



June 3, 2004

Honorable James E. Long
Commissioner of Insurance
North Carolina Department of Insurance
P. O. Box 26387
Raleigh, North Carolina 27611

Re: 2004 Revised Automobile Insurance Rates-
Private Passenger Cars and Motorcycles

Dear Commissioner Long:

Enclosed please find certain revised pages for the above-referenced filing. These revisions are the result of correcting three distinct errors - two by the Rate Bureau in summarizing the 2002 expense experience reported by its member companies and one by ISO in summarizing the claim count data reported by the companies.

The changes to the automobile liability and physical damage expense experience for 2002 are due to a computer program error at the Rate Bureau. The change to the motorcycle loss adjustment expense experience for 2002 is due to a posting error at the Rate Bureau. We previously advised the Department of these changes and provided corrected 2002 expense experience on May 17, 2004 in response to one of the data requests. As is reflected on the revised page A-1, the changes to the automobile expense experience caused a slight change in the indication for automobile liability bodily injury (from 13.6% to 13.5%), which then caused a change to the overall indication for automobile liability (from 11.1% to 11.0%) and a change to the overall indication for automobile (from 12.3% to 12.2%). The change to the motorcycle loss adjustment expense experience caused the indication for motorcycle liability to change from -0.6% to 0.1%.

The changes to the claim count data due to the summarization error at ISO affect only the property damage liability indications for the year 2000. due to their impact on the current costing of the selected loss trends. While these changes affect the property damage indication for the year 2000, they do not affect the rate level changes filed by the Rate Bureau.

Though all of these changes have only a very minor effect on the filed indications, they affect a large number of pages in the filing. The revised pages, which reflect their revision as of this date, are attached, and we request that they be inserted into the filing in substitution for the corresponding pages.

We apologize for any inconvenience these revisions may cause.

Sincerely,

Raymond F. Evans, Jr., CPCU
General Manager

RFE:lm



February 2, 2004

Honorable James E. Long
Commissioner of Insurance
North Carolina Department of Insurance
PO Box 26387
Raleigh, North Carolina 27611

Re: Revision of Automobile Insurance Rates -
Private Passenger Cars and Motorcycles

Dear Commissioner Long:

Enclosed herewith for filing on behalf of the member companies of the North Carolina Rate Bureau, with respect to vehicles subject to the jurisdiction of the Rate Bureau, are (1) revised premium rates for bodily injury and property damage liability, medical payments, uninsured and underinsured motorists, and physical damage insurance for nonfleet private passenger automobiles; and (2) revised premium rates for liability insurance for motorcycles.

The enclosed memoranda and exhibits set forth and explain the calculations which indicate the need for (1) a statewide average base rate increase for liability insurance of 11.1% for nonfleet private passenger automobiles, which is comprised of an indicated average rate level increase of 6.1% and an off-balance applied to the base rates to reflect rate factor and rating rule changes due to assumed anticipated rate deviations of 5%; (2) a statewide average base rate increase for physical damage insurance of 13.8% for nonfleet private passenger automobiles, which is comprised of an indicated average rate level increase of 8.1% and an off-balance applied to the base rates to reflect rate factor and rating rule changes due to assumed anticipated rate deviations of 5%; and (3) a statewide average rate level decrease of 0.6% for motorcycle liability insurance.

The foregoing changes were calculated based on rates in force as of July 1, 2003 and reflect consideration, duly given, to data for the experience period set forth herein. Ratios in the filing relating to expense experience were developed from special calls issued by the Rate Bureau. In preparing this filing, due consideration has been given to the factors specified in G.S. 58-36-10(2). Information and statistical data required pursuant to G.S. 58-36-15 and 11 NCAC 10.1104 are shown

and referenced in Section H. Additionally, the pre-filed testimony of (a) Raymond F. Evans, Jr., General Manager - North Carolina Rate Bureau; (b) Patrick B. Woods, Assistant Vice President and Manager - Insurance Services Office, Inc.; (c) Michael J. Miller - EPIC Consulting, LLC; (d) Dr. James Vander Weide, Fuqua School of Business - Duke University; and (e) Dr. David Appel - Director - Milliman USA are submitted herewith.

The revised rates are to become effective October 1, 2004 in accordance with the following Rule of Application:

These changes are applicable to all policies effective on or after October 1, 2004. No policy effective prior to October 1, 2004 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 October 1, 2004.

Sincerely,

A handwritten signature in black ink, appearing to read "Raymond F. Evans, Jr.", written in a cursive style.

Raymond F. Evans, Jr., CPCU
General Manager

RFE:dp

Enclosures

NORTH CAROLINA
VOLUNTARY PRIVATE PASSENGER AUTOMOBILE INSURANCE
REVISION OF RATES

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SECTION A
SUMMARY OF REVISION

NORTH CAROLINA
SUMMARY OF PROPOSED RATE LEVEL CHANGES

	EARNED PREMIUMS AT PRESENT <u>MANUAL RATES</u>	INDICATED AVERAGE RATE LEVEL <u>CHANGE</u>	INDICATED AND FILED BASE RATE <u>CHANGE</u>
Voluntary Liability:			
Bodily Injury (A)	\$782,166	7.9%	13.5%
Property Damage (A)	\$645,035	0.3%	5.5%
Medical Payments	\$119,872	9.7%	15.5%
Uninsured Motorists	\$105,687	6.3% (B)	6.3% (B)
Underinsured Motorists	\$49,216	44.1%	44.1%
Voluntary Liability Total	\$1,701,976	6.1%	11.0%
Physical Damage:			
Comprehensive	\$410,305	7.2%	12.9%
Collision	\$873,179	8.5%	14.2%
Physical Damage Total	\$1,283,484	8.1%	13.8%
GRAND TOTAL	\$2,985,460	7.0%	12.2%
Motorcycle Liability	\$16,271	0.1% (C)	0.1% (C)

(A) INDICATIONS ARE COMBINED FOR BASIC AND HIGHER LIMITS.

(B) THREE YEAR AVERAGE WEIGHTED ON EARNED CAR YEARS.

(C) THREE YEAR AVERAGE WEIGHTED ON EARNED PREMIUM AT PRESENT MANUAL RATES.

NORTH CAROLINA
SUMMARY OF PROPOSED RATE LEVEL CHANGES

	EARNED PREMIUMS AT PRESENT <u>MANUAL RATES</u>	INDICATED AVERAGE RATE LEVEL <u>CHANGE</u>	INDICATED AND FILED BASE RATE <u>CHANGE</u>
Voluntary Liability:			
Bodily Injury (A)	\$782,166	7.9%	13.6%
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Physical Damage:			
Comprehensive	\$410,305	7.2%	12.9%
Collision	\$873,179	8.5%	14.2%
Physical Damage Total	\$1,283,484	8.1%	13.8%
GRAND TOTAL	\$2,985,460	7.0%	12.3%
Motorcycle Liability	\$16,271	-0.6% (C)	-0.6% (C)

(A) INDICATIONS ARE COMBINED FOR BASIC AND HIGHER LIMITS.

(B) THREE YEAR AVERAGE WEIGHTED ON EARNED CAR YEARS.

(C) THREE YEAR AVERAGE WEIGHTED ON EARNED PREMIUM AT PRESENT MANUAL RATES.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
TERRITORY AVERAGE RATE LEVEL CHANGES BY COVERAGE

<u>Terr. Code</u>	<u>Description</u>	<u>30/60 B.I.</u>	<u>\$25,000 P.D.</u>	<u>30/60/25 Combined</u>	<u>Full Coverage Comprehensive</u>	<u>\$100 Deductible Collision</u>
11	Asheville	2.4%	2.5%	2.5%	9.2%	8.8%
13	Durham	2.5%	1.1%	1.8%	11.2%	9.0%
14	Greensboro	1.7%	0.1%	0.9%	10.4%	8.1%
15	High Point	4.1%	0.8%	2.5%	15.8%	10.4%
16	Raleigh	2.5%	0.1%	1.2%	14.8%	8.8%
17	Wilmington	1.4%	-0.3%	0.6%	4.6%	9.6%
18	Winston-Salem	5.3%	2.1%	3.6%	7.5%	9.1%
24	Remainder-West	0.4%	0.1%	0.2%	6.7%	8.5%
25	Gaston County	1.4%	-1.7%	-0.2%	13.6%	4.7%
26	Remainder-South	3.3%	0.6%	2.2%	3.0%	8.8%
31	Small City-East	2.7%	0.8%	1.8%	0.7%	9.6%
32	Small City-West	-0.4%	-0.8%	-0.6%	12.8%	8.0%
33	Remainder-East	2.2%	0.6%	1.5%	2.3%	9.8%
40	Fayetteville	2.1%	0.7%	1.5%	12.6%	7.6%
41	Onslow County	-0.2%	1.3%	0.5%	0.2%	8.1%
43	Craven County	-3.8%	-2.2%	-3.1%	-2.5%	7.7%
47	Wayne County	-0.5%	0.2%	-0.2%	0.8%	10.4%
51	Mecklenburg County -Remainder	3.9%	4.6%	4.3%	10.1%	5.3%
52	Charlotte	2.7%	0.3%	1.4%	15.8%	7.6%
	STATEWIDE	1.5%	0.3%	0.9%	7.2%	8.5%

The displayed Bodily Injury average rate level changes by territory are basic limits changes.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
TERRITORY AVERAGE RATE LEVEL CHANGES BY COVERAGE

<u>Terr. Code</u>	<u>Description</u>	<u>30/60 B.I.</u>	<u>\$25,000 P.D.</u>	<u>30/60/25 Combined</u>	<u>Full Coverage Comprehensive</u>	<u>\$100 Deductible Collision</u>
11	Asheville	2.4%	2.5%	2.5%	9.2%	8.4%
13	Durham	2.5%	1.1%	1.8%	11.2%	9.0%
14	Greensboro	1.7%	0.1%	0.9%	10.4%	8.1%
15	High Point	4.1%	0.8%	2.5%	15.8%	10.4%
16	Raleigh	2.5%	0.1%	1.2%	14.8%	8.8%
17	Wilmington	1.4%	-0.3%	0.6%	4.6%	9.6%
18	Winston-Salem	5.3%	2.1%	3.6%	7.5%	9.1%
24	Remainder-West	0.4%	0.1%	0.2%	6.7%	8.5%
25	Gaston County	1.4%	-1.7%	-0.2%	13.6%	4.7%
26	Remainder-South	3.3%	0.6%	2.2%	3.0%	8.8%
31	Small City-East	2.7%	0.8%	1.8%	0.7%	9.6%
32	Small City-West	-0.4%	-0.8%	-0.6%	12.8%	8.0%
33	Remainder-East	2.2%	0.6%	1.5%	2.3%	9.8%
40	Fayetteville	2.1%	0.7%	1.5%	12.6%	7.6%
41	Onslow County	-0.2%	1.3%	0.5%	0.2%	8.1%
43	Craven County	-3.8%	-2.2%	-3.1%	-2.5%	7.7%
47	Wayne County	-0.5%	0.2%	-0.2%	0.8%	10.4%
51	Mecklenburg County -Remainder	3.9%	4.6%	4.3%	10.1%	5.3%
52	Charlotte	3.2%	0.3%	1.7%	15.8%	7.6%
	STATEWIDE	1.5%	0.3%	0.9%	7.2%	8.5%

The displayed Bodily Injury average rate level changes by territory are basic limits changes.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
TERRITORY BASE RATE CHANGES BY COVERAGE

<u>Terr. Code</u>	<u>Description</u>	<u>30/60 B.I.</u>	<u>\$25,000 P.D.</u>	<u>30/60/25 Combined</u>	<u>Full Coverage Comprehensive</u>	<u>\$100 Deductible Collision</u>
11	Asheville	7.8%	7.9%	7.9%	15.0%	14.5%
13	Durham	7.9%	6.4%	7.1%	17.0%	14.7%
14	Greensboro	7.1%	5.4%	6.2%	16.2%	13.7%
15	High Point	9.6%	6.1%	7.9%	21.9%	16.2%
16	Raleigh	7.9%	5.3%	6.5%	20.9%	14.5%
17	Wilmington	6.7%	5.0%	5.9%	10.1%	15.4%
18	Winston-Salem	10.9%	7.5%	9.1%	13.2%	14.8%
24	Remainder-West	5.7%	5.4%	5.5%	12.3%	14.1%
25	Gaston County	6.7%	3.5%	5.1%	19.6%	10.2%
26	Remainder-South	8.8%	5.9%	7.6%	8.5%	14.5%
31	Small City-East	8.1%	6.1%	7.1%	6.0%	15.3%
32	Small City-West	4.9%	4.5%	4.7%	18.8%	13.7%
33	Remainder-East	7.6%	5.9%	6.8%	7.7%	15.6%
40	Fayetteville	7.4%	6.0%	6.8%	18.5%	13.2%
41	Onslow County	5.0%	6.6%	5.8%	5.5%	13.8%
43	Craven County	1.2%	3.0%	2.0%	2.6%	13.3%
47	Wayne County	4.7%	5.5%	5.1%	6.2%	16.2%
51	Mecklenburg County -Remainder	9.4%	10.1%	9.8%	15.9%	10.8%
52	Charlotte	8.1%	5.6%	6.8%	21.9%	13.2%
	STATEWIDE	6.8%	5.5%	6.2%	12.9%	14.2%

The displayed Bodily Injury base rate changes by territory are basic limits changes.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
TERRITORY BASE RATE CHANGES BY COVERAGE

<u>Terr. Code</u>	<u>Description</u>	<u>30/60 B.I.</u>	<u>\$25,000 P.D.</u>	<u>30/60/25 Combined</u>	<u>Full Coverage Comprehensive</u>	<u>\$100 Deductible Collision</u>
11	Asheville	7.8%	7.9%	7.9%	15.0%	14.0%
13	Durham	7.9%	6.4%	7.1%	17.0%	14.7%
14	Greensboro	7.1%	5.4%	6.2%	16.2%	13.7%
15	High Point	9.6%	6.1%	7.9%	21.9%	16.2%
16	Raleigh	7.9%	5.3%	6.5%	20.9%	14.5%
17	Wilmington	6.7%	5.0%	5.9%	10.1%	15.4%
18	Winston-Salem	10.9%	7.5%	9.1%	13.2%	14.8%
24	Remainder-West	5.7%	5.4%	5.5%	12.3%	14.1%
25	Gaston County	6.7%	3.5%	5.1%	19.6%	10.2%
26	Remainder-South	8.8%	5.9%	7.6%	8.5%	14.5%
31	Small City-East	8.1%	6.1%	7.1%	6.0%	15.3%
32	Small City-West	4.9%	4.5%	4.7%	18.8%	13.7%
33	Remainder-East	7.6%	5.9%	6.8%	7.7%	15.6%
40	Fayetteville	7.4%	6.0%	6.8%	18.5%	13.2%
41	Onslow County	5.0%	6.6%	5.8%	5.5%	13.8%
43	Craven County	1.2%	3.0%	2.0%	2.6%	13.3%
47	Wayne County	4.7%	5.5%	5.1%	6.2%	16.2%
51	Mecklenburg County -Remainder	9.4%	10.1%	9.8%	15.9%	10.8%
52	Charlotte	8.6%	5.6%	7.0%	21.9%	13.2%
	STATEWIDE	6.9%	5.5%	6.2%	12.9%	14.2%

The displayed Bodily Injury base rate changes by territory are basic limits changes.

