



April 1, 2021

CIRCULAR LETTER TO ALL MEMBER COMPANIES

Re: Personal Auto Policy Program – Revised
Medical Payments Increased Limit Factors and
Model Year and Symbol Relativities

The Commissioner of Insurance has recently approved revisions to the Personal Auto Policy Program. These revisions include 1) revised Medical Payments Increased Limits Factors; 2) updates to the Physical Damage Model Year and Symbol relativities to reflect a shift in model year base to 2022; and 3) revised Physical Damage and Medical Payments base rates reflecting the above changes on an overall revenue-neutral basis.

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

This revision is effective with respect to all new and renewal policies becoming effective on or after October 1, 2021.

NOTICE REQUIREMENTS

Also, be advised that G. S. 58-36-45 provides as follows:

"Whenever an insurer changes the coverage other than at the request of the insured or changes the premium rate, it shall give the insured written notice of such coverage change or premium rate change at least 15 days in advance of the effective date of such change or changes with a copy of such notice to the agent. This section shall apply to all policies and coverages subject to the provisions of this Article "

In the past, some insurers have given notice of premium rate changes by providing to an insured and agent, at least 15 days in advance of the effective date, a renewal policy, renewal certificate, billing or endorsement showing revised rates, together with a written notice substantially as follows:

NOTICE OF RATE CHANGE - NORTH CAROLINA

The premium for this policy reflects changes in rates applicable to North Carolina placed into effect under the provisions of Article 36, Chapter 58 of the North Carolina General Statutes.

The form of this notice has varied at the option of the insurer (printed notice, stamp, stick-on label, etc.). Companies should consult legal counsel with respect to the appropriateness of their own procedures under this statute.

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

Sincerely,

Andy Montano

Director, Personal Lines

AM:ko
A-21-4
Attachments

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

REVISED BASE RATES - VOLUNTARY LIABILITY

Effective October 1, 2021

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	\$217	\$219	\$224	\$15	\$22	\$27	\$45	\$69
120	192	227	269	311	204	206	210	19	28	35	57	88
130	217	256	304	352	212	214	218	20	29	37	60	92
140	282	333	395	457	250	253	258	32	46	59	95	148
150	216	255	302	350	267	270	275	23	33	42	69	106
170	174	205	244	282	228	230	235	17	25	31	51	79
180	205	242	287	332	272	275	280	23	33	42	69	106
190	199	235	279	322	281	284	289	20	29	37	60	92
200	226	267	316	366	258	261	266	25	36	46	75	116
210	196	231	274	318	205	207	211	20	29	37	60	92
220	264	312	370	428	218	220	225	24	35	44	72	111
230	308	363	431	499	216	218	222	26	38	48	77	120
240	279	329	391	452	221	223	228	24	35	44	72	111
250	265	313	371	429	299	302	308	30	44	55	89	139
260	218	257	305	353	249	251	256	22	32	40	66	102
270	173	204	242	280	273	276	281	17	25	31	51	79
280	252	297	353	408	309	312	318	30	44	55	89	139
290	233	275	326	377	292	295	301	24	35	44	72	111
300	159	188	223	258	264	267	272	16	23	29	48	74
310	145	171	203	235	228	230	235	13	19	24	39	60
320	168	198	235	272	211	213	217	15	22	27	45	69
340	238	281	333	386	282	285	290	27	39	49	80	125
350	170	201	238	275	235	237	242	17	25	31	51	79
360	200	236	280	324	232	234	239	20	29	37	60	92
370	233	275	326	377	281	284	289	24	35	44	72	111
380	257	303	360	416	288	291	297	22	32	40	66	102
390	200	236	280	324	300	303	309	17	25	31	51	79
420	362	427	507	586	365	369	376	48	70	88	143	222
440	246	290	344	399	298	301	307	27	39	49	80	125
450	290	342	406	470	304	307	313	24	35	44	72	111
460	192	227	269	311	257	260	265	18	26	33	54	83
470	221	261	309	358	237	239	244	19	28	35	57	88
480	148	175	207	240	202	204	208	13	19	24	39	60
490	142	168	199	230	213	215	219	14	20	26	42	65

