some of the losses have already been paid and some have not. The unpaid losses are represented by loss reserves. The loss reserves, of course, are estimates of what will ultimately be paid on these outstanding claims. Since we want the estimates to be as accurate as possible, we look at history to see how losses have changed, or "developed," in the past from the time they were initially reported to the time they were ultimately paid. For example, if we look back and see that historically there has been a 1% increase in the amount of losses from the time they were initially reported as reserves until the time they were ultimately paid, we would logically assume that the same development pattern will hold true for losses incurred during the year ended December 31, 2017. Accordingly, under this example, we would make an adjustment by increasing the losses as they are initially reported to us by 1%.

Q. What causes losses to change or develop as you have described?

A. The losses which are paid as of the date of the initial reporting, of course, do not change. As to the reserve portion of the losses, however, changes would typically result from the fact that the ultimate loss payments are more or less than estimated at the time of the initial report. Another factor would be the late reporting of claims. For example, if an accident occurred on December 28 of any given year and for some reason was not timely reported to the company, it might very well be that the losses as initially reported would not include any provision for that particular claim. By the time of the next year's evaluation, however, the claim would have worked its way into the system and the total loss would include either the paid amount or the reserved amount for that particular claim. This would cause an upward development in the losses as initially reported.

Q. Will you please refer to page D-17 of RB-1 and explain how the loss development factor for bodily injury in the filing was calculated?

A. Yes. In the top section of that page the combined voluntary and ceded losses evaluated as of 15, 27, 39, 51 and 63 months for the accident years for which data are available are shown. The first entry for the accident year ended December 31, 2013 is \$659,766,040. This is in the column which is labeled "15 Months." This is the first evaluation of the losses caused by accidents which occurred during the year which ended December 31, 2013. The evaluation was made as of March 31, 2014 -- 15 months after the beginning of the accident year. Twelve months later (March 31, 2015), the losses caused by accidents which occurred during the year ended December 31, 2013 had grown to \$675,365,278. This is the evaluation as of 27 months after the beginning of the accident year. This increase from roughly \$660 million to \$675 million represents a growth in losses, or a positive development, of 2.4% (1.024) as shown in the column on the lower portion of the page labeled "15 to 27 Mos." As shown on page D-17, we have looked at the average development from 15 months to 27 months over the three-year period of accident years 2014

to 2016 and over the latest five years. The average development for the three years was 1.064 or 6.4%, and the average development for the latest five years was 1.047 or 4.7%. As in the past, the Automobile Committee decided to use the factors based on the three-year averages. I believe that such factors provide the best balance of stability and responsiveness.

Q. Does page D-17 also show development figures for periods later than 27 months?

A. Yes. Studies have shown that for the bodily injury liability coverage virtually all losses have been paid by the time of the evaluation at 63 months after the beginning of an accident year. For that reason, we also calculate loss development factors for the periods from 27 months to 39 months, 39 months to 51 months and 51 months to 63 months. For example, by the time of the 39-month evaluation the losses for the accident year ended December 31, 2013 had grown to \$679,850,899. This represents a change of 0.7% in the losses for the same accident year evaluated as of 27 months. The average development over the period 27 months to 39 months for the three most recent years for which the data are available was 1.018 or 1.8%.

Q. Are the data which were used to determine loss development for later periods also shown on page D-17?

A. Yes. The figures showing how losses developed from the 39-month evaluation to the 51-month evaluation and then to the 63-month evaluation are also shown on that page. The development factors were calculated in the same manner I just described for the "15 to 27" and "27 to 39" development factors. As you can see on the page, we have had to use earlier accident years to get the later evaluations. This is because we do not yet know what the ultimate developments will be on the later accident years.

Q. Will you explain how the loss development factor used to determine the ultimate value of the accident year ended December 31, 2017 losses was determined?

A. Yes. The three-year average development factors for each of the applicable periods, as shown on page D-17, are:

<u>Development Period</u>	<u>Factor</u>
15 to 27	1.064
27 to 39	1.018
39 to 51	1.007
51 to 63	0.999

If you multiply all of these factors together, you will get the average development from the initial evaluation at 15 months to the ultimate payment value at 63 months. The result of that multiplication, rounded at each step, is 1.090 or 9.0% total development. Since losses have historically increased or developed by 9.0% from the time they are initially reported to the time they are paid, the assumption is that the losses for the accident year ended December 31, 2017 will do likewise. Accordingly, the developed losses shown in the filing

for the accident year ended December 31, 2017 include a 9.0% upward adjustment for loss development.

Q. Is this the same loss development procedure that has been employed in previous automobile insurance rate filings in North Carolina?

A. Yes.

Q. Please refer to line 5 of page C-1. With reference to the column headed "Bodily Injury," please tell us what the figure \$87,842,784 represents.

A. These are the unallocated loss adjustment expenses associated with accidents that occurred in the accident year ended December 31, 2017. As I explained earlier, unallocated loss adjustment expenses are those loss adjustment expenses which cannot be attributed on an accident-by-accident basis. That number is the result of multiplying the developed losses and ALAE in line 3 by the factor of 0.116 in line 4. The factor of 0.116 is derived from the Rate Bureau's 2018 North Carolina expense call for 2017 data, depicted on page D-29, by calculating the ratio of unallocated loss adjustment expenses to the sum of incurred losses and allocated loss adjustment expenses.

Q. Have you reviewed the Rate Bureau's compilation of the expense data furnished by its member companies in response to the special call?

A. Yes, I have. When ISO gets the expense information from the Rate Bureau, we routinely review it relative to earlier years for consistency.

Q. Please refer to page C-1, line 6 entitled "General and Other Acquisition Expenses." With reference to the figure \$160,701,212 shown under the column headed "Bodily Injury," what does that figure represent?

A. These are the general and other acquisition expenses associated with the accident year ended December 31, 2017. These are the fixed expenses for that year. They are fixed in that they do not vary as a direct function of the premium collected. For example, employee salaries (other than claims employees) would be classified as either general expenses or other acquisition expenses. Those salaries are fixed in the sense that they do not vary directly as a function of premium. Such things as commissions and premium taxes, on the other hand, are examples of expenses which do rise or fall directly with premium. Line 6 of page C-1 represents the expenses (other than claims-related expenses) which are fixed in this sense.

The amounts shown on line 6 for each of the coverages are also derived from the most recent special call responses received by the Rate Bureau. The figures reported in response to the special call are total general expenses and total other acquisition expenses. It would not be appropriate to include the total figures actually reported since some of those expenses should be allocated to the "increased limits" portion of the total rates. Since what is

calculated on page C-1 is the required premium needed for basic limits, we use only those fixed expenses which are attributable to the basic limits premium. As shown on page C-2 at footnote (c), the total limits fixed expenses were 6.3% for general expenses and 9.3% for other acquisition expenses, for a total of 15.6% of total limits collected earned premium for voluntary and ceded collected earned premium and 5.4% for general expense and 7.9% for other acquisition expense of the voluntary and ceded manual earned premium. (The data for these percentages is shown on page D-29.) By multiplying these percentages times the basic limits premium on a collected level for voluntary premium and on a manual level for ceded business for policies associated with the year ended December 31, 2017, you get the total fixed expenses which are attributable to the basic limits coverage. This is shown on pages D-32 and D-33.

- Q. What is the assumed effective date which was used in the preparation of the present filing?
- A. The filed rates have a proposed effective date of October 1, 2019 for new and renewal business.
- Q. Would you please explain line 7?
- A. The figure 7,625,381 in line 7 displays the earned exposures for the bodily injury coverage for the year 2017. An earned exposure represents one car insured for one year. Thus, the 7,625,381 represents the number of cars that were provided with coverage under the Bureau's non-fleet private passenger automobile policy during the year 2017. The earned exposures will serve as the denominator in the calculation of the projected values that will be used in calculating the required per risk premium.
- Q. Would you please explain lines 8 through 10?
- A. These lines are shown for general information purposes. The incurred claims in line 8 are multiplied by the claim development factor in line 9 to produce the number of developed claims in line 10.
- Q. Referring to page C-1, please explain what is meant by line 11 -- Average Annual Change in Losses and ALAE.
- A. What the Rate Bureau is doing in the filing is making rates to cover policies for new business and for renewals of existing business becoming effective during the period October 1, 2019 through September 30, 2020. In order to do that, it is necessary to project the amount of losses which will be covered under policies becoming effective during that period. Since we know that losses change because of such things as changes in accident frequency and changes in injury and damage costs, it would not be appropriate to assume that the losses covered under 2019 and 2020 policies will be the same as the losses which are shown on line 3 for the accident year ended December 31, 2017. The purpose of line 11 is to trend the losses which are shown on line 3 to the anticipated level for 2019 and 2020 policies. Line 11 shows what is generally referred to as the trend factor. It is the anticipated

annualized rate of change in losses. For the bodily injury liability coverage, the annual factor is 1.029 or 2.9% per year. These are referred to as "pure premium" trends. In order to apply that annual trend to policies to be written under the new rates, the trend is applied over a period of 3.04 years, as shown in line 13 on page C-1. Mathematically this is done by raising the factor of 1.029 to the 3.04 power. This gives you the total amount of the trend projection.

Q. How were these trends determined?

A. They were selected by the Automobile Committee based on its review and discussion of a variety of information. Much of the information they reviewed was provided by ISO. The primary data for this analysis are what we refer to as "internal" trend data. These are the cost and frequency data for all companies writing private passenger non-fleet automobile insurance in North Carolina, for which trend lines were determined for several different time intervals both on a linear and on an exponential basis in order to determine what the actual changes for both cost and frequency have been in the recent past. This information is included in the filing at pages H-485 through H-535.

Fast Track data were also provided. This is data from the Fast Track Monitoring System, a program administered under the auspices of the National Association of Insurance Commissioners ("NAIC"). This program was developed in the 1970s in response to a concern that the internal trend data were not produced currently enough to indicate the most up-to-date trends in accident frequency or severity. Fast Track data are collected, as the name implies, on a more expedited basis from among a number of the larger automobile insurance writers. There are a number of problems with Fast Track data. For instance, they do not include the trend data of all insurers and are not subjected to the verification procedures which are applied to the internal trend data. Further, the Fast Track data, which are also compiled on a calendar year basis, are somewhat biased due to the relative growth of participating companies and the share of the market in claims and exposures they represent. Nonetheless, they can be useful on some coverages as a tool to assist in making judgments about likely trends where they are more current than other available data. For this review, the Fast Track data were not more current than the internal data. It should be noted that the Fast Track data displayed in this filing are the same Fast Track data supplied directly to the Commissioners by ISS, including data reported to ISO, ISS, and NISS. The Fast Track data and trend calculations are included in the filing at pages H-473 through H-484.

Q. Was there any other trend information provided to the Automobile Committee?

A. In addition to the internal trend and the Fast Track trends, various external information were provided. This information included various government indices and statistics with respect to gasoline prices and miles driven.

Q. Is there any one mathematical procedure which can be used to determine the average annual change in pure premium?

A. No, there is not. The determination of an average annual change based on trend curves will give an accurate calculation as to what the past trend has been. However, the trend numbers calculated in that fashion should be used as a prospective trend factor only to the extent that one anticipates that the past trends will continue into the future .

Q. Have you reviewed the trends used in the filing?

A. Yes. The Rate Bureau adopted for use in the filing the selections made by the Automobile Committee. Those selections are set out on page D-8 of Exhibit RB-1 and are also shown below:

COVERAGE	COST	FREQUENCY	PURE PREMIUM
Bodily Injury (B/L)	5.0%	-2.0%	2.9%
Bodily Injury (T/L)	5.0%	-	-
Property Damage	6.0%	-1.5%	4.4%
Medical Payments	1.5%	-0.5%	1.0%
Comprehensive	2.5%	-1.5%	1.0%
Collision	2.5%	0.5%	3.0%
Uninsured Motorists (BI)	2.5%	1.0%	3.5%
Uninsured Motorists (PD)	2.0%	4.0%	6.1%
Underinsured Motorists	-2.0%	3.0%	0.9%

Q. Do you have an opinion with respect to the reasonableness of these trends?

A. Yes, based on my own review of the data, I do. I believe that the Rate Bureau has been reasonable in its trend selections.

For bodily injury coverage, the Rate Bureau has selected a claim cost trend of +5.0% for basic limits and +5.0% for total limits, based on selecting a value that fits within the range of values of the annual change in costs at both basic and total limits as measured by the 15-point, 12-point, 9-point and 6-point fits.

For bodily injury claim frequency, the Rate Bureau selected -2.0%. The Bureau examined the fitted paid claim frequency data and noted that the annual rate of change for claim frequency showed variability over the 24-point, 15-point, 12-point, 9-point and 6-point fits. The longest-term fit was slightly positive, while the most recent data showed steadily decreasing claim frequencies, as evidenced by the negative shorter-term fits. The -2.0%

selection reflects an expectation that the recent decreases in claim frequency will continue during the prospective period.

For property damage coverage, the Rate Bureau selected a cost trend of +6.0% and a frequency trend of -1.5%. The +6.0% selection for cost falls within the range of the longer-term and shorter-term fitted annual rates of change. The selection of the -1.5% frequency change reflects the negative fitted changes over both the medium-term and short-term trend periods.

For medical payments coverage, the Rate Bureau selected a cost trend of +1.5%. This selection for claim cost falls within the narrow range of the medium- and longer-term fits. For medical payments frequency, the Rate Bureau selected a value of -0.5%. This selection was made to reflect the recent decreases in medical payments claim frequencies, while giving consideration to the more stable longer-term trends.

The underlying claim cost and frequency data for bodily injury, property damage and medical payments coverages is found on pages H-485 through H-493.

Because of the way claims appear to have been reported during the various catastrophic events that have occurred in North Carolina, the Auto Committee examined comprehensive trend data excluding wind and water and "all other" property damage losses.

For comprehensive, the Rate Bureau selected a cost trend of 2.5%. This is based on the selected claim cost trend for collision coverage.

The use of the +2.5% collision coverage selected claim cost trend for comprehensive was based on the highly variable annual rates of change for the higher comprehensive deductibles, with the observation that the mix of perils covered by comprehensive have significantly different expected costs and that the fitted changes in claim costs may be more reflective of changes in the mix of perils, rather than a true indication of the expected changes in claim costs. As a result, the Rate Bureau has used the +2.5% selected annual change in collision claim costs for comprehensive coverage, with the expectation that this value is more indicative of the expected changes in claim costs, independent of variations in the mix of perils being covered.

For comprehensive, the Rate Bureau selected a cost frequency trend of -1.5% based on the observance that, although the mix of perils also impacts the expected claim frequency, for most deductibles and for all deductibles combined, the data has exhibited negative rates of change across most of the short-term and long-term trend fits.

The underlying comprehensive claim cost and frequency data is found on pages H-494 through H-511.

For collision cost trend, the Rate Bureau selection of +2.5% is supported by the data found on pages H-512 through H-518. The fitted annual rates of change for the predominant

deductibles (\$250 and \$500) are within a range of -0.8% to +3.6%, and within a range of -0.4% to +3.2% for all deductibles combined. Based on this pattern the Auto Committee selected a cost trend of +2.5%.

For collision frequency trends, the Rate Bureau selection of +0.5% is primarily based on the rates of change in the claim frequency for the \$250 and \$500 deductibles, as well as for all deductibles combined, as the selected value falls within a fairly narrow range of values for the short-term and long-term annual rates of change. Collision frequency data is shown on pages H-501 through H-507.

The UM BI claim cost trend factor of +2.5% is based on the fits found on page H-530. The selected value falls within the narrow range of the fitted values.

The UM BI claim frequency trend factor of +1.0% is based on the fits found on page H-532. The selected value reflects the recent increases with giving consideration to the long-term cyclicity of the data.

The UM PD claim cost trend factor of +2.0% is based on the fits found on page H-531. The selected value gives consideration to the recent flattening of claim costs after a long period of increases.

The UM PD claim frequency trend factor of +4.0% is based on the fits found on page H-533. The selected value reflects the recent rapid increases in claim frequencies.

The UIM BI claim cost trend factor of -2.0% is based on the fits found on page H-534. The selected value falls within the narrow range of the fitted values.

The UIM BI claim frequency trend factor of +3.0% is based on the fits found on page H-535. The selected value reflects the recent increases after a period of steady claim frequencies.

- Q. In making your evaluation of the Rate Bureau's trend selections, have you relied on any other data?
- A. Yes, I have. I relied on the various CPI cost information, information on gasoline prices, and miles driven data. In looking at the trend data, my judgment and interpretation of the trend data were influenced by my awareness and analyses of these external data.
- Q. Please refer to line 12 of page C-1 of Exhibit RB-1 and explain the purpose of that line.
- A. The average annual change in expense cost of 2.5% represents the expected change in general expenses, other acquisition expenses and unallocated loss adjustment expenses. These expenses are treated as fixed expenses and do not vary in direct relationship to the actual premium dollars. These expenses represent salaries, overhead, rents and expenses that should vary according to general economic trends and not as a direct function of how



premium increases or decreases. For example, commissions are calculated as a percent of premium. If the premium rate goes up, the dollars of commission go up. On the other hand, the salary paid to an employee in the Home Office, which is a part of general expenses and other acquisition expenses, is not tied to premium. Just because premium may go up 10% does not mean that the employee's salary will go up 10%. The salary will be influenced by general economic trends and not what the premium level is doing. That is why general expenses and other acquisition expenses are treated differently from those expenses that vary as a function of premium in this filing.

Q. Would you explain how the 2.5% factor in line 12 was determined?

A. The average annual change in expenses is based on analysis of the latest average annual change in the All Items CPI, the All Items-Less Energy CPI and the Compensation Cost Index. The data are shown on pages D-11 through D-14 of the filing. The Auto Committee examined the fitted rates of change over various time periods for the last 4 years. Based on an analysis of this data, a selected factor of 2.5% is quite reasonable as the various fits examined showed annual rates of change in the range from 2.35% over the long-term to 3.67% over the shorter-term.

Q. How do you apply the average annual change in expenses set forth in line 12?

A. The procedure on how the average annual change in expenses is applied is described in footnotes (f) and (g) on page C-2. The expenses set forth on lines 5 and 6 are multiplied by the prospective trend factor to adjust the expenses for the projected future changes in expenses. The general and other acquisition expenses are trended to six months past the effective date and the unallocated loss adjustment expense is trended to the average date of loss for policies which will be written at the proposed rates.

Q. Will you explain line 16 on page C-1 entitled "Projected Losses and ALAE"?

A. The projected losses and allocated loss adjustment expenses of \$826,176,528 are the losses and allocated loss adjustment expenses set forth on line 3 multiplied by the total trend projection. This results in the losses that we expect will be incurred.

Q. Line 13 on page C-1 and footnote (e) on page C-2 indicate that losses are trended for a period of 3.04 years. Will you explain how the 3.04 years of projection was calculated?

A. The incurred losses set forth on line 3 are the developed losses for the accident year ended December 31, 2017. These losses actually occurred during that time frame. The average date of loss of those accidents is the mid-point of that accident period or July 1, 2017. In order to adjust these losses to the expected future level, you have to adjust them by the trend factor. The proposed effective date for purposes of the calculations in the filing is October 1, 2019. This means that policies to which the filed rates apply will be those becoming effective, assuming annual revisions, anywhere from October 1, 2019 through September 30, 2020. A policy becoming effective on the last day of that interval,

September 30, 2020, assuming it is an annual policy, will expire on September 30, 2021. The period during which accidents will occur under these policies will be anywhere from October 1, 2019 through September 30, 2021. If you were to assume that all of the policies were annual policies, the average date of accident underlying the proposed rates would be the mid-point of that two-year period or October 1, 2020. If we were only talking about annual policies we would trend from the average date of accident underlying our base experience period, July 1, 2017, to October 1, 2020 - a period of 3.25 years. This would be the amount of the trend you would have to use in order to take your base losses and adjust them to the appropriate future level.

If you were to assume that all of the policies were six-month policies, then a policy becoming effective on September 30, 2020 would expire on March 31, 2021. The period during which accidents will occur on these policies will be from October 1, 2019 through March 31, 2021. Thus, the average date of accident underlying the proposed rates for 6-month policies would be the midpoint of that 18-month period, July 1, 2020.

In North Carolina, not all policies are annual policies. Most automobile policies in North Carolina are six-month policies (approximately 82% - see page D-6). Based on the "mix" of policy terms being written in North Carolina, the average date of loss will be July 16, 2020. Therefore, in order to adjust the base losses from July 1, 2017 level to July 16, 2020 level, it is necessary to apply the annual trend factors for a total period of 3.04 years.

Q. Will you explain the projected ULAE in line 17 on page C-1 of the filing?

A. These are the unallocated loss adjustment expenses in line 5 projected by the average annual change in expenses in line 12 to the average date of expense for policies issued under the filed rates. These loss adjustment expenses have to be adjusted for the same 3.04-year period since loss adjustment expenses occur at approximately the same time that losses occur.

Q. Will you explain line 18 entitled "Projected Losses and LAE per exposure"?

A. What line 18 shows is the anticipated average cost per insured vehicle for losses and all loss adjustment expenses. The value is calculated by adding the projected losses and ALAE in line 16 and the projected ULAE in line 17 and then dividing the total by the earned exposures in line 7.

Q. Will you explain line 19 entitled "Projected G & OA Expenses"?

A. As shown in footnote (g) on page C-2, projected general and other acquisition ("G & OA") expenses are the general and other acquisition expenses in line 6 projected by the average annual change in expense in line 12. The projected period of 2.75 years is utilized because general and other acquisition expenses are generally incurred at the time a policy is written as opposed to the date that a loss occurs. Therefore, the average date of expense is different from the average date of expense utilized for loss adjustment expenses. The trend period is

from the midpoint of the year to April 1, 2020, the average date of expense for policies to be issued using the revised rates.

- Q. What does line 20 entitled “Projected Fixed Expenses per exposure” show?
- A. Line 20 entitled “Projected Fixed Expenses per exposure” takes the Projected G & OA Expenses shown on line 19 and divides them by the earned exposures in line 7. This figure represents the amount that will be incurred for general and other acquisition expenses on a per exposure basis.
- Q. What does line 21 entitled “Projected Loss, LAE and G & OA Expenses per Exposure” show?
- A. Line 21 is, as indicated, just a combination of lines 18 and 20; it is the sum of projected losses and ALAE, projected ULAE and projected general and other acquisition expenses all stated as an average amount per earned exposure. These are the projected costs that can be expected to be incurred during the experience period and are the major components for which the average rate will need to provide.
- Q. What does line 22 entitled "Percentage Dividends" show?
- A. Line 22 shows the Rate Bureau’s selected provision of 0.30% for anticipated dividends to policyholders. This is based on the data shown on page D-35 which shows policyholder dividends as a percentage of all premium. In reviewing those data, the Auto Committee recognized that dividends, though small, have been paid consistently and in material amounts. Based on this, the Bureau decided to include a provision of 0.30% of premium to reflect anticipated dividends. Given the historical data, this is a reasonable assumption.
- Q. What does line 23 on page C-1 entitled "Permissible Loss, LAE and G & OA Expense Ratio" show?
- A. This line takes into account the other expense items, such as commissions and brokerage and taxes, and provides for underwriting profit. If you look at page D-23, you can see that, for the liability coverages, the commissions and brokerage are 8.3% of the premium dollar, and taxes, licenses and fees are 2.3% of the premium dollar. The provision utilized in this filing for underwriting profit for liability is 11.0%, and there is a 0% margin for contingencies. All these items add up to 21.6%. These items are what are known as variable expenses. They vary in direct proportion with the premium dollar. You know that out of every dollar of premium you write, 21.6 cents will have to go to pay for these expenses and you are left with only 78.4 cents to pay for losses, loss adjustment expenses and general and other acquisition expenses. The permissible loss and fixed expense ratio shows the percentage of the premium dollar you will have available to pay for trended losses, trended loss adjustment expenses and trended general and other acquisition expenses.

- Q. What is the source of the percentages on page D-23 with respect to commissions and brokerage and taxes, licenses, and fees?
- A. They were calculated from the 2018 North Carolina expense call for 2017 data undertaken by the North Carolina Rate Bureau.
- Q. Does the filing contain a provision for contingencies?
- A. The Rate Bureau selected a 0% provision for contingencies. In doing so, they considered whether there were any expected differences between the estimated costs and the average actual costs that cannot be eliminated by changes in the assumptions used for other components of the ratemaking process.
- Q. Would you explain line 24 entitled “Net Premium Required per Exposure”?
- A. This is the required amount of premium that the companies need to collect, on average, from each insured in order for the companies in the aggregate to have sufficient premium to pay the expected losses and expenses and allow for the companies in the aggregate to achieve the target profit provisions included in the Bureau filing. This amount is calculated by taking the Projected Losses, LAE and Expenses per Exposure, and loading them for the variable expenses such as commissions, taxes and profit. In effect, the Projected Losses, LAE and Expenses per Exposure are divided by the Permissible Loss, LAE and G & OA Ratio. Simply put, this amount represents the anticipated loss and expense level of the average driver in North Carolina purchasing liability insurance, as well a provision for profit.
- Q. Would you explain line 25 on page C-1 entitled "Percentage Net Deviations"?
- A. The Bureau recognized that some drivers will pay more than the premium levels determined in the filing (consent to rate risks, Facility other than clean risks) and that some drivers will pay less than the premium levels determined in the filing (risks receiving downward deviations). In Exhibit RB-3, the Bureau provides an analysis of the anticipated revenue from all sources compared to the premium that would be generated if the filed Bureau manual rate was charged to all risks. In determining the anticipated revenue, the Bureau has used the historic average of the deviations from the manual rate (where the term deviation can be positive relative to the Bureau rate — non-clean risks in the Facility and consent to rate risks for physical damage, as well as the deviations below manual rates filed by many companies) based on a six-year average. The clean risk recoupment, collected by the Facility to account for the difference between the actuarially sound rate for these risks and the Bureau manual rate, is also being considered as a revenue component. The recoupment amount is based on average historical indicated clean risk surcharges as calculated by the Facility. As a result of this analysis, the Rate Bureau believes that the premiums and other revenue items anticipated to be collected from all of these drivers at the rates anticipated to exist during the period these rates will be in effect is significantly less than the amount necessary to pay the anticipated losses and expenses and the fair profit as contained in the calculation of the Bureau rate in the filing and therefore, it is necessary to include an

additional provision for rate deviations in determining the manual rate. The six-year average indicated shortfall is 9.03% for liability and 13.19% for physical damage, as shown in Exhibit RB-3. These provisions have been incorporated into the derivation of the filed rate level changes.

Q. What does line 26 entitled “Anticipated Deviations per Exposure” show?

A. Line 26, as indicated, restates the indicated percentage net deviations as an average amount per earned exposure, based on the net premium determined in Line 24.

Q. Would you explain line 27 entitled “Adjustment Factor for Increase in MVR and Salvage Title Fees and Sales Tax on Labor Costs”?

A. This factor is an adjustment made to the combined Net Premium Required per exposure and Anticipated Deviations Per Exposure found in lines 24 and 26 to account for the increase in MVR and salvage title fees effective 3/1/2016, as well as the implementation of a sales tax on labor costs related to automotive repair, also effective 3/1/2016. Previously approved cost factors of 1.0036 for bodily injury and medical payments and 1.0238 for property damage reflect the effects of these changes. Since the effective date of these changes occurred during the experience years shown in the filing, all years have been adjusted by varying amounts of the full effect, as appropriate. These factors are applied multiplicatively to each coverage.

Q. Would you explain line 28 entitled “Premium Required per Exposure”?

A. This is the required amount of premium that the companies need to collect, on average, from each insured in order for the companies in the aggregate to have sufficient premium to pay the expected losses and expenses and allow for the companies in the aggregate to achieve the target profit provisions included in the Bureau filing. This amount is calculated by taking the Projected Losses, LAE and Expenses per Exposure (loaded for the variable expenses such as commissions, taxes and profit), combined with the anticipated deviations per exposure, and adjusting both for the changes in MVR and Salvage Title fees and the introduction of sales tax on labor costs.

Q. What is the Distributional Adjustment Factor as shown on line 29?

A. The distributional adjustment factor as shown on line 29 is the average class factor reflecting the mix of the various use classes, inexperienced operator classes, multi car/single car risks and the average SDIP factor. It measures the relative difference between what the average risk will pay and the amount paid by the base class. For example, the 0.884 distributional adjustment factor for bodily injury liability indicates that, because of the application of these various rating factors, the average risk will pay 88.4% of the otherwise applicable base rate.

Q. Could you please explain line 30 entitled “Required 30/60/25 Base Class Premium”?

A. The figure shown on line 30 is the needed average base class premium statewide. It is determined by dividing the average premium in line 28 by the distributional adjustment factor in line 29. This is the average indicated statewide premium required for a single car, pleasure use, no SDIP and no inexperienced operators risk.

Q. What does the item in line 31 "Selected Higher Limits Change" represent?

A. This is the effect on the overall premium level of the indicated changes to the higher limits factors for bodily injury and property damage. Since the Rate Bureau has elected not to propose changes in the higher limits factors, they are reflecting it here in order to produce an overall change in premium in balance with the overall indication. This will be explained later in the description of the review of increased limits experience.

Q. What does line 32 "Required 30/60/25 Base Class Premium" represent?

A. This is the average statewide base class premium required for a single car, pleasure use, no SDIP and no inexperience operator risk. This is the premium that will be used in the development of the territory base rates where it will be distributed based on the difference from the statewide average of each territory's three-year pure premium.

Q. What does line 33 "Effective Total Limits Change" represent?

A. The effective total limits change represents the overall change resulting from the distribution of the statewide required premium from line 32 to the territories after accounting for the rounding of the resulting territory base rates to whole dollar values.

Q. Are the calculations of the indicated average rate level for the property damage and medical payments coverages performed in the same manner as for the bodily injury coverage you just described?

A. Yes, while the inputs are obviously different for the different coverages, the calculations are performed in the same general manner.

As noted on page C-1, the medical payments indications are performed on a total limits basis. Therefore, there are no adjustments anywhere in the calculation to a basic limits basis. However, the distributional adjustment factor for medical payments will be that much larger, since as part of the calculation to put the premium at a base class level, the premium must be presented at basic limits, and therefore the medical payments total limits premium is divided by the average increased limits factor in addition to the average class factor.

Q. What are the filed average rate level changes for bodily injury, property damage and total limits medical payments coverages resulting from the calculations on page C-1?

- A. The filed average basic limits rate level changes for bodily injury and property damage resulting from the calculations on page C-1 are posted on page A-2. They are determined by taking the ratio of the statewide average required base class premium to the current statewide average base class premium. The required base class premiums by territory are determined by distributing the required base class premium, as shown on the appropriate statewide rate review pages (C-1 for liability), using the relative changes by territory found in Column (7) on pages C-13 and C-14 and the appropriate expense flattening adjustment. The statewide average for both is determined by taking the weighted average by territory using the earned car years for the year ended 12/31/17.

