

May 2, 2016

CIRCULAR LETTER TO ALL MEMBER COMPANIES

Re: Personal Auto Policy Program
Various Revisions

The Commissioner of Insurance has recently approved several revisions related to the Personal Auto Policy Program. Included in these revisions are (1) revised territory relativities; (2) revised classification plan factors (inexperienced operator surcharges only); (3) revised physical damage deductible factors; (4) updates to the model year and symbol relativities to reflect a shift in model year base to 2016; and (5) revised base rates to reflect all of these changes on an overall revenue-neutral basis.

In that regard, please find attached revised classification plan factors (inexperienced operator surcharges only), revised physical damage deductible factors, revised model year and symbol relativities and revised liability and physical damage base rates that reflect all of these changes in factors and relativities.

These changes become effective in accordance with the following Rule of Application:

These revisions become effective with respect to all new and renewal policies becoming effective on or after October 1, 2016.

Please see to it that this Circular is brought to the attention of all interested personnel in your Company.

Very truly yours,

F. Timothy Lucas

Personal Lines Manager

FTL:dms

Attachment

A-16-6

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

INEXPERIENCED OPERATOR				
Single or Multi-Car Risks		BI, PD and Med. Pay.	Collision	Comprehensive Fire, Theft & CAC
Single Car	Principal Operator Licensed For:			
	Less Than One Year	Factor [+3.25] <u>+2.85</u>	Factor [+3.10] <u>+2.55</u>	Factor [+0.50] <u>+0.15</u>
	Less Than Two Years	Factor [+1.75] <u>+1.65</u>	Factor [+1.90] <u>+1.65</u>	Factor [+0.50] <u>+0.15</u>
	Less Than Three Years	Factor [+1.35] <u>+1.30</u>	Factor [+1.65] <u>+1.40</u>	Factor [+0.50] <u>+0.15</u>
	Occasional Operator Licensed For:			
	Less Than One Year	Factor [+1.90] <u>+1.75</u>	Factor [+1.95] <u>+1.65</u>	Factor [+0.25] <u>+0.10</u>
	Less Than Two Years	Factor [+0.80] <u>+0.85</u>	Factor [+1.00] <u>+0.90</u>	Factor 0.00
	Less Than Three Years	Factor [+0.40] <u>+0.55</u>	Factor [+0.65] <u>+0.70</u>	Factor 0.00
Multi-Car	Principal Operator Licensed For:			
	Less Than One Year	Factor [+2.90] <u>+2.50</u>	Factor [+2.80] <u>+2.25</u>	Factor [+0.40] <u>+0.05</u>
	Less Than Two Years	Factor [+1.40] <u>+1.30</u>	Factor [+1.60] <u>+1.35</u>	Factor [+0.40] <u>+0.05</u>
	Less Than Three Years	Factor [+1.00] <u>+0.95</u>	Factor [+1.35] <u>+1.10</u>	Factor [+0.40] <u>+0.05</u>
	Occasional Operator Licensed For:			
	Less Than One Year	Factor [+1.55] <u>+1.40</u>	Factor [+1.65] <u>+1.35</u>	Factor [+0.15] <u>0.00</u>
	Less Than Two Years	Factor [+0.45] <u>+0.50</u>	Factor [+0.70] <u>+0.60</u>	Factor -0.10
	Less Than Three Years	Factor [+0.05] <u>+0.20</u>	Factor [+0.35] <u>+0.40</u>	Factor -0.10

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 \$50 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 [77%] 79% of the Full Coverage Comprehensive Premium
 - \$500 Deduct. (726) - Charge [60%] 65% of the Full Coverage Comprehensive Premium
 - \$1,000 Deduct. (727) - Charge [50%] 52% of the Full Coverage Comprehensive Premium
4. Theft - \$50 Deductible - Charge 75% of the Full Coverage Theft rate.