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

18. INCREASED LIMITS

D. Medical Payments Increased Limits

[Medical Payments coverage for limits greater than \$500 may be afforded. The base rates for higher limits shall be the \$500 Medical Payments base rates multiplied by the following factors:]

Applicable to \$500 Medical Payments Rates Only:

Total Medical Payments Limits	Factor
\$ 750	[1.33] <u>1.45</u>
\$ 1,000	[1.60] <u>1.83</u>
\$ 2,000	[2.34] <u>2.98</u>
\$ 3,000	[2.79] <u>3.73</u>
\$ 5,000	[3.38] <u>4.62</u>
\$ 10,000	[3.86] <u>5.74</u>
\$ 25,000	[4.53] <u>7.25</u>
\$ 50,000	[5.13] <u>8.38</u>
\$ 75,000	[5.39] <u>8.89</u>
\$ 100,000	[5.50] <u>9.12</u>

(Remainder of rule is unchanged.)

NORTH CAROLINA
PERSONAL AUTO INSURANCE
REVISED PHYSICAL DAMAGE BASE RATES BY TERRITORY (A)
Effective October 1, 2021

TERR	FULL COVERAGE COMP	\$50 DED. COMP	\$100 DED. COMP	\$250 DED. COMP	\$500 DED. COMP	\$1000 DED. COMP	\$50 DED. COLL	\$100 DED. COLL	\$200 DED. COLL	\$250 DED. COLL	\$500 DED. COLL	\$1000 DED. COLL
110	\$131	\$126	\$122	\$110	\$92	\$76	\$548	\$537	\$521	\$516	\$489	\$435
120	237	228	220	199	166	137	631	619	600	594	563	501
130	184	177	171	155	129	107	611	599	581	575	545	485
140	147	141	137	123	103	85	700	686	665	659	624	556
150	140	134	130	118	98	81	618	606	588	582	551	491
170	109	105	101	92	76	63	540	529	513	508	481	428
180	113	108	105	95	79	66	682	669	649	642	609	542
190	76	73	71	64	53	44	565	554	537	532	504	449
200	115	110	107	97	81	67	585	574	557	551	522	465
210	104	100	97	87	73	60	479	470	456	451	428	381
220	215	206	200	181	151	125	649	636	617	611	579	515
230	147	141	137	123	103	85	647	634	615	609	577	514
240	165	158	153	139	116	96	659	646	627	620	588	523
250	110	106	102	92	77	64	730	716	695	687	652	580
260	128	123	119	108	90	74	612	600	582	576	546	486
270	84	81	78	71	59	49	570	559	542	537	509	453
280	96	92	89	81	67	56	678	665	645	638	605	539
290	114	109	106	96	80	66	718	704	683	676	641	570
300	80	77	74	67	56	46	542	531	515	510	483	430
310	94	90	87	79	66	55	517	507	492	487	461	411
320	143	137	133	120	100	83	565	554	537	532	504	449
340	101	97	94	85	71	59	678	665	645	638	605	539
350	93	89	86	78	65	54	542	531	515	510	483	430
360	104	100	97	87	73	60	581	570	553	547	519	462
370	99	95	92	83	69	57	622	610	592	586	555	494
380	127	122	118	107	89	74	690	676	656	649	615	548
390	79	76	73	66	55	46	609	597	579	573	543	484
420	112	108	104	94	78	65	832	816	792	783	743	661
440	92	88	86	77	64	53	677	664	644	637	604	538
450	97	93	90	81	68	56	714	700	679	672	637	567
460	92	88	86	77	64	53	612	600	582	576	546	486
470	135	130	126	113	95	78	601	589	571	565	536	477
480	135	130	126	113	95	78	574	563	546	540	512	456
490	91	87	85	76	64	53	565	554	537	532	504	449