SECTION B
MATERIAL TO BE IMPLEMENTED

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

PROPOSED BASE RATES - VOLUNTARY LIABILITY

<u>Terr Code</u>	<u>\$30,000/60,000 Bodily Injury</u>	<u>\$25,000 Property Damage</u>	<u>\$500 Medical Payments</u>
11	\$124	\$164	\$14
13	191	199	22
14	181	195	21
15	206	192	24
16	164	197	19
17	206	190	24
18	153	172	18
24	149	157	17
25	174	179	20
26	223	161	26
31	186	174	22
32	151	164	17
33	185	144	21
40	231	193	27
41	188	178	22
43	163	138	19
47	177	154	20
51	151	185	17
52	200	209	23

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

PROPOSED BASE RATES - VOLUNTARY LIABILITY

<u>Terr Code</u>	<u>\$30,000/60,000 Bodily Injury</u>	<u>\$25,000 Property Damage</u>	<u>\$500 Medical Payments</u>
11	\$124	\$164	\$14
13	191	199	22
14	181	195	21
15	206	192	24
16	164	197	19
17	206	190	24
18	153	172	18
24	149	157	17
25	174	179	20
26	223	161	26
31	186	174	22
32	151	164	17
33	185	144	21
40	231	193	27
41	188	178	22
43	163	138	19
47	177	154	20
51	151	185	17
52	201	209	23

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

PROPOSED PHYSICAL DAMAGE BASE RATES (A)

<u>Terr Code</u>	<u>FULL COVERAGE COMPREHENSIVE</u>	<u>\$100 DEDUCTIBLE COLLISION</u>
11	\$44	\$245
13	66	271
14	62	271
15	54	265
16	56	253
17	51	248
18	49	241
24	69	265
25	53	266
26	83	274
31	63	242
32	61	249
33	90	252
40	74	302
41	68	368
43	62	231 .
47	62	258
51	49	245
52	54	271

(A) MODEL YEAR 2005, SYMBOL 2

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

PROPOSED PHYSICAL DAMAGE BASE RATES (A)

<u>Terr Code</u>	<u>FULL COVERAGE COMPREHENSIVE</u>	<u>\$100 DEDUCTIBLE COLLISION</u>
11	\$44	\$244
13	66	271
14	62	271
15	54	265
16	56	253
17	51	248
18	49	241
24	69	265
25	53	266
26	83	274
31	63	242
32	61	249
33	90	252
40	74	302
41	68	368
43	62	231
47	62	258
51	49	245
52	54	271

(A) MODEL YEAR 2005, SYMBOL 2

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

DETERMINATION OF RATES TO BE CHARGED INDIVIDUAL INSUREDS

Liability and Medical Payments Rates

Page B-1 shows the filed liability and medical payments base rates by territory. These pages set forth the filed manual rates for the classification carrying unity differential. The revised rates for the remaining classifications are determined by applying the appropriate classification rate differentials to the base rates by territory. This filing does not include a revision to classifications or to classification rate differentials.

Physical Damage Rates

Page B-2 shows the filed base rates by territory for Model Year 2005, Symbol 2, for the base deductibles (Full Coverage Comprehensive and \$100 Deductible Collision) and the classification carrying unity differential. These are the filed manual rates from which all other rates for these coverages may be obtained. The Model Year 2005, Symbol 2 base rate for any other deductible is obtained by applying the appropriate deductible relativity factor to the Model Year 2005, Symbol 2 base rate. The factors on pages B-4 and B-5 are applied to the Model Year 2005, Symbol 2 base rate by coverage (after application of the appropriate deductible relativity) to produce the respective model year and symbol base premiums.

The revised rates for the remaining classifications are determined by applying the appropriate classification rate differentials to the base rates by territory. This filing does not include a revision to classifications or to classification rate differentials.

NORTH CAROLINA
 SYMBOL RELATIVITIES - PHYSICAL DAMAGE COVERAGES
 COMPREHENSIVE

Symbol	Model Year										
	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996-1990
1	0.76	0.72	0.68	0.65	0.61	0.58	0.54	0.50	0.46	0.42	0.39
2	1.05	1.00	0.95	0.90	0.85	0.80	0.75	0.69	0.64	0.59	0.54
3	1.19	1.13	1.07	1.02	0.96	0.90	0.85	0.78	0.72	0.67	0.61
4	1.31	1.25	1.19	1.13	1.06	1.00	0.94	0.86	0.80	0.74	0.68
5	1.48	1.41	1.34	1.27	1.20	1.13	1.06	0.97	0.90	0.83	0.76
6	1.67	1.59	1.51	1.43	1.35	1.27	1.19	1.10	1.02	0.94	0.86
7	1.83	1.74	1.65	1.57	1.48	1.39	1.31	1.20	1.11	1.03	0.94
8	1.98	1.89	1.80	1.70	1.61	1.51	1.42	1.30	1.21	1.12	1.02
10	2.14	2.04	1.94	1.84	1.73	1.63	1.53	1.41	1.31	1.20	1.10
11	2.32	2.21	2.10	1.99	1.88	1.77	1.66	1.52	1.41	1.30	1.19
12	2.53	2.41	2.29	2.17	2.05	1.93	1.81	1.66	1.54	1.42	1.30
13	2.72	2.59	2.46	2.33	2.20	2.07	1.94	1.79	1.66	1.53	1.40
14	2.94	2.80	2.66	2.52	2.38	2.24	2.10	1.93	1.79	1.65	1.51
15	3.23	3.08	2.93	2.77	2.62	2.46	2.31	2.13	1.97	1.82	1.66
16	3.56	3.39	3.22	3.05	2.88	2.71	2.54	2.34	2.17	2.00	1.83
17	3.93	3.74	3.55	3.37	3.18	2.99	2.81	2.58	2.39	2.21	2.02
18	4.29	4.09	3.89	3.68	3.48	3.27	3.07	2.82	2.62	2.41	2.21
19	4.68	4.46	4.24	4.01	3.79	3.57	3.35	3.08	2.85	2.63	2.41
20	5.19	4.94	4.69	4.45	4.20	3.95	3.71	3.41	3.16	2.91	2.67
21	5.76	5.49	5.22	4.94	4.67	4.39	4.12	3.79	3.51	3.24	2.96
22	6.50	6.19	5.88	5.57	5.26	4.95	4.64	4.27	3.96	3.65	3.34
23	7.28	6.93	6.58	6.24	5.89	5.54	5.20	4.78	4.44	4.09	3.74
24	8.43	8.03	7.63	7.23	6.83	6.42	6.02	5.54	5.14	4.74	4.34
25	10.37	9.88	9.39	8.89	8.40	7.90	7.41	6.82	6.32	5.83	5.34
26	12.74	12.13	11.52	10.92	10.31	9.70	9.10	8.37	7.76	7.16	6.55

Symbol	1989 & Prior
1	0.15
2	0.17
3	0.24
4	0.29
5	0.34
6	0.44
7	0.54
8	0.64
10	0.81
11	0.98
12	1.15
13	1.35
14	1.59
15	1.92
16	2.33
17	2.80
18	3.34
19	3.99
20	4.73
21	6.55

NORTH CAROLINA
 SYMBOL RELATIVITIES - PHYSICAL DAMAGE COVERAGES
 COLLISION

Symbol	Model Year										
	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996-1990
1	0.92	0.88	0.84	0.79	0.75	0.70	0.63	0.58	0.53	0.48	0.43
2	1.05	1.00	0.95	0.90	0.85	0.79	0.72	0.66	0.60	0.54	0.49
3	1.22	1.16	1.10	1.04	0.99	0.92	0.84	0.77	0.70	0.63	0.57
4	1.32	1.26	1.20	1.13	1.07	1.00	0.91	0.83	0.76	0.68	0.62
5	1.41	1.34	1.27	1.21	1.14	1.06	0.96	0.88	0.80	0.72	0.66
6	1.48	1.41	1.34	1.27	1.20	1.11	1.02	0.93	0.85	0.76	0.69
7	1.54	1.47	1.40	1.32	1.25	1.16	1.06	0.97	0.88	0.79	0.72
8	1.61	1.53	1.45	1.38	1.30	1.21	1.10	1.01	0.92	0.83	0.75
10	1.71	1.63	1.55	1.47	1.39	1.29	1.17	1.08	0.98	0.88	0.80
11	1.80	1.71	1.62	1.54	1.45	1.35	1.23	1.13	1.03	0.92	0.84
12	1.85	1.76	1.67	1.58	1.50	1.39	1.27	1.16	1.06	0.95	0.86
13	1.92	1.83	1.74	1.65	1.56	1.45	1.32	1.21	1.10	0.99	0.90
14	2.05	1.95	1.85	1.76	1.66	1.54	1.40	1.29	1.17	1.05	0.96
15	2.15	2.05	1.95	1.85	1.74	1.62	1.48	1.35	1.23	1.11	1.00
16	2.24	2.13	2.02	1.92	1.81	1.68	1.53	1.41	1.28	1.15	1.04
17	2.32	2.21	2.10	1.99	1.88	1.75	1.59	1.46	1.33	1.19	1.08
18	2.45	2.33	2.21	2.10	1.98	1.84	1.68	1.54	1.40	1.26	1.14
19	2.55	2.43	2.31	2.19	2.07	1.92	1.75	1.60	1.46	1.31	1.19
20	2.64	2.51	2.38	2.26	2.13	1.98	1.81	1.66	1.51	1.36	1.23
21	2.74	2.61	2.48	2.35	2.22	2.06	1.88	1.72	1.57	1.41	1.28
22	2.89	2.75	2.61	2.48	2.34	2.17	1.98	1.82	1.65	1.49	1.35
23	3.00	2.86	2.72	2.57	2.43	2.26	2.06	1.89	1.72	1.54	1.40
24	3.14	2.99	2.84	2.69	2.54	2.36	2.15	1.97	1.79	1.61	1.47
25	3.39	3.23	3.07	2.91	2.75	2.55	2.33	2.13	1.94	1.74	1.58
26	3.68	3.50	3.33	3.15	2.98	2.77	2.52	2.31	2.10	1.89	1.72

Symbol	1989 & Prior
1	0.21
2	0.25
3	0.31
4	0.35
5	0.41
6	0.45
7	0.49
8	0.59
10	0.68
11	0.74
12	0.82
13	0.88
14	0.98
15	1.06
16	1.17
17	1.24
18	1.35
19	1.43
20	1.51
21	1.72

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

14. MISCELLANEOUS COVERAGES

A. Uninsured Motorists Coverage ONLY

1. a. Basic Limits

Basic Limits of Uninsured Motorists Coverage are \$30,000/60,000 Bodily Injury and \$25,000 Property Damage. Property Damage Uninsured Motorists Coverage is subject to an exclusion of the first \$100 of damage.

Rate - Single Car Policy \$17
 Multi-Car Policy \$40

These rates are not subject to modification under the provisions of any rating plan or other manual rule.

1. b. Increased Limits

Increased limits of Uninsured Motorists coverage may be afforded. Property Damage limits may not exceed the Property Damage limit afforded by the policy.

Uninsured Motorists Coverage is available at the following limits with rates per policy shown:

	B.I. Limits		P.D. Limits		
	Single Car Policy	Multi-Car Policy	Single Car Policy	Multi-Car Policy	
\$ 30/60	\$ 15	\$ 35	\$ 25	\$ 2	\$ 5
50/100	[16] <u>17</u>	[38] <u>40</u>	50	3	7
100/200	[17] <u>18</u>	[40] <u>42</u>	100	4	9
100/300	[18] <u>20</u>	[42] <u>47</u>	250	6	14
300/300	[20] <u>23</u>	[47] <u>54</u>	500	8	19
250/500	[21] <u>24</u>	[50] <u>57</u>	750	10	24
500/500	[22] <u>26</u>	[52] <u>61</u>	1,000	11	26
500/1,000	[23] <u>27</u>	[54] <u>64</u>			
1,000/1,000	[24] <u>29</u>	[57] <u>68</u>			

14. MISCELLANEOUS COVERAGES

A. Uninsured Motorists Coverage ONLY

1. a. Basic Limits

Basic Limits of Uninsured Motorists Coverage are \$30,000/60,000 Bodily Injury and \$25,000 Property Damage. Property Damage Uninsured Motorists Coverage is subject to an exclusion of the first \$100 of damage.

Rate - Single Car Policy \$17
 Multi-Car Policy \$40

These rates are not subject to modification under the provisions of any rating plan or other manual rule.

1. b. Increased Limits

Increased limits of Uninsured Motorists coverage may be afforded. Property Damage limits may not exceed the Property Damage limit afforded by the policy.

Uninsured Motorists Coverage is available at the following limits with rates per policy shown:

	B.I. Limits		P.D. Limits		
	Single Car Policy	Multi-Car Policy	Single Car Policy	Multi-Car Policy	
\$ 30/60	\$ 15	\$ 35	\$ 25	\$ 2	\$ 5
50/100	[16] <u>17</u>	[38] <u>40</u>	50	3	7
100/200	[17] <u>18</u>	[40] <u>42</u>	100	4	9
100/300	[18] <u>20</u>	[42] <u>47</u>	250	6	14
300/300	[20] <u>23</u>	[47] <u>54</u>	500	8	19
250/500	[21] <u>24</u>	[50] <u>57</u>	750	10	24
500/500	[22] <u>26</u>	[52] <u>61</u>	1,000	11	26
500/1,000	[23] <u>28</u>	[54] <u>66</u>			
1,000/1,000	[24] <u>29</u>	[57] <u>68</u>			

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

14. MISCELLANEOUS COVERAGES (Cont'd)

B. Combined Uninsured/Underinsured Motorists Coverage

1. b. Rates

Combined Uninsured/Underinsured Motorists coverage is available at the following limits with rates per policy shown:

	B.I. Limits		P.D. Limits		
	Single Car Policy	Multi-Car Policy	Single Car Policy	Multi-Car Policy	
\$ 50/100	\$ [19] <u>24</u>	\$ [45] <u>57</u>	\$ 25	\$ 2	\$ 5
100/200	[32] <u>40</u>	[75] <u>94</u>	50	3	7
100/300	[38] <u>47</u>	[89] <u>111</u>	100	4	9
300/300	[50] <u>67</u>	[118] <u>158</u>	250	6	14
250/500	[59] <u>77</u>	[140] <u>182</u>	500	8	19
500/500	[81] <u>98</u>	[191] <u>231</u>	750	10	24
500/1,000	[92] <u>110</u>	[217] <u>260</u>	1,000	11	26
1,000/1,000	[104] <u>123</u>	[246] <u>290</u>			

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

14. MISCELLANEOUS COVERAGES (Cont'd)

B. Combined Uninsured/Underinsured Motorists Coverage

1. b. Rates

Combined Uninsured/Underinsured Motorists coverage is available at the following limits with rates per policy shown:

	B.I. Limits		P.D. Limits		
	Single Car Policy	Multi-Car Policy	Single Car Policy	Multi-Car Policy	
\$ 50/100	\$ [19] <u>24</u>	\$ [45] <u>57</u>	\$ 25	\$ 2	\$ 5
100/200	[32] <u>40</u>	[75] <u>94</u>	50	3	7
100/300	[38] <u>47</u>	[89] <u>111</u>	100	4	9
300/300	[50] <u>67</u>	[118] <u>158</u>	250	6	14
250/500	[59] <u>77</u>	[140] <u>182</u>	500	8	19
500/500	[81] <u>98</u>	[191] <u>231</u>	750	10	24
500/1,000	[92] <u>111</u>	[217] <u>262</u>	1,000	11	26
1,000/1,000	[104] <u>123</u>	[246] <u>290</u>			

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

18. INCREASED LIMITS

B. 30/60 Split Limit Bodily Injury Liability Increased Limits Table

Applicable to 30/60 Split Limit Bodily Injury Liability Rates Only:

Total Limits	Factor
\$ 30/60	1.00
50/100	[1.14] <u>1.19</u>
100/100	[1.25] <u>1.33</u>
100/200	[1.30] <u>1.41</u>
100/300	[1.32] <u>1.43</u>
300/300	[1.50] <u>1.67</u>
250/500	[1.52] <u>1.70</u>
500/1,000	[1.67] <u>1.90</u>
1,000/1,000	[1.76] <u>2.02</u>
1,000/2,000	[1.81] <u>2.08</u>

(Remainder of rule is unchanged.)