NORTH CAROLINA
MODEL YEAR AND SYMBOL RELATIVITIES - PHYSICAL DAMAGE COVERAGES
COLLISION

Symbol	Model Year								Symbol	Factor	Model Year			
	2018	2017	Base 2016	2015	2014	2013	2012	2011			2010	2009	2008	2007-1990
1	0.49	0.47	0.44	0.41	0.38	0.36	0.33	0.31						
2	0.65	0.63	0.59	0.55	0.51	0.48	0.44	0.41						
3	0.71	0.68	0.64	0.60	0.56	0.52	0.48	0.45	1	0.58	0.38	0.35	0.33	0.27
4	0.83	0.80	0.75	0.70	0.65	0.61	0.56	0.53	2	0.65	0.43	0.40	0.37	0.31
5	0.91	0.88	0.82	0.76	0.71	0.66	0.62	0.57	3	0.76	0.50	0.46	0.43	0.36
6	0.95	0.92	0.86	0.80	0.75	0.70	0.65	0.60	4	0.82	0.54	0.50	0.47	0.39
7	1.00	0.96	0.90	0.84	0.78	0.73	0.68	0.63	5	0.88	0.58	0.54	0.50	0.41
8	1.04	1.01	0.94	0.87	0.82	0.76	0.71	0.66	6	0.92	0.61	0.56	0.52	0.43
10	1.08	1.04	0.97	0.90	0.84	0.79	0.73	0.68	7	0.96	0.63	0.59	0.55	0.45
11	1.11	1.07	1.00	0.93	0.87	0.81	0.75	0.70	8	1.00	0.66	0.61	0.57	0.47
12	1.15	1.11	1.04	0.97	0.90	0.84	0.78	0.73	10	1.07	0.71	0.65	0.61	0.50
13	1.19	1.14	1.07	1.00	0.93	0.87	0.80	0.75	11	1.12	0.74	0.68	0.64	0.53
14	1.22	1.18	1.10	1.02	0.96	0.89	0.83	0.77	12	1.15	0.76	0.70	0.66	0.54
15	1.24	1.20	1.12	1.04	0.97	0.91	0.84	0.78	13	1.20	0.79	0.73	0.68	0.56
16	1.25	1.21	1.13	1.05	0.98	0.92	0.85	0.79	14	1.27	0.84	0.77	0.72	0.60
17	1.28	1.23	1.15	1.07	1.00	0.93	0.86	0.81	15	1.34	0.88	0.82	0.76	0.63
18	1.31	1.26	1.18	1.10	1.03	0.96	0.89	0.83	16	1.39	0.92	0.85	0.79	0.65
19	1.33	1.28	1.20	1.12	1.04	0.97	0.90	0.84	17	1.44	0.95	0.88	0.82	0.68
20	1.37	1.32	1.23	1.14	1.07	1.00	0.92	0.86	18	1.52	1.00	0.93	0.87	0.71
21	1.40	1.35	1.26	1.17	1.10	1.02	0.95	0.88	19	1.59	1.05	0.97	0.91	0.75
22	1.42	1.37	1.28	1.19	1.11	1.04	0.96	0.90	20	1.64	1.08	1.00	0.93	0.77
23	1.44	1.39	1.30	1.21	1.13	1.05	0.98	0.91	21	1.71	1.13	1.04	0.97	0.80
24	1.48	1.42	1.33	1.24	1.16	1.08	1.00	0.93	22	1.80	1.19	1.10	1.03	0.85
25	1.49	1.43	1.34	1.25	1.17	1.09	1.01	0.94	23	1.87	1.23	1.14	1.07	0.88
26	1.51	1.46	1.36	1.26	1.18	1.10	1.02	0.95	24	1.95	1.29	1.19	1.11	0.92
27	1.53	1.48	1.38	1.28	1.20	1.12	1.04	0.97	25	2.11	1.39	1.29	1.20	0.99
28	1.54	1.49	1.39	1.29	1.21	1.13	1.04	0.97	26	2.29	1.51	1.40	1.31	1.08
29	1.57	1.51	1.41	1.31	1.23	1.14	1.06	0.99						
30	1.58	1.52	1.42	1.32	1.24	1.15	1.07	0.99						
31	1.60	1.54	1.44	1.34	1.25	1.17	1.08	1.01						
32	1.63	1.57	1.47	1.37	1.28	1.19	1.10	1.03						