(A) MODEL YEAR 2022 SYMBOL 11

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

Symbol	Model Year												Symbol	Factor	2010-1990
	2024	2023	Base 2022	2021	2020	2019	2018	2017	2016	2015	2014	2013-2011			
1	0.33	0.32	0.31	0.30	0.29	0.28	0.27	0.25	0.24	0.23	0.22	0.20			
2	0.43	0.42	0.41	0.40	0.38	0.36	0.35	0.34	0.32	0.30	0.29	0.27			
3	0.54	0.53	0.51	0.49	0.47	0.45	0.44	0.42	0.40	0.38	0.36	0.33	1	0.38	0.25
4	0.62	0.61	0.59	0.57	0.55	0.53	0.51	0.48	0.46	0.44	0.42	0.38	2	0.53	0.34
5	0.69	0.68	0.66	0.64	0.61	0.59	0.57	0.54	0.51	0.49	0.47	0.43	3	0.60	0.39
6	0.77	0.75	0.73	0.71	0.68	0.65	0.63	0.60	0.57	0.54	0.52	0.47	4	0.66	0.43
7	0.85	0.83	0.81	0.79	0.75	0.72	0.70	0.66	0.63	0.60	0.58	0.53	5	0.75	0.49
8	0.91	0.90	0.87	0.84	0.81	0.77	0.75	0.71	0.68	0.64	0.62	0.57	6	0.84	0.55
10	0.99	0.97	0.94	0.91	0.87	0.84	0.81	0.77	0.73	0.70	0.67	0.61	7	0.92	0.60
11	1.05	1.03	1.00	0.97	0.93	0.89	0.86	0.82	0.78	0.74	0.71	0.65	8	1.00	0.65
12	1.10	1.08	1.05	1.02	0.98	0.93	0.90	0.86	0.82	0.78	0.75	0.68	10	1.08	0.70
13	1.14	1.12	1.09	1.06	1.01	0.97	0.94	0.89	0.85	0.81	0.77	0.71	11	1.17	0.76
14	1.20	1.17	1.14	1.11	1.06	1.01	0.98	0.93	0.89	0.84	0.81	0.74	12	1.28	0.83
15	1.25	1.23	1.19	1.15	1.11	1.06	1.02	0.98	0.93	0.88	0.84	0.77	13	1.37	0.89
16	1.30	1.28	1.24	1.20	1.15	1.10	1.07	1.02	0.97	0.92	0.88	0.81	14	1.48	0.96
17	1.35	1.33	1.29	1.25	1.20	1.15	1.11	1.06	1.01	0.95	0.92	0.84	15	1.63	1.06
18	1.41	1.38	1.34	1.30	1.25	1.19	1.15	1.10	1.05	0.99	0.95	0.87	16	1.79	1.16
19	1.45	1.42	1.38	1.34	1.28	1.23	1.19	1.13	1.08	1.02	0.98	0.90	17	1.98	1.29
20	1.49	1.46	1.42	1.38	1.32	1.26	1.22	1.16	1.11	1.05	1.01	0.92	18	2.16	1.40
21	1.54	1.51	1.47	1.43	1.37	1.31	1.26	1.21	1.15	1.09	1.04	0.96	19	2.36	1.53
22	1.59	1.56	1.51	1.46	1.40	1.34	1.30	1.24	1.18	1.12	1.07	0.98	20	2.61	1.70
23	1.64	1.61	1.56	1.51	1.45	1.39	1.34	1.28	1.22	1.15	1.11	1.01	21	2.90	1.89