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

19. MISCELLANEOUS TYPES (Cont'd)

- B. Motorcycles, Motorscooters, Motorbikes, Mopeds and Other Similar Motor Vehicles Not Used for Commercial Purposes.

LIABILITY COVERAGES ONLY

1. Such vehicles with engine size of 324 cubic centimeters or less shall be rated at [20%] 18% of the applicable private passenger rate. (Class Code - Motorcycles 951000; Others 960000)
2. Such vehicles with engine size of 325 cubic centimeters or more shall be rated at [36%] 33% of the applicable private passenger rate. (Class Code - Motorcycles 952000; Others 961000)

19. MISCELLANEOUS TYPES (Cont'd)

- B. Motorcycles, Motorscooters, Motorbikes, Mopeds and Other Similar Motor Vehicles Not Used for Commercial Purposes.

LIABILITY COVERAGES ONLY

1. Such vehicles with engine size of 324 cubic centimeters or less shall be rated at [20%] 18% of the applicable private passenger rate. (Class Code - Motorcycles 951000; Others 960000)
2. Such vehicles with engine size of 325 cubic centimeters or more shall be rated at [36%] 32% of the applicable private passenger rate. (Class Code - Motorcycles 952000; Others 961000)

SECTION C
SUPPORTING EXPERIENCE

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

STATEWIDE RATE REVIEW
ACCIDENT YEAR ENDED 12/31/2002

Voluntary Business

All Carriers

	25/50	\$15,000	Total Limits
	<u>Bodily Injury</u>	<u>Property Dam.</u>	<u>Med. Pay.</u>
(1) Reported Incurred Losses and Allocated Loss Adjustment Expense (a)	289,073,521	328,905,576	59,518,194
(2) Loss Development Factor (b)	1.071	1.016	1.081
(3) Developed Losses and ALAE (1)x(2)	309,597,741	334,168,065	64,339,168
(4) Unallocated Loss Adjustment Expense Factor (See page H-646)	0.133	0.115	0.133
(5) Unallocated Loss Adjustment Expense (3)x(4)	41,176,500	38,429,327	8,557,109
(6) General and Other Acquisition Expenses (c)	74,252,370	75,580,825	13,091,303
(7) Earned Exposures (a)	4,680,519	4,680,519	3,714,030
(8) Incurred Claims (a)	57,619	145,783	39,575
(9) Claim Development Factor (d)	0.955	1.008	1.027
(10) Developed Claims (9)x(10)	55,026	146,949	40,644
(11) Average Annual Change in Losses and ALAE (See page D-9)	1.7%	1.0%	5.0%
(12) Average Annual Change in Expenses (See page D-8)	3.7%	3.7%	3.7%
(13) Years of Trend - Losses and ALAE (e)	3.03	3.03	3.03
(14) Years of Trend - ULAE (f)	3.03	3.03	3.03
(15) Years of Trend - G & OA Expenses (g)	2.75	2.75	2.75
(16) Projected Losses and ALAE (e)	325,696,824	344,527,275	74,569,096
(17) Projected ULAE (f)	45,952,974	42,887,129	9,549,734
(18) Projected Losses and LAE per exposure $[(16)+(17)]/(7)$	79.40	82.77	22.65
(19) Projected G & OA Expenses (g)	82,048,869	83,516,812	14,465,890
(20) Projected Fixed Expenses per exposure $[(19)/(7)]$	17.53	17.84	3.89
(21) Projected Loss, LAE and Expenses Per Exposure $[(18)+(20)]$	96.93	100.61	26.54
(22) Percentage Dividends (h)	0.0%	0.0%	0.0%
(23) Permissible Loss, LAE and G & OA Expense Ratio (See page D-20)	0.750	0.750	0.750
(24) Premium Required per exposure $[(21)/((23)-(22))]$	129.24	134.15	35.39
(25) Distributional Adjustment Factor (i)	0.853	0.855	1.903
(26) Required 25/50/15 Base Class Premium $[(24)/(25)]$	151.51	156.9	18.60
(27) Increased Limits Factor from 25/50/15 to 30/60/25	1.070	1.015	
(28) Indicated Total Limits Change (See Section G)		0.2%	
(29) Required 30/60/25 Base Class Premium $[(26)x(27)x(1.0+(28))]$	162.12	159.57	18.60

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

STATEWIDE RATE REVIEW
ACCIDENT YEAR ENDED 12/31/2002

Voluntary Business

All Carriers

	25/50	\$15,000	Total Limits
	<u>Bodily Injury</u>	<u>Property Dam.</u>	<u>Med. Pay.</u>
(1) Reported Incurred Losses and Allocated Loss Adjustment Expense (a)	289,073,521	328,905,576	59,518,194
(2) Loss Development Factor (b)			
(3) Developed Losses and ALAE (1)x(2)	1.071	1.016	1.081
(4) Unallocated Loss Adjustment Expense Factor (See page H-646)	309,597,741	334,168,065	64,339,168
(5) Unallocated Loss Adjustment Expense (3)x(4)	0.134	0.115	0.134
(6) General and Other Acquisition Expenses (c)	41,486,097	38,429,327	8,621,449
(7) Earned Exposures (a)	74,269,592	75,598,355	13,094,339
(8) Incurred Claims (a)	4,680,519	4,680,519	3,714,030
(9) Claim Development Factor (d)	57,619	140,783	39,575
(10) Developed Claims (9)x(10)	0.955	1.008	1.027
(11) Average Annual Change in Losses and ALAE (See page D-9)	55,026	141,909	40,644
(12) Average Annual Change in Expenses (See page D-8)	1.7%	1.0%	5.0*
(13) Years of Trend - Losses and ALAE (e)	3.7%	3.7%	3.7%
(14) Years of Trend - ULAE (f)	3.03	3.03	3.03
(15) Years of Trend - G & OA Expenses (g)	3.03	3.03	3.03
(16) Projected Losses and ALAE (e)	2.75	2.75	2.75
(17) Projected ULAE (f)	325,696,824	344,527,275	74,569,096
(18) Projected Losses and LAE per exposure $[(16)+(17)]/(7)$	46,298,484	42,887,129	9,621,537
(19) Projected G & OA Expenses (g)	79.48	82.77	22.67
(20) Projected Fixed Expenses per exposure $[(19)/(7)]$	82,067,899	83,536,182	14,469,245
(21) Projected Loss, LAE and Expenses Per Exposure $[(18)+(20)]$	17.53	17.85	3.90
(22) Percentage Dividends (h)	97.01	100.62	26.57
(23) Permissible Loss, LAE and G & OA Expense Ratio (See page D-20)	0.0%	0.0%	0.0%
	0.750	0.750	0.750
(24) Premium Required per exposure $[(21)/((23)-(22))]$	129.35	134.16	35.43
(25) Distributional Adjustment Factor (i)	0.853	0.855	1.903
(26) Required 25/50/15 Base Class Premium $[(24)/(25)]$	151.64	156.91	18.62
(27) Increased Limits Factor from 25/50/15 to 30/60/25	1.070	1.015	
(28) Indicated Total Limits Change (See Section G)		0.2%	
(29) Required 30/60/25 Base Class Premium $[(26)x(27)x(1.0+(28))]$	162.25	159.58	18.62

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

STATEWIDE RATE REVIEW
ACCIDENT YEAR ENDED 12/31/2002

- (a) Based on the statistical plan data reported by member companies.
- (b) Loss development factors are based on three-year averages through 63 months of development for Bodily Injury, Property Damage and Medical Payments. See pages D-14, D-15, and D-16.
- (c) The general expenses and other acquisition expenses have been calculated to be 6.7% and 8.2%, respectively, of the combined Voluntary and Ceded collected earned premium. These expenses are then allocated between the Voluntary and Ceded business based on the Voluntary and Ceded premium distribution. See RB-4 and page H-646.
- (d) Claim development factors are to 63 months for Bodily Injury, Property Damage, and Medical Payments. See pages D-17, D-18, and D-19.
- (e) Projected losses and allocated loss adjustment expenses =
$$\frac{(13)}{[(3) \times (1 + (11))]}$$
, where (13) = the number of years of projection from the average date of accident to 7/09/2005.
- (f) Projected unallocated loss adjustment expenses =
$$\frac{(14)}{[(5) \times (1 + (12))]}$$
, where (14) = the number of years of projection from 7/1/2002 to 7/09/2005.
- (g) Projected general and other acquisition expenses =
$$\frac{(15)}{[(6) \times (1 + (12))]}$$
, where (15) = the number of years of projection from 7/1/2002 to 4/1/2005.
- (h) Selected value.
- (i) Distributional adjustment factor = Average Rate / Base Rate. See page C-19.

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

STATEWIDE RATE REVIEW
ACCIDENT YEAR ENDED 12/31/2001

Voluntary Business

All Carriers

	25/50	\$15,000	Total Limits
	<u>Bodily Injury</u>	<u>Property Dam.</u>	<u>Med. Pay.</u>
(1) Reported Incurred Losses and Allocated Loss Adjustment Expense (a)	290,554,464	327,930,813	59,677,205
(2) Loss Development Factor (b)	1.028	1.001	1.025
(3) Developed Losses and ALAE (1)x(2)	298,689,989	328,258,744	61,169,135
(4) Unallocated Loss Adjustment Expense Factor (See page H-646)	0.118	0.108	0.118
(5) Unallocated Loss Adjustment Expense (3)x(4)	35,245,419	35,451,944	7,217,958
(6) General and Other Acquisition Expenses (c)	68,352,282	63,424,122	11,711,714
(7) Earned Exposures (a)	4,568,086	4,568,086	3,616,608
(8) Incurred Claims (a)	53,567	145,539	39,488
(9) Claim Development Factor (d)	0.986	0.998	1.007
(10) Developed Claims (9)x(10)	52,817	145,248	39,764
(11) Average Annual Change in Losses and ALAE (See page D-9)	2.0%	1.2%	5.7%
(12) Average Annual Change in Expenses (See page D-8)	3.7%	3.7%	3.7%
(13) Years of Trend - Losses and ALAE (e)	4.03	4.03	4.03
(14) Years of Trend - ULAE (f)	4.03	4.03	4.03
(15) Years of Trend - G & OA Expenses (g)	3.75	3.75	3.75
(16) Projected Losses and ALAE (e)	323,481,258	344,343,422	76,461,419
(17) Projected ULAE (f)	40,814,195	41,053,351	8,358,395
(18) Projected Losses and LAE per exposure $[(16)+(17)]/(7)$	79.75	84.37	23.45
(19) Projected G & OA Expenses (g)	78,331,715	72,684,044	13,421,624
(20) Projected Fixed Expenses per exposure $[(19)/(7)]$	17.15	15.91	3.71
(21) Projected Loss, LAE and Expenses Per Exposure $[(18)+(20)]$	96.90	100.28	27.16
(22) Percentage Dividends (h)	0.0%	0.0%	0.0%
(23) Permissible Loss, LAE and G & OA Expense Ratio (See page D-21)	0.751	0.751	0.751
(24) Premium Required per exposure $[(21)/((23)-(22))]$	129.03	133.53	36.17

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

STATEWIDE RATE REVIEW
ACCIDENT YEAR ENDED 12/31/2001

Voluntary Business

All Carriers

	25/50	\$15,000	Total Limits
	<u>Bodily Injury</u>	<u>Property Dam.</u>	<u>Med. Pay.</u>
(1) Reported Incurred Losses and Allocated Loss Adjustment Expense (a)	290,554,464	327,930,813	59,677,205
(2) Loss Development Factor (b)			
(3) Developed Losses and ALAE (1)x(2)	1.028	1.001	1.025
(4) Unallocated Loss Adjustment Expense Factor (See page H-646)	298,689,989	328,258,744	61,169,135
(5) Unallocated Loss Adjustment Expense (3)x(4)	0.118	0.108	0.118
(6) General and Other Acquisition Expenses (c)	35,245,419	35,451,944	7,217,958
(7) Earned Exposures (a)	68,352,282	63,424,122	11,711,714
(8) Incurred Claims (a)	4,568,086	4,568,086	3,616,608
(9) Claim Development Factor (d)	53,567	139,539	39,488
(10) Developed Claims (9)x(10)	0.986	0.998	1.007
(11) Average Annual Change in Losses and ALAE (See page D-9)	52,817	139,260	39,764
(12) Average Annual Change in Expenses (See page D-8)	2.0%	1.2%	5.7%
(13) Years of Trend - Losses and ALAE (e)	3.7%	3.7%	3.7%
(14) Years of Trend - ULAE (f)	4.03	4.03	4.03
(15) Years of Trend - G & OA Expenses (g)	4.03	4.03	4.03
(16) Projected Losses and ALAE (e)	3.75	3.75	3.75
(17) Projected ULAE (f)	323,481,258	344,343,422	76,461,419
(18) Projected Losses and LAE per exposure [((16)+(17))/(7)]	40,814,195	41,053,351	8,358,395
(19) Projected G & OA Expenses (g)	79.75	84.37	23.45
(20) Projected Fixed Expenses per exposure [(19)/(7)]	78,331,715	72,684,044	13,421,624
(21) Projected Loss, LAE and Expenses Per Exposure [(18)+(20)]	17.15	15.91	3.71
(22) Percentage Dividends (h)	96.90	100.28	27.16
(23) Permissible Loss, LAE and G & OA Expense Ratio (See page D-21)	0.0%	0.0%	0.0%
(24) Premium Required per exposure [(21)/((23)-(22))]	0.751	0.751	0.751
	129.03	133.53	36.17

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

STATEWIDE RATE REVIEW
ACCIDENT YEAR ENDED 12/31/2001

- (a) Based on the statistical plan data reported by member companies.
- (b) Loss development factors are based on three-year averages through 63 months of development for Bodily Injury, Property Damage and Medical Payments. See pages D-14, D-15, and D-16.
- (c) The general expenses and other acquisition expenses have been calculated to be 6.4% and 7.3%, respectively, of the combined Voluntary and Ceded collected earned premium. These expenses are then allocated between the Voluntary and Ceded business based on the Voluntary and Ceded premium distribution. See RB-4 and page H-646.
- (d) Claim development factors are to 63 months for Bodily Injury, Property Damage, and Medical Payments. See pages D-17, D-18, and D-19.
- (e) Projected losses and allocated loss adjustment expenses =
$$\frac{(13)}{[(3) \times (1 + (11))^{(13)}]}$$
, where (13) = the number of years of projection from the average date of accident to 7/09/2005.
- (f) Projected unallocated loss adjustment expenses =
$$\frac{(14)}{[(5) \times (1 + (12))^{(14)}]}$$
, where (14) = the number of years of projection from 7/1/2001 to 7/09/2005.
- (g) Projected general and other acquisition expenses =
$$\frac{(15)}{[(6) \times (1 + (12))^{(15)}]}$$
, where (15) = the number of years of projection from 7/1/2001 to 4/1/2005.
- (h) Selected value.