33	1.65	1.59	1.49	1.39	1.30	1.21	1.12	1.04						
34	1.68	1.62	1.51	1.40	1.31	1.22	1.13	1.06						
35	1.70	1.64	1.53	1.42	1.33	1.24	1.15	1.07						
36	1.72	1.66	1.55	1.44	1.35	1.26	1.16	1.09						
37	1.75	1.69	1.58	1.47	1.37	1.28	1.19	1.11						
38	1.78	1.71	1.60	1.49	1.39	1.30	1.20	1.12						
39	1.79	1.72	1.61	1.50	1.40	1.30	1.21	1.13						
40	1.81	1.74	1.63	1.52	1.42	1.32	1.22	1.14						
41	1.83	1.77	1.65	1.53	1.44	1.34	1.24	1.16			1	0.13		
42	1.85	1.79	1.67	1.55	1.45	1.35	1.25	1.17			2	0.16		
43	1.88	1.81	1.69	1.57	1.47	1.37	1.27	1.18			3	0.20		
44	1.89	1.82	1.70	1.58	1.48	1.38	1.28	1.19			4	0.22		
45	1.92	1.85	1.73	1.61	1.51	1.40	1.30	1.21			5	0.26		
46	1.94	1.87	1.75	1.63	1.52	1.42	1.31	1.23			6	0.28		
47	1.96	1.89	1.77	1.65	1.54	1.43	1.33	1.24			7	0.31		
48	1.99	1.92	1.79	1.66	1.56	1.45	1.34	1.25			8	0.37		
49	2.01	1.94	1.81	1.68	1.57	1.47	1.36	1.27			10	0.43		
50	2.03	1.96	1.83	1.70	1.59	1.48	1.37	1.28			11	0.47		
51	2.05	1.98	1.85	1.72	1.61	1.50	1.39	1.30			12	0.52		
52	2.06	1.99	1.86	1.73	1.62	1.51	1.40	1.30			13	0.56		
53	2.09	2.01	1.88	1.75	1.64	1.52	1.41	1.32			14	0.62		
54	2.11	2.03	1.90	1.77	1.65	1.54	1.43	1.33			15	0.67		
55	2.14	2.07	1.93	1.79	1.68	1.56	1.45	1.35			16	0.74		
56	2.18	2.10	1.96	1.82	1.71	1.59	1.47	1.37			17	0.78		
57	2.22	2.14	2.00	1.86	1.74	1.62	1.50	1.40			18	0.85		
58	2.29	2.20	2.06	1.92	1.79	1.67	1.55	1.44			19	0.90		
59	2.38	2.29	2.14	1.99	1.86	1.73	1.61	1.50			20	0.96		
60	2.48	2.39	2.23	2.07	1.94	1.81	1.67	1.56			21	1.09		
61	2.55	2.46	2.30	2.14	2.00	1.86	1.73	1.61						
62	2.61	2.51	2.35	2.19	2.04	1.90	1.76	1.65						
63	2.65	2.56	2.39	2.22	2.08	1.94	1.79	1.67						
64	2.71	2.61	2.44	2.27	2.12	1.98	1.83	1.71						
65	2.76	2.66	2.49	2.32	2.17	2.02	1.87	1.74						
66	2.84	2.74	2.56	2.38	2.23	2.07	1.92	1.79						
67	2.95	2.85	2.66	2.47	2.31	2.15	2.00	1.86						
68	3.06	2.95	2.76	2.57	2.40	2.24	2.07	1.93						
69	3.17	3.06	2.86	2.66	2.49	2.32	2.15	2.00						
70	3.29	3.17	2.96	2.75	2.58	2.40	2.22	2.07						
71	3.40	3.27	3.06	2.85	2.66	2.48	2.30	2.14						
72	3.51	3.38	3.16	2.94	2.75	2.56	2.37	2.21						
73	3.62	3.49	3.26	3.03	2.84	2.64	2.45	2.28						
74	3.73	3.60	3.36	3.12	2.92	2.72	2.52	2.35						
75	3.84	3.70	3.46	3.22	3.01	2.80	2.60	2.42						

