



March 1, 2006

CIRCULAR LETTER TO ALL MEMBER COMPANIES

Re: Revised Private Passenger Automobile Rates
"Other Than Clean Risks"

By Circular Letter To All Member Companies dated February 2, 2006 and a subsequent Circular dated February 8, 2006, the North Carolina Rate Bureau announced revisions to the voluntary bodily injury, property damage, medical payments, uninsured motorist and combined uninsured/underinsured motorist coverage rates as well as revisions to the bodily injury increased limits factors, all to become effective May 15, 2006.

The revised bodily injury increased limits factors have also been approved for use with Facility rates for "other than clean risks" ceded to the Facility. In that regard, please find attached the ceded liability rate page that applies to "other than clean risks" ceded to the Facility.

The implementation of these rates is concurrent with the implementation of the voluntary rate changes. The rule of application for the implementation of these changes is as follows:

These changes are applicable to all new and renewal policies effective on or after May 15, 2006. No policy effective prior to May 15, 2006 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 May 15, 2006.

Please see to it that this revision is brought to the attention of all interested personnel within your company.

Very truly yours,

F. Timothy Lucas

Automobile Manager

FTL:dp
RF-06-4

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

REVISED BASE RATES - CEDED LIABILITY

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	\$1000	\$2000	\$5000
11	\$167	\$192	\$225	\$262	\$208	\$210	\$214	\$17	\$23	\$27	\$40	\$57
13	259	298	350	407	255	258	263	26	35	42	61	88
14	244	281	329	383	252	255	260	24	32	38	56	81
15	273	314	369	429	253	256	261	27	36	43	63	91
16	227	261	306	356	254	257	262	23	31	37	54	78
17	279	321	377	438	249	251	256	28	37	45	66	95
18	217	250	293	341	231	233	238	22	29	35	51	74
24	196	225	265	308	194	196	200	20	27	32	47	68
25	249	286	336	391	243	245	250	25	33	40	59	85
26	347	399	468	545	216	218	222	35	47	56	82	118
31	248	285	335	389	224	226	231	25	33	40	59	85
32	198	228	267	311	203	205	209	20	27	32	47	68
33	248	285	335	389	184	186	190	25	33	40	59	85
40	312	359	421	490	249	251	256	31	41	50	73	105
41	263	302	355	413	246	248	253	26	35	42	61	88
43	226	260	305	355	193	195	199	22	29	35	51	74
47	246	283	332	386	197	199	203	24	32	38	56	81
51	203	233	274	319	239	241	246	20	27	32	47	68
52	271	312	366	425	270	273	278	27	36	43	63	91