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

STATEWIDE RATE REVIEW
ACCIDENT YEAR ENDED 12/31/2000

Voluntary Business

All Carriers

	25/50	\$15,000	Total Limits
	<u>Bodily Injury</u>	<u>Property Dam.</u>	<u>Med. Pay.</u>
(1) Reported Incurred Losses and Allocated Loss Adjustment Expense (a)	303,630,798	336,130,046	58,612,576
(2) Loss Development Factor (b)	1.011	1.001	1.010
(3) Developed Losses and ALAE (1)x(2)	306,970,737	336,466,176	59,198,702
(4) Unallocated Loss Adjustment Expense Factor (See page H-646)	0.132	0.108	0.132
(5) Unallocated Loss Adjustment Expense (3)x(4)	40,520,137	36,338,347	7,814,229
(6) General and Other Acquisition Expenses (c)	72,131,150	58,714,911	12,242,710
(7) Earned Exposures (a)	4,524,480	4,524,480	3,573,316
(8) Incurred Claims (a)	54,471	147,396	40,595
(9) Claim Development Factor (d)	0.992	1.000	1.002
(10) Developed Claims (9)x(10)	54,035	147,396	40,676
(11) Average Annual Change in Losses and ALAE (See page D-9)	1.2%	0.6%	4.3%
(12) Average Annual Change in Expenses (See page D-8)	3.7%	3.7%	3.7%
(13) Years of Trend - Losses and ALAE (e)	5.03	5.03	5.03
(14) Years of Trend - ULAE (f)	5.03	5.03	5.03
(15) Years of Trend - G & OA Expenses (g)	4.75	4.75	4.75
(16) Projected Losses and ALAE (e)	326,002,923	346,896,627	73,169,596
(17) Projected ULAE (f)	48,664,685	43,642,355	9,384,889
(18) Projected Losses and LAE per exposure $[(16)+(17)]/(7)$	82.81	86.32	23.10
(19) Projected G & OA Expenses (g)	85,691,806	69,753,314	14,544,339
(20) Projected Fixed Expenses per exposure $[(19)/(7)]$	18.94	15.42	4.07
(21) Projected Loss, LAE and Expenses Per Exposure $[(18)+(20)]$	101.75	101.74	27.17
(22) Percentage Dividends (h)	0.0%	0.0%	0.0%
(23) Permissible Loss, LAE and G & OA Expense Ratio (See page D-22)	0.758	0.758	0.758
(24) Premium Required per exposure $[(21)/((23)-(22))]$	134.23	134.22	35.84

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

STATEWIDE RATE REVIEW
ACCIDENT YEAR ENDED 12/31/2000

Voluntary Business

All Carriers

	25/50	\$15,000	Total Limits
	<u>Bodily Injury</u>	<u>Property Dam.</u>	<u>Med. Pay.</u>
(1) Reported Incurred Losses and Allocated Loss Adjustment Expense (a)	303,630,798	336,130,046	58,612,576
(2) Loss Development Factor (b)	1.011	1.001	1.010
(3) Developed Losses and ALAE (1)x(2)	306,970,737	336,466,176	59,198,702
(4) Unallocated Loss Adjustment Expense Factor (See page H-646)	0.132	0.108	0.132
(5) Unallocated Loss Adjustment Expense (3)x(4)	40,520,137	36,338,347	7,814,229
(6) General and Other Acquisition Expenses (c)	72,131,150	58,714,911	12,242,710
(7) Earned Exposures (a)	4,524,480	4,524,480	3,573,316
(8) Incurred Claims (a)	54,471	142,396	40,595
(9) Claim Development Factor (d)	0.992	1.000	1.002
(10) Developed Claims (9)x(10)	54,035	142,396	40,676
(11) Average Annual Change in Losses and ALAE (See page D-9)	1.2%	0.5%	4.3%
(12) Average Annual Change in Expenses (See page D-8)	3.7%	3.7%	3.7%
(13) Years of Trend - Losses and ALAE (e)	5.03	5.03	5.03
(14) Years of Trend - ULAE (f)	5.03	5.03	5.03
(15) Years of Trend - G & OA Expenses (g)	4.75	4.75	4.75
(16) Projected Losses and ALAE (e)	326,002,923	344,877,830	73,169,596
(17) Projected ULAE (f)	48,664,685	43,642,355	9,384,889
(18) Projected Losses and LAE per exposure $[(16)+(17)]/(7)$	82.81	85.87	23.10
(19) Projected G & OA Expenses (g)	85,691,806	69,753,314	14,544,339
(20) Projected Fixed Expenses per exposure $[(19)/(7)]$	18.94	15.42	4.07
(21) Projected Loss, LAE and Expenses Per Exposure $[(18)+(20)]$	101.75	101.29	27.17
(22) Percentage Dividends (h)	0.0%	0.0%	0.0%
(23) Permissible Loss, LAE and G & OA Expense Ratio (See page D-22)	0.758	0.758	0.758
(24) Premium Required per exposure $[(21)/((23)-(22))]$	134.23	133.63	35.84

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

STATEWIDE RATE REVIEW
ACCIDENT YEAR ENDED 12/31/2000

- (a) Based on the statistical plan data reported by member companies.
- (b) Loss development factors are based on three-year averages through 63 months of development for Bodily Injury, Property Damage and Medical Payments. See pages D-14, D-15, and D-16.
- (c) The general expenses and other acquisition expenses have been calculated to be 5.9% and 7.7%, respectively, of the combined Voluntary and Ceded collected earned premium. These expenses are then allocated between the Voluntary and Ceded business based on the Voluntary and Ceded premium distribution. See RB-4 and page H-646.
- (d) Claim development factors are to 63 months for Bodily Injury, Property Damage, and Medical Payments. See pages D-17, D-18, and D-19.
- (e) Projected losses and allocated loss adjustment expenses =
$$\frac{(3)}{(13)}$$
$$[(3) \times (1 + (11))^{(13)}], \text{ where } (13) = \text{the number of years of projection from the}$$
$$\text{average date of accident to 7/09/2005.}$$
- (f) Projected unallocated loss adjustment expenses =
$$\frac{(5)}{(14)}$$
$$[(5) \times (1 + (12))^{(14)}], \text{ where } (14) = \text{the number of years of projection from}$$
$$7/1/2000 \text{ to } 7/09/2005.$$
- (g) Projected general and other acquisition expenses =
$$\frac{(6)}{(15)}$$
$$[(6) \times (1 + (12))^{(15)}], \text{ where } (15) = \text{the number of years of projection from}$$
$$7/1/2000 \text{ to } 4/1/2005.$$
- (h) Selected value.

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE
PHYSICAL DAMAGE COVERAGES

STATEWIDE RATE REVIEW
CALENDAR YEAR ENDED 12/31/2002

All Carriers

	<u>Comprehensive (a)</u>	<u>Collision (b)</u>
(1) Reported Paid Losses Excl. Excess W&W (c) (See RB-8)	208,437,046	433,166,064
(2) Paid to Incurred Factor (See RB-7)	1.023	1.023
(3) Excess Wind and Water Factor (See page D-13)	1.064	-
(4) Incurred Losses (1)x(2)x(3)	226,877,888	443,128,883
(5) Loss Adjustment Expense Factor (See page H-647)	0.167	0.167
(6) Loss Adjustment Expense (4)x(5)	37,888,607	74,002,523
(7) Earned Exposures (c)	3,779,012	3,507,905
(8) Paid Claims (c)(d)	259,790	160,366
(9) General and Other Acquisition Expenses (e)	50,713,920	98,298,518
(10) Average Annual Change in Losses (See page D-9)	-1.0%	3.5%
(11) Average Annual Change in Expenses (See page D-8)	3.7%	3.7%
(12) Years of Trend - Losses (f)	3.03	3.03
(13) Years of Trend - LAE (g)	3.03	3.03
(14) Years of Trend - G & OA Expenses (h)	2.75	2.75
(15) Projected Losses (f)	220,071,551	491,873,060
(16) Projected LAE (g)	42,283,685	82,586,816
(17) Projected Losses and LAE per exposure $[(15)+(16)]/(7)$	69.42	163.76
(18) Projected G & OA Expenses (h)	56,038,882	108,619,862
(19) Projected Fixed Expenses per exposure $[(18)/(7)]$	14.83	30.96
(20) Projected Loss, LAE and Fixed Expenses per exposure $[(17)+(19)]$	84.25	194.72
(21) Percentage Dividends (i)	0.0%	0.0%
(22) Permissible Loss, LAE and G & OA Expense Ratio (See page D-20)	0.721	0.721
(23) Premium Required per exposure $[(20)/((22)-(21))]$	116.85	270.07
(24) Model Year Trend Factor (See page H-641)	1.054	1.063
(25) Symbol Trend Factor (j) (See pages H-642,643)	1.062	1.031
(26) Distributional Adjustment Factor (k) (See pages C-15,16)	1.736	1.054
(27) Required Base Class Premium - Model Year 2004 $[(23)/((24)x(25)x(26))]$	60.13	233.80
(28) Factor for Change in Model Year Base	1.050	1.050
(29) Required Base Class Premium - Model Year 2005 $[(27)x(28)]$	63.14	245.49

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE
PHYSICAL DAMAGE COVERAGES

STATEWIDE RATE REVIEW
CALENDAR YEAR ENDED 12/31/2002

All Carriers

	<u>Comprehensive (a)</u>	<u>Collision (b)</u>
(1) Reported Paid Losses Excl. Excess W&W (c) (See RB-8)	208,437,046	433,166,064
(2) Paid to Incurred Factor (See RB-7)	1.023	1.023
(3) Excess Wind and Water Factor (See page D-13)	1.064	-
(4) Incurred Losses (1)x(2)x(3)	226,877,888	443,128,883
(5) Loss Adjustment Expense Factor (See page H-647)	0.168	0.168
(6) Loss Adjustment Expense (4)x(5)	38,115,485	74,445,652
(7) Earned Exposures (c)	3,779,012	3,507,905
(8) Paid Claims (c)(d)	257,790	154,257
(9) General and Other Acquisition Expenses (e)	50,344,225	97,582,569
(10) Average Annual Change in Losses (See page D-9)	-1.0%	3.5%
(11) Average Annual Change in Expenses (See page D-8)	3.7%	3.7%
(12) Years of Trend - Losses (f)	3.03	3.03
(13) Years of Trend - LAE (g)	3.03	3.03
(14) Years of Trend - G & OA Expenses (h)	2.75	2.75
(15) Projected Losses (f)	220,071,551	491,873,060
(16) Projected LAE (g)	42,536,881	83,081,348
(17) Projected Losses and LAE per exposure $[(15)+(16)]/(7)$	69.49	163.90
(18) Projected G & OA Expenses (h)	55,630,369	107,828,739
(19) Projected Fixed Expenses per exposure $[(18)/(7)]$	14.72	30.74
(20) Projected Loss, LAE and Fixed Expenses per exposure $[(17)+(19)]$	84.21	194.64
(21) Percentage Dividends (i)	0.0%	0.0%
(22) Permissible Loss, LAE and G & OA Expense Ratio (See page D-20)	0.721	0.721
(23) Premium Required per exposure $[(20)/((22)-(21))]$	116.80	269.96
(24) Model Year Trend Factor (See page H-641)	1.054	1.063
(25) Symbol Trend Factor (j) (See pages H-642,643)	1.062	1.031
(26) Distributional Adjustment Factor (k) (See pages C-15,16)	1.736	1.054
(27) Required Base Class Premium - Model Year 2004 $[(23)/[(24)x(25)x(26)]]$	60.11	233.70
(28) Factor for Change in Model Year Base	1.050	1.050
(29) Required Base Class Premium - Model Year 2005 $[(27)x(28)]$	63.12	245.39

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
PHYSICAL DAMAGE COVERAGES

STATEWIDE RATE REVIEW
CALENDAR YEAR ENDED 12/31/2002

- (a) Comprehensive Coverage includes Full Coverage Comprehensive, \$50 Deductible, \$100 Deductible, \$250 Deductible, \$500 Deductible, and \$1000 Deductible Comprehensive.
- (b) Collision Coverage includes \$50 Deductible, \$100 Deductible, \$200 Deductible, \$250 Deductible, \$500 Deductible, and \$1000 Deductible Collision.
- (c) Based on the statistical plan data reported by member companies.

(d) Claims by Deductible:

<u>Comprehensive</u>		<u>Collision</u>	
Full Coverage	128,029	\$50 Deductible	1,130
\$50 Deductible	24,231	\$100 Deductible	19,987
\$100 Deductible	74,222	\$200 Deductible	3,372
\$250 Deductible	22,572	\$250 Deductible	82,922
\$500 Deductible	10,219	\$500 Deductible	51,044
\$1000 Deductible	517	\$1000 Deductible	1,911

- (e) General expenses and other acquisition expenses have been calculated to be 5.4% and 7.9%, respectively, of the coverage's premium on a collected level. See exhibit RB-4 and page H-647.

- (f) Projected losses = $[(4) \times (1+(10))^{(12)}]$ where (12) = number of years of projection from 7/1/2002 to 7/09/2005.

- (g) Projected loss adjustment expenses = $[(6) \times (1+(11))^{(13)}]$ where (13) = number of years of projection from 7/1/2002 to 7/09/2005.

- (h) Projected general and other acquisition expenses = $[(9) \times (1+(11))^{(14)}]$ where (14) = number of years of projection from 7/1/2002 to 4/1/2005.

- (i) Selected value.

- (j) Symbol trend factor is 2.0% per annum for Comprehensive, and 1.0% per annum for Collision projected from 7/1/2002 to the prospective average date of earning, 7/09/2005.

$$\begin{aligned} & \text{Comprehensive: } [(1+2.0\%)^{3.03}] = 1.1062 \\ & \text{Collision: } [(1+1.0\%)^{3.03}] = 1.1031 \end{aligned}$$

- (k) Distributional adjustment factor = Average Rate / Base Deductible Base Class Rate. See pages C-15, C-16.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
PHYSICAL DAMAGE COVERAGES

STATEWIDE RATE REVIEW
CALENDAR YEAR ENDED 12/31/2002

- (a) Comprehensive Coverage includes Full Coverage Comprehensive, \$50 Deductible, \$100 Deductible, \$250 Deductible, \$500 Deductible, and \$1000 Deductible Comprehensive.
- (b) Collision Coverage includes \$50 Deductible, \$100 Deductible, \$200 Deductible, \$250 Deductible, \$500 Deductible, and \$1000 Deductible Collision.
- (c) Based on the statistical plan data reported by member companies.