1989
Symbol & Prior

NORTH CAROLINA
 MODEL YEAR AND SYMBOL RELATIVITIES - PHYSICAL DAMAGE COVERAGES
 COMPREHENSIVE

Symbol	Model Year									Symbol	Factor	Model Year			
	2018	2017	Base 2016	2015	2014	2013	2012	2011	2010			2009	2008	2007-1990	
1	0.33	0.32	0.31	0.30	0.29	0.28	0.27	0.25							
2	0.43	0.42	0.41	0.40	0.38	0.36	0.35	0.34							
3	0.54	0.53	0.51	0.49	0.47	0.45	0.44	0.42	1	0.38	0.30	0.28	0.27	0.25	
4	0.62	0.61	0.59	0.57	0.55	0.53	0.51	0.48	2	0.53	0.41	0.39	0.38	0.34	
5	0.69	0.68	0.66	0.64	0.61	0.59	0.57	0.54	3	0.60	0.47	0.44	0.43	0.39	
6	0.77	0.75	0.73	0.71	0.68	0.65	0.63	0.60	4	0.66	0.51	0.49	0.47	0.43	
7	0.85	0.83	0.81	0.79	0.75	0.72	0.70	0.66	5	0.75	0.59	0.56	0.53	0.49	
8	0.91	0.90	0.87	0.84	0.81	0.77	0.75	0.71	6	0.84	0.66	0.62	0.60	0.55	
10	0.99	0.97	0.94	0.91	0.87	0.84	0.81	0.77	7	0.92	0.72	0.68	0.65	0.60	
11	1.05	1.03	1.00	0.97	0.93	0.89	0.86	0.82	8	1.00	0.78	0.74	0.71	0.65	
12	1.10	1.08	1.05	1.02	0.98	0.93	0.90	0.86	10	1.08	0.84	0.80	0.77	0.70	
13	1.14	1.12	1.09	1.06	1.01	0.97	0.94	0.89	11	1.17	0.91	0.87	0.83	0.76	
14	1.20	1.17	1.14	1.11	1.06	1.01	0.98	0.93	12	1.28	1.00	0.95	0.91	0.83	
15	1.25	1.23	1.19	1.15	1.11	1.06	1.02	0.98	13	1.37	1.07	1.01	0.97	0.89	
16	1.30	1.28	1.24	1.20	1.15	1.10	1.07	1.02	14	1.48	1.15	1.10	1.05	0.96	
17	1.35	1.33	1.29	1.25	1.20	1.15	1.11	1.06	15	1.63	1.27	1.21	1.16	1.06	
18	1.41	1.38	1.34	1.30	1.25	1.19	1.15	1.10	16	1.79	1.40	1.32	1.27	1.16	
19	1.45	1.42	1.38	1.34	1.28	1.23	1.19	1.13	17	1.98	1.54	1.47	1.41	1.29	
20	1.49	1.46	1.42	1.38	1.32	1.26	1.22	1.16	18	2.16	1.68	1.60	1.53	1.40	
21	1.54	1.51	1.47	1.43	1.37	1.31	1.26	1.21	19	2.36	1.84	1.75	1.68	1.53	
22	1.59	1.56	1.51	1.46	1.40	1.34	1.30	1.24	20	2.61	2.04	1.93	1.85	1.70	
23	1.64	1.61	1.56	1.51	1.45	1.39	1.34	1.28	21	2.90	2.26	2.15	2.06	1.89	
24	1.68	1.65	1.60	1.55	1.49	1.42	1.38	1.31	22	3.28	2.56	2.43	2.33	2.13	
25	1.73	1.70	1.65	1.60	1.53	1.47	1.42	1.35	23	3.67	2.86	2.72	2.61	2.39	
26	1.79	1.75	1.70	1.65	1.58	1.51	1.46	1.39	24	4.25	3.32	3.15	3.02	2.76	
27	1.84	1.80	1.75	1.70	1.63	1.56	1.51	1.44	25	5.23	4.08	3.87	3.71	3.40	
28	1.90	1.86	1.81	1.76	1.68	1.61	1.56	1.48	26	6.42	5.01	4.75	4.56	4.17	
29	1.96	1.93	1.87	1.81	1.74	1.66	1.61	1.53							
30	2.02	1.98	1.92	1.86	1.79	1.71	1.65	1.57							
31	2.08	2.04	1.98	1.92	1.84	1.76	1.70	1.62							
32	2.14	2.10	2.04	1.98	1.90	1.82	1.75	1.67							