As shown on page A-1, the result of all of these calculations is that the filed average total limits rate level changes are 14.5% for bodily injury, 33.6% for property damage, and 14.5% for medical payments.

- Q. Page C-7 is entitled "North Carolina Private Passenger Automobile Insurance Physical Damage Coverages Statewide Rate Review Calendar Year Ended 12/31/17." What is displayed on that page?

- A. Page C-7 sets forth the calculations underlying the indicated average rate level based upon the year ended December 31, 2017 for the comprehensive and collision coverages in North Carolina. That is the latest available physical damage ratemaking data for North Carolina, including data on policies written under consent-to-rate programs. Policies written at or below manual rates are referred to in the filing as "voluntary" or "standard." Policies written under consent to rate programs are referred to in the filing as "consent to rate" or "nonstandard." While the terms "voluntary," "standard" and "nonstandard" are often used to differentiate between physical damage policies written at Bureau rates and those written under consent to rate procedures, the terms are somewhat misleading since all physical damage policies are written voluntarily – there is no requirement that companies write any physical damage coverage.

- Q. Referring to line 3 on page C-7 entitled "Incurred Losses," would you explain what the figure \$401,526,596 represents?

- A. These are the incurred losses for the comprehensive coverage for the year ended December 31, 2017. This figure results from adjusting the paid losses (with normalized wind and water losses) for the year ended December 31, 2017 in line 1 to an incurred basis by multiplying by the factor of 1.002 shown in line 2. Page D-42 shows the derivation of the paid-to-incurred factor of 1.002. The paid-to-incurred factor is used in the calculation of physical damage rates because the losses for physical damage coverage are reported on a paid basis and must be adjusted to an incurred basis. The paid-to-incurred factor is calculated using statutory Page 14 Annual Statement data for 2017, which includes data on policies written at downward deviated rates, policies written at manual rates and policies written under consent to rate programs. Statutory Page 14 of the Annual Statement must be filed by each company with the North Carolina Insurance Department. These are North Carolina only data.

The derivation of the wind and water adjustment is shown on page D-15 of the filing. Comprehensive coverages are subject to catastrophic influences, and it is therefore necessary to take a long-term look at the contribution to losses that are a function of wind and water or catastrophic type occurrences. A procedure has been developed for use in automobile insurance ratemaking to normalize the wind and water losses. Page D-15 shows this. Wind and water paid losses have been divided by total paid losses excluding wind and water for the comprehensive coverage in order to determine the long-term average wind and water ratio in North Carolina. Each year's actual wind and water losses are then replaced by an amount commensurate with the long-term wind and water ratio. The incurred losses shown in Line 3 reflect this adjustment.

Q. Are you saying that the incurred losses of \$401,526,596 for the calendar year ended December 31, 2017 are not the total actual losses for North Carolina comprehensive coverages for that calendar year?

A. That is correct. The actual losses for the calendar year ended December 31, 2017 are as shown on page D-16. The wind and water procedure smooths the actual losses by adjusting them to reflect the long-term wind and water ratio for North Carolina. This prevents shock influences in the rates associated with year to year variation in wind and water losses.

Q. Page D-15 of the filing shows significantly more losses beginning in the year ended 12/31/99 than in the earlier years. Could you explain the reason for the increase?

A. 1999 and subsequent years include ISS data in the calculation of the Excess Wind and Water factor. The review of the data showed it to have results similar to the ISO only data.

I should also note that calendar year 1993 is the first year that Nationwide Insurance Company's data is included in this calculation. This is because that was the first full year that Nationwide's data was reported to ISO. The inclusion of Nationwide's data did not cause any material change to the results of this analysis. This is noteworthy in that it reinforces the Rate Bureau's belief that the ISO only data is fairly representative of the wind and water loss data for the entire industry and that the use in this calculation of ISO only data for the years prior to 1999 is appropriate.

Q. Are loss adjustment expenses and general and other acquisition expenses in lines 5 and 8 of the physical damage coverages on page C-7 of the filing generated in the same manner described in your earlier testimony regarding the liability expenses?

A. Yes. The only exception is that the loss adjustment expenses set forth on line 6 are all loss adjustment expenses for the physical damage coverages. The allocated loss adjustment expenses are not separately identified for physical damage losses and therefore line 6 contains all loss adjustment expenses, both allocated and unallocated. Unlike the liability coverages, there are no loss adjustment expenses included in the incurred losses in line 3 of



this calculation. Also, the general and other acquisition expenses are without any adjustment for basic limits.

- Q. Is there any difference between line 11 on page C-1 of the filing with respect to liability coverages entitled "Average Annual Change in Losses and ALAE" and line 9 on page C-7 of the filing with respect to physical damage coverages entitled "Average Annual Change in Losses"?
- A. No, there are no differences. The average annual change in losses on page C-1 for liability coverages and the average annual change in losses on page C-7 of the filing with respect to physical damage coverages measure the same types of changes. Both of these numbers measure the change in frequency of loss and in severity of loss. Based on the frequency and cost trends I have previously indicated, the pure premium loss trends used in the rate level calculations for the comprehensive and collision coverages are 1.0% and 3.0% respectively.
- Q. Line 10 of page C-7 shows an average annual change in expense costs for both the collision and comprehensive coverages of 2.5%. Is that the same 2.5% average annual change in expenses about which you testified earlier with respect to the liability coverages?
- A. Yes.
- Q. Was it calculated and applied in the same manner as you have previously testified with respect to the liability coverages?
- A. Yes.
- Q. You have previously testified as to how, for the liability coverages, the annual loss trends are applied to losses in order to determine trended losses. For the physical damage coverages, are the trends applied in the same manner to determine trended physical damage losses?
- A. Yes, they are applied exactly the same way.
- Q. Are the remaining portions of the rate level calculation with respect to the physical damage coverages performed in the same manner as the liability coverages?
- A. There is one difference from the liability calculation. In the physical damage coverages, which are rated based on the model year of the vehicle and the symbol, the rate for vehicles increases as a new model year is introduced or a vehicle is assigned a higher symbol. Because of this it is necessary to reflect the additional revenue that can be anticipated because of the prospective distribution of vehicles by model year and symbol. This has been accounted for by the model year and symbol trend factors displayed on lines 27 and 28.
- Q. Could you explain how the increase in premiums reflecting the prospective distribution of symbols was calculated in this filing?

- A. The required average premium per exposure for the comprehensive coverage and for the collision coverage has been adjusted by annual effects of 2.5% and 1.1% per year respectively. The Automobile Committee selected these percentages after examining the projected symbol relativities for the prospective period in which the filed rates are to be in effect. Page D-44 displays the average symbol relativities by year ended quarter for the prospective period and for latest year of experience. The symbol trend factor is derived by comparing the average symbol relativity for the proposed projection date to the average symbol relativity for the latest experience year. The resulting annual changes were determined by dividing the total change by the number of years from the midpoint of the latest experience year to the average date of earning for policies that will be written under the proposed rates, or 3.04 years.
- Q. What are the results of these adjustments?
- A. Line 30, the Required Base Class Premium, reflects the results of applying the model year and symbol trend factors and provides the appropriate base class premium for each coverage.
- Q. What does line 31 "Factor for Change in Model Year Base" represent?
- A. This factor for Change in Model year base will be needed to take the indicated Model Year 2018, Symbol 11 Required Base Class Premium to a 2020, Symbol 11 basis. These represent the relativities applicable to a two-year shift in model year base. This factor is applied to the required premium in line 30 to derive the required premium in line 32 and provides us with the base class premium that will be distributed based on each territory's experience (just as in liability) to produce the base class premiums by territory.
- Q. What does line 33 "Effective Change" represent?
- A. The effective change represents the overall change resulting from the distribution of the statewide required premium from line 32 to the territories after accounting for the rounding of the resulting territory base rates to whole dollar values.
- Q. Are all other calculations for the physical damage coverages, such as the inclusion of fixed and variable expenses, treated in the same way as the liability coverages?
- A. Yes.
- Q. Does this filing propose any change in uninsured and underinsured motorists coverage rates?
- A. The filing proposes increases for both uninsured motorists coverage rates and underinsured motorists coverage rates.
- Q. How has the rate for uninsured motorists coverage been calculated?

A. The basic limits uninsured motorists coverage is shown on page E-1. The incurred losses have been limited to 30/60 for UMBI and \$25,000 for UMPD. They have been adjusted for unallocated loss adjustment expense. The UMBI losses have been developed by North Carolina UMBI loss development factors, the calculation of which is found on page E-3. Please note that the loss development factors for UMBI are based on the average of the latest five years of available data. The UMPD losses have been developed using the UMPD loss development based on the average of the latest five years of available data as shown on page E-4. The UMBI and UMPD losses have been trended separately with annual trend factors of 3.5% and 6.1%, respectively. The trended losses are compared to the earned exposures and loaded for expenses. They are then combined with a provision for net deviations and adjusted for the increase in MVR and salvage title fees and the introduction of sales tax on labor costs, in a similar manner as bodily injury, property damage and medical payments. This results in the required premium per exposure.

Page E-1 shows the rate calculations based on the most recent three years, and line 32 shows the basic limits rate as the exposure-weighted average of the required basic limit premium per exposure from the three latest years. The same calculations are shown on page E-2 on a total limits basis.

Q. How are the filed rates for UM determined and what is the resulting change?

A. Based on the indicated rate derived on page E-1, the Rate Bureau elected to file an effective change of +33.3% for basic limits 30/60/25 UM (revised rate of \$20 compared to a current rate of \$15), as shown on page E-12 of the filing. Then, based on the indicated total limits rate derived on page E-2 and filed basic limits rate, the resulting excess limits change was determined. The rates for higher limits UM coverage were calculated by applying the excess limits change to the excess portion of the rate at each higher limit and adding this incremental amount to the selected basic limits rate, as shown on page E-12. The resulting rates over all limits produced the filed total limits effective change of +32.6%.

Q. Does this filing also include a change to the bodily injury underinsured motorist coverage?

A. Yes, it does.

Q. Please explain the manner in which these changes were developed.

A. The change in the increments for bodily injury underinsured motorists (UIM) are based on an analysis of 3 years of UIM experience as shown on pages E-14 and E-15. These pages display the experience review and subsequent calculation of the filed rates for the UIM coverage.

Q. How was the filed change of 13.5% determined?

A. As shown on page E-15, the ratio of the indicated average rate and average present rate was applied uniformly to each of the present rates. Then for each limit, the indicated UIM rate

was rounded to a whole dollar rate. These whole dollar rates were weighted by the policy limit distribution to produce an average filed rate. This filed average rate was compared to the current average rate to give us the filed average change.

The average filed rate of \$35.79 as shown on Line (7) of page E-15 represents a 13.5% increase from the current average premium per exposure of \$31.53.

Q. How are motorcycle insurance rates determined in North Carolina for the liability coverages (bodily injury, property damage and medical payments)?

A. The indicated rate changes are calculated separately using motorcycle experience in North Carolina. The resulting rates are then presented as a percentage of the rates applicable to private passenger non-fleet automobile insurance. The percentage is what is commonly referred to as a "relativity." If, for example, the motorcycle's engine size is 499 cubic centimeters or less, the indicated relativity for the bodily injury and property damage liability coverage is 11% of the rate for private passenger non-fleet automobile insurance. Similarly, relativities for engine size groups (in cubic centimeters) of 500 to 1249, 1250 to 1499 and 1500 and up are also currently displayed. The same indicated relativity of 27% applies for medical payments for all engine size groups.

Q. Given the fact that motorcycle rates are shown in the manual as a percentage of rates for private passenger non-fleet automobile insurance, what would the effect be on motorcycle rates of a 23.4% increase in automobile liability insurance rates for the bodily injury and property damage coverages?

A. If the motorcycle rate relativities are not adjusted, a 23.4% increase in the automobile liability insurance rates would automatically result in the same approximate percentage increase in the motorcycle liability rates.

Q. Does Exhibit RB-1 contain calculations which seek to determine what the indicated change in rates should be for the motorcycle liability coverages?

A. Yes. Page F-2 of the filing shows that for motorcycle business a 2.8% increase is needed for the bodily injury, property damage and medical payments coverages.

Q. Please refer to page F-2 of the filing and explain how the indicated rate change of +2.8% was determined.

A. The figures shown on lines 1 and 2 of page F-2 are based on the statistical data for motorcycles reported by member companies for accident years 2015, 2016 and 2017 as evaluated on 3/31/2018. Line 5 of page F-2 has been derived from the data reported to the Rate Bureau by its member companies in response to its annual expense call. The information was compiled by the Rate Bureau and then furnished to ISO. The earned premiums at present rates were calculated by means of an actuarial technique known as earned on-level factors. This technique uses adjustment factors to reflect the impact of any

rate level changes made during and subsequent to each calendar year to bring the historic data up to current level.

Line 3 is a factor derived from the Rate Bureau's annual expense call and is based on the average ratio of unallocated loss adjustment expense to the incurred losses plus allocated loss adjustment expenses for the three years in the experience period. The resulting unallocated loss adjustment expenses are the products of the factor on line 3 and the incurred losses and allocated loss adjustment expenses on line 2. These are displayed on line 4.

The figures shown on line 6 are the annual percentage trends in losses. They were determined by taking a weighted average of the trends used to calculate automobile rates for bodily injury, property damage, medical payments, uninsured motorists and underinsured motorists coverages.

The figure in line 7 for average annual change in expense costs is 2.5% per year. This is the same prospective expense trend figure that was used in determining the automobile proposed rates. The 2.5% figure was determined and applied in the same manner as in the automobile coverage.

The figure for projected losses in line 8 is simply the amount shown in line 2, with the annual percentage trend from line 6 applied. The manner in which the trend is applied is the same as was used in the automobile filing. The procedures for trending the loss adjustment expenses (line 9) and the general expenses and other acquisition expenses (line 10) are also the same as were used in the automobile filing. Line 11 is simply the total of lines 8, 9 and 10.

The projected loss, LAE and G & OA expense ratio shown in line 12 is simply line 11 divided by line 1. Taking the year ended 12/31/17, for example, \$38,345,431 shown in line 11 is divided by the \$44,918,362 in line 1. The result is 0.854. This means that, if rates are not changed, 85.4 cents of every dollar of premium will be needed to cover losses, loss adjustment expenses, general expenses and other acquisition expenses.

The Adjustment Factor for Increase in MVR and Salvage Title Fees and Sales Tax on Labor Costs in Line 13 is the overall weighted effect of the adjustment factors used for automobiles for all liability coverages.

- Q. How was the Permissible Loss, LAE and G & OA Expense Ratio in line 14 calculated and what is their significance?
- A. There are certain expenses which vary in direct proportion to the premium dollar. For example, commission and brokerage are determined as a percentage of written premiums. Likewise, taxes vary on the basis of written premium. The percentages used to determine the permissible loss, LAE and G & OA expense ratio in line 14 are shown on page F-4 of the filing and are as follows for the liability coverages:

	2015	2016	2017
Commission and Brokerage	5.4%	5.3%	5.2%
Taxes, licenses, etc.	<u>1.9%</u>	<u>2.3%</u>	<u>2.0%</u>
	7.3%	7.6%	7.2%

In addition, the filing includes a provision of 11.0% for profit and a 0% provision for contingencies. When these are added to the combined amounts for commission and brokerage and taxes, licenses, etc., the results for three years are 18.3%, 18.6% and 18.2% respectively. The figures shown on line 14 of page F-2 are simply the difference between 1.000 and the percentage figures I have just mentioned. For example, the variable expenses plus profit and contingencies for 2017 were 18.2%. 1.000 minus 0.182 is equal to 0.818. This means that, if 18.28 cents out of every premium dollar are allocated to the variable expenses, profit and contingencies, you have only 81.8 cents available to pay losses, loss adjustment expenses, general expenses and other acquisition expenses.

Similar to automobiles, the Bureau recognized that some motorcycle riders will pay more than the premium levels determined in the filing (Facility other than clean risks) and that some riders will pay less than the premium levels determined in the filing (risks receiving downward deviations). In Exhibit RB-3, the Bureau provides an analysis of the anticipated revenue from all sources compared to the premium that would be generated if the filed Bureau manual rate were charged to all risks. In calculating the indicated rate level change for motorcycles, the Rate Bureau included a provision equal to the actual three-year average of net deviations (1.62%) for motorcycles.

Since line 12 tells us that, based on the 2017 data, we will need 85.4 cents of every premium dollar to pay for the losses and the fixed expenses and line 14 tells us that we will have 81.8 cents available for those purposes, we can divide line 12 (adjusted for the increase in MVR fees, etc. as appropriate, as shown in line 13) by line 14 (adjusted by the percentage of net deviations for motorcycles in Line 15) in order to get the percentage rate change which is necessary. The indicated percentages are +2.1%, -0.5% and +6.5% for the years 2015, 2016 and 2017 respectively.

- Q. How was the figure in line 17 entitled "Final Selected Rate Level Change" determined?
- A. Line 16 is simply the weighted average of the three figures shown in line 16. In other words, we have weighed the +2.1%, -0.5% and +6.5% by premiums in line 1. The resulting average is +2.8%.
- Q. You indicated that the Rate Bureau's automobile rate filing was for an average increase of 23.4% for the bodily injury and property damage liability coverages combined and that if the motorcycle relativities were not adjusted the result would be a similar change in motorcycle rates. Please explain how the new relativities proposed in the motorcycle filing were determined for the liability coverages.

A. The determination of the revised liability relativities for motorcycles is shown on page F-6 of the filing. This shows that, if the bodily injury and property damage liability insurance rates increase 23.4% and the motorcycle liability insurance rates go up 2.8%, the current motorcycle liability relativities should be multiplied by 1.028/1.234 or 0.833. Thus, the present liability relativity for motorcycles having engines of 500 cubic centimeters up to 1249 cubic centimeters should be decreased to approximately 0.170. The same adjustment factor is applied to each engine size group and the calculation is shown on page F-6. The filed relativities are the indicated relativities rounded to two decimal places. The relativity changes proposed in the filing are actuarially sound and proper assuming that the liability rate changes proposed in the rate filing by the Rate Bureau for private passenger non-fleet automobile insurance are fully implemented. If those changes are not fully implemented, the proper relativities are calculated using the following formula:

$$\text{New Relativity} = \frac{\text{Current Relativity}}{\text{Manual Rate Change in Auto BI/PD or Medical Payment Rates}} \times 1.028$$

Q. Turning again to private passenger non-fleet automobile insurance, does this filing propose any changes to the factors for higher limits of liability insurance?

A. No. The indicated increased limits changes of -2.5% for bodily injury and +0.1% for property damage have been applied to the basic limits rates for these coverages.

Q. What are these indications based on?

A. The indicated changes are based on an analysis comparing the ratio of total limits losses to basic limits losses for the latest three accident years ended 12/31 to a projected average increased limits factor, assuming an effective date of October 1, 2019. Based on this analysis, the indicated change for total limits bodily injury liability is -2.5% and the indicated change for total limits property damage liability is +0.1%.

Q. Could you briefly describe the development of the overall change for bodily injury liability?

A. The overall change for bodily injury is based on comparing the ratio of total limits to basic limits losses to a projected average increased limits factor. On page G-2, basic limits losses are developed and trended to the average date of accident (7/16/20). The basic limits claim cost trend factor of +5.0% was used in this analysis. The total limits losses are also trended to the average date of accident (7/16/20). The total limits trend factor used in this analysis was +5.0%. After the total limits and basic limits losses have been trended, we sum the three years and then take the ratio of total limits losses to basic limits losses. This ratio is in effect our indicated increased limits factor (line 13 of page G-2). In order to calculate the needed total limits change, this ratio is compared to the average increased limits factor (line 14 of page G-2).

Q. Why do you combine three years of data when doing the increased limits review?

- A. The three years of data are combined because of concern for stability. Because we are looking at losses at very high limits, they can be much more unstable than basic limits. Averaging across a longer time period tends to smooth out the shock effects of individual large losses.
- Q. Are the calculations of indicated increased limits factors for the property damage performed in the same manner as for the bodily injury coverage you just described?
- A. Yes, while the inputs are obviously different for property damage, the calculation of the indication is performed in the same general manner (see pages G-3). The only difference in the calculation of the overall change for property damage is that the basic limits and total limits claim cost trend is assumed to be the same.
- Q. Does this filing contain an analysis of the comprehensive and collision deductible relativities?
- A. Yes, it does, and it can be found on pages I-1 through I-21.
- Q. Could you explain how these relativities were reviewed?
- A. Using years ended December 31, 2015, 2016 and 2017 North Carolina comprehensive and collision size of loss distributions, indicated loss relativities were calculated. These loss relativities were then used to calculate the indicated rate relativity for each deductible. The calculated rate relativity reflects the fact that a higher deductible will not change the level of fixed expenses needed to write the policy.
- Q. How were the indicated loss relativities calculated?
- A. The method that has been used is the standard actuarial technique of loss elimination in moving from a lower to a higher deductible. I can best illustrate this by an example. Assume we have three claims all on a full coverage comprehensive policy; one for \$300, a second for \$400 and a third for \$75. If we want to evaluate what would be paid if the policies had been written on a \$100 deductible basis, we would restate the amounts as such:

Original Loss	Loss on \$100 Deductible Basis
\$75	0
\$300	200
\$400	300

The total effect would be that the original losses of \$775 would become \$500. This would give us a loss relativity of 0.645 (500 divided by 775).



We can see that what we have done is eliminate all claims below our new deductible amount (in the case of our example the \$75 loss) and reduce all claims above our deductible amount by the difference in the new deductible and the original deductible (\$100 and full cover). The loss relativity is the ratio of our loss after the new deductible related to the original deductible losses.

Because we are using the data from the years ended December 31, 2015, 2016 and 2017, we adjusted the distributions to reflect the expected size of loss distributions that will exist during the period in which our rates will be in effect. The resulting loss relativities for the various deductibles are show on page I-2.

Q. How are the rate relativities calculated from the loss relativities?

A. The rate relativities are calculated by means of the formula:

$$R = \frac{(Ld+F)}{(1-V)}$$

where,

R= rate relativity

L= provision for loss and loss adjustment expense

d= loss relativity

F= provision in proposed rates for fixed expenses

V= provision in proposed rated for expenses  
that vary with premium

The resulting indicated rate relativities are shown on page I-3 for each of the 3 years and the three-year average indicated relativities are shown on page I-5.

After reviewing these indications, the Automobile Committee recommended changing the following:

\$50 deductible comprehensive from 0.95 to 0.96

\$100 deductible comprehensive from 0.90 to 0.93

\$250 deductible comprehensive from 0.79 to 0.84

\$500 deductible comprehensive from 0.65 to 0.70

\$1000 deductible comprehensive from 0.52 to 0.58

\$250 deductible collision from 0.95 to 0.96

\$500 deductible collision from 0.88 to 0.91

\$1000 deductible collision from 0.77 to 0.81

Q. Are these revised factors introduced in such a manner that the change in factors produces no overall increase or decrease in premium?

A. Yes, they are. This is accomplished by means of an off-balance factor which is displayed on Page I-6.

- Q. Are there any changes in this filing to the classification factors?
- A. Yes, these changes are summarized on Pages J-3 to J-5. The Rate Bureau has filed changes in the use classes and inexperienced operator classes for all coverages, the multi-car discount factor for collision coverage, and the SDIP surcharges.
- Q. Please explain how the indicated changes are calculated?
- A. For the purpose of explanation, I will use the Principal Operator < 1 year experience class as an example. On Page J-8 the premiums for each class are calculated at experienced rates and displayed in Column (1). This premium reflects all the other rating factors (SDIP, multi-car, etc.) but does not reflect any premium from inexperienced operator surcharges. The loss ratio for each experience class group (no inexperienced, Principal < 1, Occasional < 1, etc.) is calculated relative to this premium and is shown in Column (8). Column (9)—Needed Premium—is the premium needed in each driving experience class to make the loss ratio for that class be equal to the loss ratio for the base class (no inexperienced operator). Column (10)—Shortfall—is the difference between the premium in Column (9) and Column (1). The indicated factor in Column (11) is determined by taking the ratio of the shortfall to the premiums at no inexperienced operator rates in Column (2). (The premiums as base rates are the premiums at pleasure use, single car, no inexperienced operator and no SDIP points).
- Q. Are these revised factors introduced in such a manner that the change in factors produces no overall increase or decrease in premium?
- A. Yes, they are. This is accomplished by means of an off-balance factor which is displayed on Page J-11.
- Q. Does the filing include a revision of the present territorial relativities?
- A. Yes. In connection with the overall changes we have been discussing, new territory rates are displayed; these are shown on pages B-1 and B-2. In these rates, the new territorial relativities are determined in such a way that no overall statewide rate level change is caused. In other words, the relativities are revised based on each territory's indications.
- Q. How has the Rate Bureau treated general and other acquisition expense by territory?
- A. The Rate Bureau has treated 100% of general expense and other acquisition as not varying by territory.
- Q. Has the Bureau included a provision for net deviations in this filing?
- A. Yes. These were described above.
- Q. Does the filing contain revisions to any other rates or rating relativities?

- A. Yes. The filing also contains revisions to the rates for Extended Transportation Expenses coverage (including new limit options), Towing and Labor Costs coverage, and Extended Non-Owned coverage.
- Q. How were these determined?
- A. The Extended Transportation Expenses coverage and Towing and Labor Costs coverage were determined based on the North Carolina experience for these coverages for 2015-2017 as collected under ISO's statistical plan and as detailed on pages K-1-8. The proposed rates for Extended Non-Owned coverage were judgmentally determined as described on page K-10.
- Q. Please turn to page A-1 of Exhibit RB-1 and explain what is shown on that page?
- A. Page A-1 of Exhibit RB-1 shows the filed rate level changes. These percentage changes relate the filed rate levels to the current Bureau manual rate levels. For bodily injury and property damage liability the changes shown on page A-1 reflect the combined effects of the basic limits changes shown on page A-2 and the effect of the indicated changes to the higher limits as shown on pages G-2 and G-3. The overall percentages are calculated by multiplying the changes shown for each coverage by the total limits premium for each of the coverages and then dividing by the total premium for all coverages in order to calculate what the average impact is for each category. The premiums that were utilized for this calculation are shown on page A-1.
- Q. Do you have an opinion as to whether the data utilized and the method of calculating the filed rate level changes, class plan relativity changes, and deductible relativity changes contained in the filing are sound and actuarially reliable and, if so, what is that opinion?
- A. Yes, I have an opinion. In my opinion, the data utilized and the ratemaking methodologies used by the Rate Bureau are consistent with generally accepted actuarial procedures and they are actuarially sound and reliable.
- Q. Do you have an opinion as to whether the filed rate level changes, class plan relativity changes, and deductible relativity changes contained in Exhibit RB-1 are fully justified and, if so, what is that opinion?
- A. In my opinion, those filed changes are fully justified and they are not excessive, inadequate or unfairly discriminatory.
- Q. Do you have an opinion as to whether the data utilized and the methods of calculating and determining the filed changes to the territorial relativities contained in the filing are sound and actuarially reliable and, if so, what is that opinion?

A. Yes. My opinion is that the data utilized and the methods used to calculate and determine those changes are consistent with generally accepted actuarial procedures and are actuarially sound and reliable.

Q. Are there any qualifications you wish to attach to your opinion?

A. Yes. In reaching my opinion, I have relied on the accuracy of the data supplied by the Rate Bureau and the ISS and NISS and I have relied on Dr. Vander Weide and Dr. Zanjani for the determination of the appropriate profit component of the rates.

**PREFILED TESTIMONY  
OF  
PAUL D. ANDERSON, FCAS, CSPA, MAAA  
  
PRIVATE PASSENGER AUTO INSURANCE  
2019 RATE FILING BY THE  
NORTH CAROLINA RATE BUREAU**

**Q. Please state your name and business address.**

A. My name is Paul D. Anderson. My business address is 15800 West Bluemound Road, Brookfield, WI 53005.

**Q. By whom are you employed?**

A. I am employed by Milliman, Inc. (Milliman) and have been employed by Milliman since February 1, 2007.

**Q. What is your educational background?**

A. I received a Bachelor of Science in Actuarial Science from Drake University in Des Moines, Iowa in 1993.

**Q. Do you have any additional certifications or qualifications?**

A. Yes. I have been a Fellow of the Casualty Actuarial Society since 2002 and a Certified Specialist in Predictive Analytics since 2018. Since 2002, I have participated on several committees of the organization. I was on the Examination Committee of the Casualty Actuarial Society between 2004 and 2006. I served on the Volunteer Support Task Force from February 2012 until April 2013. I have been a member of the Volunteer Resources Committee since April 2013. I have also been a member of the American Academy of Actuaries since 2002. I meet all of the continuing education requirements of and am in good standing with that organization and the Casualty Actuarial Society.

**Q. What is your employment background?**

A. I was employed by Allstate Insurance Company from June 1993 until January 2007. While at Allstate, I held various actuarial roles. I began my career as an Auto Pricing Analyst, and over time, I assumed increasing responsibility in various departments that included Property Pricing, Auto Pricing, Property Research, and Auto Research. On the pricing teams, I assisted in developing rates for property and auto insurance products in most states across the country. On the research teams, I assisted in developing new property and auto risk classification plans to be implemented by Allstate's pricing teams. From 2006

until January 2007, I served as a Senior Manager for Allstate's Eastern region, which included assisting in the oversight of the pricing strategies for approximately half the country, including North Carolina.

In February 2007 I began my career at Milliman. Since 2007 I have completed, managed, or overseen numerous auto and property pricing analyses for a variety of clients. My clients have included small single-state insurance companies, industry-leading national insurance companies, government entities, the North Carolina Rate Bureau, and personal and commercial auto residual market entities. These client assignments have included such projects as pricing analyses to evaluate overall rate adequacy, predictive modeling assignments to develop new risk classification plans, and reserve analyses.

**Q. What is Milliman?**

A. Milliman is among the world's largest independent actuarial and consulting firms. Milliman was founded in Seattle in 1947 as Milliman & Robertson and today has offices in principal cities worldwide, covering markets in North America, Latin America, Europe, Asia and the Pacific, the Middle East, and Africa. Milliman employs more than 3,500 people, including actuaries and specialists ranging from clinicians to economists. The firm has consulting practices in employee benefits, financial services, healthcare, life insurance, and property and casualty insurance. Milliman serves the full spectrum of business, education, financial, governmental, union, and nonprofit organizations.

**Q. What are your current responsibilities at Milliman?**

A. I am responsible for managing and overseeing the personal lines and insurance-related predictive analytics portion of Milliman's Milwaukee Casualty practice. The personal lines and predictive analytics team conducts a variety of auto and property pricing, product development, and predictive modeling assignments, primarily for insurance companies. Over the last five years, we have completed private passenger automobile analyses for clients in nearly every state in the country, including North Carolina.