(d) Claims by Deductible:

<u>Comprehensive</u>		<u>Collision</u>	
Full Coverage	126,029	\$50 Deductible	1,077
\$50 Deductible	24,231	\$100 Deductible	19,745
\$100 Deductible	74,222	\$200 Deductible	3,213
\$250 Deductible	22,572	\$250 Deductible	78,840
\$500 Deductible	10,219	\$500 Deductible	49,538
\$1000 Deductible	517	\$1000 Deductible	1,844

(e) General expenses and other acquisition expenses have been calculated to be 5.3% and 7.9%, respectively, of the coverage's premium on a collected level. See exhibit RB-4 and page H-647.

(12)

(f) Projected losses = [(4) x (1+(10))⁽¹²⁾] where (12) = number of years of projection from 7/1/2002 to 7/09/2005.

(13)

(g) Projected loss adjustment expenses = [(6) x (1+(11))⁽¹³⁾] where (13) = number of years of projection from 7/1/2002 to 7/09/2005.

(14)

(h) Projected general and other acquisition expenses = [(9) x (1+(11))⁽¹⁴⁾] where (14) = number of years of projection from 7/1/2002 to 4/1/2005.

(i) Selected value.

(j) Symbol trend factor is 2.0% per annum for Comprehensive, and 1.0% per annum for Collision projected from 7/1/2002 to the prospective average date of earning, 7/09/2005.

3.03

Comprehensive: [(1+2.0%)^{3.03}] = 1 1.062

3.03

Collision: [(1+1.0%)^{3.03}] = 1 1.031

(k) Distributional adjustment factor = Average Rate / Base Deductible Base Class Rate.
See pages C-15, C-16.

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE
PHYSICAL DAMAGE COVERAGES

STATEWIDE RATE REVIEW
CALENDAR YEAR ENDED 12/31/2001

All Carriers

	<u>Comprehensive (a)</u>	<u>Collision (b)</u>
(1) Reported Paid Losses Excl. Excess W&W (c) (See RB-8)	195,748,158	420,842,054
(2) Paid to Incurred Factor (See RB-7)	1.006	1.006
(3) Excess Wind and Water Factor (See page D-13)	1.064	-
(4) Incurred Losses (1)x(2)x(3)	209,525,696	423,367,106
(5) Loss Adjustment Expense Factor (See page H-647)	0.136	0.136
(6) Loss Adjustment Expense (4)x(5)	28,495,495	57,577,926
(7) Earned Exposures (c)	3,735,977	3,449,692
(8) Paid Claims (c)(d)	263,697	160,190
(9) General and Other Acquisition Expenses (e)	45,508,371	88,441,245
(10) Average Annual Change in Losses (See page D-9)	-2.3%	3.7%
(11) Average Annual Change in Expenses (See page D-8)	3.7%	3.7%
(12) Years of Trend - Losses (f)	4.03	4.03
(13) Years of Trend - LAE (g)	4.03	4.03
(14) Years of Trend - G & OA Expenses (h)	3.75	3.75
(15) Projected Losses (f)	190,668,383	490,259,109
(16) Projected LAE (g)	32,997,783	66,675,238
(17) Projected Losses and LAE per exposure $[(15)+(16)]/(7)$	59.87	161.44
(18) Projected G & OA Expenses (h)	52,152,593	101,353,667
(19) Projected Fixed Expenses per exposure $[(18)/(7)]$	13.96	29.38
(20) Projected Loss, LAE and Fixed Expenses per exposure $[(17)+(19)]$	73.83	190.82
(21) Percentage Dividends (i)	0.0%	0.0%
(22) Permissible Loss, LAE and G & OA Expense Ratio (See page D-21)	0.722	0.722
(23) Premium Required per exposure $[(20)/((22)-(21))]$	102.26	264.29

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE
PHYSICAL DAMAGE COVERAGES

STATEWIDE RATE REVIEW
CALENDAR YEAR ENDED 12/31/2001

All Carriers

	<u>Comprehensive (a)</u>	<u>Collision (b)</u>
(1) Reported Paid Losses Excl. Excess W&W (c) (See RB-8)	195,748,158	420,842,054
(2) Paid to Incurred Factor (See RB-7)	1.006	1.006
(3) Excess Wind and Water Factor (See page D-13)	1.064	-
(4) Incurred Losses (1)x(2)x(3)	209,525,696	423,367,106
(5) Loss Adjustment Expense Factor (See page H-647)	0.136	0.136
(6) Loss Adjustment Expense (4)x(5)	28,495,495	57,577,926
(7) Earned Exposures (c)	3,735,977	3,449,692
(8) Paid Claims (c)(d)	262,697	157,190
(9) General and Other Acquisition Expenses (e)	45,508,371	88,441,245
(10) Average Annual Change in Losses (See page D-9)	-2.3%	3.7%
(11) Average Annual Change in Expenses (See page D-8)	3.7%	3.7%
(12) Years of Trend - Losses (f)	4.03	4.03
(13) Years of Trend - LAE (g)	4.03	4.03
(14) Years of Trend - G & OA Expenses (h)	3.75	3.75
(15) Projected Losses (f)	190,668,383	490,259,109
(16) Projected LAE (g)	32,997,783	66,675,238
(17) Projected Losses and LAE per exposure $[(15)+(16)]/(7)$	59.87	161.44
(18) Projected G & OA Expenses (h)	52,152,593	101,353,667
(19) Projected Fixed Expenses per exposure $[(18)/(7)]$	13.96	29.38
(20) Projected Loss, LAE and Fixed Expenses per exposure $[(17)+(19)]$	73.83	190.82
(21) Percentage Dividends (i)	0.0%	0.0%
(22) Permissible Loss, LAE and G & OA Expense Ratio (See page D-21)	0.722	0.722
(23) Premium Required per exposure $[(20)/((22)-(21))]$	102.26	264.29

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
PHYSICAL DAMAGE COVERAGES

STATEWIDE RATE REVIEW
CALENDAR YEAR ENDED 12/31/2001

- (a) Comprehensive Coverage includes Full Coverage Comprehensive, \$50 Deductible, \$100 Deductible, \$250 Deductible, \$500 Deductible, and \$1000 Deductible Comprehensive.
- (b) Collision Coverage includes \$50 Deductible, \$100 Deductible, \$200 Deductible, \$250 Deductible, \$500 Deductible, and \$1000 Deductible Collision.
- (c) Based on the statistical plan data reported by member companies.

(d) Claims by Deductible:

<u>Comprehensive</u>		<u>Collision</u>	
Full Coverage	134,291	\$50 Deductible	1,016
\$50 Deductible	25,028	\$100 Deductible	21,510
\$100 Deductible	74,353	\$200 Deductible	3,542
\$250 Deductible	20,598	\$250 Deductible	84,307
\$500 Deductible	8,993	\$500 Deductible	48,166
\$1000 Deductible	434	\$1000 Deductible	1,649

- (e) General expenses and other acquisition expenses have been calculated to be 5.6% and 7.5%, respectively, of the coverage's premium on a collected level. See exhibit RB-4 and page H-647.
- (f) Projected losses = $[(4) \times (1+(10))^{(12)}]$ where (12) = number of years of projection from 7/1/2001 to 7/09/2005.
- (g) Projected loss adjustment expenses = $[(6) \times (1+(11))^{(13)}]$ where (13) = number of years of projection from 7/1/2001 to 7/09/2005.
- (h) Projected general and other acquisition expenses = $[(9) \times (1+(11))^{(14)}]$ where (14) = number of years of projection from 7/1/2001 to 4/1/2005.
- (i) Selected value.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
PHYSICAL DAMAGE COVERAGES

STATEWIDE RATE REVIEW
CALENDAR YEAR ENDED 12/31/2001

- (a) Comprehensive Coverage includes Full Coverage Comprehensive, \$50 Deductible, \$100 Deductible, \$250 Deductible, \$500 Deductible, and \$1000 Deductible Comprehensive.
- (b) Collision Coverage includes \$50 Deductible, \$100 Deductible, \$200 Deductible, \$250 Deductible, \$500 Deductible, and \$1000 Deductible Collision.
- (c) Based on the statistical plan data reported by member companies.

(d) Claims by Deductible:

<u>Comprehensive</u>		<u>Collision</u>	
Full Coverage	133,291	\$50 Deductible	1,016
\$50 Deductible	25,028	\$100 Deductible	21,510
\$100 Deductible	74,353	\$200 Deductible	3,542
\$250 Deductible	20,598	\$250 Deductible	81,307
\$500 Deductible	8,993	\$500 Deductible	48,166
\$1000 Deductible	434	\$1000 Deductible	1,649

(e) General expenses and other acquisition expenses have been calculated to be 5.6% and 7.5%, respectively, of the coverage's premium on a collected level. See exhibit RB-4 and page H-647.

(f) Projected losses = $[(4) \times (1+(10))^{(12)}]$ where (12) = number of years of projection from 7/1/2001 to 7/09/2005.

(g) Projected loss adjustment expenses = $[(6) \times (1+(11))^{(13)}]$ where (13) = number of years of projection from 7/1/2001 to 7/09/2005.

(h) Projected general and other acquisition expenses = $[(9) \times (1+(11))^{(14)}]$ where (14) = number of years of projection from 7/1/2001 to 4/1/2005.

(i) Selected value.

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE
PHYSICAL DAMAGE COVERAGES

STATEWIDE RATE REVIEW
CALENDAR YEAR ENDED 12/31/2000

All Carriers

	<u>Comprehensive (a)</u>	<u>Collision (b)</u>
(1) Reported Paid Losses Excl. Excess W&W (c) (See RB-8)	220,105,457	439,750,775
(2) Paid to Incurred Factor (See RB-7)	1.002	1.002
(3) Excess Wind and Water Factor (See page D-13)	1.064	-
(4) Incurred Losses (1)x(2)x(3)	234,660,591	440,630,277
(5) Loss Adjustment Expense Factor (See page H-647)	0.141	0.141
(6) Loss Adjustment Expense (4)x(5)	33,087,143	62,128,869
(7) Earned Exposures (c)	3,670,665	3,381,360
(8) Paid Claims (c)(d)	297,732	167,494
(9) General and Other Acquisition Expenses (e)	45,876,366	87,067,422
(10) Average Annual Change in Losses (See page D-9)	-4.1%	2.9%
(11) Average Annual Change in Expenses (See page D-8)	3.7%	3.7%
(12) Years of Trend - Losses (f)	5.03	5.03
(13) Years of Trend - LAE (g)	5.03	5.03
(14) Years of Trend - G & OA Expenses (h)	4.75	4.75
(15) Projected Losses (f)	190,075,079	508,927,970
(16) Projected LAE (g)	39,737,659	74,616,772
(17) Projected Losses and LAE per exposure [((15)+(16))/(7)]	62.61	172.58
(18) Projected G & OA Expenses (h)	54,501,123	103,436,097
(19) Projected Fixed Expenses per exposure [(18)/(7)]	14.85	30.59
(20) Projected Loss, LAE and Fixed Expenses per exposure [(17)+(19)]	77.46	203.17
(21) Percentage Dividends (i)	0.0%	0.0%
(22) Permissible Loss, LAE and G & OA Expense Ratio (See page D-22)	0.727	0.727
(23) Premium Required per exposure [(20)/((22)-(21))]	106.55	279.46

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE
PHYSICAL DAMAGE COVERAGES

STATEWIDE RATE REVIEW
CALENDAR YEAR ENDED 12/31/2000

All Carriers

	<u>Comprehensive (a)</u>	<u>Collision (b)</u>
(1) Reported Paid Losses Excl. Excess W&W (c) (See RB-8)	220,105,457	439,750,775
(2) Paid to Incurred Factor (See RB-7)	1.002	1.002
(3) Excess Wind and Water Factor (See page D-13)	1.064	-
(4) Incurred Losses (1)x(2)x(3)	234,660,591	440,630,277
(5) Loss Adjustment Expense Factor (See page H-647)	0.141	0.141
(6) Loss Adjustment Expense (4)x(5)	33,087,143	62,128,869
(7) Earned Exposures (c)	3,670,665	3,381,360
(8) Paid Claims (c)(d)	295,732	164,494
(9) General and Other Acquisition Expenses (e)	45,876,366	87,067,422
(10) Average Annual Change in Losses (See page D-9)	-4.1%	2.9%
(11) Average Annual Change in Expenses (See page D-8)	3.7%	3.7%
(12) Years of Trend - Losses (f)	5.03	5.03
(13) Years of Trend - LAE (g)	5.03	5.03
(14) Years of Trend - G & OA Expenses (h)	4.75	4.75
(15) Projected Losses (f)	190,075,079	508,927,970
(16) Projected LAE (g)	39,737,659	74,616,772
(17) Projected Losses and LAE per exposure $[(15)+(16)]/(7)$	62.61	172.58
(18) Projected G & OA Expenses (h)	54,501,123	103,436,097
(19) Projected Fixed Expenses per exposure $[(18)/(7)]$	14.85	30.59
(20) Projected Loss, LAE and Fixed Expenses per exposure $[(17)+(19)]$	77.46	203.17
(21) Percentage Dividends (i)	0.0%	0.0%
(22) Permissible Loss, LAE and G & OA Expense Ratio (See page D-22)	0.727	0.727
(23) Premium Required per exposure $[(20)/((22)-(21))]$	106.55	279.46

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
PHYSICAL DAMAGE COVERAGES

STATEWIDE RATE REVIEW
CALENDAR YEAR ENDED 12/31/2000

- (a) Comprehensive Coverage includes Full Coverage Comprehensive, \$50 Deductible, \$100 Deductible, \$250 Deductible, \$500 Deductible, and \$1000 Deductible Comprehensive.
- (b) Collision Coverage includes \$50 Deductible, \$100 Deductible, \$200 Deductible, \$250 Deductible, \$500 Deductible, and \$1000 Deductible Collision.
- (c) Based on the statistical plan data reported by member companies.

(d) Claims by Deductible:

<u>Comprehensive</u>		<u>Collision</u>	
Full Coverage	155,477	\$50 Deductible	1,019
\$50 Deductible	27,914	\$100 Deductible	23,444
\$100 Deductible	83,429	\$200 Deductible	3,923
\$250 Deductible	21,223	\$250 Deductible	89,735
\$500 Deductible	9,330	\$500 Deductible	47,825
\$1000 Deductible	359	\$1000 Deductible	1,548

- (e) General expenses and other acquisition expenses have been calculated to be 4.9% and 8.0%, respectively, of the coverage's premium on a collected level. See exhibit RB-4 and page H-647.

(12)

- (f) Projected losses = $[(4) \times (1+(10))^{(12)}]$ where (12) = number of years of projection from 7/1/2000 to 7/09/2005.

(13)

- (g) Projected loss adjustment expenses = $[(6) \times (1+(11))^{(13)}]$ where (13) = number of years of projection from 7/1/2000 to 7/09/2005.