33	2.21	2.16	2.10	2.04	1.95	1.87	1.81	1.72							
34	2.26	2.21	2.15	2.09	2.00	1.91	1.85	1.76							
35	2.31	2.27	2.20	2.13	2.05	1.96	1.89	1.80							
36	2.37	2.33	2.26	2.19	2.10	2.01	1.94	1.85							
37	2.46	2.41	2.34	2.27	2.18	2.08	2.01	1.92							
38	2.55	2.50	2.43	2.36	2.26	2.16	2.09	1.99							
39	2.64	2.59	2.51	2.43	2.33	2.23	2.16	2.06							
40	2.72	2.67	2.59	2.51	2.41	2.31	2.23	2.12							
41	2.81	2.76	2.68	2.60	2.49	2.39	2.30	2.20			1	0.09			
42	2.90	2.84	2.76	2.68	2.57	2.46	2.37	2.26			2	0.11			
43	2.98	2.93	2.84	2.75	2.64	2.53	2.44	2.33			3	0.15			
44	3.07	3.01	2.92	2.83	2.72	2.60	2.51	2.39			4	0.18			
45	3.15	3.09	3.00	2.91	2.79	2.67	2.58	2.46			5	0.21			
46	3.26	3.19	3.10	3.01	2.88	2.76	2.67	2.54			6	0.28			
47	3.36	3.30	3.20	3.10	2.98	2.85	2.75	2.62			7	0.34			
48	3.47	3.40	3.30	3.20	3.07	2.94	2.84	2.71			8	0.40			
49	3.57	3.50	3.40	3.30	3.16	3.03	2.92	2.79			10	0.51			
50	3.66	3.59	3.49	3.39	3.25	3.11	3.00	2.86			11	0.62			
51	3.77	3.70	3.59	3.48	3.34	3.20	3.09	2.94			12	0.72			
52	3.87	3.80	3.69	3.58	3.43	3.28	3.17	3.03			13	0.85			
53	3.97	3.89	3.78	3.67	3.52	3.36	3.25	3.10			14	1.00			
54	4.13	4.05	3.93	3.81	3.65	3.50	3.38	3.22			15	1.21			
55	4.33	4.24	4.12	4.00	3.83	3.67	3.54	3.38			16	1.47			
56	4.56	4.47	4.34	4.21	4.04	3.86	3.73	3.56			17	1.76			
57	4.81	4.72	4.58	4.44	4.26	4.08	3.94	3.76			18	2.10			
58	5.19	5.09	4.94	4.79	4.59	4.40	4.25	4.05			19	2.51			
59	5.75	5.64	5.48	5.32	5.10	4.88	4.71	4.49			20	2.98			
60	6.37	6.25	6.07	5.89	5.65	5.40	5.22	4.98			21	4.12			
61	6.96	6.83	6.63	6.43	6.17	5.90	5.70	5.44							
62	7.51	7.36	7.15	6.94	6.65	6.36	6.15	5.86							
63	8.06	7.91	7.68	7.45	7.14	6.84	6.60	6.30							
64	8.61	8.45	8.20	7.95	7.63	7.30	7.05	6.72							
65	9.17	8.99	8.73	8.47	8.12	7.77	7.51	7.16							
66	10.00	9.81	9.52	9.23	8.85	8.47	8.19	7.81							
67	11.10	10.89	10.57	10.25	9.83	9.41	9.09	8.67							
68	12.20	11.97	11.62	11.27	10.81	10.34	9.99	9.53							
69	13.30	13.05	12.67	12.29	11.78	11.28	10.90	10.39							
70	14.41	14.13	13.72	13.31	12.76	12.21	11.80	11.25							
71	15.51	15.21	14.77	14.33	13.74	13.15	12.70	12.11							
72	16.61	16.29	15.82	15.35	14.71	14.08	13.61	12.97							
73	17.71	17.38	16.87	16.36	15.69	15.01	14.51	13.83							
74	18.82	18.46	17.92	17.38	16.67	15.95	15.41	14.69							
75	19.92	19.54	18.97	18.40	17.64	16.88	16.31	15.56							