**Q. Were you engaged to provide actuarial services to the North Carolina Rate Bureau (the "Rate Bureau") in relation to its 2019 private passenger automobile rate filing?**

A. Yes, I was.

**Q. What was the scope of that engagement?**

A. In relation to the 2019 private passenger automobile rate filing, I was engaged by the Rate Bureau to conduct an independent review and provide feedback on the actuarial analyses underlying the filing. In this role, I participated in many of the

discussions in which Insurance Services Office (ISO) presented the preliminary data to the Rate Bureau. In addition, my role also included participating in the Rate Bureau's Automobile Committee meetings in which the 2019 private passenger automobile rate review and rate filing was discussed. During these discussions, I offered feedback and insights to assist in the committee's selections and decisions related to this filing.

**Q. Is your firm being compensated for this engagement?**

A. Yes, it is.

**Q. Is that compensation in any way contingent on the provision of favorable testimony in support of the proposed filing?**

A. No, it is not.

**Q. Have you completed your review of the 2019 private passenger automobile rate filing?**

A. Yes, I have.

**Q. Were there any constraints placed on your review, such as limited or delayed access to data or limited time that may have hindered your complete review?**

A. No, I was provided all the data and information that were necessary and I had adequate time for a complete review. My review was not limited in any way.

**Q. What is the overall indicated change in private passenger automobile rates in this filing?**

A. This filing shows the need for an overall 7.6% statewide average increase to the auto insurance rates and an overall 2.8% increase to the motorcycle liability insurance rates. The overall 7.6% increase in auto insurance rates consists of a 22.8% change to auto liability and a -9.1% change to auto physical damage rates.

**Q. Please describe the overall ratemaking methodology that underlies the filing.**

A. The approach in this filing is consistent with prior private passenger automobile filings submitted by the Rate Bureau. Consistent with the *Statement of Principles Regarding Property and Casualty Insurance Ratemaking* as published by the Casualty Actuarial Society, the indicated rates reflect the expected costs associated with insuring private passenger automobile policies. These expected

costs include claims, claim settlement expenses, operational and administrative expenses, and the cost of capital.

The statewide rate indications for private passenger automobile policies are developed based on a pure premium methodology (instead of a loss ratio methodology). The required base class premium per exposure is calculated for each of the following coverages: bodily injury (BI), property damage (PD), medical payments (MedPay), comprehensive, collision, uninsured motorists (UM, which includes UMBI and UMPD), and underinsured motorists (UIM). The base class premium for each coverage is calculated by first projecting the losses and loss adjustment expenses for the policy period for which the filed rates are expected to be in effect. For comprehensive coverage, losses are adjusted to normalize the historical wind and water losses. Projected losses and loss adjustment expenses (LAE) per exposure are calculated by dividing the projected incurred losses and loss adjustment expenses for each historical accident year by the corresponding earned exposures.

Following the development of the projected losses and LAE per exposure, other expected underwriting expenses associated with issuing private passenger automobile insurance policies are incorporated to determine the net premium required per exposure. These expected underwriting expenses include provisions for general expenses; other acquisition expenses; commission and brokerage; taxes, licenses, and fees; underwriting profit; and policyholder dividends. The net premium required per exposure is then adjusted for net deviations and for the impact on costs resulting from certain North Carolina legislation effective in 2016. The result of these adjustments is the premium required per exposure, which is further modified by a distributional adjustment factor to determine the required base class premium. For comprehensive and collision coverages, in addition to the distributional adjustment factor, a model year trend factor, a symbol trend factor, and a factor for the change in the base model year are applied in order to calculate the required base class premium. For bodily injury and property damage coverages, the indicated higher limits change is also applied to the required base class premium to develop the final indication of the required base class premium.

In addition to the development of a statewide required base class premium for each coverage, similar calculations are completed by territory. The required base class rates by territory are offset for several proposed rating plan changes and compared to the current base class rates to develop indicated rate changes by territory. Finally, the rate changes by territory are aggregated based on the base premium for each territory to determine the overall statewide indicated rate change. This comparison of the required and current base rates by territory is consistent with the *Statement of Principles* referenced above, is commonly used throughout the industry, and as such, is an actuarially sound method of developing an indicated rate change.



**Q. How are the projected losses determined?**

A. This filing considers three years of historical loss experience including years ending December 31, 2015 through December 31, 2017. For bodily injury, property damage, medical payments, comprehensive, and collision coverages, the loss experience for the year ending December 31, 2017, which is the most recent available data, is used to calculate the indicated rates for each coverage. For uninsured motorists and underinsured motorists, the loss experience for the latest three years are used in the calculation of the required premium per exposure. Using one year of experience for larger, more credible coverages, and using three years of experience for uninsured motorists and underinsured motorists coverages, for which the loss experience has been somewhat volatile, is consistent with North Carolina statutes and prior private passenger automobile rate filings. It is also consistent with generally accepted ratemaking practices because the number of years of historical experience for each coverage is selected to balance stability of the overall rates with responsiveness to the most recent conditions.

For liability coverages (i.e., bodily injury, property damage, medical payments, uninsured motorists, and underinsured motorists), allocated loss adjustment expenses have been reported with the incurred losses. As such, the adjustments to liability coverages discussed immediately below were applied to the combined amounts of incurred losses and allocated loss adjustment expenses.

To evaluate the loss experience of the liability coverages, each of the three years of losses and allocated loss adjustment expenses considered in this filing has been developed to ultimate amounts. Losses and allocated loss adjustment expenses are developed to ultimate because the final incurred losses and allocated loss adjustment expenses for an accident year are often different from initial estimates due to late-reporting of claims or as yet unknown settlement amounts on known claims.

Following the adjustment to determine developed incurred losses and allocated loss adjustment expenses for liability coverages, in order to reflect the expected change in costs, the losses and allocated loss adjustment expenses are trended from the average accident date in each historical experience period to the average accident date in the projected experience period during which the proposed rates will be in effect. The average accident date in the projected experience period assumes the rates proposed by this filing will be effective October 1, 2019 and will be in effect for one year. Using a weighted average of the number of 6-month policies and 12-month policies written in North Carolina, the average accident date in the projected experience period is July 16, 2020. Similar to prior private passenger automobile filings, the average annual changes in losses and allocated loss adjustment expenses are based on average claim cost and claim frequency data received from collected statistical plan data and various other internal and external data. The expected average annual changes

in claim cost and claim frequency have been selected based on a review of these data and are combined into a single prospective pure premium trend for each coverage. For the experience periods ending December 31, 2015 and December 31, 2016, a current cost factor is determined by comparing the pure premium in these earlier years to the pure premium for the period ending December 31, 2017. The current cost factors are compounded with the prospective pure premium trends, and equivalent annual percentage changes are calculated to reflect both the historical and projected trend periods. After applying the annual loss trends for the applicable number of years of trend, the resulting amounts are the projected losses and allocated loss adjustment expenses for each coverage.

For physical damage coverages (i.e., comprehensive and collision), the data used in this filing is reported on a paid basis. As a result, a paid-to-incurred adjustment factor is applied to each year to determine incurred losses. Before the paid-to-incurred adjustment factor is applied to comprehensive coverage, the historical wind and water losses are normalized using ISO's standard wind and water adjustment procedure. This procedure is applied because severe weather-related events can cause volatility in the comprehensive coverage loss experience. The wind and water adjustment procedure removes actual wind and water losses and replaces them with amounts proportional to the expected wind and water losses based on an average of the most recent 30 years of North Carolina wind and water losses.

For the physical damage coverages, after the normalized incurred losses have been calculated for each year, they are trended in a similar manner and using the same trend periods as applied to the liability coverages. The resulting physical damage amounts, after applying the annual loss trends for the applicable number of years of trend, are the projected losses for each coverage.

In my opinion, all of the selections referenced above, including the number of years used in the rate indications, the loss development factors, the paid-to-incurred adjustment factors, the wind and water adjustment procedure, and the loss trend factors, are reasonable and actuarially sound.

**Q. In the previous response, you mentioned that allocated loss adjustment expenses are reported with the liability losses. How are unallocated loss adjustment expenses determined for the liability coverages and how are loss adjustment expenses determined for the physical damage coverages?**

A. For the liability coverages, after the losses and allocated loss adjustment expenses have been developed, unallocated loss adjustment expenses are determined by applying an unallocated loss adjustment expense factor. Using information received from the Rate Bureau's data call for expense experience, unallocated loss adjustment expenses are summarized for calendar years 2013 through 2017. Consistent with prior private passenger automobile filings, the

ratio of unallocated loss adjustment expenses to the sum of losses and allocated loss adjustment expenses is determined for each year. Each individual ratio calculated for 2015 through 2017 is used to determine that year's unallocated loss adjustment factor, which is applied to the corresponding year of historical losses and allocated loss adjustment expenses.

For the physical damage coverages, both allocated and unallocated loss adjustment expenses are determined by applying a loss adjustment expense factor to the normalized incurred losses. Similar to the process for liability coverages, physical damage loss adjustment expense data are received from the Rate Bureau's data call for expense experience and are summarized for calendar years 2013 through 2017. Consistent with prior private passenger automobile filings, the ratio of loss adjustment expenses to incurred losses is determined for each year. Each individual ratio calculated for 2015 through 2017 is used to determine that year's loss adjustment factor, which is applied to the corresponding year of historical incurred losses.

Following the calculations to determine unallocated loss adjustment expenses for the liability coverages and total loss adjustment expenses for physical damage coverages, in order to reflect the expected change in expenses, the loss adjustment expenses are trended using the same trend periods as described above for losses. Similar to prior private passenger automobile filings, the average annual change in expenses is based on the consideration of the All Items Consumer Price Index, the All Items Less Energy Consumer Price Index, and the Compensation Cost Index for Insurance Carriers, Agent Brokers, and Service. The expected average annual change in expenses has been selected based on a review of these data. The resulting amounts after applying the annual expense trend for the applicable number of years of trend are the projected unallocated loss adjustment expenses for each of the liability coverages and the projected loss adjustment expenses for each of the physical damage coverages.

- Q. In your opinion, are the provisions for unallocated loss adjustment expenses applied to the liability coverages and the provisions for loss adjustment expenses applied to the physical damage coverages reasonable?**
- A. Yes, the unallocated loss adjustment expense provisions for the liability coverages and the loss adjustment expense provisions for the physical damage coverages are reasonable. It is common practice in the industry to use historical experience to determine an unallocated loss adjustment expense provision or a total loss adjustment expense provision, and it is reasonable to adjust the amounts developed by those provisions for an expense trend.
- Q. How are the liability and physical damage provisions for general and other acquisition expenses determined?**

- A. For liability coverages, the provision for general and other acquisition expenses is determined based on a weighted average of the ratios of liability general and other acquisition expenses relative to earned premium at manual level and the ratios of liability general and other acquisition expenses relative to earned premium at collected level. The weights assigned to each ratio are the percent of the total liability earned premium attributable to ceded business and voluntary business, respectively. For physical damage coverages, the provision for general and other acquisition expenses is determined separately for standard and non-standard business, where the provision for each segment is based on the ratio of physical damage general and other acquisition expenses relative to physical damage earned premium at collected level. A total general and other acquisition expenses provision for each physical damage coverage is determined by applying the separate standard and non-standard provisions to each respective segment and combining the calculated expense amounts. Consistent with prior private passenger automobile filings, each of the ratios of general and other acquisition expenses to earned premium (i.e., relative to manual vs. collected level and standard vs. non-standard) is determined and applied separately for each year.

The general and other acquisition expense provision for each year is then trended using the same trend factor as discussed above in describing the adjustments to the loss adjustment expenses. However, the trend period is modified in that these expenses are incurred at the inception of the policy period. As a result, they are projected to the average date of writing for the period the new rates will be effective. The resulting amounts are the projected general and other acquisition expenses for each coverage.

**Q. In your opinion, are the provisions for general and other acquisition expenses reasonable?**

- A. Yes, the general and other acquisition expense provisions for the liability coverages and the general and other acquisition expense provisions for the physical damage coverages are reasonable. It is common practice in the industry to use historical experience to determine general and other acquisition expense provisions, and it is reasonable to adjust the amounts developed by those provisions for an expense trend.

**Q. After developing projected losses, projected loss adjustment expenses, and projected general and other acquisition expenses, how are these amounts aggregated?**

- A. For the liability coverages, after developing projected losses and allocated loss adjustment expenses and projected unallocated loss adjustment expenses for each coverage, those amounts are summed and divided by the earned exposures for the corresponding year. Similarly, the projected fixed expenses

(i.e., projected general and other acquisition expenses) for each coverage are also divided by the earned exposures. These amounts per exposure are further summed to develop the projected loss, LAE (loss adjustment expense), and fixed expenses per exposure for each coverage.

For the physical damage coverages, a similar calculation is completed except that the first step includes summing the projected losses with the projected loss adjustment expenses for each coverage before dividing by the earned exposures. The resulting amounts after completing similar summations and divisions are the projected loss, LAE, and fixed expenses per exposure for each coverage.

**Q. Is a provision for policyholder dividends included in the filing?**

- A. Yes, the Rate Bureau reviewed historical data and developed separate liability and physical damage provisions for expected policyholder dividends. The Rate Bureau separately evaluated six years of historical experience for liability and physical damage coverages and selected provisions for policyholder dividends to be 0.30% for both liability coverages and physical damage coverages. These selected provisions are based on the six-year average of the ratios of the total policyholder dividends issued by private passenger automobile insurers in North Carolina to the total manual earned premium of those same companies.

I am aware that the North Carolina ratemaking statutes list policyholder dividends as an item to be given due consideration when setting rates. Further, Actuarial Standard of Practice (ASOP) No. 29 regarding *Expense Provisions in Property/Casualty Insurance Ratemaking* states the following:

*The Statement of Principles Regarding Property and Casualty Insurance Ratemaking* of the Casualty Actuarial Society (CAS) classifies policyholder dividends as an expense to operations. When the actuary determines that policyholder dividends are a reasonably expected expense and are associated with the risk transfer, the actuary may include a provision in the rate for the expected amount of policyholder dividends. In making this determination, the actuary should consider the following: the company's dividend payment history, its current dividend policy or practice, whether dividends are related to loss experience, the capitalization of the company, and other considerations affecting the payment of dividends.

As stated in ASOP NO. 29, policyholder dividends are classified as an operating expense. In addition to the above excerpt from the *Statement of Principles Regarding Property and Casualty Insurance Ratemaking*, the Statement also articulates that indicated rates should reflect the expected costs associated with insuring private passenger automobile policies, including all operating expenses. As such, since policyholder dividends are classified as an operating expense, it is

consistent with the *Statement of Principles Regarding Property and Casualty Insurance Ratemaking* and ASOP No. 29 to include a provision for expected policyholder dividends in the proposed rates reflected in this filing.

**Q. In your opinion, are the liability and physical damage provisions for policyholder dividends reasonable?**

- A. Yes, the policyholder dividends provisions for liability coverages and physical damage coverages are reasonable. It is reasonable and actuarially sound to calculate six-year average ratios to determine provisions for policyholder dividends and to treat these provisions in a similar manner as a variable underwriting expense.

By reviewing six years of historical experience to determine a provision for policyholder dividends, the Rate Bureau is complying with the statutes and the *Statement of Principles Regarding Property and Casualty Insurance Ratemaking* by considering the dividend payment history and ensuring that the selected provision is a reasonably expected expense.

**Q. How are the liability and physical damage provisions for commission and brokerage determined?**

- A. For liability coverages, the provision for commission and brokerage expense is determined by evaluating the ratio of liability commission and brokerage expenses relative to liability written premium at collected level. Because business ceded to the North Carolina Reinsurance Facility has a commission and brokerage provision of at least 10%, the provision for voluntary business was calculated using the total amount of commission and brokerage expense and adjusting for the commission and brokerage expense on ceded business based on the distribution of voluntary and ceded premium. For physical damage coverages, the provision for commission and brokerage expense is determined by evaluating the ratio of physical damage commission and brokerage expenses relative to physical damage written premium at collected level for standard business.

Consistent with prior private passenger automobile filings, the liability and physical damage provisions for commission and brokerage expense are determined and applied separately for each year.

**Q. In your opinion, are the provisions for commission and brokerage reasonable?**

- A. Yes, the commission and brokerage expense provisions for the liability and physical damage coverages are reasonable. It is common practice in the industry to use historical experience to determine commission and brokerage provisions.

**Q. How are the liability and physical damage provisions for taxes, licenses, and fees determined?**

- A. For liability coverages, the provision for taxes, licenses, and fees is determined by evaluating the ratio of liability taxes, licenses, and fees relative to liability written premium at collected level. For physical damage coverages, the provision for taxes, licenses, and fees is determined by evaluating the ratio of physical damage taxes, licenses, and fees relative to physical damage written premium at collected level for standard business.

Consistent with prior private passenger automobile filings, the liability and physical damage provisions for taxes, licenses, and fees are determined and applied separately for each year.

**Q. In your opinion, are the provisions for taxes, licenses, and fees reasonable?**

- A. Yes, the taxes, licenses, and fees provisions for the liability and physical damage coverages are reasonable. It is common practice in the industry to use historical experience to determine taxes, licenses, and fees provisions.

**Q. Are you providing expert testimony concerning the underwriting profit provision?**

- A. No, I am relying on the work and opinions of Dr. Vander Weide and Dr. Zanjani as to the selected underwriting profit provisions of 11.0% and 12.5% for liability and physical damage coverages, respectively. The scope of my analysis and testimony relates to other aspects of the proposed rate filing.

**Q. How are the permissible loss, LAE, and G&OA expense ratios determined?**

- A. For the liability and physical damage coverages, the permissible loss, loss adjustment expense, and general and other acquisition expense ratios are determined to be 100% minus the total variable expenses and underwriting profit. For the year ending December 31, 2017, the liability variable expenses include an 8.3% provision for commission and brokerage and a 2.3% provision for taxes, licenses, and fees. Based on a selected underwriting profit provision of 11.0%, the liability permissible loss, LAE, and G&OA expense ratio for 2017 is  $100\% - (8.3\% + 2.3\% + 11.0\%) = 78.4\%$ .

For the same year (ending December 31, 2017), the physical damage variable expenses include an 8.5% provision for commission and brokerage and a 2.4% provision for taxes, licenses, and fees. Based on a selected underwriting profit provision of 12.5%, the physical damage permissible loss, LAE, and G&OA expense ratio for 2017 is  $100\% - (8.5\% + 2.4\% + 12.5\%) = 76.6\%$ .

Consistent with prior private passenger automobile filings, the liability and physical damage permissible loss, LAE, and G&OA expense ratios are determined separately for each year.

**Q. After developing the permissible loss, LAE, and G&OA expense ratios, how are these ratios applied?**

A. After developing the permissible loss, LAE, and G&OA expense ratios, they are used to determine the net premium required per exposure for each coverage. The net premium required per exposure is calculated by dividing the projected loss, LAE, and fixed expenses per exposure (developed above) by the permissible loss, LAE, and G&OA expense ratio less the selected provision for policyholder dividends.

**Q. Is a provision for net deviations included in the filing?**

A. Yes, the Rate Bureau reviewed historical data and developed separate liability and physical damage provisions for net deviations. The Rate Bureau separately evaluated six years of historical experience for liability and physical damage coverages and selected provisions for net deviations to be -9.03% for liability coverages and -13.19% physical damage coverages. These selected provisions are based on the six-year average of the ratios of the total net deviations, offset by any applicable clean risk recoupment amounts to the total manual premium.

**Q. In your opinion, are the provisions for net deviations reasonable?**

A. Yes, the provisions for net deviations are reasonable because they reflect the average historical amounts of private passenger automobile premiums that insurance companies writing in North Carolina actually collect relative to the manual premiums. These collected premiums represent the amounts that companies actually use to pay for losses and expenses corresponding to the transfer of risk. If companies have consistently applied a net deviation during the six years of historical experience evaluated in this filing, it is reasonable to anticipate a similar net deviation in the time period for which the filed rates will be in effect. That is, the projected premiums resulting from this filing will likely include a net deviation similar to that which is observed in the historical experience. It is this projected premium (i.e., net of deviations) that should be compared to the projected losses and projected expenses when determining the overall indicated rate change. The manual premium should then be determined by making an upward adjustment for the net deviation.

**Q. Are adjustments other than net deviations made to the required premium per exposure?**



- A. Yes, in addition to an adjustment for the net deviations, three additional adjustments are made to the liability premiums and five additional adjustments are made to the physical damage premiums.

Both the liability and physical damage premiums are adjusted to reflect the impact of an increase in several vehicle-related costs as a result of North Carolina legislation effective in 2016. In addition, the liability and physical damage premiums are also adjusted to reflect the difference in the average premium at the base amount of coverage to the base class rate. This difference is identified in the filing as a distributional adjustment factor and has been used in prior private passenger automobile filings.

The liability premiums are further adjusted by the indicated higher limits change. With this filing, the increased limits experience of each liability coverage was reviewed, and it was determined that a minimal change was indicated to the higher limits experience of each coverage. Rather than propose changes to the increased limits factors, the filing reflects the indicated higher limits change in the base class premium. The result of this adjustment to the liability premiums and the two adjustments described above is the overall statewide required base class premium for each coverage.

The physical damage premiums are further adjusted by a model year trend factor, a symbol trend factor, and a factor for the change in base model year. Each of these adjustments is consistent with prior private passenger automobile filings as the trend factors account for the continual drift towards newer model years and higher-symbol vehicles, while the change in base model year reflects the alignment of the model year factors with the latest available model year anticipated during the time period the rates will be in effect. The result of these three adjustments to the physical damage premiums and the two adjustments described above is the overall statewide required base class premium for each coverage.

**Q. Is credibility considered in the rate indications?**

- A. Yes, credibility is considered. At the statewide level, based on the volume of data supporting the statewide rate indications, the overall filed rates for bodily injury, property damage, medical payments, comprehensive, and collision coverages are based on the latest year of historical experience. Because of the smaller volume of experience and the historical volatility of the experience for uninsured motorists and underinsured motorists coverages, three years of historical experience were used to determine the overall indicated rates, with each year of experience given weight proportional to its earned car years. When the territorial rate indications are calculated, partial credibility is determined based on the number of claims underlying the three-year loss cost, the square root rule, and a full credibility standard of 3,000 claims. The application of the

square root rule is a long-standing actuarial methodology used throughout the industry.

**Q. Does the filing review the rate adequacy by territory?**

- A. Yes. With this filing, the Rate Bureau developed indicated rate changes by territory using a methodology similar to that used to develop the statewide indication. An average loss cost is calculated for each territory using three years of historical loss experience. The average loss cost for each territory is divided by the distributional adjustment factor (described above) to develop the base class loss cost by territory. A credibility value is assigned to each territory for each coverage based on the number of claims underlying each loss cost. For territorial ratemaking, the full credibility standard is 3,000 claims. Using the credibility for each territory, a formula base loss cost is determined by territory. Additional calculations are applied to each territory to reflect fixed expenses and a base rate offset for updates to several rating plans. The result of these calculations is an indicated rate change by territory.

In my opinion, the methodology used to develop the indicated rate changes by territory and by coverage is reasonable and is consistent with widely-used actuarial ratemaking practices.

**Q. Does the filing review the rate adequacy for motorcycle liability experience?**

- A. Yes. With this filing, the Rate Bureau used three years of historical loss experience to develop an overall statewide indicated rate change for motorcycle liability insurance. A similar methodology was used in evaluating motorcycle liability rates as was used in the private passenger automobile liability analysis. However, motorcycle liability data were used to determine the fixed and variable expense provisions, and loss trends were calculated using a weighted average of the private passenger auto liability trends. Because the motorcycle liability rates are displayed by engine size groups, the relativities by engine size are being updated to reflect the difference in rate indications between the private passenger automobile liability coverages and the motorcycle liability coverages.

In my opinion, the methodology used to develop the indicated rate changes and the engine size relativities for motorcycle liability coverages is reasonable and is consistent with widely-used actuarial ratemaking practices.

**Q. Does the filing include proposed changes to the rates for Towing and Labor, Rental Reimbursement, and the Extended Non-owned coverage?**

- A. Yes. With this filing, the Rate Bureau reviewed three years of experience for Towing, Rental Reimbursement, and the Extended Non-owned coverage. The

filing includes revisions to the rates for each of the coverages listed above based on the historical experience evaluated by the Rate Bureau.

In my opinion, the methodology used to develop the filed revisions to the coverages described above is reasonable and is consistent with widely-used actuarial ratemaking practices.

**Q. Does the filing include proposed changes to any rating variables used in the classification plan?**

A. Yes. With this filing, the Rate Bureau reviewed three years of experience for the multicar discount, the inexperienced operator surcharges, the vehicle use surcharges, the safe driver insurance plan (SDIP) surcharges, and the deductible factors for the physical damage coverages. The filing includes revisions to various rating factors for each of the rating variables listed above. The filed revisions are generally moving in the direction of the indicated factors, but are tempered by the Rate Bureau to reduce the impact on individual policyholders and to recognize the limited credibility of some of the indicated factors.

In my opinion, the methodology used to develop the filed revisions to the rating variables described above is reasonable and is consistent with widely-used actuarial ratemaking practices.

**Q. I understand that you are not providing an opinion concerning the underwriting profit provisions. If I ask you to assume that the provisions for underwriting profit are reasonable and actuarially sound, then in your opinion, are the overall rate indications shown in the private passenger automobile and motorcycle filing by the Rate Bureau reasonable?**

A. Yes, if I assume that the provisions for underwriting profit are reasonable, then in my opinion, the overall private passenger automobile and motorcycle rate indications shown by the Rate Bureau in the filing are reasonable and actuarially sound.

**Q. Again, assuming that the provisions for underwriting profit are reasonable, do you have an opinion whether the proposed rates, as presented in the filing, reasonably provide for the expected costs for private passenger automobile and motorcycle insurance in North Carolina?**

A. If I assume that the provisions for underwriting profit are reasonable, then in my opinion, the proposed rates in this filing reasonably reflect the expected costs for private passenger automobile and motorcycle insurance.

**Q. Assuming that the provisions for underwriting profit are reasonable, in your opinion, are the proposed private passenger automobile and motorcycle rates not excessive, inadequate, or unfairly discriminatory?**

A. If I assume that the provisions for underwriting profit are reasonable, then in my opinion, the proposed private passenger automobile and motorcycle rates in this filing are not excessive, inadequate or unfairly discriminatory.

**Q. Does this conclude your testimony?**

A. Yes, it does.

PREFILED TESTIMONY  
OF  
JAMES H. VANDER WEIDE

2019 PRIVATE PASSENGER NONFLEET  
AUTOMOBILE INSURANCE RATE FILING  
BY THE NORTH CAROLINA RATE BUREAU

Q. WHAT IS YOUR NAME, OCCUPATION, AND BUSINESS ADDRESS?

A. My name is James H. Vander Weide. I am President of Financial Strategy Associates, a firm that provides strategic and financial consulting services to corporate clients. My business address is 3606 Stoneybrook Drive, Durham, North Carolina 27705.

Q. PLEASE DESCRIBE YOUR EDUCATIONAL BACKGROUND AND PRIOR ACADEMIC EXPERIENCE.

A. I graduated from Cornell University with a Bachelor's Degree in Economics and then attended Northwestern University where I earned a Ph.D. in Finance. I joined the faculty of the School of Business at Duke University where I was subsequently named Assistant Professor, Associate Professor, Professor, and Research Professor. I have published research in the areas of finance and economics and taught courses in these fields at Duke for more than thirty-five years. I am now retired from my teaching duties at Duke.

I have taught courses in corporate finance, investment management, and management of financial institutions. I also taught a graduate seminar on the theory of public utility pricing and lectured in executive development seminars on

the cost of capital, financial analysis, capital budgeting, mergers and acquisitions, cash management, short-run financial planning, and competitive strategy.

I have served as Program Director and taught in numerous executive education programs at Duke, including the Duke Advanced Management Program, the Duke Management Challenge, the Duke Executive Program in Telecommunications, Competitive Strategies in Telecommunications, and the Duke Program for Manager Development for managers from the former Soviet Union. I have also taught in tailored programs developed for corporations such as ABB, Accenture, Allstate, AT&T, Progress Energy, GlaxoSmithKline, Lafarge, MidAmerican Energy, Norfolk Southern, The Rank Group, Siemens, TRW, and Wolseley PLC.

In addition to my teaching and executive education activities, I have written research papers on such topics as portfolio management, the cost of capital, capital budgeting, the effect of regulation on the performance of public utilities, and cash management. My articles have been published in *American Economic Review*, *Financial Management*, *International Journal of Industrial Organization*, *Journal of Finance*, *Journal of Financial and Quantitative Analysis*, *Journal of Bank Research*, *Journal of Accounting Research*, *Journal of Cash Management*, *Management Science*, *The Journal of Portfolio Management*, *Atlantic Economic Journal*, *Journal of Economics and Business*, and *Computers and Operations Research*. I have written a book titled *Managing Corporate Liquidity: an Introduction to Working Capital Management*, a chapter for *The Handbook of*

*Modern Finance*, “Financial Management in the Short Run,” and a chapter for the book, *The Handbook of Portfolio Construction: Contemporary Applications of Markowitz Techniques*, “Principles for Lifetime Portfolio Selection: Lessons from Portfolio Theory.”

Q. HAVE YOU PREVIOUSLY PRESENTED EVIDENCE ON THE COST OF CAPITAL AND OTHER REGULATORY ISSUES?

A. Yes. As an expert on financial and economic theory and practice, I have participated in more than five hundred regulatory and legal proceedings before the public service commissions of forty-five states and four Canadian provinces, the Federal Energy Regulatory Commission, the National Energy Board (Canada), the Federal Communications Commission, the Canadian Radio-Television and Telecommunications Commission, the United States Congress, the National Telecommunications and Information Administration, the insurance commissions of five states, the Iowa State Board of Tax Review, the National Association of Securities Dealers, and the North Carolina Property Tax Commission. In addition, I have prepared expert testimony in proceedings before the United States District Court for the District of Nebraska; the United States District Court for the District of New Hampshire; the United States District Court for the District of Northern Illinois; the United States District Court for the Eastern District of North Carolina; the Montana Second Judicial District Court, Silver Bow County; the United States District Court for the Northern District of California; the Superior Court, North Carolina; the United States Bankruptcy Court for the

Southern District of West Virginia; the United States District Court for the Eastern District of Michigan; and the Supreme Court of the State of New York.

Q. WHAT IS THE PURPOSE OF YOUR TESTIMONY?

A. I have been asked by the North Carolina Rate Bureau to make an independent appraisal of the aggregate cost of equity capital for the companies writing auto insurance in North Carolina and to recommend a rate of return on equity that is fair, that allows those companies in the aggregate to attract and retain capital on reasonable terms, that is commensurate with returns on investments of comparable risk, and that maintains the financial integrity of those companies in the aggregate.