(14)

- (h) Projected general and other acquisition expenses = $[(9) \times (1+(11))^{(14)}]$ where (14) = number of years of projection from 7/1/2000 to 4/1/2005.

- (i) Selected value.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
PHYSICAL DAMAGE COVERAGES

STATEWIDE RATE REVIEW
CALENDAR YEAR ENDED 12/31/2000

- (a) Comprehensive Coverage includes Full Coverage Comprehensive, \$50 Deductible, \$100 Deductible, \$250 Deductible, \$500 Deductible, and \$1000 Deductible Comprehensive.
- (b) Collision Coverage includes \$50 Deductible, \$100 Deductible, \$200 Deductible, \$250 Deductible, \$500 Deductible, and \$1000 Deductible Collision.
- (c) Based on the statistical plan data reported by member companies.

(d) Claims by Deductible:

	<u>Comprehensive</u>		<u>Collision</u>	
Full Coverage	153,477		\$50 Deductible	1,019
\$50 Deductible	27,914		\$100 Deductible	23,444
\$100 Deductible	83,429		\$200 Deductible	3,923
\$250 Deductible	21,223		\$250 Deductible	86,735
\$500 Deductible	9,330		\$500 Deductible	47,825
\$1000 Deductible	359		\$1000 Deductible	1,548

- (e) General expenses and other acquisition expenses have been calculated to be 4.9% and 8.0%, respectively, of the coverage's premium on a collected level. See exhibit RB-4 and page H-647.

(12)

- (f) Projected losses = [(4) x (1+(10))⁽¹²⁾] where (12) = number of years of projection from 7/1/2000 to 7/09/2005.

(13)

- (g) Projected loss adjustment expenses = [(6) x (1+(11))⁽¹³⁾] where (13) = number of years of projection from 7/1/2000 to 7/09/2005.

(14)

- (h) Projected general and other acquisition expenses = [(9) x (1+(11))⁽¹⁴⁾] where (14) = number of years of projection from 7/1/2000 to 4/1/2005.

- (i) Selected value.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
BODILY INJURY LIABILITY
CALCULATION OF REVISED BASE RATES BY TERRITORY

T E R R I T O R Y	(1) EARNED CAR YEARS YR. ENDED 12/31/2002	(2) 25/50 LOSS COST 3 YRS ENDED 12/31/2002	(3) DISTRIB. ADJUST. FACTOR	(4) BASE CLASS LOSS COST (2)/(3)	(5) CRED	(6) FORM. BASE CLASS LOSS COST	(7) INDEX (6) TO STATE	(8) 30/60 BASE CLASS RATE PRES.	(9) IND.
11	79,771	60.36	0.995	60.66	1.0	60.66	0.685	115	124
13	95,468	106.11	1.052	100.87	1.0	100.87	1.139	177	191
14	108,335	99.43	1.052	94.52	1.0	94.52	1.068	169	181
15	36,681	111.68	1.014	110.14	0.9	109.55	1.237	188	206
16	272,282	86.80	1.026	84.60	1.0	84.60	0.956	152	164
17	97,185	110.93	1.009	109.94	1.0	109.94	1.242	193	206
18	116,138	79.46	1.020	77.90	1.0	77.90	0.880	138	153
24	1,578,965	71.51	0.945	75.67	1.0	75.67	0.855	141	149
25	99,269	91.74	1.013	90.56	1.0	90.56	1.023	163	174
26	290,685	121.15	1.012	119.71	1.0	119.71	1.352	205	223
31	209,167	96.87	0.991	97.75	1.0	97.75	1.104	172	186
32	500,772	73.61	0.959	76.76	1.0	76.76	0.867	144	151
33	520,994	94.96	0.978	97.10	1.0	97.10	1.097	172	185
40	129,499	129.77	1.040	124.78	1.0	124.78	1.409	215	231
41	65,848	111.58	1.130	98.74	1.0	98.74	1.115	179	188
43	52,578	86.44	1.040	83.12	0.9	83.72	0.946	161	163
47	58,563	94.88	1.030	92.12	1.0	92.12	1.040	169	177
51	40,819	75.42	0.981	76.88	0.7	76.71	0.866	138	151
52	314,230	110.66	1.040	106.40	1.0	106.40	1.202	185	200
SW	4,667,249	87.72	0.990	88.54		88.54			

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
BODILY INJURY LIABILITY
CALCULATION OF REVISED BASE RATES BY TERRITORY

T E R R I T O R Y	(1) EARNED CAR YEARS YR. ENDED 12/31/2002	(2) 25/50 LOSS COST 3 YRS ENDED 12/31/2002	(3) DISTRIB. ADJUST. FACTOR	(4) BASE CLASS LOSS COST (2)/(3)	(5) CRED	(6) FORM. BASE CLASS LOSS COST	(7) INDEX (6) TO STATE	(8) 30/60 BASE CLASS RATE PRES.	(9) IND.
11	79,771	60.36	0.995	60.66	1.0	60.66	0.685	115	124
13	95,468	106.11	1.052	100.87	1.0	100.87	1.139	177	191
14	108,335	99.43	1.052	94.52	1.0	94.52	1.068	169	181
15	36,681	111.68	1.014	110.14	0.9	109.55	1.237	188	206
16	272,282	86.80	1.026	84.60	1.0	84.60	0.956	152	164
17	97,185	110.93	1.009	109.94	1.0	109.94	1.242	193	206
18	116,138	79.46	1.020	77.90	1.0	77.90	0.880	138	153
24	1,578,965	71.51	0.945	75.67	1.0	75.67	0.855	141	149
25	99,269	91.74	1.013	90.56	1.0	90.56	1.023	163	174
26	290,685	121.15	1.012	119.71	1.0	119.71	1.352	205	223
31	209,167	96.87	0.991	97.75	1.0	97.75	1.104	172	186
32	500,772	73.61	0.959	76.76	1.0	76.76	0.867	144	151
33	520,994	94.96	0.978	97.10	1.0	97.10	1.097	172	185
40	129,499	129.77	1.040	124.78	1.0	124.78	1.409	215	231
41	65,848	111.58	1.130	98.74	1.0	98.74	1.115	179	188
43	52,578	86.44	1.040	83.12	0.9	83.72	0.946	161	163
47	58,563	94.88	1.030	92.12	1.0	92.12	1.040	169	177
51	40,819	75.42	0.981	76.88	0.7	76.71	0.866	138	151
52	314,230	110.66	1.040	106.40	1.0	106.40	1.202	185	201
SW	4,667,249	87.72	0.990	88.54		88.54			

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
PROPERTY DAMAGE LIABILITY
CALCULATION OF REVISED BASE RATES BY TERRITORY

T E R R I T O R Y	(1) EARNED CAR YEARS YR. ENDED 12/31/2002	(2) \$15,000 LOSS COST 3 YRS ENDED 12/31/2002	(3) DISTRIB. ADJUST. FACTOR	(4) BASE CLASS LOSS COST (2)/(3)	(5) CRED	(6) FORM. BASE CLASS LOSS COST	(7) INDEX (6) TO STATE	(8) \$25,000 BASE CLASS RATE PRES.	(9) IND.
11	79,771	86.38	0.957	90.26	1.0	90.26	0.973	152	164
13	95,468	112.15	0.999	112.26	1.0	112.26	1.210	187	199
14	108,335	110.15	1.001	110.04	1.0	110.04	1.186	185	195
15	36,681	105.65	0.978	108.03	1.0	108.03	1.164	181	192
16	272,282	109.27	0.985	110.93	1.0	110.93	1.196	187	197
17	97,185	103.98	0.973	106.87	1.0	106.87	1.152	181	190
18	116,138	93.05	0.974	95.53	1.0	95.53	1.030	160	172
24	1,578,965	77.77	0.906	85.84	1.0	85.84	0.925	149	157
25	99,269	97.95	0.981	99.85	1.0	99.85	1.076	173	179
26	290,685	82.13	0.932	88.12	1.0	88.12	0.950	152	161
31	209,167	91.65	0.952	96.27	1.0	96.27	1.038	164	174
32	500,772	83.21	0.921	90.35	1.0	90.35	0.974	157	164
33	520,994	71.82	0.931	77.14	1.0	77.14	0.832	136	144
40	129,499	106.04	0.978	108.43	1.0	108.43	1.169	182	193
41	65,848	105.49	1.066	98.96	1.0	98.96	1.067	167	178
43	52,578	72.83	0.988	73.71	1.0	73.71	0.795	134	138
47	58,563	80.96	0.968	83.64	1.0	83.64	0.902	146	154
51	40,819	98.55	0.950	103.74	1.0	103.74	1.118	168	185
52	314,230	118.88	1.002	118.64	1.0	118.64	1.279	198	209
SW	4,667,249	87.71	0.945	92.77		92.77			

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
FULL COVERAGE COMPREHENSIVE
CALCULATION OF REVISED BASE RATES BY TERRITORY

T E R R I T O R Y	(1) EARNED CAR YEARS YR. ENDED 12/31/2002	(2) LOSS COST 3 YRS ENDED 12/31/2002	(3) DISTRIB. ADJUST. FACTOR	(4) BASE CLASS LOSS COST (2)/(3)	(5) CRED	(6) FORM. BASE CLASS LOSS COST	(7) INDEX (6) TO STATE	(8) 2005 SYMBOL 2 BASE CLASS RATE PRES.	(9) IND.
11	63,665	35.38	1.808	19.57	1.0	19.57	0.604	38	44
13	81,541	58.17	1.822	31.93	1.0	31.93	0.985	56	66
14	94,703	56.75	1.918	29.59	1.0	29.59	0.913	53	62
15	31,026	47.66	1.897	25.12	1.0	25.12	0.775	44	54
16	242,688	52.03	1.966	26.46	1.0	26.46	0.816	46	56
17	83,000	42.80	1.828	23.41	1.0	23.41	0.722	46	51
18	99,347	42.23	1.870	22.58	1.0	22.58	0.696	43	49
24	1,209,537	56.88	1.680	33.86	1.0	33.86	1.044	61	69
25	79,514	43.03	1.754	24.53	1.0	24.53	0.757	44	53
26	225,845	68.30	1.650	41.39	1.0	41.39	1.277	76	83
31	179,253	54.90	1.819	30.18	1.0	30.18	0.931	59	63
32	405,324	51.59	1.762	29.28	1.0	29.28	0.903	51	61
33	402,239	72.62	1.605	45.25	1.0	45.25	1.396	83	90
40	107,265	63.70	1.752	36.36	1.0	36.36	1.122	62	74
41	57,121	55.01	1.670	32.94	1.0	32.94	1.016	64	68
43	43,597	49.76	1.665	29.89	1.0	29.89	0.922	60	62
47	46,639	49.43	1.678	29.46	1.0	29.46	0.909	58	62
51	36,256	48.31	2.131	22.67	1.0	22.67	0.699	42	49
52	277,588	50.47	1.993	25.32	1.0	25.32	0.781	44	54
SW	3,766,148	56.30	1.736	32.42		32.42			

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
\$100 DEDUCTIBLE COLLISION
CALCULATION OF REVISED BASE RATES BY TERRITORY

T E R R I T O R Y	(1) EARNED CAR YEARS YR. ENDED 12/31/2002	(2) LOSS COST 3 YRS ENDED 12/31/2002	(3) DISTRIB. ADJUST. FACTOR	(4) BASE CLASS LOSS COST (2)/(3)	(5) CRED	(6) FORM. BASE CLASS LOSS COST	(7) INDEX (6) TO STATE	(8) 2005 SYMBOL 2 BASE CLASS RATE PRES.	(9) IND.
11	59,784	117.62	1.061	110.86	1.0	110.86	0.925	211	245
13	77,900	138.45	1.113	124.39	1.0	124.39	1.038	233	271
14	89,796	139.21	1.116	124.74	1.0	124.74	1.041	235	271
15	29,281	133.14	1.098	121.26	1.0	121.26	1.012	225	265
16	233,571	132.85	1.153	115.22	1.0	115.22	0.961	218	253
17	79,480	124.11	1.103	112.52	1.0	112.52	0.939	212	248
18	92,449	118.25	1.086	108.89	1.0	108.89	0.909	207	241
24	1,089,378	120.72	0.995	121.33	1.0	121.33	1.012	229	265
25	74,259	127.31	1.046	121.71	1.0	121.71	1.016	238	266
26	210,103	127.36	1.011	125.97	1.0	125.97	1.051	236	274
31	170,934	119.48	1.092	109.41	1.0	109.41	0.913	207	242
32	371,537	116.86	1.031	113.35	1.0	113.35	0.946	216	249
33	371,155	113.35	0.987	114.84	1.0	114.84	0.958	215	252
40	103,368	160.11	1.138	140.69	1.0	140.69	1.174	263	302
41	54,929	202.76	1.161	174.64	1.0	174.64	1.457	319	368
43	41,938	111.54	1.074	103.85	1.0	103.85	0.866	201	231
47	43,477	123.43	1.048	117.78	1.0	117.78	0.983	219	258
51	35,118	133.51	1.203	110.98	1.0	110.98	0.926	218	245
52	268,571	146.87	1.178	124.68	1.0	124.68	1.040	236	271
SW	3,497,028	126.26	1.054	119.85		119.85			

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
\$100 DEDUCTIBLE COLLISION
CALCULATION OF REVISED BASE RATES BY TERRITORY

TERRITORY	(1) EARNED CAR YEARS YR. ENDED 12/31/2002	(2) LOSS COST 3 YRS ENDED 12/31/2002	(3) DISTRIB. ADJUST. FACTOR	(4) BASE CLASS LOSS COST (2)/(3)	(5) CRED	(6) FORM. BASE CLASS LOSS COST	(7) INDEX (6) TO STATE	(8) 2005 SYMBOL 2 BASE CLASS RATE PRES.	(9) IND.
11	59,784	117.62	1.061	110.86	1.0	110.86	0.925	211	244
13	77,900	138.45	1.113	124.39	1.0	124.39	1.038	233	271
14	89,796	139.21	1.116	124.74	1.0	124.74	1.041	235	271
15	29,281	133.14	1.098	121.26	1.0	121.26	1.012	225	265
16	233,571	132.85	1.153	115.22	1.0	115.22	0.961	218	253
17	79,480	124.11	1.103	112.52	1.0	112.52	0.939	212	248
18	92,449	118.25	1.086	108.89	1.0	108.89	0.909	207	241
24	1,089,378	120.72	0.995	121.33	1.0	121.33	1.012	229	265
25	74,259	127.31	1.046	121.71	1.0	121.71	1.016	238	266
26	210,103	127.36	1.011	125.97	1.0	125.97	1.051	236	274
31	170,934	119.48	1.092	109.41	1.0	109.41	0.913	207	242
32	371,537	116.86	1.031	113.35	1.0	113.35	0.946	216	249
33	371,155	113.35	0.987	114.84	1.0	114.84	0.958	215	252
40	103,368	160.11	1.138	140.69	1.0	140.69	1.174	263	302
41	54,929	202.76	1.161	174.64	1.0	174.64	1.457	319	368
43	41,938	111.54	1.074	103.85	1.0	103.85	0.866	201	231
47	43,477	123.43	1.048	117.78	1.0	117.78	0.983	219	258
51	35,118	133.51	1.203	110.98	1.0	110.98	0.926	218	245
52	268,571	146.87	1.178	124.68	1.0	124.68	1.040	236	271
SW	3,497,028	126.26	1.054	119.85		119.85			

NORTH CAROLINA PRIVATE PASSENGER AUTOMOBILE INSURANCE
NOTES TO CALCULATION OF REVISED BASE RATES BY TERRITORY

Liability data shown in column (1) is voluntary only. Data shown in column (2) is voluntary and ceded combined. Comprehensive data are for Full Coverage, \$50, \$100, \$250, \$500 and \$1,000 deductibles. Collision data are for \$50, \$100, \$200, \$250, \$500 and \$1,000 deductibles.