24	1.68	1.65	1.60	1.55	1.49	1.42	1.38	1.31	1.25	1.18	1.14	1.04	22	3.28	2.13
25	1.73	1.70	1.65	1.60	1.53	1.47	1.42	1.35	1.29	1.22	1.17	1.07	23	3.67	2.39
26	1.79	1.75	1.70	1.65	1.58	1.51	1.46	1.39	1.33	1.26	1.21	1.11	24	4.25	2.76
27	1.84	1.80	1.75	1.70	1.63	1.56	1.51	1.44	1.37	1.30	1.24	1.14	25	5.23	3.40
28	1.90	1.86	1.81	1.76	1.68	1.61	1.56	1.48	1.41	1.34	1.29	1.18	26	6.42	4.17
29	1.96	1.93	1.87	1.81	1.74	1.66	1.61	1.53	1.46	1.38	1.33	1.22			
30	2.02	1.98	1.92	1.86	1.79	1.71	1.65	1.57	1.50	1.42	1.36	1.25			
31	2.08	2.04	1.98	1.92	1.84	1.76	1.70	1.62	1.54	1.47	1.41	1.29			
32	2.14	2.10	2.04	1.98	1.90	1.82	1.75	1.67	1.59	1.51	1.45	1.33			
33	2.21	2.16	2.10	2.04	1.95	1.87	1.81	1.72	1.64	1.55	1.49	1.37			
34	2.26	2.21	2.15	2.09	2.00	1.91	1.85	1.76	1.68	1.59	1.53	1.40			
35	2.31	2.27	2.20	2.13	2.05	1.96	1.89	1.80	1.72	1.63	1.56	1.43			
36	2.37	2.33	2.26	2.19	2.10	2.01	1.94	1.85	1.76	1.67	1.60	1.47		Symbol	1989 & Prior
37	2.46	2.41	2.34	2.27	2.18	2.08	2.01	1.92	1.83	1.73	1.66	1.52			
38	2.55	2.50	2.43	2.36	2.26	2.16	2.09	1.99	1.90	1.80	1.73	1.58			
39	2.64	2.59	2.51	2.43	2.33	2.23	2.16	2.06	1.96	1.86	1.78	1.63			
40	2.72	2.67	2.59	2.51	2.41	2.31	2.23	2.12	2.02	1.92	1.84	1.68	1	0.09	
41	2.81	2.76	2.68	2.60	2.49	2.39	2.30	2.20	2.09	1.98	1.90	1.74	2	0.11	
42	2.90	2.84	2.76	2.68	2.57	2.46	2.37	2.26	2.15	2.04	1.96	1.79	3	0.15	
43	2.98	2.93	2.84	2.75	2.64	2.53	2.44	2.33	2.22	2.10	2.02	1.85	4	0.18	
44	3.07	3.01	2.92	2.83	2.72	2.60	2.51	2.39	2.28	2.16	2.07	1.90	5	0.21	
45	3.15	3.09	3.00	2.91	2.79	2.67	2.58	2.46	2.34	2.22	2.13	1.95	6	0.28	
46	3.26	3.19	3.10	3.01	2.88	2.76	2.67	2.54	2.42	2.29	2.20	2.02	7	0.34	
47	3.36	3.30	3.20	3.10	2.98	2.85	2.75	2.62	2.50	2.37	2.27	2.08	8	0.40	
48	3.47	3.40	3.30	3.20	3.07	2.94	2.84	2.71	2.57	2.44	2.34	2.15	10	0.51	
49	3.57	3.50	3.40	3.30	3.16	3.03	2.92	2.79	2.65	2.52	2.41	2.21	11	0.62	
