



August 4, 2009

CIRCULAR LETTER TO ALL MEMBER COMPANIES

Re: Revised Private Passenger Automobile
and Motorcycle Insurance Rates

Expanded Tables - Increased Limits
Factors

By Circular Letter to All Member Companies A-09-6 dated July 16, 2009, the Rate Bureau distributed to member companies various information and exhibits regarding the settlement of the 2008 and 2009 private passenger auto rate filing cases. Those exhibits included revised rates, rating factors and other miscellaneous changes to be implemented effective November 1, 2009 as a result of the settlement of the Rate Bureau's 2009 private passenger automobile rate filing case, as well as settled rates and rating factors to be used in determining the amount of any premium refunds to be made as a result of the settlement of the Rate Bureau's 2008 private passenger automobile rate filing case.

For your further information and assistance in connection with these revised rates and rating factors, please find attached the expanded tables of bodily injury and property damage increased limits factors. These revised increased limits factors are to be implemented effective November 1, 2009, in accordance with the same rule of application described in Circular Letter A-09-6, which is as follows:

This rate change is applicable to all policies effective on or after November 1, 2009. No policy effective prior to November 1, 2009 shall be endorsed or canceled and rewritten to take advantage of or to avoid the application of this rate change 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 November 1, 2009.

In addition, the attached expanded tables of bodily injury and property damage increased limits factors set forth the increased limits factors approved as a result of the settlement of the Rate Bureau's 2008 private passenger automobile rate filing case. Therefore, the increased limits factors in these tables must be used in determining the amount of any premium refunds to be made as a result of that settlement.

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-09-8

North Carolina Private Passenger Automobile Insurance
 Bodily Injury Increased Limits Factors
 Applicable to 30/60 Rates only

	30	40	50	85	100	200	250	300	400	500	750	1000
60	1.000	1.080	1.140									
85	1.030	1.110	1.170	1.260								
100	1.040	1.120	1.180	1.280	1.310							
200	1.100	1.180	1.240	1.340	1.390	1.480						
250	1.130	1.210	1.270	1.370	1.400	1.510	1.550					
300	1.160	1.240	1.290	1.380	1.400	1.540	1.590	1.620				
400			1.310	1.400	1.420	1.570	1.630	1.670	1.710			
500			1.330	1.420	1.440	1.600	1.660	1.710	1.740	1.760		
750			1.370	1.460	1.480	1.650	1.710	1.750	1.780	1.810	1.870	
1000			1.390	1.500	1.520	1.680	1.740	1.780	1.820	1.850	1.910	1.960
1250					1.560	1.710	1.770	1.810	1.850	1.880	1.940	1.980
1500					1.600	1.740	1.800	1.840	1.880	1.910	1.970	2.000
2000					1.650	1.800	1.860	1.890	1.940	1.970	2.010	2.020

North Carolina Private Passenger Automobile Insurance
Property Damage Increased Limits Factors
Applicable to \$25,000 Rates only

Limit	Increased Limits Factor
25,000	1.000
35,000	1.005
50,000	1.010
100,000	1.030
250,000	1.059
300,000	1.071
350,000	1.083
400,000	1.093
450,000	1.103
500,000	1.113
550,000	1.121
600,000	1.129
650,000	1.137
700,000	1.145
750,000	1.153
800,000	1.163
850,000	1.172
900,000	1.182
950,000	1.192
1,000,000	1.202