Q. WHAT DO YOU MEAN BY THE PHRASE "COST OF EQUITY CAPITAL?"

A. A firm's cost of equity capital is the rate of return expectation that is required in the marketplace on equity investments of comparable risk. If an investor does not expect to earn a return on an equity investment in a firm that is at least as large as the return the investor could expect to earn on other investments of comparable risk, then the investor will not invest in that firm's shares. Thus, a firm's cost of equity capital is also the rate of return expectation that is required in the marketplace in order to induce equity investors to purchase shares in that firm.

Q. IS THE COST OF EQUITY CAPITAL THE SAME AS THE RETURN ON EQUITY?



A. No. The cost of equity capital is a market-based concept that reflects investors' future expectations, while the return on equity is an accounting concept that measures results of past performance. The return on equity is equal to income available for common equity divided by the book value of common equity.

Q. HAVE YOU FORMED AN OPINION REGARDING THE COST OF EQUITY CAPITAL FOR THE AVERAGE COMPANY WRITING AUTO INSURANCE IN NORTH CAROLINA?

A. Yes.

Q. WHAT IS YOUR OPINION IN THAT REGARD?

A. The cost of equity capital for such a company is in the range 9.1 percent to 14.7 percent.

Q. WHAT ECONOMIC PRINCIPLES DID YOU CONSIDER IN ARRIVING AT THAT OPINION?

A. There are two primary economic principles relevant to my appraisal of the cost of equity capital. The first, relating to the demand for capital, states that a firm should continue to invest in its business only so long as the return on its investment is greater than or equal to its cost of capital. In the context of a regulated firm, this principle suggests that the regulatory agency should establish revenue levels which will offer the firm an opportunity to earn a return on its investment that is at least equal to its cost of capital.

The second principle, relating to the supply of capital, states that rational investors are maximizing their total return on capital only if the returns they expect to receive on investments of comparable risk are equal. If these returns are not equal, rational investors will reduce or completely eliminate investments in those activities yielding lower expected returns for a given level of risk and will increase investments in those activities yielding higher expected returns. The second principle implies that regulated firms will be unable to obtain the capital required to expand service on reasonable terms unless they are able to provide investors returns equal to those expected on investments of comparable risk.

Q. DO THESE ECONOMIC PRINCIPLES APPLY TO THE SETTING OF INSURANCE RATES?

A. Yes. These are general economic principles that apply to investing in any business activity, including insurance.

Q. HOW DID YOU GO ABOUT DETERMINING THE COST OF EQUITY CAPITAL FOR THE AVERAGE COMPANY WRITING AUTO INSURANCE IN NORTH CAROLINA?

A. I used two generally accepted methods to estimate the cost of equity: (1) the Discounted Cash Flow (DCF) Model, and (2) the Risk Premium Approach.

Q. PLEASE DESCRIBE THE DCF MODEL.

A. The DCF Model suggests that investors value an asset on the basis of the future cash flows they expect to receive from owning the asset. Thus, investors value

an investment in a bond because they expect to receive a sequence of semi-annual coupon payments over the life of the bond and a terminal payment equal to the bond's face value at the time the bond matures. Likewise, investors value an investment in a firm's stock because they expect to receive a sequence of dividend payments and, perhaps, expect to sell the stock at a higher price sometime in the future.

A second fundamental principle of the DCF approach is that investors value a dollar received in the future less than a dollar received today. This is because, if they had the dollar today, they could invest it in an interest earning account and increase their wealth. This principle is called the time value of money.

Applying the two fundamental DCF principles noted above to an investment in a bond suggests that investors should value their investment in the bond on the basis of the present value of the bond's future cash flows. Thus, the price of the bond should be equal to:

**Equation 1**

$$P_B = \frac{C}{(1+i)} + \frac{C}{(1+i)^2} + \dots + \frac{C+F}{(1+i)^n}$$

where:

- $P_B$  = Bond price;
- $C$  = Cash value of the coupon payment (assumed for notational convenience to occur annually rather than semi-annually);
- $F$  = Face value of the bond;
- $i$  = The rate of interest the investor could earn by investing his money in an alternative bond of equal risk; and
- $n$  = The number of periods before the bond matures.

Applying these same principles to an investment in a firm's stock suggests that the price of the stock should be equal to:

**Equation 2**

$$P_s = \frac{D_1}{(1+k)} + \frac{D_2}{(1+k)^2} + \dots + \frac{D_n + P_n}{(1+k)^n}$$

where:

- $P_s$  = Current price of the firm's stock;
- $D_1, D_2, \dots, D_n$  = Expected annual dividend per share on the firm's stock;
- $P_n$  = Price per share of stock at the time the investor expects to sell the stock; and
- $k$  = Return the investor expects to earn on alternative investments of the same risk, i.e., the investor's required rate of return.

Equation (2) is frequently called the Annual Discounted Cash Flow (DCF) Model of stock valuation.

Q. HOW DO YOU USE THE DCF MODEL TO DETERMINE THE COST OF EQUITY CAPITAL?

A. The "k" in the equation is the cost of equity capital. We make certain simplifying assumptions regarding the other factors in the equation and then mathematically solve for "k."

Q. WHAT ARE THE ASSUMPTIONS YOU MAKE?

A. Most analysts make three simplifying assumptions. First, they assume that dividends are expected to grow at the constant rate ("g") into the indefinite future.

Second, they assume that the stock price at time “n” is simply the present value of all dividends expected in periods subsequent to “n.” Third, they assume that the investors’ required rate of return, “k,” exceeds the expected dividend growth rate, “g.”

Q. DOES THE ANNUAL DCF MODEL OF STOCK VALUATION PRODUCE APPROPRIATE ESTIMATES OF A FIRM’S COST OF EQUITY CAPITAL?

A. No. The Annual DCF Model of stock valuation produces appropriate estimates of a firm’s cost of equity capital only if the firm pays dividends just once a year. Since most firms pay dividends quarterly, the Annual DCF Model produces downwardly biased estimates of the cost of equity. Investors can expect to earn a higher annual effective return on an investment in a firm that pays quarterly dividends than in one which pays the same amount of dollar dividends once at the end of each year. A complete analysis of the implications of the quarterly payment of dividends on the DCF Model is provided in Exhibit RB-8. For the reasons cited there, I employed the Quarterly DCF Model throughout my calculations.

Q. PLEASE DESCRIBE THE QUARTERLY DCF MODEL YOU USED.

A. The Quarterly DCF Model I used is described by Equation 10 on page 10 in Exhibit RB-8. This equation shows that the cost of equity is: the sum of the dividend yield and the growth rate, where the dividend in the dividend yield is the equivalent dividend at the end of the year, and the growth rate is the expected growth in dividends or earnings per share.

Q. HOW DO YOU APPLY THE DCF APPROACH TO OBTAIN THE COST OF EQUITY CAPITAL FOR THE COMPANIES WRITING AUTO INSURANCE IN NORTH CAROLINA?

A. I apply the DCF approach to two groups of companies: Value Line's group of property/casualty insurance companies and the S&P 500.

Q. WHY DO YOU APPLY THE DCF APPROACH TO THE S&P 500 AS WELL AS TO VALUE LINE'S PROPERTY/CASUALTY INSURANCE COMPANIES?

A. As I noted previously, the cost of equity is defined as the rate of return investors expect to earn on investments in other companies of comparable risk. I apply the DCF approach to the S&P 500 because they are a large group of companies that, on average, are typically viewed as being comparable in risk to the property/casualty insurance industry. The use of a larger set of comparable risk companies should provide an accurate estimate of the cost of equity for the companies writing auto insurance in North Carolina.

Q. DO YOU INCLUDE ALL THE VALUE LINE PROPERTY/CASUALTY INSURANCE COMPANIES?

A. No. Among the Value Line property/casualty insurance companies, I only include companies which pay a quarterly dividend, have not recently lowered their dividends, and have a positive five-year earnings growth forecast available from I/B/E/S (formerly known as the Institutional Brokers Estimate System,

subsequently part of Thomson Reuters, and now known as Refinitiv). The Value Line property/casualty companies I use are shown in Exhibit RB-9.<sup>1</sup>

Q. DO ANY OF THE PROPERTY/CASUALTY INSURANCE COMPANIES INCLUDED IN YOUR EXHIBIT HAVE A SIGNIFICANT PERCENTAGE OF REVENUES FROM PRIVATE PASSENGER AUTOMOBILE INSURANCE?

A. Yes. The following companies have a significant percentage of revenues from private passenger automobile insurance (and available positive I/B/E/S estimates of long-term growth): Allstate, Erie Indemnity, and Selective. Thus, I show DCF results for this subset of property/casualty insurance companies on Exhibit RB-10.

Q. WHAT CRITERIA DO YOU USE TO SELECT COMPANIES IN THE S&P 500?

A. I include those firms which pay dividends and which have at least three five-year earnings forecasts available from I/B/E/S. I exclude the insurance companies in the S&P 500, as identified by I/B/E/S, because I have already calculated DCF results for the Value Line property/casualty insurance companies. The S&P 500 companies I use are shown in Exhibit RB-11.

Q. WHY DO YOU ELIMINATE ANY COMPANY WHICH HAS RECENTLY LOWERED ITS DIVIDEND OR WHICH FAILS TO PAY DIVIDENDS?

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<sup>1</sup> I have previously included only companies that had three or more long-term earnings growth forecasts. However, at this time, the criterion requiring at least three long-term earnings growth forecasts would produce a group of only two Value Line property/casualty insurance companies. Therefore, at this time, I report DCF results for all property casualty insurance companies that have a positive long-term earnings growth forecast from I/B/E/S and pay quarterly dividends.

A. I eliminate those companies because it is difficult to make a reliable estimate of the future dividend growth rate for companies that have recently lowered their dividends or do not pay dividends. If a company has recently lowered its dividend, investors do not know whether the company will again lower its dividend in the future, or whether the company will attempt to increase its dividend back toward its previous level. If a company does not pay a dividend, one cannot mathematically apply the DCF approach.

Q. HOW DO YOU ESTIMATE THE GROWTH COMPONENT OF THE QUARTERLY DCF MODEL?

A. I use the average of analysts' estimates of future earnings per share (EPS) growth reported by I/B/E/S. As part of their research, financial analysts working at Wall Street firms periodically estimate EPS growth for each firm they follow. The EPS forecasts for each firm are then published. The forecasts are used by investors who are contemplating purchasing or selling shares in individual companies.

Q. WHAT IS I/B/E/S?

A. I/B/E/S is a collection of analysts' forecasts for a broad group of companies expressed in terms of a mean forecast and a standard deviation of forecast for each firm. The mean forecast is used by investors as an estimate of future firm performance.

Q. WHY DO YOU USE THE I/B/E/S GROWTH ESTIMATES?



A. The I/B/E/S growth rates (1) are widely circulated in the financial community, (2) include the projections of a large number of reputable financial analysts who develop estimates of future growth, (3) are reported on a timely basis to investors, and (4) are widely used by institutional and other investors. For these reasons, I believe these estimates represent unbiased estimates of investors' expectations of each firm's long-term growth prospects and, accordingly, are incorporated by investors into their return requirements. Consequently, in my opinion, they provide the best available estimate of investors' long-term growth expectations.

Q. WHY DO YOU RELY EXCLUSIVELY ON ANALYSTS' PROJECTIONS OF FUTURE EPS GROWTH IN ESTIMATING THE INVESTORS' EXPECTED GROWTH RATE RATHER THAN LOOKING AT PAST HISTORICAL GROWTH RATES?

A. There is considerable empirical evidence that analysts' forecasts are more highly correlated with stock prices than are firms' historical growth rates, and, thus, that investors actually use these forecasts.

Q. HAVE YOU PERFORMED ANY STUDIES CONCERNING THE USE OF ANALYSTS' FORECASTS AS THE BEST ESTIMATE OF INVESTORS' EXPECTED GROWTH RATE, G?

A. Yes, I prepared a study with Willard T. Carleton, Professor of Finance Emeritus at the University of Arizona, on why analysts' forecasts provide the best estimate of investors' expectations of future long-term growth. This study is described in a

paper entitled "Investor Growth Expectations: Analysts vs. History," published in *The Journal of Portfolio Management*.

Q. PLEASE SUMMARIZE THE RESULTS OF YOUR STUDY.

A. First, we performed a correlation analysis to identify the historically-oriented growth rates which best described a firm's stock price. Then we did a regression study comparing the historical growth rates with the consensus analysts' forecasts. In every case, the regression equations containing the average of analysts' forecasts statistically outperformed the regression equations containing the historical growth estimates. These results are consistent with those found by Cragg and Malkiel, the early major research in this area. These results are also consistent with the hypothesis that investors use analysts' forecasts, rather than historically-oriented growth calculations, in making buy and sell decisions. They provide overwhelming evidence that the analysts' forecasts of future growth are superior to historically-oriented growth measures in predicting a firm's stock price.

Q. WHAT PRICE DO YOU USE IN YOUR DCF MODEL?

A. I use a simple average of the monthly high and low stock prices for each firm for the three-month period, August, September, and October 2018. These high and low stock prices are obtained from Thomson Reuters (now known as Refinitiv).

Q. WHY DO YOU USE THE THREE-MONTH AVERAGE STOCK PRICE,  $P_0$ , IN APPLYING THE DCF METHOD?

A. I use a three-month average stock price in applying the DCF method because stock prices fluctuate daily, while financial analysts' forecasts for a given company are generally changed less frequently, often on a quarterly basis. Thus, to match the stock price with an earnings forecast, it is appropriate to average stock prices over a three-month period.

Q. PLEASE EXPLAIN YOUR INCLUSION OF FLOTATION COSTS.

A. All firms that have sold securities in the capital markets have incurred some level of flotation costs, including underwriters' commissions, legal fees, printing expense, etc. These costs are paid from the proceeds of the stock sale and must be recovered over the life of the equity issue. Costs vary depending upon the size of the issue, the type of registration method used and other factors, but in general these costs range between four percent and five percent of the proceeds from the issue.

In addition to these costs, the underwriter's offer price is set below the most recent closing price before the public offering in order to reduce the risk that the underwriters will be unable to sell the entire offering at the offer price. The difference between the offer price and the recent closing price is generally in the range two percent to three percent. Thus, the total flotation cost, including both issuance expense and underwriter discount, could range anywhere from five percent to eight percent of the proceeds of an equity issue. These cost ranges have been developed and confirmed in a number of generally accepted studies. I

believe a combined five percent allowance for flotation costs is a conservative estimate that should be used in applying the DCF model in this proceeding.

Q. PLEASE SUMMARIZE THE RESULTS OF YOUR APPLICATION OF THE DCF METHOD TO THE PROPERTY/CASUALTY INSURANCE COMPANIES AND THE S&P 500.

A. As shown in Exhibits RB-9 and RB-10, the average DCF cost of equity capital for my groups of Value Line property/casualty companies is 12.9 percent and 14.7 percent; and for the S&P 500 companies shown in Exhibit RB-11, 14.0 percent.

Q. WHAT CONCLUSION DO YOU REACH FROM YOUR DCF ANALYSIS ABOUT THE COST OF EQUITY CAPITAL FOR COMPANIES WRITING AUTO INSURANCE IN NORTH CAROLINA?

A. On the basis of my DCF analysis, I would conclude that for companies writing auto insurance in North Carolina the cost of equity is in the range 12.9 percent to 14.7 percent.

Q. YOU NOTE THAT THE SECOND METHOD YOU USE TO ESTIMATE THE COST OF EQUITY CAPITAL FOR COMPANIES WRITING AUTO INSURANCE IN NORTH CAROLINA IS A RISK PREMIUM APPROACH. PLEASE DESCRIBE THAT APPROACH.

A. I perform a study of the comparable returns received by bond and stock investors over the last ninety-two years. I estimate the returns on stock and bond

portfolios, using stock price and dividend yield data on the S&P 500 stock portfolio and bond yield data on Moody's A-rated utility bonds.

My study consists of analyzing the historically achieved returns on broadly based stock and bond portfolios going back to 1926. For stocks, I use the S&P 500 stock portfolio; and for bonds, I use Moody's A-rated utility bonds. The resulting annual returns on the stock and bond portfolios purchased in each year from 1926 through 2017 are shown on Exhibit RB-12. The difference between the stock return and the bond return over that period of time on an arithmetic average basis is 4.76 percentage points.

Q. WHAT CONCLUSIONS DO YOU DRAW FROM YOUR RISK PREMIUM ANALYSES?

A. My own studies, combined with my analysis of other studies, provide strong evidence for the belief that investors today require an equity return of at least 4.76 percentage points above the expected yield on A-rated long-term debt issues.

The average yield on Moody's seasoned A-rated utility bonds for the three months August through October 2018 was 4.34 percent. On the basis of this information and my knowledge of bond market conditions, I conclude that the long-term yield on A-rated utility bonds is approximately 4.34 percent. Adding a 4.76 percentage point risk premium to the 4.34 percent yield on A-rated utility bonds, I obtain an expected return on equity of 9.1 percent.

Q. ARE THERE REASONS TO BELIEVE THAT THE RESULT OF YOUR EX POST RISK PREMIUM ANALYSIS MAY UNDERESTIMATE THE COST OF EQUITY AT THIS TIME?

A. Yes. The ex post risk premium model may produce an unrealistically low result because the model result is highly sensitive to the estimate of the bond yield. At this time, bond yields are unusually low, reflecting policy decisions of the United States government and the Federal Reserve Bank to keep interest rates low in order to stimulate the economy. The ex post risk premium cost of equity result is the sum of the risk premium and the bond yield; and, as a result, the use of an unusually low bond yield in the model may cause the ex post risk premium model result to underestimate the cost of equity. Further, because the cost of equity is a forward-looking concept, it would be reasonable to apply the ex post risk premium model using a forecast of the expected bond yield, rather than a recent bond yield. Because bond yields are expected to increase over the next several years, the use of a forecasted bond yield would produce a significantly higher ex post risk premium estimate of the cost of equity. Thus, I consider my ex post risk premium model result to be conservative.

Q. BASED ON YOUR ANALYSES, WHAT IS YOUR OPINION AS TO THE COST OF CAPITAL FOR THE AVERAGE INSURANCE COMPANY WRITING AUTO INSURANCE IN NORTH CAROLINA?

A. Based on my review and studies, I believe that the cost of common equity capital for the average insurance company writing auto insurance in North Carolina is in the range 9.1 percent to 14.7 percent.

## THE QUARTERLY DCF MODEL

The simple DCF Model assumes that a firm pays dividends only at the end of each year. Since firms in fact pay dividends quarterly and investors appreciate the time value of money, the annual version of the DCF Model generally underestimates the value investors are willing to place on the firm's expected future dividend stream. In this appendix, we review two alternative formulations of the DCF Model that allow for the quarterly payment of dividends.

When dividends are assumed to be paid annually, the DCF Model suggests that the current price of the firm's stock is given by the expression:

$$P_0 = \frac{D_1}{(1+k)} + \frac{D_2}{(1+k)^2} + \dots + \frac{D_n + P_n}{(1+k)^n} \quad (1)$$

where

$P_0$	=	current price per share of the firm's stock,
$D_1, D_2, \dots, D_n$	=	expected annual dividends per share on the firm's stock,
$P_n$	=	price per share of stock at the time investors expect to sell the stock, and
$k$	=	return investors expect to earn on alternative investments of the same risk, i.e., the investors' required rate of return.

Unfortunately, expression (1) is rather difficult to analyze, especially for the purpose of estimating  $k$ . Thus, most analysts make a number of simplifying assumptions. First, they assume that dividends are expected to grow at the constant rate  $g$  into the indefinite future. Second, they assume that the stock price at time  $n$  is simply the present value of all dividends expected in periods subsequent to  $n$ . Third, they assume that the investors' required rate of return,  $k$ , exceeds the expected dividend growth rate  $g$ . Under the above simplifying assumptions, a firm's stock price may be written as the following sum:

$$P_0 = \frac{D_0(1+g)}{(1+k)} + \frac{D_0(1+g)^2}{(1+k)^2} + \frac{D_0(1+g)^3}{(1+k)^3} + \dots, \quad (2)$$

where the three dots indicate that the sum continues indefinitely.

As we shall demonstrate shortly, this sum may be simplified to:

$$P_0 = \frac{D_0(1+g)}{(k-g)}$$

First, however, we need to review the very useful concept of a geometric progression.

### Geometric Progression

Consider the sequence of numbers 3, 6, 12, 24, ..., where each number after the first is obtained by multiplying the preceding number by the factor 2. Obviously, this sequence of numbers may also be expressed as the sequence  $3, 3 \times 2, 3 \times 2^2, 3 \times 2^3, \dots$ . This sequence is an example of a geometric progression.

Definition: A geometric progression is a sequence in which each term after the first is obtained by multiplying some fixed number, called the common ratio, by the preceding term.



A general notation for geometric progressions is:  $a$ , the first term,  $r$ , the common ratio, and  $n$ , the number of terms. Using this notation, any geometric progression may be represented by the sequence:

$$a, ar, ar^2, ar^3, \dots, ar^{n-1}.$$

In studying the DCF Model, we will find it useful to have an expression for the sum of  $n$  terms of a geometric progression. Call this sum  $S_n$ . Then

$$S_n = a + ar + \dots + ar^{n-1}. \quad (3)$$

However, this expression can be simplified by multiplying both sides of equation (3) by  $r$  and then subtracting the new equation from the old. Thus,

$$rS_n = ar + ar^2 + ar^3 + \dots + ar^n$$

and

$$S_n - rS_n = a - ar^n,$$

or

$$(1 - r) S_n = a(1 - r^n).$$

Solving for  $S_n$ , we obtain:

$$S_n = \frac{a(1 - r^n)}{(1 - r)} \quad (4)$$

as a simple expression for the sum of  $n$  terms of a geometric progression. Furthermore, if  $|r| < 1$ , then  $S_n$  is finite, and as  $n$  approaches infinity,  $S_n$  approaches  $a \div (1 - r)$ . Thus, for a geometric progression with an infinite number of terms and  $|r| < 1$ , equation (4) becomes:

$$S = \frac{a}{1 - r} \quad (5)$$

Application to DCF Model

Comparing equation (2) with equation (3), we see that the firm's stock price (under the DCF assumption) is the sum of an infinite geometric progression with the first term

$$a = \frac{D_0(1+g)}{(1+k)}$$

and common factor

$$r = \frac{(1+g)}{(1+k)}$$

Applying equation (5) for the sum of such a geometric progression, we obtain

$$S = a \cdot \frac{1}{(1-r)} = \frac{D_0(1+g)}{(1+k)} \cdot \frac{1}{1 - \frac{1+g}{1+k}} = \frac{D_0(1+g)}{(1+k)} \cdot \frac{1+k}{k-g} = \frac{D_0(1+g)}{k-g}$$

as we suggested earlier.

Quarterly DCF Model

The Annual DCF Model assumes that dividends grow at an annual rate of  $g\%$  per year (see Figure 1).

Figure 1

Annual DCF Model

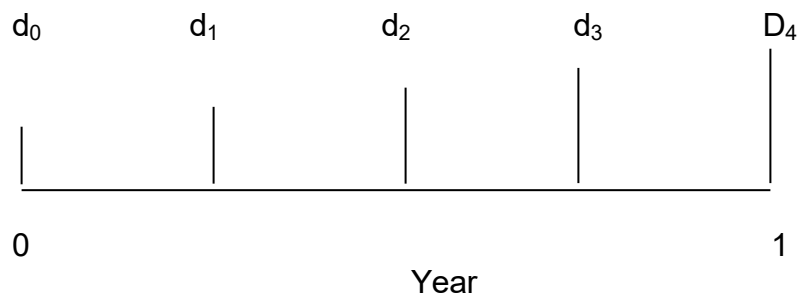


$$D_0 = 4d_0$$

$$D_1 = D_0(1 + g)$$

Figure 2

Quarterly DCF Model (Constant Growth Version)



$$d_1 = d_0(1+g)^{.25}$$

$$d_2 = d_0(1+g)^{.50}$$

$$d_3 = d_0(1+g)^{.75}$$

$$d_4 = d_0(1+g)$$

In the Quarterly DCF Model, it is natural to assume that quarterly dividend payments differ from the preceding quarterly dividend by the factor  $(1 + g)^{.25}$ , where  $g$  is expressed in terms of percent per year and the decimal .25 indicates that the growth has only occurred for one quarter of the year. (See Figure 2.) Using this assumption, along with the assumption of constant growth and  $k > g$ , we obtain a new expression for the firm's stock price, which takes account of the quarterly payment of dividends. This expression is:

$$P_0 = \frac{d_0(1+g)^{\frac{1}{4}}}{(1+k)^{\frac{1}{4}}} + \frac{d_0(1+g)^{\frac{2}{4}}}{(1+k)^{\frac{2}{4}}} + \frac{d_0(1+g)^{\frac{3}{4}}}{(1+k)^{\frac{3}{4}}} + \dots \quad (6)$$

where  $d_0$  is the last quarterly dividend payment, rather than the last annual dividend payment. (We use a lower case  $d$  to remind the reader that this is not the annual dividend.)

Although equation (6) looks formidable at first glance, it too can be greatly simplified using the formula [equation (4)] for the sum of an infinite geometric progression. As the reader can easily verify, equation (6) can be simplified to:

$$P_0 = \frac{d_0(1+g)^{\frac{1}{4}}}{(1+k)^{\frac{1}{4}} - (1+g)^{\frac{1}{4}}} \quad (7)$$

Solving equation (7) for  $k$ , we obtain a DCF formula for estimating the cost of equity under the quarterly dividend assumption:

$$k = \left[ \frac{d_0(1+g)^{\frac{1}{4}}}{P_0} + (1+g)^{\frac{1}{4}} \right]^4 - 1 \quad (8)$$

An Alternative Quarterly DCF Model

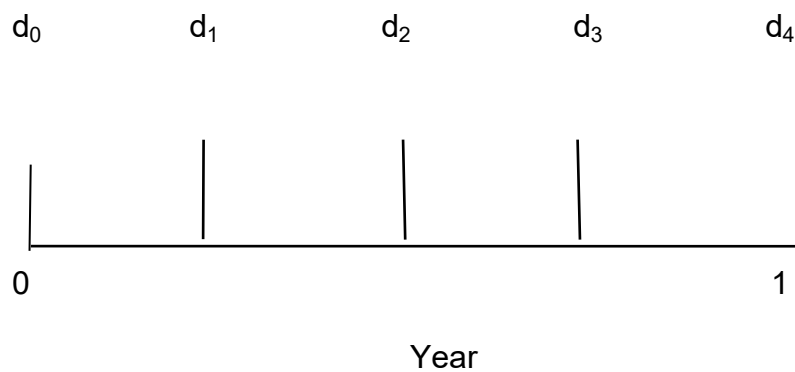
Although the constant growth Quarterly DCF Model [equation (8)] allows for the quarterly timing of dividend payments, it does require the assumption that the firm increases its dividend payments each quarter. Since this assumption is difficult for some analysts to accept, we now discuss a second Quarterly DCF Model that allows for constant quarterly dividend payments within each dividend year.

Assume then that the firm pays dividends quarterly and that each dividend payment is constant for four consecutive quarters. There are four cases to consider, with each case distinguished by varying assumptions about where we are evaluating the firm in relation to the time of its next dividend increase. (See Figure 3.)

Figure 3

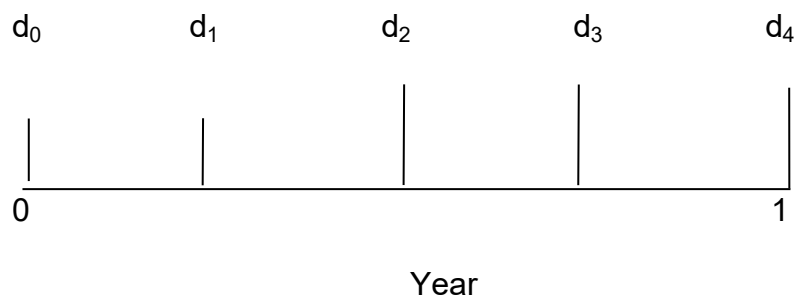
Quarterly DCF Model (Constant Dividend Version)

Case 1



$$d_1 = d_2 = d_3 = d_4 = d_0(1+g)$$

Case 2

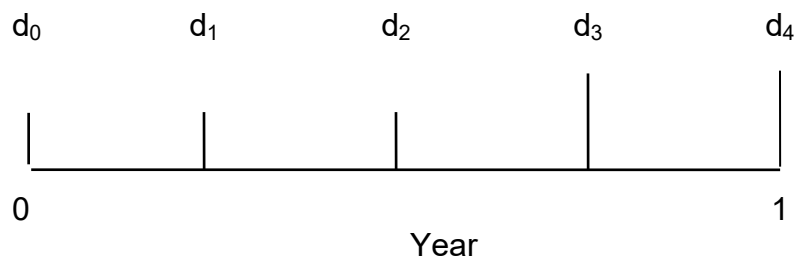


$$d_1 = d_0$$

$$d_2 = d_3 = d_4 = d_0(1+g)$$

Figure 3 (continued)

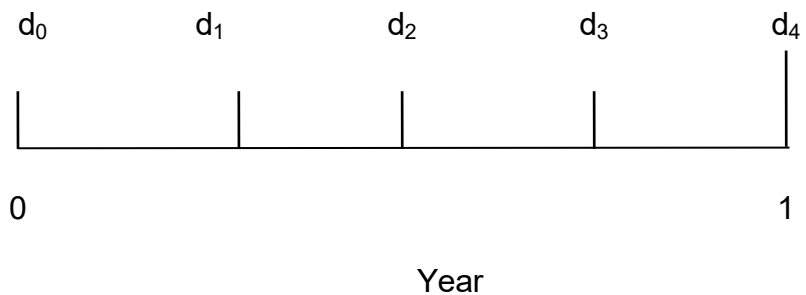
Case 3



$$d_1 = d_2 = d_0$$

$$d_3 = d_4 = d_0(1+g)$$

Case 4



$$d_1 = d_2 = d_3 = d_0$$

$$d_4 = d_0(1+g)$$

If we assume that the investor invests the quarterly dividend in an alternative investment of the same risk, then the amount accumulated by the end of the year will in all cases be given by

$$D_1^* = d_1 (1+k)^{3/4} + d_2 (1+k)^{1/2} + d_3 (1+k)^{1/4} + d_4$$

where  $d_1$ ,  $d_2$ ,  $d_3$  and  $d_4$  are the four quarterly dividends. Under these new assumptions, the firm's stock price may be expressed by an Annual DCF Model of the form (2), with the exception that

$$D_1^* = d_1 (1 + k)^{3/4} + d_2 (1 + k)^{1/2} + d_3 (1 + k)^{1/4} + d_4 \quad (9)$$

is used in place of  $D_0(1+g)$ . However, we already know that the Annual DCF Model may be reduced to:

$$P_0 = \frac{D_0(1+g)}{k-g}$$

Thus, under the assumptions of the second Quarterly DCF Model, the firm's cost of equity is given by

$$k = \frac{D_1^*}{P_0} + g \quad (10)$$

with  $D_1^*$  given by (9).