1989
 Symbol & Prior

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

REVISED BASE RATES - VOLUNTARY LIABILITY

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	\$1000	\$2000	\$5000
110	\$154	\$182	\$216	\$249	\$159	\$161	\$164	\$19	\$25	\$30	\$44	\$64
120	178	210	249	288	139	140	143	23	31	37	54	78
130	200	236	280	324	151	153	156	26	35	42	61	88
140	251	296	351	407	173	175	178	29	39	46	68	98
150	216	255	302	350	192	194	198	26	35	42	61	88
170	154	182	216	249	161	163	166	19	25	30	44	64
180	203	240	284	329	221	223	228	24	32	38	56	81
190	186	219	260	301	195	197	201	23	31	37	54	78
200	219	258	307	355	180	182	185	30	40	48	70	101
210	195	230	273	316	146	147	150	27	36	43	63	91
220	245	289	343	397	147	148	151	30	40	48	70	101
230	294	347	412	476	160	162	165	34	45	54	80	115
240	235	277	329	381	148	149	152	27	36	43	63	91
250	245	289	343	397	240	242	247	32	43	51	75	108
260	199	235	279	322	173	175	178	26	35	42	61	88
270	149	176	209	241	191	193	197	19	25	30	44	64
280	231	273	323	374	215	217	221	31	41	50	73	105
290	234	276	328	379	204	206	210	28	37	45	66	95
300	156	184	218	253	189	191	195	18	24	29	42	61
310	126	149	176	204	163	165	168	16	21	26	37	54
320	156	184	218	253	147	148	151	17	23	27	40	57
340	218	257	305	353	189	191	195	27	36	43	63	91
350	160	189	224	259	165	167	170	18	24	29	42	61
360	180	212	252	292	158	160	163	24	32	38	56	81
370	205	242	287	332	188	190	194	25	33	40	59	85
380	217	256	304	352	187	189	193	25	33	40	59	85
390	173	204	242	280	207	209	213	19	25	30	44	64
420	294	347	412	476	241	243	248	39	52	62	91	132
440	210	248	294	340	199	201	205	28	37	45	66	95
450	241	284	337	390	196	198	202	27	36	43	63	91
460	176	208	246	285	172	174	177	20	27	32	47	68
470	206	243	288	334	164	166	169	23	31	37	54	78
480	141	166	197	228	141	142	145	16	21	26	37	54
490	135	159	189	219	150	152	155	17	23	27	40	57

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

PHYSICAL DAMAGE BASE RATES (A)

<u>Terr Code</u>	<u>FULL COVERAGE COMPREHENSIVE</u>	<u>\$100 DEDUCTIBLE COLLISION</u>
110	\$111	\$482
120	204	532
130	179	534
140	145	583
150	129	537
170	102	489
180	122	691
190	78	484
200	119	504
210	103	431
220	201	597
230	150	593
240	154	524
250	120	703
260	125	523
270	82	480
280	99	578
290	119	609
300	79	472
310	91	449
320	137	489
340	91	560
350	81	461
360	92	473
370	96	513
380	126	554
390	73	503
420	100	658
440	91	556
450	94	576
460	89	500
470	128	532
480	128	533
490	80	494

(A) MODEL YEAR 2016 SYMBOL 11