



October 20, 2008

CIRCULAR LETTER TO ALL MEMBER COMPANIES

Re: Revised Private Passenger Automobile
and Motorcycle Insurance Rates

By Circular Letter to All Member Companies A-08-8 dated September 29, 2008, the Rate Bureau distributed to member companies various information and exhibits regarding the revised rates, rating factors and relativities and miscellaneous other changes to be implemented effective January 1, 2009, as well as the corresponding rates, rating factors and relativities and miscellaneous other changes ordered by the Commissioner of Insurance following a public hearing on the Bureau's 2008 Non-fleet Private Passenger Auto Rate Filing.

For your further information and assistance in establishing escrows, please find attached the expanded tables of bodily injury and property damage increased limits factors that result from the increased limits factors filed and implemented by the Rate Bureau (Exhibit A) and those that result from the increased limits factors ordered by the Commissioner of Insurance (Exhibit B). These increased limits factors are applicable to new and renewal policies effective on and after January 1, 2009.

Please see to it that this circular letter is brought to the attention of all interested personnel in your company.

Very truly yours,

F. Timothy Lucas

Personal Lines Manager

FTL:dms

Attachments

A-08-9

North Carolina Private Passenger Automobile Insurance
 Bodily Injury Increased Limits Factors
 Implemented by Rate Bureau
 Effective January 1, 2009
 Applicable to 30/60 Rates only

	30	40	50	85	100	200	250	300	400	500	750	1000
60	1.000	1.100	1.170									
85	1.030	1.130	1.200	1.310								
100	1.040	1.140	1.210	1.330	1.370							
200	1.120	1.220	1.290	1.410	1.460	1.580						
250	1.160	1.250	1.320	1.440	1.470	1.610	1.660					
300	1.190	1.280	1.340	1.460	1.480	1.640	1.700	1.740				
400			1.370	1.480	1.500	1.680	1.750	1.800	1.840			
500			1.400	1.500	1.520	1.720	1.790	1.850	1.880	1.910		
750			1.440	1.550	1.570	1.770	1.840	1.890	1.930	1.970	2.030	
1000			1.470	1.590	1.620	1.810	1.880	1.930	1.970	2.010	2.080	2.140
1250					1.670	1.850	1.920	1.970	2.010	2.050	2.120	2.170
1500					1.720	1.890	1.960	2.010	2.050	2.090	2.150	2.200
2000					1.770	1.950	2.020	2.060	2.120	2.160	2.200	2.210

North Carolina Private Passenger Automobile Insurance
Property Damage Increased Limits Factors
Implemented by Rate Bureau
Effective January 1, 2009
Applicable to \$25,000 Rates only

Limit	Increased Limits Factor
25,000	1.000
35,000	1.003
50,000	1.006
100,000	1.018
250,000	1.035
300,000	1.041
350,000	1.050
400,000	1.056
450,000	1.062
500,000	1.068
550,000	1.074
600,000	1.080
650,000	1.083
700,000	1.086
750,000	1.092
800,000	1.098
850,000	1.103
900,000	1.109
950,000	1.115
1,000,000	1.121

North Carolina
Private Passenger Automobile Insurance - Cars and Motorcycles - February 1, 2008
Ordered Increased Limits Factors - Bodily Injury
Applicable to \$30,000/\$60,000 Rates Only

<u>Limit (000)</u>	<u>30</u>	<u>40</u>	<u>50</u>	<u>85</u>	<u>100</u>	<u>200</u>	<u>250</u>	<u>300</u>	<u>400</u>	<u>500</u>	<u>750</u>	<u>1,000</u>
60	1.00	1.09	1.15									
85	1.02	1.11	1.17	1.28								
100	1.04	1.12	1.19	1.30	1.33							
200	1.11	1.20	1.26	1.37	1.41	1.52						
250	1.15	1.22	1.28	1.39	1.42	1.54	1.59					
300	1.17	1.25	1.31	1.41	1.43	1.57	1.63	1.67				
400			1.33	1.43	1.46	1.60	1.67	1.72	1.75			
500			1.36	1.46	1.48	1.64	1.70	1.75	1.79	1.81		
750			1.39	1.49	1.53	1.69	1.75	1.79	1.83	1.86	1.93	
1,000			1.42	1.53	1.57	1.73	1.79	1.83	1.86	1.90	1.96	2.02
1,250					1.60	1.77	1.83	1.86	1.90	1.94	2.00	2.05
1,500					1.64	1.80	1.86	1.90	1.94	1.97	2.02	2.07
2,000					1.69	1.85	1.91	1.95	2.00	2.04	2.06	2.09

North Carolina
Private Passenger Automobile Insurance - Cars and Motorcycles - February 1, 2008
Ordered Increased Limits Factors - Property Damage
Applicable to \$25,000 Rates Only

<u>Limit</u> <u>(000)</u>	<u>Increased</u> <u>Limits Factor</u>
25	1.000
35	1.003
50	1.005
100	1.016
250	1.032
300	1.037
350	1.045
400	1.051
450	1.055
500	1.061
550	1.066
600	1.072
650	1.074
700	1.077
750	1.082
800	1.088
850	1.093
900	1.098
950	1.103
1,000	1.109