Although equation (10) looks like the Annual DCF Model, there are at least two very important practical differences. First, since  $D_1^*$  is always greater than  $D_0(1+g)$ , the estimates



of the cost of equity are always larger (and more accurate) in the Quarterly Model (10) than in the Annual Model. Second, since  $D_1^*$  depends on  $k$  through equation (9), the unknown “ $k$ ” appears on both sides of (10), and an iterative procedure is required to solve for  $k$ .

**SUMMARY OF DISCOUNTED CASH FLOW ANALYSIS FOR  
PROPERTY/CASUALTY INSURANCE COMPANIES**

	COMPANY	MOST RECENT QUARTERLY DIVIDEND (d <sub>0</sub> )	STOCK PRICE (P <sub>0</sub> )	FORECAST OF FUTURE EARNINGS GROWTH	DCF MODEL RESULT
1	Allstate Corp.	0.460	97.697	14.1%	16.4%
2	Amer. Financial Group	0.400	109.973	12.3%	13.9%
3	Berkley (W.R.)	0.150	77.353	15.2%	16.1%
4	Chubb Ltd.	0.730	133.855	8.6%	11.2%
5	Cincinnati Financial	0.530	76.182	6.1%	9.2%
6	CNA Fin'l	0.350	45.475	5.8%	9.0%
7	Erie Indemnity	0.840	126.294	10.0%	13.2%
8	Old Republic	0.195	21.880	10.0%	14.3%
9	RLI Corp.	0.220	76.206	9.8%	11.2%
10	Selective Ins. Group	0.180	62.344	13.1%	14.5%
11	Average				12.9%

Notes<sup>1</sup>:

d <sub>0</sub>	=	Latest quarterly dividend.
d <sub>1</sub> , d <sub>2</sub> , d <sub>3</sub> , d <sub>4</sub> ,	=	Expected next four quarterly dividends, calculated by multiplying the last four quarterly dividends by the factor (1 + g).
P <sub>0</sub>	=	Average of the monthly high and low stock prices for the three months ending October 2018 per Refinitiv.
FC	=	Flotation costs.
g	=	I/B/E/S forecast of future earnings growth October 2018.
k	=	Cost of equity using the quarterly version of the DCF Model and a five percent allowance for flotation costs and market pressure (selling costs) as shown by the formula below:

$$k = \frac{d_1(1+k)^{.75} + d_2(1+k)^{.50} + d_3(1+k)^{.25} + d_4}{P_0(1-FC)} + g$$

<sup>1</sup> At October 2018, I have conservatively eliminated DCF model results equal to 22.2 percent for Travelers and 45.8 percent for Mercury General.

**SUMMARY OF DISCOUNTED CASH FLOW ANALYSIS FOR  
PROPERTY/CASUALTY INSURANCE COMPANIES WITH SIGNIFICANT  
PERCENTAGE OF REVENUE FROM AUTO INSURANCE**

	COMPANY	MOST RECENT QUARTERLY DIVIDEND (d <sub>0</sub> )	STOCK PRICE (P <sub>0</sub> )	FORECAST OF FUTURE EARNINGS GROWTH	DCF MODEL RESULT
1	Allstate Corp.	0.460	97.697	14.1%	16.4%
2	Erie Indemnity	0.840	126.294	10.0%	13.2%
3	Selective Ins. Group	0.180	62.344	13.1%	14.5%
4	Average				14.7%

## Notes:

d <sub>0</sub>	=	Latest quarterly dividend.
d <sub>1</sub> , d <sub>2</sub> , d <sub>3</sub> , d <sub>4</sub> ,	=	Expected next four quarterly dividends, calculated by multiplying the last four quarterly dividends by the factor (1 + g).
P <sub>0</sub>	=	Average of the monthly high and low stock prices for the three months ending October 2018 per Refinitiv.
FC	=	Flotation costs.
g	=	I/B/E/S forecast of future earnings growth October 2018.
k	=	Cost of equity using the quarterly version of the DCF Model and a five percent allowance for flotation costs and market pressure (selling costs) as shown by the formula below:

$$k = \frac{d_1(1+k)^{.75} + d_2(1+k)^{.50} + d_3(1+k)^{.25} + d_4}{P_0(1 - FC)} + g$$

SUMMARY OF DISCOUNTED CASH FLOW ANALYSIS FOR  
S&P 500 COMPANIES

	COMPANY	STOCK PRICE (P <sub>0</sub> )	D <sub>0</sub>	FORECAST OF FUTURE EARNINGS GROWTH	MODEL RESULT
1	3M	205.32	5.44	10.07%	13.2%
2	ABBOTT LABORATORIES	68.19	1.12	12.15%	14.1%
3	ABBVIE	92.27	4.28	16.00%	21.8%
4	ACTIVISION BLIZZARD	74.47	0.34	14.10%	14.6%
5	ADV.AUTO PARTS	160.05	0.24	14.40%	14.6%
6	AETNA	198.71	2.00	10.04%	11.2%
7	AGILENT TECHS.	67.33	0.60	10.73%	11.8%
8	ALBEMARLE	98.92	1.34	12.89%	14.5%
9	ALLEGION	86.49	0.84	11.30%	12.4%
10	ALLERGAN	184.13	2.88	7.00%	8.8%
11	ALLIANCE DATA SYSTEMS	231.00	2.28	13.13%	14.3%
12	AMERISOURCEBERGEN	86.92	1.60	10.19%	12.3%
13	AMGEN	198.13	5.28	5.80%	8.8%
14	ANTHEM	266.29	3.00	15.40%	16.8%
15	APPLE	218.45	2.92	11.00%	12.6%
16	APPLIED MATS.	40.58	0.80	13.95%	16.3%
17	APTIV	86.76	0.88	13.20%	14.4%
18	AT&T	32.37	2.00	6.00%	13.1%
19	AUTOMATIC DATA PROC.	143.05	3.16	15.00%	17.7%
20	AVERY DENNISON	105.26	2.08	14.10%	16.5%
21	BALL	42.69	0.40	13.20%	14.3%
22	BANK OF NEW YORK MELLON	51.16	1.12	9.21%	11.7%
23	BAXTER INTL.	72.66	0.76	13.00%	14.2%
24	BECTON DICKINSON	251.89	3.00	14.40%	15.8%
25	BEST BUY	77.11	1.80	15.10%	18.0%
26	BLACKROCK	465.66	12.52	11.80%	15.0%
27	BOEING	353.40	6.84	19.33%	21.8%
28	BRISTOL MYERS SQUIBB	58.83	1.60	11.55%	14.8%
29	BROADCOM	225.18	7.00	11.60%	15.3%
30	BROWN-FORMAN 'B'	50.83	0.63	9.50%	10.9%
31	CARDINAL HEALTH	52.01	1.91	4.95%	9.1%
32	CARNIVAL	61.07	2.00	12.60%	16.5%
33	CBS 'B'	54.46	0.72	16.80%	18.4%
34	CENTERPOINT EN.	27.85	1.11	8.70%	13.3%
35	CH ROBINSON WWD.	95.26	1.84	12.40%	14.7%
36	CHURCH & DWIGHT CO.	57.46	0.87	10.05%	11.8%
37	CIGNA	196.61	0.04	15.20%	15.2%
38	CISCO SYSTEMS	46.16	1.32	10.00%	13.3%
39	CLOROX	146.02	3.84	6.20%	9.2%
40	CMS ENERGY	49.31	1.43	7.04%	10.3%
41	COCA COLA	45.80	1.56	7.60%	11.5%
42	COGNIZANT TECH.SLTN.'A'	75.22	0.80	14.11%	15.4%
43	COLGATE-PALM.	65.48	1.68	5.80%	8.7%
44	CONSTELLATION BRANDS 'A'	212.03	2.74	11.40%	12.9%

	COMPANY	STOCK PRICE (P <sub>0</sub> )	D <sub>0</sub>	FORECAST OF FUTURE EARNINGS GROWTH	MODEL RESULT
45	CORNING	33.30	0.72	9.20%	11.7%
46	COSTCO WHOLESALE	229.96	2.28	11.45%	12.6%
47	COTY CL.A	12.06	0.50	14.20%	19.3%
48	CUMMINS	141.86	4.56	12.62%	16.5%
49	DANAHER	103.42	0.64	8.61%	9.3%
50	DARDEN RESTAURANTS	111.83	3.00	11.90%	15.1%
51	DELTA AIR LINES	55.92	1.40	16.41%	19.5%
52	DOLLAR GENERAL	106.72	1.16	16.60%	17.9%
53	DOMINION ENERGY	71.22	3.34	7.37%	12.8%
54	DTE ENERGY	111.12	3.53	5.41%	9.0%
55	EATON	81.79	2.64	10.08%	13.9%
56	ECOLAB	149.71	1.64	13.90%	15.2%
57	ELI LILLY	106.10	2.25	11.50%	14.0%
58	EMERSON ELECTRIC	74.43	1.96	17.50%	20.8%
59	ESTEE LAUDER COS.'A'	137.63	1.72	10.75%	12.2%
60	EVERSOURCE ENERGY	62.12	2.02	5.70%	9.4%
61	EXELON	43.52	1.38	6.12%	9.7%
62	EXPEDIA GROUP	127.63	1.28	15.22%	16.4%
63	EXPEDITOR INTL.OF WASH.	72.39	0.90	14.54%	16.0%
64	FEDEX	239.88	2.60	13.00%	14.3%
65	FIDELITY NAT.INFO.SVS.	106.08	1.28	14.02%	15.5%
66	FOOT LOCKER	48.93	1.38	9.72%	13.0%
67	FORTIVE	81.49	0.28	12.81%	13.2%
68	GAP	28.90	0.97	11.43%	15.4%
69	GENERAL DYNAMICS	193.44	3.72	12.00%	14.3%
70	GENERAL ELECTRIC	12.21	0.48	5.00%	9.4%
71	GENERAL MOTORS	35.15	1.52	13.50%	18.8%
72	GLOBAL PAYMENTS	120.74	0.04	19.91%	20.0%
73	HCA HEALTHCARE	131.65	1.40	14.50%	15.8%
74	HERSHEY	102.40	2.89	9.50%	12.8%
75	HOME DEPOT	198.55	4.12	16.00%	18.6%
76	HONEYWELL INTL.	152.10	3.28	10.72%	13.3%
77	HUMANA	328.93	2.00	15.80%	16.5%
78	ILLINOIS TOOL WORKS	138.17	4.00	10.61%	14.0%
79	INGERSOLL-RAND	99.58	2.12	15.82%	18.4%
80	INTEL	46.89	1.20	10.00%	13.0%
81	INTERCONTINENTAL EX.	75.17	0.96	13.60%	15.1%
82	J M SMUCKER	108.09	3.40	5.40%	8.9%
83	JACOBS ENGR.	73.06	0.60	19.64%	20.7%
84	JOHNSON & JOHNSON	136.10	3.60	8.30%	11.3%
85	KANSAS CITY SOUTHERN	113.35	1.44	12.95%	14.5%
86	KELLOGG	70.59	2.24	7.57%	11.2%
87	KIMBERLY-CLARK	112.62	4.00	6.15%	10.2%
88	KLA TENCOR	105.75	3.00	7.08%	10.3%
89	KOHL'S	76.20	2.44	11.60%	15.4%
90	KRAFT HEINZ	57.99	2.50	4.55%	9.4%
91	KROGER	29.71	0.56	5.43%	7.5%

	COMPANY	STOCK PRICE (P <sub>0</sub> )	D <sub>0</sub>	FORECAST OF FUTURE EARNINGS GROWTH	MODEL RESULT
92	L BRANDS	29.47	2.40	9.00%	18.6%
93	LOWE'S COMPANIES	106.50	1.92	15.00%	17.2%
94	MARRIOTT INTL.'A'	124.29	1.64	18.34%	20.0%
95	MASCO	36.27	0.48	18.80%	20.5%
96	MCCORMICK & COMPANY NV.	129.03	2.08	10.40%	12.3%
97	MEDTRONIC	95.06	2.00	7.50%	9.9%
98	MERCK & COMPANY	69.20	2.20	8.00%	11.7%
99	MICROSOFT	109.40	1.84	12.30%	14.3%
100	MOLSON COORS BREWING 'B'	63.98	1.64	6.60%	9.5%
101	MONDELEZ INTERNATIONAL CL.A	42.51	1.04	8.22%	11.0%
102	MOTOROLA SOLUTIONS	124.37	2.08	14.79%	16.8%
103	NEWELL BRANDS	20.94	0.92	5.40%	10.4%
104	NEXTERA ENERGY	170.53	4.44	9.53%	12.6%
105	NIKE 'B'	80.29	0.80	15.00%	16.2%
106	NISOURCE	26.06	0.78	5.80%	9.2%
107	NORFOLK SOUTHERN	174.07	3.20	17.40%	19.7%
108	NORTHERN TRUST	104.31	2.20	17.17%	19.8%
109	NORTHROP GRUMMAN	296.50	4.80	16.50%	18.5%
110	ORACLE	49.02	0.76	6.50%	8.2%
111	PACKAGING CORP.OF AM.	107.09	3.16	14.65%	18.3%
112	PARKER-HANNIFIN	171.81	3.04	6.85%	8.9%
113	PEPSICO	112.34	3.71	6.90%	10.7%
114	PERKINELMER	90.17	0.28	16.16%	16.5%
115	PFIZER	42.57	1.36	7.00%	10.6%
116	PHILIP MORRIS INTL.	83.18	4.56	5.93%	12.2%
117	PROCTER & GAMBLE	83.51	2.87	5.80%	9.7%
118	PUB.SER.ENTER.GP.	52.85	1.80	6.00%	9.9%
119	PVH	139.33	0.15	14.06%	14.2%
120	QUALCOMM	69.06	2.48	10.49%	14.7%
121	QUEST DIAGNOSTICS	105.81	2.00	9.60%	11.8%
122	RALPH LAUREN CL.A	132.26	2.50	9.30%	11.5%
123	ROCKWELL AUTOMATION	180.20	3.88	12.40%	15.0%
124	ROSS STORES	95.76	0.90	12.69%	13.8%
125	SEMPRA EN.	116.23	3.51	9.78%	13.3%
126	SHERWIN-WILLIAMS	440.51	3.44	18.60%	19.6%
127	SKYWORKS SOLUTIONS	89.06	1.52	12.90%	14.9%
128	SOUTHWEST AIRLINES	58.80	0.64	14.40%	15.7%
129	STANLEY BLACK & DECKER	138.96	2.64	10.70%	12.9%
130	STATE STREET	83.19	1.88	10.83%	13.5%
131	STRYKER	169.12	1.88	10.00%	11.3%
132	SYMANTEC	19.92	0.30	14.10%	15.9%
133	SYSCO	72.13	1.44	12.01%	14.4%
134	T ROWE PRICE GROUP	110.53	2.80	14.80%	17.9%
135	TAPESTRY	48.30	1.35	10.30%	13.6%
136	TECHNIPFMC	29.58	0.52	15.00%	17.1%
137	TEXAS INSTRUMENTS	106.10	3.08	10.00%	13.4%
138	THERMO FISHER SCIENTIFIC	235.96	0.68	12.12%	12.5%

	COMPANY	STOCK PRICE (P <sub>0</sub> )	D <sub>0</sub>	FORECAST OF FUTURE EARNINGS GROWTH	MODEL RESULT
139	TIFFANY & CO	124.21	2.20	11.00%	13.1%
140	TJX	107.42	1.56	11.02%	12.7%
141	TOTAL SYSTEM SERVICES	95.24	0.52	16.91%	17.6%
142	TRACTOR SUPPLY	87.24	1.24	14.70%	16.4%
143	TWENTY-FIRST CENTURY FOX CL.A	45.46	0.36	11.50%	12.4%
144	TWENTY-FIRST CENTURY FOX CL.B	45.46	0.36	11.50%	12.4%
145	UNION PACIFIC	152.81	3.20	19.80%	22.5%
146	UNITED PARCEL SER.'B'	117.67	3.64	11.93%	15.6%
147	UNITEDHEALTH GROUP	262.86	3.60	16.69%	18.4%
148	UNIVERSAL HEALTH SVS.'B'	124.86	0.40	11.85%	12.2%
149	V F	90.18	2.04	14.43%	17.2%
150	VERIZON COMMUNICATIONS	54.42	2.41	8.70%	13.9%
151	VIACOM 'B'	31.11	0.80	6.20%	9.1%
152	VISA 'A'	143.21	1.00	20.78%	21.7%
153	WALGREENS BOOTS ALLIANCE	71.40	1.76	10.00%	12.9%
154	WALT DISNEY	114.17	1.68	10.66%	12.4%
155	WASTE MANAGEMENT	89.59	1.86	13.80%	16.3%
156	WEC ENERGY GROUP	67.69	2.21	5.33%	9.0%
157	WESTERN UNION	18.97	0.76	4.10%	8.6%
158	WHIRLPOOL	121.31	4.60	9.10%	13.5%
159	XCEL ENERGY	47.86	1.52	6.10%	9.7%
160	XILINX	76.44	1.44	11.50%	13.7%
161	ZOETIS	89.85	0.50	15.30%	16.0%
162	Average				14.0%

Notes: In applying the DCF Model to the S&P 500, I include in the DCF analysis only those companies in the S&P 500 group which pay a dividend, have a positive growth rate, and have at least three analysts' long-term growth estimates. In addition, I exclude all companies in the I/B/E/S group of insurance companies. I also eliminate those companies with DCF results that vary from the mean by one standard deviation or more.

Notes:

- D<sub>0</sub> = Latest dividend per Thomson Reuters.
- d<sub>0</sub> = Latest quarterly dividend.
- P<sub>0</sub> = Average of monthly high and low stock prices for the three months ending October 2018 per Refinitiv.
- FC = Selling and flotation costs.
- g = I/B/E/S forecast of future earnings growth October 2018.
- k = Cost of equity using the quarterly version of the DCF Model and a five percent allowance for flotation costs and market pressure (selling costs) as shown by the formula below:

$$k = \left[ \frac{d_0(I+g)^{\frac{1}{4}}}{P_0(I-FC)} + (I+g)^{\frac{1}{4}} \right]^4 - I$$

COMPARATIVE RETURNS ON S&P 500 STOCKS  
AND MOODY'S A-RATED UTILITY BONDS 1926-2017

YEAR	S&P 500 STOCK PRICE	STOCK DIVIDEND YIELD	STOCK RETURN	A-RATED BOND PRICE	BOND RATE OF RETURN	RISK PREMIUM
2017	2,275.12	0.0209	24.71%	\$96.13	10.75%	13.97%
2016	1,918.60	0.0222	20.80%	\$95.48	4.87%	15.93%
2015	2,028.18	0.0208	-3.32%	\$107.65	-7.59%	4.26%
2014	1,822.36	0.0210	13.39%	\$89.89	24.20%	-10.81%
2013	1,481.11	0.0220	25.24%	\$97.45	-3.65%	28.89%
2012	1,300.58	0.0214	16.02%	\$94.36	7.52%	8.50%
2011	1,282.62	0.0185	3.25%	\$77.36	27.14%	-23.89%
2010	1,123.58	0.0203	16.18%	\$75.02	8.44%	7.74%
2009	865.58	0.0310	32.91%	\$68.43	15.48%	17.43%
2008	1,378.76	0.0206	-35.16%	\$72.25	0.24%	-35.40%
2007	1,424.16	0.0181	-1.38%	\$72.91	4.59%	-5.97%
2006	1,278.72	0.0183	13.20%	\$75.25	2.20%	11.01%
2005	1,181.41	0.0177	10.01%	\$74.91	5.80%	4.21%
2004	1,132.52	0.0162	5.94%	\$70.87	11.34%	-5.40%
2003	895.84	0.0180	28.22%	\$62.26	20.27%	7.95%
2002	1,140.21	0.0138	-20.05%	\$57.44	15.35%	-35.40%
2001	1,335.63	0.0116	-13.47%	\$56.40	8.93%	-22.40%
2000	1,425.59	0.0118	-5.13%	\$52.60	14.82%	-19.95%
1999	1,248.77	0.0130	15.46%	\$63.03	-10.20%	25.66%
1998	963.36	0.0162	31.25%	\$62.43	7.38%	23.87%
1997	766.22	0.0195	27.68%	\$56.62	17.32%	10.36%
1996	614.42	0.0231	27.02%	\$60.91	-0.48%	27.49%
1995	465.25	0.0287	34.93%	\$50.22	29.26%	5.68%
1994	472.99	0.0269	1.05%	\$60.01	-9.65%	10.71%
1993	435.23	0.0288	11.56%	\$53.13	20.48%	-8.93%
1992	416.08	0.0290	7.50%	\$49.56	15.27%	-7.77%
1991	325.49	0.0382	31.65%	\$44.84	19.44%	12.21%
1990	339.97	0.0341	-0.85%	\$45.60	7.11%	-7.96%
1989	285.41	0.0364	22.76%	\$43.06	15.18%	7.58%
1988	250.48	0.0366	17.61%	\$40.10	17.36%	0.25%
1987	264.51	0.0317	-2.13%	\$48.92	-9.84%	7.71%
1986	208.19	0.0390	30.95%	\$39.98	32.36%	-1.41%
1985	171.61	0.0451	25.83%	\$32.57	35.05%	-9.22%
1984	166.39	0.0427	7.41%	\$31.49	16.12%	-8.72%
1983	144.27	0.0479	20.12%	\$29.41	20.65%	-0.53%
1982	117.28	0.0595	28.96%	\$24.48	36.48%	-7.51%
1981	132.97	0.0480	-7.00%	\$29.37	-3.01%	-3.99%
1980	110.87	0.0541	25.34%	\$34.69	-3.81%	29.16%
1979	99.71	0.0533	16.52%	\$43.91	-11.89%	28.41%
1978	90.25	0.0532	15.80%	\$49.09	-2.40%	18.20%
1977	103.80	0.0399	-9.06%	\$50.95	4.20%	-13.27%
1976	96.86	0.0380	10.96%	\$43.91	25.13%	-14.17%
1975	72.56	0.0507	38.56%	\$41.76	14.75%	23.81%
1974	96.11	0.0364	-20.86%	\$52.54	-12.91%	-7.96%



COMPARATIVE RETURNS ON S&P 500 STOCKS  
AND MOODY'S A-RATED UTILITY BONDS 1926-2017

YEAR	S&P 500 STOCK PRICE	STOCK DIVIDEND YIELD	STOCK RETURN	A-RATED BOND PRICE	BOND RATE OF RETURN	RISK PREMIUM
1973	118.40	0.0269	-16.14%	\$58.51	-3.37%	-12.77%
1972	103.30	0.0296	17.58%	\$56.47	10.69%	6.89%
1971	93.49	0.0332	13.81%	\$53.93	12.13%	1.69%
1970	90.31	0.0356	7.08%	\$50.46	14.81%	-7.73%
1969	102.00	0.0306	-8.40%	\$62.43	-12.76%	4.36%
1968	95.04	0.0313	10.45%	\$66.97	-0.81%	11.26%
1967	84.45	0.0351	16.05%	\$78.69	-9.81%	25.86%
1966	93.32	0.0302	-6.48%	\$86.57	-4.48%	-2.00%
1965	86.12	0.0299	11.35%	\$91.40	-0.91%	12.26%
1964	76.45	0.0305	15.70%	\$92.01	3.68%	12.02%
1963	65.06	0.0331	20.82%	\$93.56	2.61%	18.20%
1962	69.07	0.0297	-2.84%	\$89.60	8.89%	-11.73%
1961	59.72	0.0328	18.94%	\$89.74	4.29%	14.64%
1960	58.03	0.0327	6.18%	\$84.36	11.13%	-4.95%
1959	55.62	0.0324	7.57%	\$91.55	-3.49%	11.06%
1958	41.12	0.0448	39.74%	\$101.22	-5.60%	45.35%
1957	45.43	0.0431	-5.18%	\$100.70	4.49%	-9.67%
1956	44.15	0.0424	7.14%	\$113.00	-7.35%	14.49%
1955	35.60	0.0438	28.40%	\$116.77	0.20%	28.20%
1954	25.46	0.0569	45.52%	\$112.79	7.07%	38.45%
1953	26.18	0.0545	2.70%	\$114.24	2.24%	0.46%
1952	24.19	0.0582	14.05%	\$113.41	4.26%	9.79%
1951	21.21	0.0634	20.39%	\$123.44	-4.89%	25.28%
1950	16.88	0.0665	32.30%	\$125.08	1.89%	30.41%
1949	15.36	0.0620	16.10%	\$119.82	7.72%	8.37%
1948	14.83	0.0571	9.28%	\$118.50	4.49%	4.79%
1947	15.21	0.0449	1.99%	\$126.02	-2.79%	4.79%
1946	18.02	0.0356	-12.03%	\$126.74	2.59%	-14.63%
1945	13.49	0.0460	38.18%	\$119.82	9.11%	29.07%
1944	11.85	0.0495	18.79%	\$119.82	3.34%	15.45%
1943	10.09	0.0554	22.98%	\$118.50	4.49%	18.49%
1942	8.93	0.0788	20.87%	\$117.63	4.14%	16.73%
1941	10.55	0.0638	-8.98%	\$116.34	4.55%	-13.52%
1940	12.30	0.0458	-9.65%	\$112.39	7.08%	-16.73%
1939	12.50	0.0349	1.89%	\$105.75	10.05%	-8.16%
1938	11.31	0.0784	18.36%	\$99.83	9.94%	8.42%
1937	17.59	0.0434	-31.36%	\$103.18	0.63%	-31.99%
1936	13.76	0.0327	31.10%	\$96.46	11.12%	19.99%
1935	9.26	0.0424	52.84%	\$82.23	22.17%	30.66%
1934	10.54	0.0336	-8.78%	\$66.78	29.13%	-37.91%
1933	7.09	0.0542	54.08%	\$79.55	-11.03%	65.11%
1932	8.30	0.0822	-6.36%	\$70.67	18.23%	-24.59%
1931	15.98	0.0550	-42.56%	\$84.49	-11.63%	-30.93%
1930	21.71	0.0438	-22.01%	\$81.19	8.99%	-31.00%
1929	24.86	0.0336	-9.31%	\$83.95	1.48%	-10.79%

COMPARATIVE RETURNS ON S&P 500 STOCKS  
AND MOODY'S A-RATED UTILITY BONDS 1926-2017

YEAR	S&P 500 STOCK PRICE	STOCK DIVIDEND YIELD	STOCK RETURN	A-RATED BOND PRICE	BOND RATE OF RETURN	RISK PREMIUM
1928	17.53	0.0431	46.12%	\$86.71	1.43%	44.69%
1927	13.40	0.0502	35.84%	\$83.28	8.92%	26.92%
1926	12.65	0.0446	10.39%	\$80.81	8.01%	2.38%
Average 1926 - 2017			11.57%		6.82%	4.76%

Note: See Page 4 for an explanation of how stock and bond returns are derived and the source of the data presented.

COMPARATIVE RETURNS ON S&P 500 STOCKS  
AND MOODY'S A-RATED UTILITY BONDS 1926-2017

RISK PREMIUM APPROACH

SOURCE OF DATA

Stock price and yield information is obtained from Standard & Poor's Security Price publication. Standard & Poor's derives the stock dividend yield by dividing the aggregate cash dividends (based on the latest known annual rate) by the aggregate market value of the stocks in the group. The bond price information is obtained by calculating the present value of a bond due in thirty years with a \$4.00 coupon and a yield to maturity of a particular year's indicated Moody's A-rated Utility bond yield. The values shown on the ex post risk premium schedule are the January values of the respective indices.

**Calculation of Stock and Bond Returns**

Sample calculation of "Stock Return" column:

$$\text{StockReturn}(2017) = \left[ \frac{\text{StockPrice}(2018) - \text{StockPrice}(2017) + \text{Dividend}(2017)}{\text{StockPrice}(2017)} \right]$$

where Dividend (2017) = Stock Price (2017) x Stock Div. Yield (2017)

Sample calculation of "Bond Return" column:

$$\text{Bond Return}(2017) = \left[ \frac{\text{Bond Price}(2018) - \text{Bond Price}(2017) + \text{Interest (2017)}}{\text{Bond Price}(2017)} \right]$$

where Interest = \$4.00.

**PREFILED TESTIMONY  
OF  
GEORGE ZANJANI**

**PRIVATE PASSENGER AUTOMOBILE INSURANCE RATE FILING  
NORTH CAROLINA RATE BUREAU  
FEBRUARY 1, 2019**

**I. Qualifications and Summary**

Q: What is your name, occupation, and business address?

A: My name is George Zanjani. I am Professor of Finance and the holder of the Frank Park Samford Chair of Insurance at the University of Alabama. My business address is 1074 Alderwood Lane NE, Marietta, Georgia 30068.

Q: Please describe your educational and employment background.

A: A complete curriculum vitae is attached as Exhibit RB-17 with this testimony. To summarize, my undergraduate studies were at Stanford University from 1987-1990, where I earned an A.B./B.S in Economics and Biology. I joined the commercial lines actuarial department of Fireman's Fund Insurance Companies in 1990 as an Assistant Actuarial Analyst. Upon leaving in 1994, I was a Senior Actuarial Analyst, an Associate of the Casualty Actuarial Society, and the head of the company's Workers Compensation actuarial unit. I did my graduate studies in Economics at the University of Chicago, earning a Ph.D. in 2000. I joined the Research Department of the Federal Reserve Bank of New York in the Capital Markets Function as a Research Economist in 2000, leaving as a Senior Economist in 2008. I joined the Robinson College of Business of Georgia State University in 2008 as an Associate Professor of Risk Management and Insurance and was honored as the inaugural holder of the AAMGA Distinguished Chair in Risk Management and Insurance in 2011. I started my current position in 2017.

Q: Please elaborate on some of your professional activities.

A: My professional career has been focused on insurance. After four years of actuarial work in commercial lines insurance, my dissertation addressed the economics of insurance pricing. I specialized on insurance issues while at the Federal Reserve Bank of New York. In particular, I served for the Bank on the Presidential Working Group on Financial Markets during its review of the renewal of the Terrorism Risk Insurance Act in 2006 and on the Committee on the Global Financial System Task Force on Institutional Investors, Global Savings, and Asset Allocation.

My academic service activities include 1) service as referee for various academic journals, 2) service as an associate editor of the *Journal of Insurance Issues*, and 3) (current) service as a senior editor for the *Journal of Risk and Insurance*. In addition, I have served on the Board of the American Risk and Insurance Association and served as President of that association. I have also served as President of the Risk Theory Society. I currently serve on the International Research Advisory Board of National Chengchi University.

As an academic, I continue to write on insurance pricing, participate in academic conferences on insurance, and engage in various sponsored research and consulting activities related to insurance. The latter activities include two research projects on capital allocation sponsored by the Casualty Actuarial Society during the last decade and a project on the financial crisis and the insurance industry sponsored by the Society of Actuaries in 2009. In addition, I have taught various courses at the undergraduate and graduate levels over the past decade, including classes on financial risk management, risk modeling, and property-casualty insurance.