Column

- (1) Earned exposures for the year ended 12/31/2002.
- (2) Pure premium (losses divided by exposures) for the three years ended 12/31/2002. Liability data are developed to ultimate. Comprehensive data are adjusted for territories 40 and 43 to remove excess wind losses.
- (3) Distributional adjustment factor = Present average rate for year ended 12/31/2002 divided by the current base class base rate. For liability, the average rate is for voluntary and ceded data combined. For physical damage, the average rate is for all deductibles combined. See pages C-20-23.
- (4) Base Class Loss Cost = Col.(2) / Col.(3)
- (5) Credibility is determined by each territory's three year number of claims using the credibility tables shown on page D-27.
- (6) Formula base class loss cost = [Col.(4) x Col.(5)] + [Statewide Col.(4)x(1-Col.(5)) x HAF] where HAF is the historical adjustment factor and is equal to the ratio of the current base class base rate to the statewide average base class base rate. See pages C-20-23.
- (7) Index to state = Col.(6) / Statewide Col.(6)
- (8) Present base rates currently in effect as of the date of this filing.
- (9) The revised base rate is calculated by the following formula:

$$([\text{RBCP} \times \text{VR} \times \text{Col. (7)}] + \text{FE}) \times \text{offset}$$

RBCP = Required base class premium, as shown on pages C-1, C-7.

VR = variable ratio FE = flattened expense amount

The variable ratio and flattened expense amount account for the flattening of 100% of general and other acquisition expenses by territory and are calculated below:

	BI	PD	Comp	Coll
(1) Projected general and other acquisition expenses per exposure (from page C-1, line (20) and page C-7, line (19))	17.53	17.84	14.83	30.96
(2) Required average premium per exposure (from page C-1, line (24) and page C-7, line (23))	129.24	134.15	116.85	270.07
(3) Fixed ratio = (1) / (2)	0.136	0.133	0.127	0.115
(4) Variable ratio 1 - (3)	0.864	0.867	0.873	0.885
(5) Required Base Class Premium (from page C-1, line (29) and page C-7, line (29))	162.12	159.57	63.14	245.49
(6) Flattened expenses (2) x (3)	22.05	21.22	8.02	28.23

Offsets are as follows:

- 1) Selected off-balance for filed and approved rate deviations = 1.0 / (1.0 - 0.05).
- 2) Offsets for the change in model year base from 2004 to 2005 are 1.007 for Comprehensive and 1.014 for Collision.

Revised 6/3/04

NORTH CAROLINA PRIVATE PASSENGER AUTOMOBILE INSURANCE
NOTES TO CALCULATION OF REVISED BASE RATES BY TERRITORY

Liability data shown in column (1) is voluntary only. Data shown in column (2) is voluntary and ceded combined. Comprehensive data are for Full Coverage, \$50, \$100, \$250, \$500 and \$1,000 deductibles. Collision data are for \$50, \$100, \$200, \$250, \$500 and \$1,000 deductibles.

Column

- (1) Earned exposures for the year ended 12/31/2002.
- (2) Pure premium (losses divided by exposures) for the three years ended 12/31/2002. Liability data are developed to ultimate. Comprehensive data are adjusted for territories 40 and 43 to remove excess wind losses.
- (3) Distributional adjustment factor = Present average rate for year ended 12/31/2002 divided by the current base class base rate. For liability, the average rate is for voluntary and ceded data combined. For physical damage, the average rate is for all deductibles combined. See pages C-20-23.
- (4) Base Class Loss Cost = Col. (2) / Col. (3)
- (5) Credibility is determined by each territory's three year number of claims using the credibility tables shown on page D-27.
- (6) Formula base class loss cost = [Col. (4) x Col. (5)] + [Statewide Col. (4) x (1 - Col. (5))] x HAF] where HAF is the historical adjustment factor and is equal to the ratio of the current base class base rate to the statewide average base class base rate. See pages C-20-23.
- (7) Index to state = Col. (6) / Statewide Col. (6)
- (8) Present base rates currently in effect as of the date of this filing.
- (9) The revised base rate is calculated by the following formula:

$$[(RBCP \times VR \times \text{Col. (7)})] + FE \times \text{offset}$$

RBCP = Required base class premium, as shown on pages C-1, C-7.
 VR = variable ratio FE = flattened expense amount

The variable ratio and flattened expense amount account for the flattening of 100% of general and other acquisition expenses by territory and are calculated below:

	BI	PD	Comp	Coll
(1) Projected general and other acquisition expenses per exposure (from page C-1, line (20) and page C-7, line (19))	17.53	17.85	14.72	30.74
(2) Required average premium per exposure (from page C-1, line (24) and page C-7, line (23))	129.35	134.16	116.80	269.96
(3) Fixed ratio = (1) / (2)	0.136	0.133	0.126	0.114
(4) Variable ratio 1 - (3)	0.864	0.867	0.874	0.886
(5) Required Base Class Premium (from page C-1, line (29) and page C-7, line (29))	162.25	159.58	63.12	245.39
(6) Flattened expenses (2) x (3)	22.07	21.22	7.95	27.97

Offsets are as follows:

- 1) Selected off-balance for filed and approved rate deviations = 1.0 / (1.0 - 0.05).
- 2) Offsets for the change in model year base from 2004 to 2005 are 1.007 for Comprehensive and 1.014 for Collision.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
MEDICAL PAYMENTS

CALCULATION OF REVISED BASE RATES BY TERRITORY

(5) Terr	(6) MP Exp	(7) Pres. MP Rate	(8) Rev BI Rate	(9) BI CP Offset	(10) Off-balance	(11) Rev MP Rate	(12) Rev. Base Class Premium	(13) Rev. T/L MP Rate	(14) Pres. T/L MP Rate	(15) Terr % Change
11	55,788	12	124	1.000	1.053	14	741,980	31.68	27.16	10.8%
13	69,581	19	191	1.000	1.053	22	1,454,243	49.79	43.00	10.0%
14	83,987	18	181	1.000	1.053	21	1,675,541	47.52	40.73	10.8%
15	29,607	20	206	1.000	1.053	24	675,040	54.31	45.26	14.0%
16	212,648	16	164	1.000	1.053	19	3,838,296	43.00	36.21	12.8%
17	72,875	21	206	1.000	1.053	24	1,661,550	54.31	47.52	8.6%
18	85,577	15	153	1.000	1.053	18	1,463,367	40.73	33.95	14.0%
24	1,258,781	15	149	1.000	1.053	17	20,329,313	38.47	33.95	7.6%
25	77,666	18	174	1.000	1.053	20	1,475,654	45.26	40.73	5.6%
26	242,306	22	223	1.000	1.053	26	5,984,958	58.84	49.79	12.3%
31	168,313	18	186	1.000	1.053	22	3,517,742	49.79	40.73	16.1%
32	400,837	15	151	1.000	1.053	17	6,473,518	38.47	33.95	7.6%
33	462,508	18	185	1.000	1.053	21	9,227,035	47.52	40.73	10.8%
40	85,109	23	231	1.000	1.053	27	2,183,046	61.10	52.05	11.5%
41	46,237	19	188	1.000	1.053	22	966,353	49.79	43.00	10.0%
43	43,737	17	163	1.000	1.053	19	789,453	43.00	38.47	6.2%
47	48,983	18	177	1.000	1.053	20	930,677	45.26	40.73	5.6%
51	32,321	15	151	1.000	1.053	17	521,984	38.47	33.95	7.6%
52	227,682	20	200	1.000	1.053	23	4,974,852	52.05	45.26	9.3%
	3,704,543						68,884,602			9.7%

- (1) Ave MP ILF 2.263
- (2) % of BI: 11.58%
- (3) Revised Base Class Rate: \$18.59
- (4) Target Base class rate: \$18.60

- (1) Average Medical Payments Increased Limits Factor
- (2) % Medical Payments loss costs of Bodily Injury loss costs. Used to iteratively determine statewide base class rate.
- (3) Revised base class Medical Payments rate. Sum of column (11) / Sum of column (6).
- (4) Target base class rate. Derived on page C-1.
- (5) Territory.
- (6) Medical Payments exposures by territory.
- (7) Present \$500 Medical Payments rate.
- (8) Revised 30/60 Bodily Injury rate as determined on page C-13.
- (9) BI Class Plan Offset.
- (10) Selected off-balance for filed and approved rate deviations. (10) = 1.0 / (1.0 - 0.05).
- (11) Revised \$500 Medical Payments rate. (8) x (2).
- (12) Revised base class Medical Payments Premium. (6) x (11) / ((9)*(10)).
- (13) Revised total limits Medical Payments rate. (11) x (1).
- (14) Present total limits Medical Payments rate. (7) x (1).
- (15) Territory percent change (13) / (14) / ((9)*(10)).

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
MEDICAL PAYMENTS

CALCULATION OF REVISED BASE RATES BY TERRITORY

(1) Ave MP ILF	(2) % of BI:	(3) Revised Base Class Rate:	(4) Target Base class rate:	(5)	(6) MP Exp	(7) Pres. MP Rate	(8) Rev BI Rate	(9) BI CP Offset	(10) Off-balance	(11) Rev MP Rate	(12) Rev. Base Class Premium	(13) Rev. T/L MP Rate	(14) Pres. T/L MP Rate	(15) Terr % Change
11	55,788	12	124	1.000	1.053	14	741,980	31.68	27.16	10.8%				
13	69,581	19	191	1.000	1.053	22	1,454,243	49.79	43.00	10.0%				
14	83,987	18	181	1.000	1.053	21	1,675,541	47.52	40.73	10.8%				
15	29,607	20	206	1.000	1.053	24	675,040	54.31	45.26	14.0%				
16	212,648	16	164	1.000	1.053	19	3,838,296	43.00	36.21	12.8%				
17	72,875	21	206	1.000	1.053	24	1,661,550	54.31	47.52	8.6%				
18	85,577	15	153	1.000	1.053	18	1,463,367	40.73	33.95	14.0%				
24	1,258,791	15	149	1.000	1.053	17	20,329,313	38.47	33.95	7.6%				
25	77,666	18	174	1.000	1.053	20	1,475,654	45.26	40.73	5.6%				
26	242,306	22	223	1.000	1.053	26	5,984,958	58.84	49.79	12.3%				
31	163,313	18	186	1.000	1.053	22	3,517,742	49.79	40.73	16.1%				
32	400,837	15	151	1.000	1.053	17	6,473,518	38.47	33.95	7.6%				
33	462,508	18	185	1.000	1.053	21	9,227,035	47.52	40.73	10.8%				
40	85,109	23	231	1.000	1.053	27	2,183,046	61.10	52.05	11.5%				
41	46,237	19	188	1.000	1.053	22	966,353	49.79	43.00	10.0%				
43	43,737	17	163	1.000	1.053	19	789,453	43.00	38.47	6.2%				
47	43,983	18	177	1.000	1.053	20	930,677	45.26	40.73	5.6%				
51	32,321	15	151	1.000	1.053	17	521,984	38.47	33.95	7.6%				
52	227,692	20	201	1.000	1.053	23	4,974,852	52.05	45.26	9.3%				
	3,704,543						68,884,602			9.7%				

- (1) Average Medical Payments Increased Limits Factor
- (2) % Medical Payments loss costs of Bodily Injury loss costs. Used to iteratively determine statewide base class rate.
- (3) Revised base class Medical Payments rate. Sum of column (11) / Sum of column (6).
- (4) Target base class rate. Derived on page C-1.
- (5) Territory.
- (6) Medical Payments exposures by territory.
- (7) Present \$500 Medical Payments rate.
- (8) Revised 30/60 Bodily Injury rate as determined on page C-13.
- (9) BI Class Plan Offset.
- (10) Selected off-balance for filed and approved rate deviations. $(10) = 1.0 / (1.0 - 0.05)$.
- (11) Revised \$500 Medical Payments rate. $(8) \times (2)$.
- (12) Revised base class Medical Payments Premium. $(6) \times (11) / ((9) + (10))$.
- (13) Revised total limits Medical Payments rate. $(11) \times (1)$.
- (14) Present total limits Medical Payments rate. $(7) \times (1)$.
- (15) Territory percent change $(13) / (14) / ((9) + (10))$.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

CALCULATION OF STATEWIDE DISTRIBUTIONAL ADJUSTMENT FACTORS

	BODILY INJURY LIABILITY				PROPERTY DAMAGE LIABILITY		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
T	EARNED	25/50	25/50	(2)/(3)	\$15,000	\$15,000	(5)/(6)
E	CAR YEARS	PRES.	BASE	DISTRIB.	PRES.	BASE	DISTRIB.
R	YR. ENDED	AVG.	CLASS	ADJUST.	AVG.	CLASS	ADJUST.
R	12/31/2002	PREM	RATE	FACTOR	PREM	RATE	FACTOR
11	79,771	96.36	110	0.876	131.40	150	0.876
13	95,468	151.18	169	0.895	164.60	184	0.895
14	108,335	144.78	161	0.899	163.67	182	0.899
15	36,681	158.12	179	0.883	157.24	178	0.883
16	272,282	129.69	145	0.894	164.57	184	0.894
17	97,185	162.51	184	0.883	157.21	178	0.883
18	116,138	114.39	131	0.873	137.97	158	0.873
24	1,578,965	111.10	134	0.829	121.87	147	0.829
25	99,269	133.59	155	0.862	146.52	170	0.862
26	290,685	161.11	195	0.826	123.93	150	0.826
31	209,167	141.76	164	0.864	140.03	162	0.864
32	500,772	116.10	137	0.847	131.35	155	0.847
33	520,994	136.38	164	0.832	111.43	134	0.832
40	129,499	177.97	205	0.868	155.39	179	0.868
41	65,848	151.55	170	0.891	147.09	165	0.891
43	52,578	132.40	153	0.865	114.23	132	0.865
47	58,563	137.62	161	0.855	123.09	144	0.855
51	40,819	115.51	131	0.882	146.37	166	0.882
52	314,230	159.03	176	0.904	176.20	195	0.904
SW	4,667,249	129.65	151.99	0.853	134.19	157.03	0.855