50	3.66	3.59	3.49	3.39	3.25	3.11	3.00	2.86	2.72	2.58	2.48	2.27	12	0.72	
51	3.77	3.70	3.59	3.48	3.34	3.20	3.09	2.94	2.80	2.66	2.55	2.33	13	0.85	
52	3.87	3.80	3.69	3.58	3.43	3.28	3.17	3.03	2.88	2.73	2.62	2.40	14	1.00	
53	3.97	3.89	3.78	3.67	3.52	3.36	3.25	3.10	2.95	2.80	2.68	2.46	15	1.21	
54	4.13	4.05	3.93	3.81	3.65	3.50	3.38	3.22	3.07	2.91	2.79	2.55	16	1.47	
55	4.33	4.24	4.12	4.00	3.83	3.67	3.54	3.38	3.21	3.05	2.93	2.68	17	1.76	
56	4.56	4.47	4.34	4.21	4.04	3.86	3.73	3.56	3.39	3.21	3.08	2.82	18	2.10	
57	4.81	4.72	4.58	4.44	4.26	4.08	3.94	3.76	3.57	3.39	3.25	2.98	19	2.51	
58	5.19	5.09	4.94	4.79	4.59	4.40	4.25	4.05	3.85	3.66	3.51	3.21	20	2.98	
59	5.75	5.64	5.48	5.32	5.10	4.88	4.71	4.49	4.27	4.06	3.89	3.56	21	4.12	
60	6.37	6.25	6.07	5.89	5.65	5.40	5.22	4.98	4.73	4.49	4.31	3.95			
61	6.96	6.83	6.63	6.43	6.17	5.90	5.70	5.44	5.17	4.91	4.71	4.31			
62	7.51	7.36	7.15	6.94	6.65	6.36	6.15	5.86	5.58	5.29	5.08	4.65			
63	8.06	7.91	7.68	7.45	7.14	6.84	6.60	6.30	5.99	5.68	5.45	4.99			
64	8.61	8.45	8.20	7.95	7.63	7.30	7.05	6.72	6.40	6.07	5.82	5.33			
65	9.17	8.99	8.73	8.47	8.12	7.77	7.51	7.16	6.81	6.46	6.20	5.67			
66	10.00	9.81	9.52	9.23	8.85	8.47	8.19	7.81	7.43	7.04	6.76	6.19			
67	11.10	10.89	10.57	10.25	9.83	9.41	9.09	8.67	8.24	7.82	7.50	6.87			
68	12.20	11.97	11.62	11.27	10.81	10.34	9.99	9.53	9.06	8.60	8.25	7.55			
69	13.30	13.05	12.67	12.29	11.78	11.28	10.90	10.39	9.88	9.38	9.00	8.24			
70	14.41	14.13	13.72	13.31	12.76	12.21	11.80	11.25	10.70	10.15	9.74	8.92			
71	15.51	15.21	14.77	14.33	13.74	13.15	12.70	12.11	11.52	10.93	10.49	9.60			
72	16.61	16.29	15.82	15.35	14.71	14.08	13.61	12.97	12.34	11.71	11.23	10.28			
73	17.71	17.38	16.87	16.36	15.69	15.01	14.51	13.83	13.16	12.48	11.98	10.97			
74	18.82	18.46	17.92	17.38	16.67	15.95	15.41	14.69	13.98	13.26	12.72	11.65			
75	19.92	19.54	18.97	18.40	17.64	16.88	16.31	15.56	14.80	14.04	13.47	12.33			