Q: Have you published any papers or books?

A: Yes. I have published various articles, book chapters, reviews, and white papers on insurance pricing and other aspects of insurance markets. Published or forthcoming work includes articles on insurance topics in the *American Economic Review*, *Insurance: Mathematics and Economics*, the *Journal of Financial Economics*, the *Journal of Public Economics*, the *Journal of Risk and Insurance*, *Management Science*, and the *North American Actuarial Journal*. My co-authors and I have two chapters in the 2013 edition of the Handbook of Insurance, one on capital allocation for insurance companies, and the other on the financial pricing of insurance. Two papers have won awards for their contributions to the field of actuarial science: I received the 2010 ARIA award from the Casualty Actuarial Society and shared the 2015 Charles A. Hachemeister Prize (also from the Casualty Actuarial Society) with a co-author.

Q: Are you a member of any professional organizations?

A: I am a member of the American Economic Association, the American Finance Association, the American Risk and Insurance Association, and the Risk Theory Society. I am also an Associate of the Casualty Actuarial Society. I served on the Board of Directors of the American Risk and Insurance Association from 2007 to 2014 and served as President in 2012-2013. I served as President of the Risk Theory Society in 2012.

Q: Have you ever testified in insurance rate regulatory proceedings?

A: Yes. I have offered testimony in workers compensation insurance rate hearings in Florida (2015 and 2017) and Virginia (2016).

Q: What was the nature of your testimony in those previous cases?

A: In these cases, I offered testimony on the underwriting profit factors used in the rates. Specifically, I evaluated the suitability of the methods and assumptions used to develop those factors, as well as whether the rate of return on capital implied by those factors was reasonable.

Q: What is the purpose of your testimony?

A: I was asked by the North Carolina Rate Bureau 1) to assist the Bureau committee with the underwriting profit factor selection, 2) to determine the expected return on insurance net worth implicit in the filing, and 3) to assess whether the expected return on net worth constitutes a reasonable rate of return and thus whether the selected underwriting profit factor selection satisfies North Carolina's statutory requirements.

Q: Please summarize the main findings of your testimony.

A: Using a pro forma return model, I analyzed how the selected underwriting profit provisions used in the filing translate into expected returns on net worth. Consistent with previous filings, and with North Carolina law stipulating that the investment income earned on capital and surplus is not to be considered in determining the appropriate rate of return for the insurance industry, I refer to the expected return on net worth without including investment income on capital and surplus as the *statutory return*. When calculating the expected return on net worth including investment income earned on capital and surplus, I refer to the figure as the *total return*. My calculations are detailed in Exhibits RB-14 and RB-15 and are summarized below:

Return Definition	Liability	Physical Damage
Statutory Return	8.17%	7.99%
Total Return	11.24%	11.07%

I then reviewed Dr. Vander Weide's testimony on the cost of insurance capital and considered other third-party estimates of the cost of insurance capital. I also considered adjustments to those cost of capital estimates that I deemed necessary for the North Carolina private passenger automobile insurance market. In particular, since a significant portion of the market is underwritten by non-public companies, I considered the effects of non-public ownership on the cost of equity. Ultimately, I found the expected returns implied by the underwriting profit provisions used in the filing to be reasonable and not excessive. Specifically, the expected returns fall toward the lower end of the range of cost of equity estimates produced by Dr. Vander Weide and others. Moreover, my conclusion is unchanged after adjusting the cost of capital to reflect both 1) the presence of debt financing at insurance holding companies and 2) a market value-to-book value premium at insurance holding companies.

## II. Expected Return on Net Worth

Q: In general terms, how did you determine the expected return on net worth implied by the underwriting profit provision used in the filing?

A: I used a *pro forma* return model similar to that used in previous filings in North Carolina. The model accounts for underwriting income, installment payment income, investment income on unearned premium and loss/loss adjustment expense (LAE) reserves, and taxes as a percentage of premium. Total after-tax income from these sources (as a percentage of premium) is then related to net worth (as a percentage of premium) to obtain an expected return on net worth.

Q: What do you mean by *pro forma*?

A: The model is *pro forma* in the sense that it assumes 1) that the filed rate change will be implemented and 2) that all loss, expense, and investment return realizations will coincide with their projected expected values.

The results of the model and supporting information are presented in Exhibits RB-14 and RB-15.

Q: Could you state what you mean by “net worth”?

A: Net worth is the book value of equity of a company under Generally Accepted Accounting Principles (GAAP) rather than Statutory Accounting Principles (SAP).

Q: Did you account for investment income on capital and surplus in calculating the expected return?

A: It is my understanding that North Carolina law provides that insurance rates are to be set such that those rates are expected to provide a return to insurers that is equal to the returns of industries of comparable risk and that, in calculating that expected return, the investment income on capital and surplus is to be excluded from consideration. Therefore, I present the expected return projected to result from the selected underwriting profit provision excluding investment income on capital and surplus. However, for informational purposes, I also present the expected return projected to result from the selected underwriting profit provision including investment income on capital and surplus.

Q: Would you please elaborate on the elements of the return and how they are calculated?

A: The return is composed of underwriting profit (Line 2 of Exhibits RB-14/RB-15, Pages 1 and 1A), installment fee income (Line 3 of Exhibits RB-14/RB-15, Pages 1 and 1A) and investment gain on insurance transaction (Line 7 of Exhibits RB-14/RB-15, Pages 1 and 1A). In the calculation that includes investment income on surplus for informational purposes, I additionally include investment gain on surplus (Line 8 of Exhibits RB-14/RB-15, Page 1A). (Please note that, in my exhibits and sometimes in my testimony, I refer to investment income on surplus as a shorthand reference to investment income on capital and surplus.) All of the foregoing income components are adjusted for taxes. The components are discussed in greater detail below:

*Underwriting profit and installment fee income* - As a matter of arithmetic and definition, the underwriting profit as a percentage of premium matches the underwriting profit provision selected by the NCRB. It is the percentage of premium left over after accounting for the loss and expense provisions, with the projected loss and LAE ratio and fixed expense (Other Acquisition and General) ratios being adjusted to reflect the filed rate change. Installment fee income is based on the average installment charges as a percentage of premium over the past five years (Exhibits RB-14/RB-15, Page 3). The underwriting profit income and installment fee income are both assumed to be taxed at the current corporate rate of 21% (Line 4 of Exhibits RB-14/RB-15, Pages 1 and 1A), as revised in the Tax Cut and Jobs Act of 2017. I also account for additional tax liabilities relating to IRS rules regarding the treatment of unearned premium reserves and of loss reserves (Line 5 of Exhibits RB-14/RB-15, Pages 1 and 1A). Details of the calculation of these additional tax liabilities are found on Pages 4 to 6 of Exhibits RB-14/RB-15.

*Net Investment Gain on Insurance Transaction* – This portion of the return reflects investment income on investible funds generated by the insurance transaction. Specifically, this quantity is estimated as the product of an investment yield and the average loss/LAE and unearned premium reserves. An adjustment is made for investment income on agents balances (specifically, to account for the fact that agents balances, which are premiums held by agents

and not yet remitted to the company, are not available for investment by the insurance company). The details of the estimation of investible reserves and the investment income generated from those reserves are found on Pages 7 to 9 of Exhibits RB-14/RB-15. The tax liability is based on a weighted average of estimated tax rates on the different sources of investment income, with the weights based on the composition of the overall property-casualty industry portfolio.

*Investment Gain on Surplus* – This portion of the return would reflect investment income generated from surplus. The investment yield is applied to investible surplus, the amount of which is based on the six-year average premium-to-surplus ratio for groups writing private passenger automobile insurance in North Carolina from Page 14 of Exhibits RB-14/RB-15. The tax liability is again based on a weighted average of estimated tax rates on the different sources of investment income, with the weights based on the composition of the overall property-casualty industry portfolio.

These components of after-tax return, which are all denominated as a percent of premium, are then summed and related to net worth. This is accomplished by multiplying the returns as percent of premium by the product of the premium-to-surplus ratio from Page 14 of Exhibits RB-14/RB-15 and the inverse of the industry-wide net worth-to-surplus ratio from Page 15 of Exhibits RB-14/RB-15.

Q: Please explain how the investment yield is calculated.

A: My understanding is that the conventional approach in North Carolina, based on a decision by the Commissioner in the 1990's, is to estimate the investment yield as an average of the "embedded yield" based on the industry statutory annual statement reports and a "current yield" based on current market rates. I have followed this convention in my analysis. For the current yield, I start with the overall industry invested asset portfolio and use various sources to estimate the current market yields for those assets. Sources for current market rates, and a summary of the overall calculation, are provided on Page 11 of Exhibits RB-14/RB-15. For each of the bond subcategories, I obtain a maturity distribution for the industry portfolio in that subcategory from the Schedule D summary exhibits and match each maturity level from the exhibits to a corresponding bond yield of similar maturity, so that the average yield shown on Page 11 is a weighted average across maturities according to the industry portfolio. The overall pre-tax current yield on the industry portfolio as thus determined is 4.67%. The embedded yield calculations, based on the actual investment income reported by the industry, are shown on Pages 12 and 13 of Exhibits RB-14/RB-15; the pre-tax embedded yield is 3.42%. For the pro forma calculations, I average these two figures to obtain 4.04% (shown on Page 10 of Exhibits RB-14/RB-15).

The tax liability for investment income is determined for each asset class, reflecting tax advantages as appropriate on municipal bond interest, preferred and common stock dividends, and capital gains on stock. The expected return on equity is split into a capital gain and dividend component, for tax purposes, based on the experience of the S&P 500 over the 1998-2017 period.

Q: What is the expected return on net worth?



A: To calculate the implied return on insurance company equity, components of after-tax return are summed and related to net worth, which, as a percentage of premium, is calculated based on the product of the premium-to-surplus ratio from Page 14 of Exhibits RB-14/RB-15 and the inverse of the industry-wide net worth-to-surplus ratio from Page 15 of Exhibits RB-14/RB-15. This approach indicates that the selected underwriting profit factor for the liability coverages of 11.0%, if achieved, would yield an expected statutory return on net worth of 8.17% (without including investment income on surplus) and a total return on net worth of 11.24% (when including investment income on surplus). For the 12.5% underwriting profit selected for the physical damage coverages, the corresponding return figures are 7.99% and 11.07%.

Q: How were the underwriting profit factors determined?

A: The Bureau selected the 11.0% provision for liability coverages and the 12.5% provision for physical damage provisions. I participated in the Bureau's Automobile Committee meeting for the discussion of the profit portion of the rate review. I described for the committee my pro forma profit analysis and provided an array of underwriting profit provisions and their associated returns on net worth, both without including investment income on surplus and including investment income on surplus. The returns shown in that array spanned the range for the cost of equity that had been provided by Dr. Vander Weide. Following my presentation and the committee discussion, the committee selected the underwriting profit factors.

### **III. Rate of Return on Capital**

Q: What steps did you take in the course of assessing whether the returns described above would produce a reasonable rate of return on equity?

A: I first reviewed Dr. Vander Weide's testimony. I then compared his results to other independent estimates based on various methodologies. I then made adjustments to both sets of estimates to account for the particular ownership structures that prevail in the North Carolina market. Finally, I compared the estimated statutory and total return on net worth determined in Section II above to these adjusted cost of equity estimates.

Q: What was the nature of Dr. Vander Weide's analysis?

A: The cost of equity for an industry is a difficult figure to pin down, and Dr. Vander Weide uses two approaches to estimate it. The first is a discounted cash flow (DCF) model, which estimates the cost of equity under the assumption that the current equity price is a discounted present value of future dividend cash flows. The critical input to this calculation is the dividend growth rate estimate, which he bases on analyst forecasts. His final estimates under this approach are 12.9%, which he obtains when restricting his attention to property-casualty firms specifically; 14.0% when using the S&P 500, which he views as having generally similar risk characteristics as the property-casualty industry; and 14.7%, which he obtains when restricting his attention to insurers focused on auto insurance. The second approach is a risk premium approach, which estimates the current cost of equity as a current bond yield plus a spread, or risk premium. This analysis, which again uses the S&P 500 for purposes of estimating the risk premium, produces an estimate of 9.1%.

Q: How do Dr. Vander Weide's estimates compare with other estimates of the cost of equity for the industry?

A: The two methods employed by Dr. Vander Weide---the DCF and the risk premium method---are perhaps the two most widely accepted and widely deployed methods for estimating the cost of equity. However, there is substantial variation in implementation of these methods, which can have significant effects on the estimates. For example, the DCF/dividend growth model is sometimes estimated with different time period stages, with time-varying growth rates. There is also substantial methodological variation in implementation of the risk premium method---differences in averaging techniques, differences in the sample period used to estimate the risk premium, differences in the choice of the reference bond yield, differences in the methods used to estimate the relative risk of the industry of interest, and so forth. To get a sense of the import of these differences, I reviewed some additional third-party estimates of the cost of equity for the property-casualty industry, particularly those from Damodaran Online (an open-access website maintained by Aswath Damodaran, a valuation expert affiliated with New York University) and Duff & Phelps (a consultancy that took over the pioneering Ibbotson Cost of Capital franchise). The most recent estimates from Damodaran Online (January 2019) and Duff & Phelps (September 2018 edition of *Valuation Handbook – U.S. Industry Cost of Capital*, for the SIC Code Composite) are listed along with Dr. Vander Weide's estimates in the table below.

#### Property-Casualty Industry Cost of Equity Estimates

Source	Method	Estimate
James Vander Weide	Risk Premium	9.1%
Duff & Phelps	Risk Premium (CAPM)	8.2%
Damodaran Online	Risk Premium (CAPM)	7.1%
James Vander Weide	DCF	12.9% to 14.7%
Duff & Phelps	DCF (1-stage)	19.9%
Duff & Phelps	DCF (3-stage)	18.6%
Duff & Phelps	CAPM + Size Premium	8.6%
Duff & Phelps	Fama-French	11.3%

As can be seen from the table, Dr. Vander Weide's estimates are comparable to other estimates for the industry.

Q: In the table, you also listed additional cost of equity estimates from Duff & Phelps. Can you explain these methods and their relevance to this filing?

A: Yes. While the CAPM and DCF methods are the basic models and are widely used, various extensions have gained acceptance over the years because of the need to draw finer distinctions among industries and firms when calculating the cost of equity. In particular, the "CAPM + size premium" recognizes the higher cost of capital endured by smaller firms and thus corrects for the average size of firms within an industry. The Fama-French-5-factor model extends the single risk factor framework of the CAPM to a five factor risk framework, thus pricing an industry's equity on the basis of its sensitivity to four additional factors in addition to overall market returns. These methods produce higher estimates for the cost of equity in the property-casualty

industry than the single factor risk premium model approaches. They provide additional perspective on the cost of equity.

Q: Do you believe any adjustments are necessary to the estimated cost of equity in the context of this filing?

A: Yes. All of the foregoing estimates are based on the data of publicly traded companies, which have the easiest access to financing and thus the lowest costs of capital. However, I found that operating companies affiliated with publicly traded holding companies wrote only 45% of the 2017 direct premiums written for North Carolina Private Passenger Automobile. The remaining 55% was underwritten by companies associated with private, often mutual, ownership---a segment well-known to have more difficulty in accessing the capital markets. The industry average cost of equity needs to be adjusted upward to account for this non-public ownership.

Q: How much higher is the cost of equity for non-public firms?

A: Research dating back at least as far as the 1960's has demonstrated that private equity trades at a substantial discount to public equity. The discount is thought to derive from a variety of factors, including the illiquid nature of private equity stakes (also known as a "lack of marketability") as well as information, monitoring, and control issues. The discount translates into a higher cost of equity. For example, if a public firm's cost of equity is estimated at 10% and the equity of a comparable private firm is selling at a 20% discount to that of the public firm, the private firm's cost of equity would be estimated as:

$$12.5\% = 10\% / (1 - 20\%)$$

The discount is difficult to estimate. Exhibit RB-16 summarizes some of the academic research on the private firm discount. Studies have taken a variety of approaches to measurement. "IPO" studies compare the prices of pre-IPO share transactions in a private company with post-IPO share prices after the company is public. "Acquisition" studies compare the valuations of acquired private companies versus the valuations of acquired public companies. "Restricted stock" and "private placement" studies compare the prices of restricted stock issued by public companies with the prices of their traded shares.

All the approaches have their flaws. IPO studies, for example, are thought to have a bias toward overstating the discount because of the differences in timing of transactions. Restricted stock and private placement studies tend to understate the discount: Since they confine their attention to public companies, they do not account for factors other than the discount for lack of marketability (DLOM), and, moreover, the actual restrictions on marketability for private placements have been loosened significantly over the years by the Securities and Exchange Commission.

On balance, however, the studies point to a substantial discount. For purposes of this testimony, I use a discount of 25%, which is slightly below the average of the averages of the three groups in Exhibit RB-16 (when taking the midpoint of the ranges for the studies with ranges of estimates).

Q: How would this affect the estimated cost of equity for the industry?

A: Assuming a 25% private company discount and a 55% market share for non-public companies, I calculate adjusted estimates of the private cost of equity and the public cost of equity:

$$55\% * \left( \frac{COE}{(1 - 0.25)} \right) + (45\%) * (COE),$$

where *COE* is the estimated cost of equity for public companies. The adjusted estimates are as follows :

**Cost of Equity Estimates, Adjusted for Non-Public Ownership**

Source	Method	Adjusted Estimate
James Vander Weide	Risk Premium	10.8%
Duff & Phelps	Risk Premium (CAPM)	9.7%
Damodaran Online	Risk Premium (CAPM)	8.4%
James Vander Weide	DCF	15.3% to 17.4%
Duff & Phelps	DCF (1-stage)	23.5%
Duff & Phelps	DCF (3-stage)	22.0%
Duff & Phelps	CAPM + Size Premium	10.2%
Duff & Phelps	Fama-French	13.4%

Q: How do these figures speak to the issue of whether or not the pro forma expected return on net worth is reasonable?

A: There are at least two schools of thought on this issue.

The first is that the “net worth” in the pro forma return exhibit should be interpreted as an equity investment akin to the equity analyzed by Dr. Vander Weide and others. Thus, it should be entitled to a similar rate of return. Under this school of thought, the return on net worth calculated in the previous section should be compared directly with the figures in the table above. If one does this, the projected returns are, in my opinion, clearly not excessive, even when including investment income on surplus in the calculation of the return. The projected returns of 11.07% (for physical damage coverages) and 11.24% (for liability coverages) fall toward the lower end of the span of estimates above, which range from 8.4% to 23.5%. If one instead focuses on the statutory return by excluding investment income on surplus, the projected returns for both coverages are slightly below the lowest available estimate for the cost of equity.

A second school of thought is that, although the capital of the operating subsidiaries may be fully financed by equity, one should “look through” the operating subsidiaries to the level of the holding companies to determine a cost of capital, which is important because the holding companies---unlike the insurance subsidiaries---typically hold some debt in the capital structure. Holding companies that are typically classified as property-casualty companies have, in recent history and on average, had in the neighborhood of 20% debt. Thus, the cost of capital for the holding company is, under this school of thought, calculated as a weighted average of the cost

of equity and the cost of debt, with the weights based on each component's share of the capital structure. The result is a weighted average cost of capital (WACC), which is typically lower than the cost of equity as a reflection of the lower cost of debt. On the other hand, another consideration is that the market value of the capital of the holding company will be different than the book value of the capital invested in the insurance subsidiaries. Thus, a particular return on net worth at the level of the operating subsidiary will translate into a lower (higher) return on holding company capital if the market value of the holding company capital exceeds (is less than) the net worth of the insurance subsidiaries.

The following table shows the most current WACC estimates for the property-casualty industry from Damodaran Online and Duff & Phelps, after adjusting the cost of equity for non-public ownership as described above. It also shows the required return on operating company net worth under different assumptions about the ratio of holding company equity market capitalization to holding company net worth and under the assumption of 20% debt (trading at par) in the capital structure. For example, the required return on operating company net worth for a WACC estimate of 10.0% and a Market-to-Net Worth Ratio of 1.2, would be:

$$10\% * (1.2 * 80\% + 20\%) = 11.6\%$$

Note that the WACC estimates vary, due not only to the previously described differences in estimating the cost of equity, but also due to different estimates for the cost of debt and for the share of debt in the capital structure.

#### Property-Casualty WACC Estimates, Adjusted for Non-Public Ownership

Source	Method	WACC Estimate	Required Return on Net Worth, Assuming Market-to-Net Worth Ratio of:		
			1	1.2	1.4
			Duff & Phelps	Risk Premium (CAPM)	8.8%
Damodaran Online	Risk Premium (CAPM)	7.3%	7.3%	8.4%	9.6%
Duff & Phelps	DCF (1-stage)	20.7%	20.7%	24.0%	27.3%
Duff & Phelps	DCF (3-stage)	19.4%	19.4%	22.5%	25.6%
Duff & Phelps	CAPM + Size Premium	9.2%	9.2%	10.7%	12.2%
Duff & Phelps	Fama-French	11.9%	11.9%	13.8%	15.8%

At current stock market valuations, the market-to-net worth ratio of the public companies underwriting auto insurance in North Carolina, using January 26, 2019 market capitalization data and the most recent available accounting data from Yahoo Finance (9/30/18, in most cases), is typically well above 1. However, even if one sets this ratio to 1, the table above demonstrates that a

return on capital near 11% (counting investment income on surplus) is not excessive, as is a return on capital near 8% (not counting investment income on surplus).

In summary, the expected return on net worth calculated in Section II is, in my opinion, consistent with a reasonable and not excessive return on invested capital.

#### IV. Conclusion

Q: Based on your knowledge and experience and on the studies and analyses you have performed, have you come to any conclusions regarding the underwriting profit factor selected by the Bureau and used in its indicated rate level calculations in this filing?

A: Yes. For liability coverages, based on my pro forma return analysis, I found that the expected statutory return on net worth implied by the selected 11.0% underwriting profit factor was 8.17% (not including investment income on surplus): The expected total return on net worth was 11.24% (including investment income on surplus). For physical damage coverages, based on my pro forma return analysis, I found that the expected statutory return on net worth implied by the selected 12.5% underwriting profit factor was 7.99% (not including investment income on surplus): The expected total return on net worth was 11.07% (including investment income on surplus). After reviewing and analyzing the cost of capital estimates for the industry produced by Dr. Vander Weide and others, I found the expected returns on net worth resulting from the selected underwriting profit factors to be consistent with a reasonable and not excessive return on invested capital. Thus, I believe that the selected underwriting profit factors are reasonable and not excessive.

<b>NCRB - Pro Forma Statutory Rate of Return Private Passenger Automobile - Liability Coverages</b>			
	<b>Pre-Tax</b>	<b>Tax Liability</b>	<b>Post-Tax</b>
<b>1 Premiums</b>	100.00%		
<b>Loss &amp; LAE</b>	67.17%		
<b>Commissions</b>	8.30%		
<b>Other Acquisition &amp; General</b>	10.93%		
<b>Taxes, Licenses &amp; Fees</b>	2.30%		
<b>Policyholder Dividends</b>	0.30%		
<b>2 Pro Forma Underwriting Profit</b>	11.00%		
<b>3 Installment Fee Income</b>	1.20%		
<b>4 Regular Tax</b>		2.56%	
<b>5 Additional Tax Due to IRS Treatment of Reserves</b>		0.01%	
<b>6 Return from Underwriting Post-Tax</b>			9.63%
<b>7 Investment Gain on Insurance Transaction</b>	3.04%		
<b>Less Investment Income on Agents Balances</b>	0.76%		
<b>Net Investment Gain on Insurance Transaction</b>	2.28%	0.37%	1.91%
<b>8 Statutory Return as a Percent of Premium (post-tax)</b>			11.53%
<b>9 Premium-to-Net Worth Ratio</b>			0.709
<b>10 Statutory Return as a Percent of Net Worth (post-tax)</b>			8.17%

*Lines (1) to (8) are expressed as a percentage of premium.*

## Assumptions and Parameters

(a) Underwriting Income Tax Rate	21.00%
(b) Investment Income Tax Rate	16.40%
(c) Pre-tax Investment Yield	4.04%
(d) Premium-to-Surplus Ratio	0.809
(e) Net Worth-to-Surplus Ratio	1.14
(f) Installment Fee Income	1.20%
(g) Additional Tax Due to IRS Treatment of Loss and Unearned Premium Reserves	0.01%

**Notes to Exhibit RB-14 Page 1**

1 The expense provisions are those used in Exhibit RB-1, adjusted for the proposed rate change.

2 Selected by North Carolina Rate Bureau

3 See Exhibit RB-14, Page 3

4  $[(2) + (3)] \times (a)$

5 See Exhibit RB-14, Pages 4-6

6  $(2) + (3) - (4) - (5)$

7 Investment income on agents balances is calculated as  $.184 \times 1.021 \times (c)$ , where .184 is the factor for agents balances held for less than 90 days and 1.021 is a factor to correct for overdue balances. The first factor is sourced from Part 3 of the IEE for companies writing Private Passenger Automobile Liability insurance in North Carolina, averaging the 2016 and 2017 percentages for the Private Passenger Auto Liability line. The overdue balances factor is based on 2016 and 2017 industrywide data supplied by A.M. Best.

8  $(6) + (7)$

9  $(d) / (e)$

10  $(8) \times (9)$

**Assumptions**

(a) Current corporate tax rate, based on the Tax Cut and Jobs Act of 2017.

(b) See Exhibit RB-14, Pages 11-13. Calculated as  $1 - \text{average post-tax yield} / \text{average pre-tax yield}$ .

(c) See Exhibit RB-14, Page 10

(d) See Exhibit RB-14, Page 14

(e) See Exhibit RB-14, Page 15

(f) See Exhibit RB-14, Page 3

(g) See Exhibit RB-14, Pages 4-6



<b>NCRB - Pro Forma Total Rate of Return (Including Investment Income on Surplus) Private Passenger Automobile - Liability Coverages</b>			
	<b>Pre-Tax</b>	<b>Tax Liability</b>	<b>Post-Tax</b>
<b>1 Premiums</b>	100.00%		
<b>Loss &amp; LAE</b>	67.17%		
<b>Commissions</b>	8.30%		
<b>Other Acquisition &amp; General</b>	10.93%		
<b>Taxes, Licenses &amp; Fees</b>	2.30%		
<b>Policyholder Dividends</b>	0.30%		
<b>2 Pro Forma Underwriting Profit</b>	11.00%		
<b>3 Installment Fee Income</b>	1.20%		
<b>4 Regular Tax</b>		2.56%	
<b>5 Additional Tax Due to IRS Treatment of Reserves</b>		0.01%	
<b>6 Return from Underwriting Post-Tax</b>			9.63%
<b>7 Investment Gain on Insurance Transaction</b>	3.04%		
<b>Less Investment Income on Agents Balances</b>	0.76%		
<b>Net Investment Gain on Insurance Transaction</b>	2.28%	0.37%	1.91%
<b>8 Investment Gain on Surplus</b>	5.19%	0.85%	4.34%
<b>9 Total Return as a Percent of Premium (post-tax)</b>			15.87%
<b>10 Premium-to-Net Worth Ratio</b>			0.71
<b>11 Total Return as a Percent of Net Worth (post-tax)</b>			11.24%
<b><i>Lines (1) to (8) are expressed as a percentage of premium.</i></b>			

## Assumptions and Parameters

(a) Underwriting Income Tax Rate	21.00%
(b) Investment Income Tax Rate	16.40%
(c) Pre-tax Investment Yield	4.04%
(d) Premium-to-Surplus Ratio	0.81
(e) Net Worth-to-Surplus Ratio	1.14
(f) Installment Fee Income	1.20%
(g) Additional Tax Due to IRS Treatment of Loss and Unearned Premium Reserve	0.01%

**Notes to Exhibit RB-14 Page 1A**

- 1 The expense provisions are those used in Exhibit RB-1, adjusted for the proposed rate change.
- 2 Selected by North Carolina Rate Bureau
- 3 See Exhibit RB-14, Page 3
- 4  $[(2) + (3)] \times (a)$
- 5 See Exhibit RB-14, Pages 4-6
- 6  $(2) + (3) - (4) - (5)$
- 7 Investment income on agents balances is calculated as  $.184 \times 1.021 \times (c)$ , where  $.184$  is the factor for agents balances held for less than 90 days and  $1.021$  is a factor to correct for overdue balances. The first factor is sourced from Part 3 of the IEE for companies writing Private Passenger Automobile Liability insurance in North Carolina, averaging the 2016 and 2017 percentages for the Private Passenger Auto Liability line. The overdue balances factor is based on 2016 and 2017 industrywide data supplied by A.M. Best.
- 8  $(c) \times [1 / (d) + .3002 \times .1568]$ , where  $.1568$  is the prepaid expense ratio from Page 7 and  $.3002$  is the UEPR ratio from Page 7.
- 9  $(6) + (7) + (8)$
- 10  $(d) / (e)$
- 11  $(9) \times (10)$

Assumptions

- (a) Current corporate tax rate, based on the Tax Cut and Jobs Act of 2017.
- (b) See Exhibit RB-14, Pages 11-13. Calculated as  $1 - \text{average post-tax yield} / \text{average pre-tax yield}$ .
- (c) See Exhibit RB-14, Page 10
- (d) See Exhibit RB-14, Page 14
- (e) See Exhibit RB-14, Page 15
- (f) See Exhibit RB-14, Page 3
- (g) See Exhibit RB-14, Pages 4-6

**NORTH CAROLINA**  
**Private Passenger Automobile - Liability Coverages**  
**INSTALLMENT PAYMENT INCOME**

<b>Year</b>	<b>Inst. Charges</b>	<b>Liability Written Premium</b>	<b>Phy. Dam. Written Premium</b>	<b>Total Premium</b>	<b>Inst. Charges as a % of Prem.</b>
2008	54,185	2,533,141	1,832,183	4,365,324	1.24%
2009	55,006	2,683,685	1,782,690	4,466,375	1.23%
2010	55,391	2,621,692	1,762,655	4,384,347	1.26%
2011	55,110	2,607,424	1,805,053	4,412,477	1.25%
2012	58,385	2,635,311	1,924,111	4,559,422	1.28%
2013	59,894	2,658,598	2,062,315	4,720,913	1.27%
2014	61,495	2,715,660	2,184,326	4,899,986	1.26%
2015	61,133	2,777,884	2,379,619	5,157,503	1.19%
2016	59,127	2,897,130	2,646,570	5,543,700	1.07%
2017	71,485	3,082,337	2,904,023	5,986,360	1.19%
Selected					1.20%

Amounts in Thousands

**North Carolina  
Private Passenger Automobile - Liability Coverages  
Calculation of Additional Tax Liability**

<b>1. Collected Earned Premium for Current Year</b>	100.00%
<b>2. Unearned Premium Reserve 12/31/Current</b>	31.38%
<b>3. Unearned Premium Reserve 12/31/Prior</b>	30.77%
<b>4. Increase: (2) - (3)</b>	0.61%
<b>5. 20% of Increase = Taxable Income</b>	0.12%
<b>6. Additional Tax Liability due to Unearned Premium Reserve</b>	0.03%
<b>7. Unpaid Loss Current Year</b>	46.04%
<b>8. Discounted Unpaid Loss Prior Year</b>	44.94%
<b>9. Unpaid Loss Prior Year</b>	45.14%
<b>10. Discounted Unpaid Loss Prior Year</b>	43.98%
<b>11. Additional Income</b>	-0.06%
<b>12. Additional Tax Liability due to Loss Reserve Discounting</b>	-0.01%
<b>13. Total Additional Tax Liabilities (6) + (12)</b>	0.01%

**NORTH CAROLINA**  
**Private Passenger Automobile - Liability Coverages**  
**Calculation of Taxable Income**

Calculation of Unpaid Loss for Current Accident Year					Calculation of Discounted Unpaid Loss for Current Accident Year			Calculation of Discounted Unpaid Loss for Prior Accident Year				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
AY Avg Acc Date	AY Pay Pattern	Percent Unpaid	Total Losses	Unpaid Losses	AY at 12/31 yr t	Discount Factor	Discounted Unpaid Loss	AY at 12/31/yr t-1	Unpaid Losses	Discount Factor	Discounted Unpaid Loss	
0.5	59.01%	40.99%	67.171	27.53	2017	0.977896	26.9262					
1.5	83.20%	16.80%	65.866	11.07	2016	0.975386	10.7953	2016	27.000	0.976626	26.3687	
2.5	93.11%	6.89%	64.586	4.45	2015	0.974308	4.3344	2015	10.853	0.973556	10.5657	
3.5	97.18%	2.82%	63.331	1.79	2014	0.971594	1.7374	2014	4.362	0.972687	4.2431	
4.5	98.84%	1.16%	62.101	0.72	2013	0.961796	0.6913	2013	1.753	0.965989	1.6938	
5.5	99.53%	0.47%	60.894	0.29	2012	0.945282	0.2731	2012	0.705	0.949681	0.6693	
6.5	99.81%	0.19%	59.711	0.12	2011	0.93477	0.1086	2011	0.283	0.935951	0.2652	
7.5	99.92%	0.08%	58.550	0.05	2010	0.926773	0.0433	2010	0.114	0.928686	0.1058	
8.5	99.97%	0.03%	57.413	0.02	2009	0.930998	0.0175	2009	0.046	0.922334	0.0422	
9.5	99.99%	0.01%	56.297	0.01	2008	0.948818	0.0072	2008	0.018	0.930998	0.0171	
10.5	99.99%	0.01%	55.203	0.00	2007	0.967159	0.0029	2007	0.007	0.949893	0.0070	
11.5	100.00%	0.00%	54.130	0.00	2006	0.975849	0.0012	2006	0.003	0.958137	0.0028	
								2005	0.000	0.973165	0.0000	
<b>Totals</b>				<b>46.04</b>				<b>44.94</b>			<b>45.14</b>	<b>43.98</b>

### Notes to Pages 4 and 5

#### Page 4

- 2 Page 8, line (2) divided by Page 8, line (1)
- 3  $(2) / (1 + \text{the 10 year average growth rate of PP Auto Liability premiums in NC})$
- 4  $(2) - (3)$
- 5  $(4) \times 20\%$
- 6  $(5) \times \text{current corporate tax rate}$
- 7 Unpaid current-year losses at year-end as a percent of current year premium.  
Sum of Page 5, Column (5)
- 8 Discounted unpaid current-year losses at year-end as a percent of current year premium.  
Sum of Page 5, Column (8)
- 9 Unpaid prior-year losses at year-end as a percent of current year premium.  
Sum of Page 5, Column (10)
- 10 Discounted unpaid prior-year losses at year-end as a percent of current year premium.  
Sum of Page 5, Column (12)
- 11 Change in loss reserve discount:  $[(7) - (8)] - [(9) - (10)]$
- 12  $(11) \times \text{current corporate tax rate}$
- 13  $(6) + (12)$

#### Page 5

- 1 Midpoint of number of years since end of accident period
- 2 Accident year payout pattern developed from NC Auto Liability policy year losses
- 3  $1 - (2)$
- 4 Latest period losses are based on projected loss ratio from Page 1. For previous years, losses are detrended at the 10 year average premium growth rate for PP Auto Liability in NC.
- 5  $(3) \times (4)$
- 6 Accident Year at current year end
- 7 IRS discount factor for Auto Liability for each accident year applicable for the current tax year
- 8  $(5) \times (7)$
- 9 Accident Year at prior year end
- 10 Column (3), previous period  $\times$  Column (4), current period
- 11 IRS discount factor for Auto Liability for each accident year applicable for the prior tax year
- 12  $(10) \times (11)$

**NCRB Investment Income Calculation**  
**Private Passenger Automobile - Liability Coverages**

**Projected Investment Earnings on Loss, Loss**  
**Adjustment Expense and Unearned Premium Reserves**

**A. UNEARNED PREMIUM RESERVES**

1. Direct Earned Premiums		1,000,000
2. Mean Unearned Premium Reserve	30.02%	300,220
3. Deductions for Prepaid Expenses		
Commissions & Brokerage	8.30%	
Taxes, Licenses, & Fees (5/6)	1.92%	
Other Acquisition & General (1/2)	5.46%	
Total	15.68%	
4. Deduction for Prepaid Expense: (2) x (3)		47,078
5. Net Unearned Premium Reserve Subject to Investment (2) - (4)		253,143

**B. Loss and Loss Expense Reserves**

1. Direct Earned Premiums		1,000,000
2. Expected Incurred Loss & LAE-to-Premium Ratio	67.17%	671,713
3. Expected Mean Loss and LAE Reserve-to-Incurred Ratio	74.20%	498,411

**C. Net Policyholder Funds Subject to Investment (A5 + B3)** 751,554

**D. Average Rate of Return** 4.04%

**E. Investment Earnings from Net Reserves: ( C ) x ( D )** 30,386

**F. Average Rate of Return as a Percent of Direct Earned Premiums: ( E ) / ( A1 )** 3.04%

**NORTH CAROLINA**  
**Private Passenger Automobile - Liability Coverages**

**ESTIMATED INVESTMENT EARNINGS ON UNEARNED  
PREMIUM RESERVES AND ON LOSS RESERVES**

**EXPLANATORY NOTES**

Line A-1

Calculations displayed are per million of direct earned premiums.

Line A-2

The mean unearned premium reserve (UEPR) is determined by multiplying the direct earned premiums in line (1) by the ratio of the mean unearned premium reserve to the direct earned premium for the current calendar year ended 12/31. The data are for North Carolina Private Passenger Auto Liability insurance (from statutory Page 14 of the Annual Statement) in the most recent calendar year.

1 Direct Earned Premium for most recent calendar year	3,000,873,180
2 UEPR at end of most recent calendar year	860,183,929
3 UEPR at end of previous calendar year	941,663,244
4 Mean UEPR	900,923,587
5 Ratio [ (4) / (1) ]	30.02%

Line A-3

Deduction for prepaid expenses

Certain production expenses, such as commissions and reinsurance, are assumed to be incurred when the policy is written and before the premium is paid. In addition, half of Other Acquisition and General expenses and 5/6 of Taxes, Licenses and Fees are assumed to be prepaid.



**NORTH CAROLINA**  
**Private Passenger Automobile - Liability Coverages**

**ESTIMATED INVESTMENT EARNINGS ON UNEARNED**  
**PREMIUM RESERVES AND ON LOSS RESERVES**

**EXPLANATORY NOTES**

Line B-2

The expected loss and loss adjustment expense ratio is consistent with the expense provisions used in the filing.

Line B-3

The expected mean loss reserve is determined by multiplying the expected incurred losses in line (2) by the average North Carolina ratio of the mean loss reserves to the incurred losses in 2016 and 2017 for Automobile Liability insurance. This ratio is based on North Carolina companies' statutory Page 14 annual statement data and has been adjusted to include loss adjustment expense reserves.

1. Incurred Losses for Calendar Year 2016	\$2,166,774,484
2. Incurred Losses for Calendar Year 2017	2,440,745,363
3. Loss Reserves as of 12/31/2015	1,655,754,442
4. Loss Reserves as of 12/31/2016	1,676,711,016
5. Loss Reserves as of 12/31/2017	1,851,304,362
6. Mean Loss Reserve 2016: 1/2 [(3) + (4)]	1,666,232,729
7. Mean Loss Reserve 2017: 1/2 [(4) + (5)]	1,764,007,689
8. Ratio (6) ÷ (1)	0.769
9. Ratio (7) ÷ (2)	0.723
10. Loss Reserve: 1/2 [(8) + (9)]	0.746
11. Ratio of LAE Reserves to Loss Reserves (a)	0.175
12. Ratio of Incurred LAE to Incurred Losses (a)	0.182
13. Loss and LAE Reserve [(10)x(1.0+(11))]/(1.0+(12))]	0.742

(a) Based on 2017 All-Industry Insurance Expense Exhibit (source: A.M. Best)

**NORTH CAROLINA**  
**Private Passenger Automobile - Liability Coverages**

**ESTIMATED INVESTMENT EARNINGS ON UNEARNED**  
**PREMIUM RESERVES AND ON LOSS RESERVES**

**EXPLANATORY NOTES**

Line E

The average rate of return is the average of the pretax current yield calculated on Page 11 and the pretax embedded yield. The embedded yield (see Page 12) is the sum of the ratio of investment income to invested assets for the most recent year plus the ten year average ratio of capital gains to invested assets (see Page 13). The current yield is the estimated currently available rate of return (including both income and capital gains) on the industry investment portfolio (see Page 11).

Embedded Yield	3.42%
Current Yield	4.67%
Average	4.04%

Portfolio Yield and Tax Rate - Current Yield					
Investable Asset	Percent of Assets	Estimated Prospective Pre-Tax Return	Tax Rate	Estimated Prospective Post-Tax Return	
<b>Bonds</b>					
<b>US Gov't</b>	9.80%	2.80%	21.00%	2.21%	
<b>Municipal</b>	25.81%	2.57%	5.25%	2.43%	
<b>Industrial</b>	28.53%	3.53%	21.00%	2.79%	
<b>Preferred Stock</b>	0.34%	5.51%	13.13%	4.79%	
<b>Common Stock</b>	26.13%	10.40%	19.33%	8.39%	
<b>Mortgage Loans</b>	1.10%	4.78%	21.00%	3.78%	
<b>Real Estate</b>	0.82%	7.65%	21.00%	6.04%	
<b>Cash &amp; Short-term Investments</b>	7.46%	2.31%	21.00%	1.82%	
<b>Rate of Return Before Expenses</b>	100.00%	4.97%	17.96%	4.08%	
<b>Investment Expenses</b>		0.30%	21.00%	0.24%	
<b>Portfolio Rate of Return</b>		4.67%	17.76%	3.84%	

**Sources**

Preferred Stock	Current yield on iShares Preferred Stock Index ETF, 11/15/2018
Real Estate	REIT Sector Cost of Equity, using 3 month average T-Bill for risk free rate, 8.09% ERP, 0.66 Beta (source: Damodaran Online)
Cash	3 month Treasury rate, averaged over 3 months (source: US Treasury)
Municipal	Maturity weighted average of 3 month average MBIS Investment Grade yield curve; linearly interpolated
Industrial	Three month average of HQM par yields (source: FRED); linearly interpolated
Treasury	Three month average of Treasury yields; linearly interpolated (source: US Treasury)
Common Stock	8.09% ERP (source: Damodaran Online) plus 3 month average T-Bill Rate
Investment Expenses	Investment Expenses from Page 12 Exhibit of Net Inv Inc divided by Cash and Invested Assets (Page 2)

<b>Portfolio Yield and Tax Rate</b>		
<b>Embedded Yield</b>		
	<b>Income</b>	<b>Tax Rate</b>
<b>Bonds</b>		
<b>Taxable</b>	23,362,682	21.00%
<b>Non-Taxable</b>	9,714,339	5.25%
<b>Stocks</b>		
<b>Taxable</b>	7,610,774	13.13%
<b>Non-Taxable</b>	1,785,853	5.25%
<b>Mortgage Loans</b>	755,495	21.00%
<b>Real Estate</b>	1,839,346	21.00%
<b>Contract Loans</b>	622	21.00%
<b>Cash &amp; Short Term Inv</b>	980,167	21.00%
<b>All Other</b>	10,228,290	21.00%
<b>Total</b>	56,277,568	16.72%
<b>Inv. Expenses</b>	5,185,109	21.00%
<b>Net Inv. Income</b>	51,092,459	16.29%
<b>Mean Invested Assets</b>	1,676,831,258	
<b>Inv. Inc. Yield Rate</b>	3.05%	16.29%
<b>Capital Gains (10 yr. avg.) (% of Inv. Assets)</b>	0.37%	0.00%
<b>Invest. Yield Rate (pre=tax)</b>	3.42%	14.53%
<b>Invest. Yield Rate (post-tax)</b>	2.92%	

Source: A.M. Best's Aggregates and Averages, 2018 Edition, Page 12 - Exhibit of Net Investment Income (Column 2 - Earned During Year). For capital gains, see Exhibit RB-14, Page 13.

**Realized Capital Gains or Losses  
As a Percentage of Mean Invested Assets  
(Amounts in Thousands of Dollars)**

<b>Calendar Year</b>	<b>Mean Invested Assets</b>	<b>Realized Capital Gains Amount</b>	<b>Percent</b>
<b>2008</b>	1,288,393,875	(21,018,623)	-1.63%
<b>2009</b>	1,274,678,809	(8,079,575)	-0.63%
<b>2010</b>	1,330,998,082	8,100,143	0.61%
<b>2011</b>	1,366,568,026	7,563,305	0.55%
<b>2012</b>	1,400,656,619	9,035,405	0.65%
<b>2013</b>	1,473,600,834	12,163,890	0.83%
<b>2014</b>	1,543,882,375	12,093,078	0.78%
<b>2015</b>	1,567,611,077	9,887,732	0.63%
<b>2016</b>	1,596,937,470	8,086,268	0.51%
<b>2017</b>	1,676,831,258	15,725,303	0.94%
<b>Total</b>	14,520,158,422	53,556,926	0.37%

"Mean Invested Assets" is the average of current and prior year values for Total Invested Assets (Page 2). Source for data is 2008-2018 editions of A.M. Best's Aggregates and Averages.

**North Carolina****Private Passenger Automobile - Liability Coverages****Premium-to-Surplus Ratios**

<b>Year</b>	<b>Net</b>
<b>2008</b>	0.872
<b>2009</b>	0.867
<b>2010</b>	0.802
<b>2011</b>	0.860
<b>2012</b>	0.830
<b>2013</b>	0.748
<b>2014</b>	0.776
<b>2015</b>	0.812
<b>2016</b>	0.787
<b>2017</b>	0.735
<b>Average</b>	0.809

Data from NAIC Statutory Filings and from A.M. Best's Aggregates and Averages, various years, for Top 30 groups writing Private Passenger Automobile Liability coverages in North Carolina. Weighted average of group level surplus-to-premium ratios is based on group level North Carolina Private Passenger Automobile Liability premiums, which is then inverted for the premium-to-surplus ratio.

**North Carolina**  
**Private Passenger Automobile - Liability Coverages**  
**Calculation of Ratio of GAAP Net Worth to Statutory Surplus**

	2012	2013	2014	2015	2016
<b>Policyholder Surplus</b>	587,061,063,988	653,380,281,255	675,233,591,461	674,150,481,028	700,833,588,840
<b>+ Deferred Acquisition Costs</b>	28,717,782,350	30,010,149,317	31,242,614,928	32,401,590,297	33,046,102,666
<b>+ Non-Admitted DTA Provision</b>	12,829,214,564	11,638,345,594	11,237,499,832	12,112,807,244	11,544,280,333
<b>+ Non-admitted Assets (non-tax part)</b>	36,238,971,886	33,348,888,924	33,563,586,431	40,260,421,135	43,722,898,341
<b>+ Provision for Reinsurance</b>	2,595,871,371	2,471,928,096	2,392,301,235	2,251,585,712	2,185,395,913
<b>+ Provision for FASB 115 (after-tax)</b>	42,220,449,087	14,722,750,582	25,814,318,855	16,081,984,811	10,015,172,605
<b>- Surplus Notes</b>	(12,279,333,642)	(12,190,299,603)	(11,673,768,635)	(12,446,044,946)	(12,027,889,160)
<b>GAAP-adjusted Net Worth</b>	697,384,019,604	733,382,044,165	767,810,144,106	764,812,825,281	789,319,549,538
<b>Ratio of Net Worth to Surplus</b>	1.19	1.12	1.14	1.13	1.13
<b>Five Year Average</b>	1.14				

Source: ISO

<b>NCRB - Pro Forma Statutory Rate of Return Private Passenger Automobile Physical Damage</b>			
	<b>Pre-Tax</b>	<b>Tax Liability</b>	<b>Post-Tax</b>
<b>1 Premiums</b>	100.00%		
<b>Loss &amp; LAE</b>	63.20%		
<b>Commissions</b>	8.50%		
<b>Other Acquisition &amp; General</b>	13.10%		
<b>Taxes, Licenses &amp; Fees</b>	2.40%		
<b>Policyholder Dividends</b>	0.30%		
<b>2 Pro Forma Underwriting Profit</b>	12.50%		
<b>3 Installment Fee Income</b>	1.20%		
<b>4 Regular Tax</b>		2.88%	
<b>5 Additional Tax Due to IRS Treatment of Reserves</b>		0.06%	
<b>6 Return from Underwriting Post-Tax</b>			10.76%
<b>7 Investment Gain on Insurance Transaction</b>	1.25%		
<b>Less Investment Income on Agents Balances</b>	0.75%		
<b>Net Investment Gain on Insurance Transaction</b>	0.49%	0.08%	0.41%
<b>8 Statutory Return as a Percent of Premium (post-tax)</b>			11.18%
<b>9 Premium-to-Net Worth Ratio</b>			0.71
<b>10 Statutory Return as a Percent of Net Worth (post-tax)</b>			7.99%
<b><i>Lines (1) to (8) are expressed as a percentage of premium.</i></b>			

## Assumptions and Parameters

(a) Underwriting Income Tax Rate	21.00%
(b) Investment Income Tax Rate	16.40%
(c) Pre-tax Investment Yield	4.04%
(d) Premium-to-Surplus Ratio	0.816
(e) Net Worth-to-Surplus Ratio	1.14
(f) Installment Fee Income	1.20%
(g) Additional Tax Due to IRS Treatment of Loss Reserves and UEPR	0.06%



**Notes to Exhibit RB-15 Page 1**

- 1 The expense provisions are those used in Exhibit RB-1, adjusted for the proposed rate change.
- 2 Selected by North Carolina Rate Bureau
- 3 See Exhibit RB-15, Page 3
- 4  $[(2) + (3)] \times (a)$
- 5 See Exhibit RB-15, Pages 4-6
- 6  $(2) + (3) - (4) - (5)$
- 7 Investment income on agents balances is calculated as  $.182 \times 1.021 \times (c)$ , where .182 is the factor for agents balances held for less than 90 days and 1.021 is a factor to correct for overdue balances. The first factor is sourced from Part 3 of the IEE for companies writing Private Passenger Automobile Physical Damage insurance in North Carolina, averaging the 2016 and 2017 percentages for the Private Passenger Auto Physical Damage line. The overdue balances factor is based on 2016 and 2017 industrywide data supplied by A.M. Best.
- 8  $(6) + (7)$
- 9  $(d) / (e)$
- 10  $(8) \times (9)$

**Assumptions**

- (a) Current corporate tax rate, based on the Tax Cut and Jobs Act of 2017.
- (b) See Exhibit RB-15, Pages 11-13. Calculated as  $1 - \text{average post-tax yield} / \text{average pre-tax yield}$ .
- (c) See Exhibit RB-15, Page 10
- (d) See Exhibit RB-15, Page 14
- (e) See Exhibit RB-15, Page 15
- (f) See Exhibit RB-15, Page 3
- (g) See Exhibit RB-15, Pages 4-6

<b>NCRB - Pro Forma Total Rate of Return (Including Investment Income on Surplus) Private Passenger Automobile Physical Damage</b>			
	<b>Pre-Tax</b>	<b>Tax Liability</b>	<b>Post-Tax</b>
<b>1 Premiums</b>	100.00%		
<b>Loss &amp; LAE</b>	63.20%		
<b>Commissions</b>	8.50%		
<b>Other Acquisition &amp; General</b>	13.10%		
<b>Taxes, Licenses &amp; Fees</b>	2.40%		
<b>Policyholder Dividends</b>	0.30%		
<b>2 Pro Forma Underwriting Profit</b>	12.50%		
<b>3 Installment Fee Income</b>	1.20%		
<b>4 Regular Tax</b>		2.88%	
<b>5 Additional Tax Due to IRS Treatment of Reserves</b>		0.06%	
<b>6 Return from Underwriting Post-Tax</b>			10.76%
<b>7 Investment Gain on Insurance Transaction</b>	1.25%		
<b>Less Investment Income on Agents Balances</b>	0.75%		
<b>Net Investment Gain on Insurance Transaction</b>	0.49%	0.08%	0.41%
<b>8 Investment Gain on Surplus</b>	5.16%	0.85%	4.31%
<b>9 Total Return as a Percent of Premium (post-tax)</b>			15.49%
<b>10 Premium-to-Net Worth Ratio</b>			0.71
<b>11 Total Return as a Percent of Net Worth (post-tax)</b>			11.07%
<b><i>Lines (1) to (8) are expressed as a percentage of premium.</i></b>			

## Assumptions and Parameters

(a) Underwriting Income Tax Rate	21.00%
(b) Investment Income Tax Rate	16.40%
(c) Pre-tax Investment Yield	4.04%
(d) Premium-to-Surplus Ratio	0.82
(e) Net Worth-to-Surplus Ratio	1.14
(f) Installment Fee Income	1.20%
(g) Additional Tax Due to IRS Treatment of Loss Reserves and UEPR	0.06%

**Notes to Exhibit RB-15 Page 1A**

1 The expense provisions are those used in Exhibit RB-1, adjusted for the proposed rate change.

2 Selected by North Carolina Rate Bureau

3 See Exhibit RB-15, Page 3

4  $[(2) + (3)] \times (a)$

5 See Exhibit RB-15, Pages 4-6

6  $(2) + (3) - (4) - (5)$

7 Investment income on agents balances is calculated as  $.182 \times 1.021 \times (c)$ , where .182 is the factor for agents balances held for less than 90 days and 1.021 is a factor to correct for overdue balances. The first factor is sourced from Part 3 of the IEE for companies writing Private Passenger Automobile Physical Damage insurance in North Carolina, averaging the 2016 and 2017 percentages for the Private Passenger Auto Physical Damage line. The overdue balances factor is based on 2016 and 2017 industrywide data supplied by A.M. Best.

8  $(c) \times [1 / (d) + .1705 \times .2945]$ , where .1705 is the prepaid expense ratio from Page 7 and .2945 is the UEPR ratio from Page 7.

9  $(6) + (7) + (8)$

10  $(d) / (e)$

11  $(9) \times (10)$

**Assumptions**

(a) Current corporate tax rate, based on the Tax Cut and Jobs Act of 2017.

(b) See Exhibit RB-15, Pages 11-13. Calculated as  $1 - \text{average post-tax yield} / \text{average pre-tax yield}$ .

(c) See Exhibit RB-15, Page 10

(d) See Exhibit RB-15, Page 14

(e) See Exhibit RB-15, Page 15

(f) See Exhibit RB-15, Page 3

(g) See Exhibit RB-15, Pages 4-6

**NORTH CAROLINA**  
**Private Passenger Automobile Physical Damage**  
**INSTALLMENT PAYMENT INCOME**

<b>Year</b>	<b>Inst. Charges</b>	<b>Liability Written Premium</b>	<b>Phy. Dam. Written Premium</b>	<b>Total Premium</b>	<b>Inst. Charges as a % of Prem.</b>
2008	54,185	2,533,141	1,832,183	4,365,324	1.24%
2009	55,006	2,683,685	1,782,690	4,466,375	1.23%
2010	55,391	2,621,692	1,762,655	4,384,347	1.26%
2011	55,110	2,607,424	1,805,053	4,412,477	1.25%
2012	58,385	2,635,311	1,924,111	4,559,422	1.28%
2013	59,894	2,658,598	2,062,315	4,720,913	1.27%
2014	61,495	2,715,660	2,184,326	4,899,986	1.26%
2015	61,133	2,777,884	2,379,619	5,157,503	1.19%
2016	59,127	2,897,130	2,646,570	5,543,700	1.07%
2017	71,485	3,082,337	2,904,023	5,986,360	1.19%
Selected					1.20%

Amounts in Thousands

**North Carolina  
Private Passenger Automobile Physical Damage  
Calculation of Additional Tax Liability**

<b>1. Collected Earned Premium for Current Year</b>	100.00%
<b>2. Unearned Premium Reserve 12/31/Current</b>	30.64%
<b>3. Unearned Premium Reserve 12/31/Prior</b>	29.26%
<b>4. Increase: (2) - (3)</b>	1.38%
<b>5. 20% of Increase = Taxable Income</b>	0.28%
<b>6. Additional Tax Liability due to Unearned Premium Reserve</b>	0.06%
<b>7. Unpaid Loss Current Year</b>	6.30%
<b>8. Discounted Unpaid Loss Prior Year</b>	6.25%
<b>9. Unpaid Loss Prior Year</b>	6.02%
<b>10. Discounted Unpaid Loss Prior Year</b>	5.97%
<b>11. Additional Income</b>	0.00%
<b>12. Additional Tax Liability due to Loss Reserve Discounting</b>	0.00%
<b>13. Total Additional Tax Liabilities (6) + (12)</b>	0.06%

**NORTH CAROLINA  
Private Passenger Automobile Physical Damage  
Calculation of Taxable Income**

Calculation of Unpaid Loss for Current Accident Year					Calculation of Discounted Unpaid Loss for Current Accident Year			Calculation of Discounted Unpaid Loss for Prior Accident Year				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
AY Avg Acc Date	AY Pay Pattern	Percent Unpaid	Total Losses	Unpaid Losses	AY at 12/31 yr t	Discount Factor	Discounted Unpaid Loss	AY at 12/31/yr t-1	Unpaid Losses	Discount Factor	Discounted Unpaid Loss	
0.5	90.27%	9.73%	63.202	6.15	2017	0.991958	6.1028					
1.5	99.75%	0.25%	60.357	0.15	2016	0.984669	0.1499	2016	5.875	0.991701	5.8266	
2.5	100.00%	0.00%	57.640	0.00	2015	0.991704	0.0000	2015	0.145	0.983512	0.1430	
3.5	100.00%	0.00%	55.046	0.00	2014	0.981168	0.0000	2014	0.000	0.981168	0.0000	
4.5	100.00%	0.00%	52.568	0.00	2013	0.989372	0.0000	2013	0.000	0.989372	0.0000	
5.5	100.00%	0.00%	50.202	0.00	2012	0.985856	0.0000	2012	0.000	0.985856	0.0000	
6.5	100.00%	0.00%	47.942	0.00	2011	0.983136	0.0000	2011	0.000	0.983136	0.0000	
7.5	100.00%	0.00%	45.784	0.00	2010	0.981478	0.0000	2010	0.000	0.981478	0.0000	
8.5	100.00%	0.00%	43.723	0.00	2009	0.980298	0.0000	2009	0.000	0.980298	0.0000	
9.5	100.00%	0.00%	41.755	0.00	2008	0.980298	0.0000	2008	0.000	0.980298	0.0000	
10.5	100.00%	0.00%	39.875	0.00	2007	0.980722	0.0000	2007	0.000	0.980722	0.0000	
11.5	100.00%	0.00%	38.080	0.00	2006	0.980675	0.0000	2006	0.000	0.980675	0.0000	
								2005	0.000	0	0.0000	
<b>Totals</b>				<b>6.30</b>	<b>6.25</b>			<b>6.02</b>				<b>5.97</b>

### Notes to Pages 4 and 5

#### Page 4

- 2 Page 8, line (2) divided by Page 8, line (1)
- 3  $(2) / (1 \text{ plus the } 10 \text{ year average growth rate of PP Auto Phys Dam premiums in NC})$
- 4  $(2) - (3)$
- 5  $(4) \times 20\%$
- 6  $(5) \times \text{current corporate tax rate}$
- 7 Unpaid current-year losses at year-end as a percent of current year premium.  
Sum of Page 5, Column (5)
- 8 Discounted unpaid current-year losses at year-end as a percent of current year premium.  
Sum of Page 5, Column (8)
- 9 Unpaid prior-year losses at year-end as a percent of current year premium.  
Sum of Page 5, Column (10)
- 10 Discounted unpaid prior-year losses at year-end as a percent of current year premium.  
Sum of Page 5, Column (12)
- 11 Change in loss reserve discount:  $[(7) - (8)] - [(9) - (10)]$
- 12  $(11) \times \text{current corporate tax rate}$
- 13  $(6) + (12)$

#### Page 5

- 1 Midpoint of number of years since end of accident period
- 2 Most recent available IRS loss payment pattern for Automobile Physical Damage
- 3  $1 - (2)$
- 4 Latest period losses are based on projected loss ratio from Page 1. For previous years, losses are detrended at the 10 year average premium growth rate for PP Auto Phys Dam in NC.
- 5  $(3) \times (4)$
- 6 Accident Year at current year end
- 7 IRS discount factor for Auto Physical Damage for each accident year applicable for the current tax year
- 8  $(5) \times (7)$
- 9 Accident Year at prior year end
- 10 Column (3), previous period  $\times$  Column (4), current period
- 11 IRS discount factor for Auto Physical Damage for each accident year applicable for the prior tax year
- 12  $(10) \times (11)$

<b>NCRB Investment Income Calculation</b>		
<b>Private Passenger Automobile Physical Damage</b>		
<b>Projected Investment Earnings on Loss, Loss</b>		
<b>Adjustment Expense and Unearned Premium Reserves</b>		
<b>A. UNEARNED PREMIUM RESERVES</b>		
1. Direct Earned Premiums		1,000,000
2. Mean Unearned Premium Reserve	29.45%	294,488
3. Deductions for Prepaid Expenses		
Commissions & Brokerage	8.50%	
Taxes, Licenses, & Fees (5/6)	2.00%	
Other Acquisition & General (1/2)	6.55%	
Total	17.05%	
4. Deduction for Prepaid Expense: (2) x (3)		50,207
5. Net Unearned Premium Reserve Subject to Investment (2) - (4)		244,282
<b>B. Loss and Loss Expense Reserves</b>		
1. Direct Earned Premiums		1,000,000
2. Expected Incurred Loss & LAE-to-Premium Ratio	63.20%	632,024
3. Expected Mean Loss and LAE Reserve-to-Incurred Ratio	10.10%	63,834
<b>C. Net Policyholder Funds Subject to Investment (A5 + B3)</b>		<b>308,116</b>
<b>D. Average Rate of Return</b>		<b>4.04%</b>
<b>E. Investment Earnings from Net Reserves: ( C ) x ( D )</b>		<b>12,457</b>
<b>F. Average Rate of Return as a Percent of Direct Earned Premiums: ( E ) / ( A1 )</b>		<b>1.25%</b>



**NORTH CAROLINA**  
**Private Passenger Automobile Physical Damage**

**ESTIMATED INVESTMENT EARNINGS ON UNEARNED  
PREMIUM RESERVES AND ON LOSS RESERVES**

**EXPLANATORY NOTES**

Line A-1

Calculations displayed are per million of direct earned premiums.