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

Symbol	Model Year												Symbol	Factor	2010-1990
	2024	2023	Base 2022	2021	2020	2019	2018	2017	2016	2015	2014	2013-2011			
1	0.49	0.47	0.44	0.41	0.38	0.36	0.33	0.31	0.29	0.27	0.25	0.21			
2	0.65	0.63	0.59	0.55	0.51	0.48	0.44	0.41	0.39	0.36	0.34	0.28			
3	0.71	0.68	0.64	0.60	0.56	0.52	0.48	0.45	0.42	0.39	0.36	0.30	1	0.58	0.27
4	0.83	0.80	0.75	0.70	0.65	0.61	0.56	0.53	0.50	0.46	0.43	0.35	2	0.65	0.31
5	0.91	0.88	0.82	0.76	0.71	0.66	0.62	0.57	0.54	0.50	0.47	0.39	3	0.76	0.36
6	0.95	0.92	0.86	0.80	0.75	0.70	0.65	0.60	0.57	0.52	0.49	0.40	4	0.82	0.39
7	1.00	0.96	0.90	0.84	0.78	0.73	0.68	0.63	0.59	0.55	0.51	0.42	5	0.88	0.41
8	1.04	1.01	0.94	0.87	0.82	0.76	0.71	0.66	0.62	0.57	0.54	0.44	6	0.92	0.43
10	1.08	1.04	0.97	0.90	0.84	0.79	0.73	0.68	0.64	0.59	0.55	0.46	7	0.96	0.45
11	1.11	1.07	1.00	0.93	0.87	0.81	0.75	0.70	0.66	0.61	0.57	0.47	8	1.00	0.47
12	1.15	1.11	1.04	0.97	0.90	0.84	0.78	0.73	0.69	0.63	0.59	0.49	10	1.07	0.50
13	1.19	1.14	1.07	1.00	0.93	0.87	0.80	0.75	0.71	0.65	0.61	0.50	11	1.12	0.53
14	1.22	1.18	1.10	1.02	0.96	0.89	0.83	0.77	0.73	0.67	0.63	0.52	12	1.15	0.54
15	1.24	1.20	1.12	1.04	0.97	0.91	0.84	0.78	0.74	0.68	0.64	0.53	13	1.20	0.56
16	1.25	1.21	1.13	1.05	0.98	0.92	0.85	0.79	0.75	0.69	0.64	0.53	14	1.27	0.60
17	1.28	1.23	1.15	1.07	1.00	0.93	0.86	0.81	0.76	0.70	0.66	0.54	15	1.34	0.63
18	1.31	1.26	1.18	1.10	1.03	0.96	0.89	0.83	0.78	0.72	0.67	0.55	16	1.39	0.65
19	1.33	1.28	1.20	1.12	1.04	0.97	0.90	0.84	0.79	0.73	0.68	0.56	17	1.44	0.68
20	1.37	1.32	1.23	1.14	1.07	1.00	0.92	0.86	0.81	0.75	0.70	0.58	18	1.52	0.71
21	1.40	1.35	1.26	1.17	1.10	1.02	0.95	0.88	0.83	0.77	0.72	0.59	19	1.59	0.75
22	1.42	1.37	1.28	1.19	1.11	1.04	0.96	0.90	0.84	0.78	0.73	0.60	20	1.64	0.77
23	1.44	1.39	1.30	1.21	1.13	1.05	0.98	0.91	0.86	0.79	0.74	0.61	21	1.71	0.80
24	1.48	1.42	1.33	1.24	1.16	1.08	1.00	0.93	0.88	0.81	0.76	0.63	22	1.80	0.85
25	1.49	1.43	1.34	1.25	1.17	1.09	1.01	0.94	0.88	0.82	0.76	0.63	23	1.87	0.88
26	1.51	1.46	1.36	1.26	1.18	1.10	1.02	0.95	0.90	0.83	0.78	0.64	24	1.95	0.92
27	1.53	1.48	1.38	1.28	1.20	1.12	1.04	0.97	0.91	0.84	0.79	0.65	25	2.11	0.99
28	1.54	1.49	1.39	1.29	1.21	1.13	1.04	0.97	0.92	0.85	0.79	0.65	26	2.29	1.08
29	1.57	1.51	1.41	1.31	1.23	1.14	1.06	0.99	0.93	0.86	0.80	0.66			
30	1.58	1.52	1.42	1.32	1.24	1.15	1.07	0.99	0.94	0.87	0.81	0.67			
31	1.60	1.54	1.44	1.34	1.25	1.17	1.08	1.01	0.95	0.88	0.82	0.68			
32	1.63	1.57	1.47	1.37	1.28	1.19	1.10	1.03	0.97	0.90	0.84	0.69			
33	1.65	1.59	1.49	1.39	1.30	1.21	1.12	1.04	0.98	0.91	0.85	0.70			
34	1.68	1.62	1.51	1.40	1.31	1.22	1.13	1.06	1.00	0.92	0.86	0.71			
35	1.70	1.64	1.53	1.42	1.33	1.24	1.15	1.07	1.01	0.93	0.87	0.72			
36	1.72	1.66	1.55	1.44	1.35	1.26	1.16	1.09	1.02	0.95	0.88	0.73			
37	1.75	1.69	1.58	1.47	1.37	1.28	1.19	1.11	1.04	0.96	0.90	0.74	Symbol		1989 & Prior
38	1.78	1.71	1.60	1.49	1.39	1.30	1.20	1.12	1.06	0.98	0.91	0.75			
39	1.79	1.72	1.61	1.50	1.40	1.30	1.21	1.13	1.06	0.98	0.92	0.76			
40	1.81	1.74	1.63	1.52	1.42	1.32	1.22	1.14	1.08	0.99	0.93	0.77	1		0.13
41	1.83	1.77	1.65	1.53	1.44	1.34	1.24	1.16	1.09	1.01	0.94	0.78	2		0.16
42	1.85	1.79	1.67	1.55	1.45	1.35	1.25	1.17	1.10	1.02	0.95	0.78	3		0.20
43	1.88	1.81	1.69	1.57	1.47	1.37	1.27	1.18	1.12	1.03	0.96	0.79	4		0.22
44	1.89	1.82	1.70	1.58	1.48	1.38	1.28	1.19	1.12	1.04	0.97	0.80	5		0.26
45	1.92	1.85	1.73	1.61	1.51	1.40	1.30	1.21	1.14	1.06	0.99	0.81	6		0.28
46	1.94	1.87	1.75	1.63	1.52	1.42	1.31	1.23	1.16	1.07	1.00	0.82	7		0.31
47	1.96	1.89	1.77	1.65	1.54	1.43	1.33	1.24	1.17	1.08	1.01	0.83	8		0.37
48	1.99	1.92	1.79	1.66	1.56	1.45	1.34	1.25	1.18	1.09	1.02	0.84	10		0.43
49	2.01	1.94	1.81	1.68	1.57	1.47	1.36	1.27	1.19	1.10	1.03	0.85	11		0.47
50	2.03	1.96	1.83	1.70	1.59	1.48	1.37	1.28	1.21	1.12	1.04	0.86	12		0.52
51	2.05	1.98	1.85	1.72	1.61	1.50	1.39	1.30	1.22	1.13	1.05	0.87	13		0.56
52	2.06	1.99	1.86	1.73	1.62	1.51	1.40	1.30	1.23	1.13	1.06	0.87	14		0.62
53	2.09	2.01	1.88	1.75	1.64	1.52	1.41	1.32	1.24	1.15	1.07	0.88	15		0.67
54	2.11	2.03	1.90	1.77	1.65	1.54	1.43	1.33	1.25	1.16	1.08	0.89	16		0.74
55	2.14	2.07	1.93	1.79	1.68	1.56	1.45	1.35	1.27	1.18	1.10	0.91	17		0.78
56	2.18	2.10	1.96	1.82	1.71	1.59	1.47	1.37	1.29	1.20	1.12	0.92	18		0.85
57	2.22	2.14	2.00	1.86	1.74	1.62	1.50	1.40	1.32	1.22	1.14	0.94	19		0.90
58	2.29	2.20	2.06	1.92	1.79	1.67	1.55	1.44	1.36	1.26	1.17	0.97	20		0.96
59	2.38	2.29	2.14	1.99	1.86	1.73	1.61	1.50	1.41	1.31	1.22	1.01	21		1.09
60	2.48	2.39	2.23	2.07	1.94	1.81	1.67	1.56	1.47	1.36	1.27	1.05			
61	2.55	2.46	2.30	2.14	2.00	1.86	1.73	1.61	1.52	1.40	1.31	1.08			
62	2.61	2.51	2.35	2.19	2.04	1.90	1.76	1.65	1.55	1.43	1.34	1.10			
63	2.65	2.56	2.39	2.22	2.08	1.94	1.79	1.67	1.58	1.46	1.36	1.12			
64	2.71	2.61	2.44	2.27	2.12	1.98	1.83	1.71	1.61	1.49	1.39	1.15			
65	2.76	2.66	2.49	2.32	2.17	2.02	1.87	1.74	1.64	1.52	1.42	1.17			
66	2.84	2.74	2.56	2.38	2.23	2.07	1.92	1.79	1.69	1.56	1.46	1.20			
67	2.95	2.85	2.66	2.47	2.31	2.15	2.00	1.86	1.76	1.62	1.52	1.25			
68	3.06	2.95	2.76	2.57	2.40	2.24	2.07	1.93	1.82	1.68	1.57	1.30			
69	3.17	3.06	2.86	2.66	2.49	2.32	2.15	2.00	1.89	1.74	1.63	1.34			
70	3.29	3.17	2.96	2.75	2.58	2.40	2.22	2.07	1.95	1.81	1.69	1.39			
71	3.40	3.27	3.06	2.85	2.66	2.48	2.30	2.14	2.02	1.87	1.74	1.44			
72	3.51	3.38	3.16	2.94	2.75	2.56	2.37	2.21	2.09	1.93	1.80	1.49			
73	3.62	3.49	3.26	3.03	2.84	2.64	2.45	2.28	2.15	1.99	1.86	1.53			
74	3.73	3.60	3.36	3.12	2.92	2.72	2.52	2.35	2.22	2.05	1.92	1.58			
75	3.84	3.70	3.46	3.22	3.01	2.80	2.60	2.42	2.28	2.11	1.97	1.63			