Line A-2

The mean unearned premium reserve (UEPR) is determined by multiplying the direct earned premiums in line (1) by the ratio of the mean unearned premium reserve to the direct earned premium for the current calendar year ended 12/31. The data are for North Carolina Private Passenger Auto Physical Damage insurance (from statutory Page 14 of the Annual Statement) in the most recent calendar year.

1 Direct Earned Premium for most recent calendar year	2,836,387,286
2 UEPR at end of most recent calendar year	801,475,983
3 UEPR at end of previous calendar year	869,089,717
4 Mean UEPR	835,282,850
5 Ratio [ (4) / (1) ]	29.45%

Line A-3

Deduction for prepaid expenses

Certain production expenses, such as commissions and reinsurance, are assumed to be incurred when the policy is written and before the premium is paid. In addition, half of Other Acquisition and General expenses and 5/6 of Taxes, Licenses and Fees are assumed to be prepaid.

**NORTH CAROLINA**  
**Private Passenger Automobile Physical Damage**  
**ESTIMATED INVESTMENT EARNINGS ON UNEARNED**  
**PREMIUM RESERVES AND ON LOSS RESERVES**

**EXPLANATORY NOTES**

Line B-2

The expected loss and loss adjustment expense ratio is consistent with the expense provisions used in the filing.

Line B-3

The expected mean loss reserve is determined by multiplying the expected incurred losses in line (2) by the average North Carolina ratio of the mean loss reserves to the incurred losses in 2016 and 2017 for Auto Physical Damage insurance. This ratio is based on North Carolina companies' statutory Page 14 annual statement data and has been adjusted to include loss adjustment expense reserves.

1. Incurred Losses for Calendar Year 2016	\$1,657,402,598
2. Incurred Losses for Calendar Year 2017	1,556,421,576
3. Loss Reserves as of 12/31/2015	87,691,685
4. Loss Reserves as of 12/31/2016	120,598,206
5. Loss Reserves as of 12/31/2017	124,044,909
6. Mean Loss Reserve 2016: 1/2 [(3) + (4)]	104,144,946
7. Mean Loss Reserve 2017: 1/2 [(4) + (5)]	122,321,558
8. Ratio (6) ÷ (1)	0.063
9. Ratio (7) ÷ (2)	0.079
10. Loss Reserve: 1/2 [(8) + (9)]	0.071
11. Ratio of LAE Reserves to Loss Reserves (a)	0.611
12. Ratio of Incurred LAE to Incurred Losses (a)	0.133
13. Loss and LAE Reserve [(10)x(1.0+(11))]/(1.0+(12))]	0.101

(a) Based on 2017 All-Industry Insurance Expense Exhibit (source: A.M. Best)

**NORTH CAROLINA  
Private Passenger Automobile Physical Damage**

**ESTIMATED INVESTMENT EARNINGS ON UNEARNED  
PREMIUM RESERVES AND ON LOSS RESERVES**

**EXPLANATORY NOTES**

Line E

The average rate of return is the average of the pretax current yield calculated on Page 11 and the pretax embedded yield. The embedded yield (see Page 12) is the sum of the ratio of investment income to invested assets for the most recent year plus the ten year average ratio of capital gains to invested assets (see Page 13). The current yield is the estimated currently available rate of return (including both income and capital gains) on the industry investment portfolio (see Page 11).

Embedded Yield	3.42%
Current Yield	4.67%
Average	4.04%

<b>Portfolio Yield and Tax Rate - Current Yield</b>					
<b>Investable Asset</b>	<b>Percent of Assets</b>	<b>Estimated Prospective Pre-Tax Return</b>	<b>Tax Rate</b>	<b>Estimated Prospective Post-Tax Return</b>	
<b>Bonds</b>					
<b>US Gov't</b>	9.80%	2.80%	21.00%	2.21%	
<b>Municipal</b>	25.81%	2.57%	5.25%	2.43%	
<b>Industrial</b>	28.53%	3.53%	21.00%	2.79%	
<b>Preferred Stock</b>	0.34%	5.51%	13.13%	4.79%	
<b>Common Stock</b>	26.13%	10.40%	19.33%	8.39%	
<b>Mortgage Loans</b>	1.10%	4.78%	21.00%	3.78%	
<b>Real Estate</b>	0.82%	7.65%	21.00%	6.04%	
<b>Cash &amp; Short-term Investments</b>	7.46%	2.31%	21.00%	1.82%	
<b>Rate of Return Before Expenses</b>	100.00%	4.97%	17.96%	4.08%	
<b>Investment Expenses</b>		0.30%	21.00%	0.24%	
<b>Portfolio Rate of Return</b>		4.67%	17.76%	3.84%	

**Sources**

Preferred Stock	Current yield on iShares Preferred Stock Index ETF, 11/15/2018
Real Estate	REIT Sector Cost of Equity, using 3 month average T-Bill for risk free rate, 8.09% ERP, 0.66 Beta (source: Damodaran Online)
Cash	3 month Treasury rate, averaged over 3 months (source: US Treasury)
Municipal	Maturity weighted average of 3 month average MBIS Investment Grade yield curve; linearly interpolated
Industrial	Three month average of HQM par yields (source: FRED); linearly interpolated
Treasury	Three month average of Treasury yields; linearly interpolated (source: US Treasury)
Common Stock	8.09% ERP (source: Damodaran Online) plus 3 month average T-Bill Rate
Investment Expenses	Investment Expenses from Page 12 Exhibit of Net Inv Inc divided by Cash and Invested Assets (Page 2)

<b>Portfolio Yield and Tax Rate Embedded Yield</b>		
	<b>Income</b>	<b>Tax Rate</b>
<b>Bonds</b>		
<b>Taxable</b>	23,362,682	21.00%
<b>Non-Taxable</b>	9,714,339	5.25%
<b>Stocks</b>		
<b>Taxable</b>	7,610,774	13.13%
<b>Non-Taxable</b>	1,785,853	5.25%
<b>Mortgage Loans</b>	755,495	21.00%
<b>Real Estate</b>	1,839,346	21.00%
<b>Contract Loans</b>	622	21.00%
<b>Cash &amp; Short Term Inv</b>	980,167	21.00%
<b>All Other</b>	10,228,290	21.00%
<b>Total</b>	56,277,568	16.72%
<b>Inv. Expenses</b>	5,185,109	21.00%
<b>Net Inv. Income</b>	51,092,459	16.29%
<b>Mean Invested Assets</b>	1,676,831,258	
<b>Inv. Inc. Yield Rate</b>	3.05%	16.29%
<b>Capital Gains (10 yr. avg.) (% of Inv. Assets)</b>	0.37%	0.00%
<b>Invest. Yield Rate (pre=tax)</b>	3.42%	14.53%
<b>Invest. Yield Rate (post-tax)</b>	2.92%	

Source: A.M. Best's Aggregates and Averages, 2018 Edition, Page 12 - Exhibit of Net Investment Income (Column 2 - Earned During Year). For capital gains, see Exhibit RB-15, Page 13.

**Realized Capital Gains or Losses  
As a Percentage of Mean Invested Assets  
(Amounts in Thousands of Dollars)**

<b>Calendar Year</b>	<b>Mean Invested Assets</b>	<b>Realized Capital Gains Amount</b>	<b>Percent</b>
<b>2008</b>	1,288,393,875	(21,018,623)	-1.63%
<b>2009</b>	1,274,678,809	(8,079,575)	-0.63%
<b>2010</b>	1,330,998,082	8,100,143	0.61%
<b>2011</b>	1,366,568,026	7,563,305	0.55%
<b>2012</b>	1,400,656,619	9,035,405	0.65%
<b>2013</b>	1,473,600,834	12,163,890	0.83%
<b>2014</b>	1,543,882,375	12,093,078	0.78%
<b>2015</b>	1,567,611,077	9,887,732	0.63%
<b>2016</b>	1,596,937,470	8,086,268	0.51%
<b>2017</b>	1,676,831,258	15,725,303	0.94%
<b>Total</b>	14,520,158,422	53,556,926	0.37%

"Mean Invested Assets" is the average of current and prior year values for Total Invested Assets (Page 2). Source for data is 2008-2018 editions of A.M. Best's Aggregates and Averages.

**North Carolina****Private Passenger Automobile Physical Damage****Premium-to-Surplus Ratios**

<b>Year</b>	<b>Net</b>
<b>2008</b>	0.902
<b>2009</b>	0.891
<b>2010</b>	0.813
<b>2011</b>	0.861
<b>2012</b>	0.833
<b>2013</b>	0.748
<b>2014</b>	0.770
<b>2015</b>	0.810
<b>2016</b>	0.796
<b>2017</b>	0.740
<b>Average</b>	0.816

Data from NAIC Statutory Filings and from A.M. Best's Aggregates and Averages, various years, for Top 30 groups writing Private Passenger Automobile Physical Damage in North Carolina. Weighted average of group level surplus-to-premium ratios is based on group level North Carolina Private Passenger Automobile Physical Damage premiums, which is then inverted for the premium-to-surplus ratio.

**North Carolina**  
**Private Passenger Automobile Physical Damage**  
**Calculation of Ratio of GAAP Net Worth to Statutory Surplus**

	2012	2013	2014	2015	2016
<b>Policyholder Surplus</b>	587,061,063,988	653,380,281,255	675,233,591,461	674,150,481,028	700,833,588,840
<b>+ Deferred Acquisition Costs</b>	28,717,782,350	30,010,149,317	31,242,614,928	32,401,590,297	33,046,102,666
<b>+ Non-Admitted DTA Provision</b>	12,829,214,564	11,638,345,594	11,237,499,832	12,112,807,244	11,544,280,333
<b>+ Non-admitted Assets (non-tax part)</b>	36,238,971,886	33,348,888,924	33,563,586,431	40,260,421,135	43,722,898,341
<b>+ Provision for Reinsurance</b>	2,595,871,371	2,471,928,096	2,392,301,235	2,251,585,712	2,185,395,913
<b>+ Provision for FASB 115 (after-tax)</b>	42,220,449,087	14,722,750,582	25,814,318,855	16,081,984,811	10,015,172,605
<b>- Surplus Notes</b>	(12,279,333,642)	(12,190,299,603)	(11,673,768,635)	(12,446,044,946)	(12,027,889,160)
<b>GAAP-adjusted Net Worth</b>	697,384,019,604	733,382,044,165	767,810,144,106	764,812,825,281	789,319,549,538
<b>Ratio of Net Worth to Surplus</b>	1.19	1.12	1.14	1.13	1.13
<b>Five Year Average</b>	1.14				

Source: ISO



## Sample of Findings on the Private Company Discount

Study	Years	Discount	Type
Emory (1994)	1992-1993	45%	IPO
Willamette Management Associates (various)	1975-1997	29% to 60%	IPO
Garland and Reilly (2004)	1998-2002	35%	IPO
Larcker et al. (2018)	2017	39% to 47%	IPO
Koeplin et al. (2000)	1984-1998	20% to 30%	Acquisitions
Block (2007)	1999-2006	20% to 25%	Acquisitions
Officer (2007)	1979-2003	15% to 30%	Acquisitions
Paglia and Harjoto (2010)	1993-2008	65% to 70%	Acquisitions
Jaffe et al. (2018)	1985-2014	0%	Acquisitions
Silber (1991)	1981-1988	34%	Restricted Stock
Johnson (1999)	1991-1995	20%	Restricted Stock
Bajaj et al. (2001)	1990-1995	7%	Private placements
Comment (2012)	2004-2010	5% to 6%	Private placements
Finnerty (2013)	1991-1997	21%	Private placements
Finnerty (2013)	1997-2007	15%	Private placements
Chen et al. (2015)	1999-2012	10%	Private placements

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Chen, Linda H., Edward A. Dyl, George J. Jiang, and Januj A. Juneja (2015), "Risk, Illiquidity, or Marketability: What Matters for the Discounts on Private Placements?" *Journal of Banking and Finance* 57, 41-50.

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\* The Willamette research studies were unpublished but reported in [Business Valuation Discounts and Premiums](#), Chapter 5, by Shannon Pratt (New York: John Wiley & Sons, Inc., p. 85).

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### Education

Ph.D., Economics, University of Chicago, 2000  
ACAS, Casualty Actuarial Society, 1994  
A.B. / B.S., Economics and Biology, Stanford University, 1990

### Work Experience

#### **University of Alabama (Tuscaloosa, Alabama)**

**Professor of Finance and Frank Park Samford Chair of Insurance, 2017-**

#### **Georgia State University (Atlanta, Georgia)**

*AAMGA Distinguished Chair in Risk Management & Insurance, 2011-2017*  
*Associate Professor, 2008-2017*

#### **Nanyang Technological University (Singapore)**

*Visiting Senior Research Fellow, 2011-12, 2013-2014*

#### **Federal Reserve Bank of New York (New York, New York)**

*Senior Economist, 2006-2008*  
*Economist, 2000-2006*

#### **Fireman's Fund Insurance Companies (Novato, California)**

*Senior Actuarial Analyst, 1993-94*  
*Actuarial Analyst, 1991-1993*  
*Assistant Actuarial Analyst, 1990-1991*

### Publications: Refereed Scholarly

"Dynamic Capital Allocation with Irreversible Investments," (with Daniel Bauer, Shinichi Kamiya, and Xiaohu Ping), *Insurance: Mathematics and Economics*, (forthcoming)

"What Drives Tort Reform Legislation? Economics and Politics of the State Decisions to Restrict Liability Torts," (with Yiling Deng), *Journal of Risk & Insurance*, (forthcoming)

"Egalitarian Equivalent Capital Allocation," (with Shinichi Kamiya), *North American Actuarial Journal* 21: 382-96, (2017).

"The Marginal Cost of Risk, Risk Measures, and Capital Allocation," (with Daniel Bauer), *Management Science* 62: 1431-1457 (2016)

"Economic Analysis of Risk and Uncertainty Induced by Health Shocks: A Review and Extension," (with Tomas J. Philipson), in *Handbook of the Economics of Risk and Uncertainty*, Volume 1, Mark J. Machina and W. Kip Viscusi (eds.), North Holland: Elsevier (2014)

"Capital Allocation and Its Discontents," (with Daniel Bauer), in *Handbook of Insurance* (2<sup>nd</sup> edition), Georges Dionne (ed.), New York: Springer (2013)

"Financial Pricing of Insurance," (with Daniel Bauer and Richard D. Phillips), in *Handbook of Insurance* (2<sup>nd</sup> edition), Georges Dionne (ed.), New York: Springer (2013)

"Insurance Risk, Risk Measures, and Capital Allocation: Navigating a Copernican Shift," (with Michael R. Powers), *Annual Review of Financial Economics* 5: 201-223 (2013)

"Catastrophe Bonds, Reinsurance, and the Optimal Collateralization of Risk Transfer," (with Darius Lakdawalla), *Journal of Risk & Insurance* 79, pp. 449-76 (2012)

"An Economic Approach to Capital Allocation," *Journal of Risk and Insurance* 77, pp. 523-549 (2010) [Winner of Casualty Actuarial Society ARIA Award, 2010]

"Federal Financial Exposure to Catastrophic Risk," (with J. David Cummins and Michael Suher), in *Measuring and Managing Federal Financial Risk*, Deborah Lucas (ed.), Chicago: University of Chicago Press (2010)

"Public versus Private Underwriting of Catastrophe Risk: Lessons from the California Earthquake Authority," in *Risking House and Home: Disasters, Cities, Public Policy*, John M. Quigley and Larry A. Rosenthal (eds.), Berkeley: Berkeley Public Policy Press (2008)

"Regulation, Capital, and the Evolution of Organizational Form in U.S. Life Insurance," *American Economic Review* 97, pp. 973-983 (2007)

"Insurance, Self Protection, and the Economics of Terrorism," (with Darius Lakdawalla), *Journal of Public Economics* 89, pp. 1891-1905 (2005)

“Terrorism Insurance Policy and the Public Good,” (with Darius Lakdawalla), *St. John's Journal of Legal Commentary* 18, pp. 463-469 (2004)

“The Production and Regulation of Health Insurance: Limiting Opportunism in Proprietary and Non-Proprietary Organizations,” (with Tomas Philipson) in *Individual Decisions for Health*, Bjorn Lindgren (ed.), pp. 194-206, Routledge International Studies in Health Economics, Routledge: London (2003)

“Pricing and Capital Allocation in Catastrophe Insurance,” *Journal of Financial Economics* 65, pp. 283-305 (2002) [reprinted in *Insurance and Risk Management Volume I: Economics of Insurance Markets*, Gregory Niehaus (ed.), Northampton: Edward Elgar Publishing, (2008)]

### **Publications: Professional/Practitioner**

Book review of “Moral Hazard in Health Insurance,” *Journal of Economic Literature* 53, pp. 682-3 (2015).

“Microinsurance Lessons from History,” (with Rick Koven), *Microinsurance Learning and Knowledge (MILK)* (2013).

“Institutional Investors and Asset Allocations: Accounting and Regulation of Private Defined Benefit Pension Plans and Other Institutional Investors in the United States, Mexico, and Australia,” (with John Broadbent, Michael Palumbo, and Julio Santaella), *CGFS Publication No. 27, Working Group on Institutional Investors, Global Savings, and Asset Allocation* (2006)

“An Overview of Political Risk Insurance” (with Kausar Hamdani and Elise Liebers), *CGFS Publication No. 22, Working Group on Foreign Direct Investment in the Financial Sector of Emerging Market Economies* (2005)

### **Work in Progress**

“Market Discipline and Guaranty Funds in Life Insurance,” (with Martin Grace, Shinichi Kamiya, and Robert W. Klein), working paper, 2018.

“The Effect of Government Guarantees on Market Discipline in the Property-Casualty Insurance Industry,” (with Yiling Deng and Ty Leverty), working paper, 2017

“The Marginal Cost of Risk in a Multi-Period Model,” (with Daniel Bauer), working paper, 2017. [Winner of Casualty Actuarial Society Hachemeister Prize, 2015]

- “An Integrated Approach to Measuring Asset and Liability Risks in Financial Institutions,” (with Daniel Bauer), working paper, 2017
- “Optimal Insurance Contracts with Insurer Background Risk,” (with Xiaohu Ping), working paper, 2015
- “The Effect of Banking Crises: Evidence from Non-Life Insurance Consumption,” (with Shinichi Kamiya and Jackie Li), working paper, 2015
- “Bankruptcy in the Core and Periphery of Financial Groups: The Case of the Property-Casualty Insurance Industry” working paper, 2010
- “The Rise and Fall of the Fraternal Life Insurer: Law and Organizational Form in U.S. Life Insurance, 1870-1920,” working paper, (*revise and resubmit, Journal of Law & Economics*), 2007
- “Organizational Form and the Underwriting Cycle: Theory with Evidence from the Pennsylvania Fire Insurance Market, 1873-1909,” working paper, 2004
- “Consumption versus Production of Insurance,” (with Tomas Philipson), *NBER Working Paper #6225*, 1997

## **External Research Projects and Consulting**

- 2017 Expert Witness, Florida Workers’ Compensation Rate Hearing
- 2016 Expert Witness, Virginia Assigned Risk Workers’ Compensation Rate Hearing
- 2015 Expert Witness, Florida Workers’ Compensation Rate Hearing
- 2015 NCCI Revision of Underwriting Profit and Contingency Internal Rate of Return Model
- 2015 An Extension of the Project on the Costs of Holding Capital, sponsored by the CAS
- 2013 Microinsurance Centre Lessons from History Project
- 2012 Allocation of the Costs of Holding Capital, sponsored by the CAS,
- 2011 CRO Risk Index Project, co-sponsored by SOA and Bloomberg, co-founder
- 2009 “The Financial Crisis and Lessons for Insurers,” \$50,000 SOA grant, role: report co-author

## **Papers Presented at Professional Meetings**

- 2015 “The Marginal Cost of Risk in a Multi-Period Model,” CAS Annual Meeting, Philadelphia, PA
- 2015 “Dynamic Capital Allocation,” IME Annual Conference, Liverpool UK
- 2015 “What Drives Tort Reform Legislation? Economics and Politics of the State Decisions to Restrict Liability Torts,” ASSA Annual Meeting, Boston, MA
- 2014 “The Marginal Cost of Risk in a Multi-Period Model,” CAS Centennial, New York, NY
- 2014 “Market Discipline and Guaranty Funds in Life Insurance,” EGRIE Annual Seminar, St. Gallen, CH
- 2014 “Dynamic Capital Allocation with Irreversible Investments,” EGRIE Annual Seminar, St. Gallen, CH

- 2014 “What Drives Tort Reform Legislation? Economics and Politics of the State Decisions to Restrict Liability Torts,” ARIA Annual Meeting, Seattle, WA
- 2014 “The Marginal Cost of Risk in a Multi-Period Model,” ARIA Annual Meeting, Seattle, WA
- 2014 “Market Discipline and Guaranty Funds in Life Insurance,” ARIA Annual Meeting, Seattle, WA
- 2014 “The Marginal Cost of Risk in a Multi-Period Model,” IME Conference, Shanghai, CN
- 2014 “The Effect of Banking Crises: Evidence from Non-Life Insurance Consumption,” Risk Theory Seminar, Munich, Germany
- 2013 “The Effect of Banking Crises: Evidence from Non-Life Insurance Consumption,” ASSA Annual Meeting, Philadelphia, PA
- 2013 “Optimal Insurance Contracts with Insurer Background Risk,” EGRIE Annual Meeting, Paris, FR
- 2013 “The Effect of Banking Crises: Evidence from Non-Life Insurance Consumption,” ARIA Annual Meeting, Washington D.C.
- 2013 “The Marginal Cost of Risk, Risk Measures, and Capital Allocation,” IRFRC Catastrophe Risk Conference, Singapore
- 2013 “Optimal Insurance Contracts with Insurer Background Risk,” ARIA Annual Meeting, Washington D.C.
- 2013 “The Marginal Cost of Risk, Risk Measures, and Capital Allocation,” CEAR/ETH Indices of Risk and New Risk Measures Conference, Zurich, CH
- 2012 “The Marginal Cost of Risk, Risk Measures, and Capital Allocation,” CAS Spring Meeting, Phoenix, AZ
- 2012 “The Marginal Cost of Risk, Risk Measures, and Capital Allocation,” Symposium: Risk and Catastrophic Events, State College, PA
- 2012 “The Marginal Cost of Risk, Risk Measures, and Capital Allocation,” ASSA Annual Meeting, Chicago, IL
- 2011 “The Marginal Cost of Risk, Risk Measures, and Capital Allocation,” NBER Insurance Project Workshop, Cambridge, MA
- 2010 “Bankruptcy in the Core and Periphery of Financial Groups: The Case of the Property-Casualty Insurance Industry,” ASSA Annual Meeting, Atlanta, GA
- 2009 “Bankruptcy in the Core and Periphery of Financial Groups: The Case of the Property-Casualty Insurance Industry,” Risk Management and Corporate Governance Conference, Loyola University of Chicago
- 2009 “Bankruptcy in the Core and Periphery of Financial Groups: The Case of the Property-Casualty Insurance Industry,” ARIA Annual Meeting, Providence, RI
- 2008 “An Economic Approach to Capital Allocation,” Risk Theory Society, Annual Meeting, Fort Collins, CO
- 2007 “Federal Financial Exposure to Catastrophic Risk,” ARIA Annual Meeting, Quebec City, CA
- 2007 “Catastrophe Bonds, Reinsurance, and the Optimal Collateralization of Risk Transfer,” EFMA Annual Meeting, Vienna, AT
- 2007 “Catastrophe Bonds, Reinsurance, and the Optimal Collateralization of Risk Transfer,” 5<sup>th</sup> Infiti Conference on International Financial Integration, Dublin, IE
- 2007 “Federal Financial Exposure to Catastrophic Risk,” NBER Conference on Measuring and Managing Federal Financial Risk, Evanston, IL
- 2006 Insuring Catastrophic Losses: The Status of TRIA and Proposed Natural Disaster Backstops, Wash., D.C.
- 2006 “Catastrophe Bonds, Reinsurance, and the Optimal Collateralization of Risk Transfer,” Risk Theory Society, Annual Meeting, Richmond, VA
- 2006 “Public versus Private Underwriting of Catastrophe Risk: Lessons from the California Earthquake Authority,” Berkeley Symposium on Real Estate, Catastrophic Risk, and Public Policy
- 2006 “Catastrophe Bonds, Reinsurance, and the Optimal Collateralization of Risk Transfer,” NBER Insurance Project Workshop, Cambridge, MA
- 2005 “Regulation, Capital, and the Evolution of Organizational Form in U.S. Life Insurance,” NBER Insurance Project Workshop, Cambridge, MA
- 2004 “The Rise and Fall of the Fraternal Life Insurer: Law and Organizational Form in U.S. Life Insurance,” NBER Insurance Project Workshop, Cambridge, MA
- 2004 “Regulation, Capital, and the Evolution of Organizational Form in U.S. Life Insurance,” American Finance Association, Annual Meeting, San Diego, CA

- 2003 “Insurance, Self-Protection, and the Economics of Terrorism,” Risk Theory Society, Annual Meeting, Atlanta, GA
- 2003 “Terrorism Insurance Policy and the Public Good,” St. John’s Journal of Legal Commentary 10<sup>th</sup> Annual Legal Symposium: Terrorism and its Impact on Insurance: Legislative Responses and Coverage Issues, Queens, NY
- 2003 “Insurance, Self-Protection, and the Economics of Terrorism,” NBER Insurance Project Workshop, Cambridge, MA
- 2002 “Pricing and Capital Allocation in Catastrophe Insurance,” CAS Risk and Capital Management Seminar, Toronto, CA
- 2002 “Market Discipline and Government Guarantees in U.S. Life Insurance,” Risk Theory Society, Annual Meeting, Urbana-Champaign, IL
- 2001 “Pricing and Capital Allocation in Catastrophe Insurance,” Risk Theory Society, Annual Meeting, Montreal

*Other Conferences Talks and Panel Participation*

- 2017 International Conference on Business Sciences, Cairo University, Egypt
- 2016 IIF Insurance Colloquium, Basel, Switzerland
- 2016 Surplus Lines Association of California, California (keynote)
- 2014 Surplus Lines Automation Conference, Florida
- 2011 PRMIA Annual Risk Leadership Conference, Atlanta, GA
- 2011 7<sup>th</sup> International Microinsurance Conference, Rio de Janeiro, Brazil
- 2010 Property Loss Research Bureau Eastern Adjusters Conference, Atlanta, GA (keynote)
- 2008 NCOIL Annual Meeting, Duck Key, FL
- 2007 Capital Markets Symposium on Securitizing Insurance Risk, New York, NY
- 2006 Insuring Catastrophic Losses: The Status of TRIA and Proposed Natural Disaster Backstops, Wash., D.C.
- 2006 Catastrophe Bonds and Insurance Linked Securities Summit, New York, NY
- 2005 12<sup>th</sup> Annual International Conference Promoting Business Ethics, New York, NY

## **Service Activities in Academic and Professional Organizations**

American Risk & Insurance Association President (2012-13)  
Risk Theory Society President (2011-2012)  
American Risk & Insurance Association Board Member (2007-2014)  
International Research Advisory Board, Risk and Insurance Research Center, NCCU, Taiwan  
Editorial Board, *Journal of Insurance Issues* (2012-2014)  
Huebner Colloquium Panelist (2016-2018)

### External Committees

*American Risk & Insurance Association Program Committee, 2006, 2011, 2012; ARIA Nominations Committee, 2015, 2016; Kulp-Wright Book Award Committee, 2005*

Discussant: *ARIA Annual Meeting, Chicago, 2018; ARIA Annual Meeting, Boston, 2016; SIFR Insurance Conference, Stockholm, 2015; EGRIE Annual Seminar, St. Gallen, 2014; ARIA Annual Meeting, Seattle, 2014; ARIA Annual Meeting, San Diego, 2011; CEAR Workshop on Insurance for the Poor, Atlanta, 2010; CEAR Workshop on Risk Perception and Subjective Beliefs, Atlanta, 2010; Midwest Finance Association Annual Meeting, Chicago, 2009; 5<sup>th</sup> Infiniti Conference, Dublin, 2007; EFMA Annual Meeting, Vienna, 2007; AEA Annual Meeting, San Diego, 2004*

Session Chair: *ARIA Annual Meeting, Chicago, 2018, ARC, Atlanta, 2017; IME, Atlanta, 2017; ARIA Annual Meeting, San Diego, 2011; Midwest Finance Association Annual Meeting, Chicago, 2009; ARIA Annual Meeting, Quebec City, 2007; EFMA Annual Meeting, Vienna, 2007;*

Referee for *Asia-Pacific Journal of Risk and Insurance, Astin Bulletin, Australian Social Monitor, Contemporary Economic Policy, Current Issues in Economics and Finance, Defense and Peace Economics, European Economic Review, Financial Review, Geneva Papers: Issues and Practice, Geneva Risk and Insurance Review, Health Affairs, Insurance: Mathematics and Economics, Journal of Banking and Finance, Journal of Business, Journal of Finance, Journal of Financial Intermediation, Journal of Financial Services Research, Journal of Law and Economics, Journal of Money, Credit, and Banking, Journal of Political Economy, Journal of Risk and Insurance, Management Science, North American Actuarial Journal, Proceedings of the National Academy of Sciences, Review of Financial Studies, Risk Management and Insurance Review, Scandinavian Actuarial Journal, and Science.*

#### Working Group Participation

*Committee on the Global Financial System, Working Group on Institutional Investors, Global Savings, and Asset Allocation (2006); Presidential Working Group on Financial Markets, Working Group on Terrorism Insurance (2006)*

### **Continuing Education Activities**

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|-----------|---|
| 2004-2007 | Central Banking Seminar, Federal Reserve Bank of New York, Topics: Introduction to U.S. Financial Markets; Introduction to Non-bank Financial Institutions              |
| 2009      | Texas Farm Bureau Program, Georgia State University, Topic: Securitization, the Insurance Industry, and the Panic of 2007   |
| 2009-2012 | Horst K. Jannott Visiting Fellows Program, Georgia State University, Topics: Securitization, the Insurance Industry, and the Panic of 2007; Introduction to Statistics; |