	MEDICAL PAYMENTS					
	(1)	(2)	(3)	(4)		
T	EARNED	\$500	\$500	(2)/(3)		
E	CAR YEARS	PRES.	BASE	DISTRIB.		
R	YR. ENDED	AVG.	CLASS	ADJUST.		
R	12/31/2002	PREM	RATE	FACTOR		
11	55,788	10.34	12	0.862		
13	69,581	16.81	19	0.885		
14	83,987	15.90	18	0.883		
15	29,607	17.35	20	0.868		
16	212,648	14.16	16	0.885		
17	72,875	18.15	21	0.864		
18	85,577	12.97	15	0.865		
24	1,258,781	12.32	15	0.821		
25	77,666	15.16	18	0.842		
26	242,306	17.94	22	0.815		
31	168,313	15.45	18	0.858		
32	400,837	12.54	15	0.836		
33	462,508	14.86	18	0.826		
40	85,109	19.54	23	0.850		
41	46,237	16.32	19	0.859		
43	43,737	14.52	17	0.854		
47	48,983	15.24	18	0.847		
51	32,321	13.09	15	0.873		
52	227,682	17.76	20	0.888		
SW	3,704,543	14.26	16.95	0.841	AVERAGE ILF	TOTAL
					2.263	1.903

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
BODILY INJURY LIABILITY

CALCULATION OF TERRITORY DISTRIBUTIONAL ADJUSTMENT FACTORS
AND HISTORICAL ADJUSTMENT FACTORS

T E R R I T O R Y	(1) EARNED CAR YEARS YR. ENDED 12/31/2002	(2) 25/50 PRES. AVG. PREM (A)	(3) 25/50 BASE CLASS RATE	(4) (2)/(3) DISTRIB. ADJUST. FACTOR	(5) (3)/SW(3) HISTORICAL ADJUST. FACTOR
11	79,771	109.46	110	0.995	0.724
13	95,468	177.85	169	1.052	1.112
14	108,335	169.32	161	1.052	1.059
15	36,681	181.54	179	1.014	1.178
16	272,282	148.75	145	1.026	0.954
17	97,185	185.71	184	1.009	1.211
18	116,138	133.67	131	1.020	0.862
24	1,578,965	126.64	134	0.945	0.882
25	99,269	157.00	155	1.013	1.020
26	290,685	197.34	195	1.012	1.283
31	209,167	162.57	164	0.991	1.079
32	500,772	131.40	137	0.959	0.901
33	520,994	160.44	164	0.978	1.079
40	129,499	213.21	205	1.040	1.349
41	65,848	192.15	170	1.130	1.118
43	52,578	159.08	153	1.040	1.007
47	58,563	165.76	161	1.030	1.059
51	40,819	128.54	131	0.981	0.862
52	314,230	183.05	176	1.040	1.158
SW	4,667,249	150.45	151.99	0.990	

(A) Voluntary and ceded combined.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
PROPERTY DAMAGE LIABILITY

CALCULATION OF TERRITORY DISTRIBUTIONAL ADJUSTMENT FACTORS
AND HISTORICAL ADJUSTMENT FACTORS

T E R R I T O R Y	(1) EARNED CAR YEARS YR. ENDED 12/31/2002	(2) \$15000 PRES. AVG. PREM (A)	(3) \$15000 BASE CLASS RATE	(4) (2)/(3) DISTRIB. ADJUST. FACTOR	(5) (3)/SW(3) HISTORICAL ADJUST. FACTOR
11	79,771	143.53	150	0.957	0.955
13	95,468	183.81	184	0.999	1.172
14	108,335	182.25	182	1.001	1.159
15	36,681	174.11	178	0.978	1.134
16	272,282	181.26	184	0.985	1.172
17	97,185	173.11	178	0.973	1.134
18	116,138	153.85	158	0.974	1.006
24	1,578,965	133.17	147	0.906	0.936
25	99,269	166.81	170	0.981	1.083
26	290,685	139.79	150	0.932	0.955
31	209,167	154.17	162	0.952	1.032
32	500,772	142.83	155	0.921	0.987
33	520,994	124.78	134	0.931	0.853
40	129,499	174.98	179	0.978	1.140
41	65,848	175.88	165	1.066	1.051
43	52,578	130.43	132	0.988	0.841
47	58,563	139.38	144	0.968	0.917
51	40,819	157.71	166	0.950	1.057
52	314,230	195.38	195	1.002	1.242
SW	4,667,249	148.38	157.03	0.945	

(A) Voluntary and ceded combined.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
FULL COVERAGE COMPREHENSIVE

CALCULATION OF TERRITORY DISTRIBUTIONAL ADJUSTMENT FACTORS
AND HISTORICAL ADJUSTMENT FACTORS

T E R R	(1) EARNED CAR YEARS YR. ENDED 12/31/2002	(2) PRES. AVG. PREM	(3) 2004 BASE CLASS RATE	(4) (2)/(3) DISTRIB. ADJUST. FACTOR	(5) (3)/SW(3) HISTORICAL ADJUST. FACTOR
11	63,665	65.09	36	1.808	0.644
13	81,541	96.57	53	1.822	0.948
14	94,703	95.92	50	1.918	0.895
15	31,026	79.68	42	1.897	0.752
16	242,688	86.49	44	1.966	0.787
17	83,000	80.41	44	1.828	0.787
18	99,347	76.68	41	1.870	0.734
24	1,209,537	97.44	58	1.680	1.038
25	79,514	73.67	42	1.754	0.752
26	225,845	118.77	72	1.650	1.288
31	179,253	101.85	56	1.819	1.002
32	405,324	86.32	49	1.762	0.877
33	402,239	126.81	79	1.605	1.414
40	107,265	103.37	59	1.752	1.056
41	57,121	101.86	61	1.670	1.092
43	43,597	94.89	57	1.665	1.020
47	46,639	92.27	55	1.678	0.984
51	36,256	85.23	40	2.131	0.716
52	277,588	83.71	42	1.993	0.752
SW	3,766,148	97.00	55.88	1.736	

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
\$100 DEDUCTIBLE COLLISION

CALCULATION OF TERRITORY DISTRIBUTIONAL ADJUSTMENT FACTORS
AND HISTORICAL ADJUSTMENT FACTORS

T E R R I T O R Y	(1) EARNED CAR YEARS YR. ENDED 12/31/2002	(2) PRES. AVG. PREM	(3) 2004 BASE CLASS RATE	(4) (2)/(3) DISTRIB. ADJUST. FACTOR	(5) (3)/SW(3) HISTORICAL ADJUST. FACTOR
11	59,784	213.34	201	1.061	0.932
13	77,900	247.02	222	1.113	1.030
14	89,796	250.09	224	1.116	1.039
15	29,281	235.06	214	1.098	0.993
16	233,571	239.89	208	1.153	0.965
17	79,480	222.74	202	1.103	0.937
18	92,449	213.99	197	1.086	0.914
24	1,089,378	216.84	218	0.995	1.011
25	74,259	237.47	227	1.046	1.053
26	210,103	227.40	225	1.011	1.044
31	170,934	215.15	197	1.092	0.914
32	371,537	212.45	206	1.031	0.956
33	371,155	202.33	205	0.987	0.951
40	103,368	284.43	250	1.138	1.160
41	54,929	352.97	304	1.161	1.410
43	41,938	205.18	191	1.074	0.886
47	43,477	219.10	209	1.048	0.970
51	35,118	250.17	208	1.203	0.965
52	268,571	264.99	225	1.178	1.044
SW	3,497,028	227.10	215.56	1.054	

SECTION D
EXPLANATORY MATERIAL

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

Explanatory Memorandum

This memorandum supplements the filing letter and supporting exhibits setting forth a revision of private passenger automobile insurance rates in the State of North Carolina. It is the purpose of this memorandum to describe the source data used and to set forth in detail the insurance ratemaking procedures reflected in the filing. Certain pages in the filing and accompanying material contain a notation "all carriers" or other similar wording. This indicates that the data are combined ISO, NAII and NISS data. Data for certain companies are not included, as noted on page H-7.

Loss and Expense Experience

This revision is based upon the combined loss and expense experience of all licensed companies writing private passenger automobile insurance in this State, except as noted in Section H. In order to have this experience available in all detail necessary for rate review and ratemaking in accordance with accepted standards, all such companies are required to file each year their total private passenger automobile insurance experience with the official statistical agents recorded pursuant to the officially approved statistical plans and reported by the companies in accordance with instructions issued by the statistical agents under the Official Calls for Experience.

The Commissioner appointed the following statistical agents to act on his behalf for the collection of private passenger automobile insurance experience in North Carolina; Insurance Services Office (ISO), National Association of Independent Insurers (NAII), and National Independent Statistical Service (NISS).

Experience utilized in the filing was collected under the Automobile Statistical Plan and the 2002 Official Statistical Programs of ISO, the Automobile Statistical Plan - All Coverages and the 2002 Statistical Programs of NAII, and the Automobile Statistical Plan - All Coverages - Part IV, North Carolina and the 2002 Statistical Programs of NISS. In substance, the statistical plans of all statistical agents are alike in North Carolina, and provide for the recording and reporting of the experience in the detail required for ratemaking and in such form that the experience of all companies can be combined.

The filing of experience is accompanied by an affidavit executed by an officer of the statistical agent responsible for and acquainted with the statistical procedures employed for the production of this end product. Further, the licensing of an organization and its appointment as a statistical agent in the various states is predicated upon demonstration by the organization of its ability to perform this function. Moreover, the performance of the statistical agents is reviewed periodically through examination by personnel of state insurance departments under the convention examinations of the National Association of Insurance Commissioners. From time to time such organizations are called upon by Insurance Department examiners to verify, and do verify the data consolidated by them as statistical agents.

The insurance companies likewise are subject to a variety of checks and controls. Effective controls are maintained within the company over the activities of company employees connected with the company's statistics. Companies are required by statute to submit directly to the Insurance Department statistical and accounting information to be found in the Annual Statement and the Insurance Expense Exhibit. These documents are scrutinized by experienced Insurance Department personnel throughout the country. The insurance companies are also subject to examination by the Insurance Department, which examinations extend into the statistical records of the companies.

Statewide Rate Exhibits

1. Experience

A. Private Passenger Automobile Liability

Private passenger automobile liability insurance on business written voluntarily was compiled on a calendar/accident year basis for the years ended December 31, 2002, 2001 and 2000. For any twelve-month period, the accident year experience brings together the losses resulting from accidents occurring during that period with the premiums and number of cars "earned" during the same period.

B. Private Passenger Automobile Physical Damage

Private passenger automobile experience for physical damage coverages written at manual rates was compiled on a calendar year basis for the years ended December 31, 2002, 2001 and 2000, and includes experience for all losses paid in the respective twelve-month periods.

Based on credibility considerations, the overall indicated rates for Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision are based on the loss and expense experience of the year ended December 31, 2002. However, the experience of the earlier two years was also considered and evaluated. Indicated rates for all three years were reviewed to make sure that there were no anomalies or abnormalities associated with the latest year. Because of the variability observed between the three years of experience for Uninsured Motorists coverage, each year of experience was given weight proportional to its earned car years in the calculation of the overall indicated rate.

C. Motorcycles

For liability, the motorcycle data are obtained from a Special Call for Expense Experience issued by the Rate Bureau. The liability data are compiled on a combined voluntary and ceded basis. The motorcycle data are for the years ended December 31, 2002, 2001 and 2000. Because of the small volume of motorcycle experience, each year of the experience period is given weight proportional to its earned premium in the calculation of an indicated change.

2. Losses

A. Private Passenger Automobile Liability

Losses compiled for any accident year include paid losses as well as loss reserves. The amounts that will ultimately be required as payments of claims on open cases are carefully determined by the claim departments of the companies, and experience has shown that these determinations are highly accurate in the aggregate. Since, however, there are differences between the total incurred losses so determined and the amounts ultimately paid, the ratemaking procedure provides for a "development" of the incurred losses to a basis which, for all practical purposes, can be considered as the ultimate basis. This development is accomplished as follows: Each year the experience is compiled for the latest three years, all valued as of three months after the close of the latest accident year period. Thus, the experience is reported for the latest year as of 15 months, the preceding year as of 27 months and the next preceding year as of 39 months, all measured from the beginning of each accident year respectively. From reports of prior years, similarly aged experience was obtained so that there are available 3 successive reports for each year except the current and the preceding year. For the latter, 2 successive reports are available.

Further aged data are obtained on each year's incurred losses in the aggregate as of 51 months and as of 63 months. As of 63 months, nearly all incurred losses are paid. From a comparison of the incurred losses for each year at its successive valuation dates, it is determined what the rate of development has been in the past. An average of these developments gives an indication of the future development of the incurred losses for those years which have not yet sufficiently matured. This development is reflected in the incurred losses for the less matured years by the application of loss development factors. These loss development factors are shown on pages C-1, C-3, and C-5.

The derivation of the factors shown above is presented on pages D-14, D-15 and D-16. By applying these factors, the reported incurred losses have been changed to the amounts at which it is believed they will ultimately be settled.

B. Private Passenger Automobile Physical Damage

Physical Damage losses are reported on a paid basis. These losses are then adjusted to an incurred basis based on Page 15 annual statement data. These adjustment factors are shown on pages C-7, C-9, and C-11. In order to insure stability in Comprehensive rate levels while maintaining adequacy in the event of large, unexpected wind and water losses, an excess wind and water procedure is utilized. This procedure excludes all excess wind and water losses from the experience period and employs a long term factor to account for these losses. Hence, violent shifts in rate level (both upward and downward), which might result from reflecting large, unexpected wind and water losses only in the year in which they occur, will be avoided. The first step in this procedure is to subtract the excess wind and water losses, if applicable, from the total losses for the experience period. Then, an average excess wind and water factor is applied to the losses. The derivation of the factor is shown on page D-13.

3. Loss Adjustment Expense

A. Private Passenger Automobile Liability

The liability unallocated loss adjustment expenses are determined as a percentage of the North Carolina incurred losses and allocated loss adjustment expenses based on a North Carolina expense call. The expense call data and the percentages derived from them are shown on page H-646.

B. Private Passenger Automobile Physical Damage

The physical damage loss adjustment expenses are determined as a percentage of the North Carolina incurred losses based on a North Carolina expense call. The expense call data and the percentages determined from them are shown on page H-647.

4. General Expenses and Other Acquisition Expenses

The general expenses and other acquisition expenses are determined as a percentage of North Carolina earned premiums based on a North Carolina expense call. The expense call data and the percentages determined from them are shown on pages H-646 and H-647.

5. Prospective Annual Change in Losses

A. Private Passenger Automobile Liability

The prospective annual changes in liability losses are determined by coverage for the Bodily Injury, Property Damage and Medical Payments coverages. The average annual changes in losses are based upon the available North Carolina average claim cost and claim frequency data, both from collected statistical plan experience and ISO-NAII Fast Track data. The claim cost data are used as a measure of the inflationary trend in the cost of claims. The claim frequency data are used as a measure of the expected trend in claim occurrence. Exponential and linear curves of best fit are developed from the claim cost and claim frequency data. The prospective average annual changes in losses used in the determination of the needed rate level change are also based upon consideration of changes in the number of miles driven, the changing cost of gasoline, and the impact of recent legislation. The expected average annual changes in losses have been selected based upon analysis and review of these data.

B. Private Passenger Automobile Physical Damage

The prospective annual changes in physical damage losses are determined by coverage for Comprehensive and Collision. The average annual change in Comprehensive losses is based on trend experience excluding wind and water and "all other" losses. The average annual change in Collision losses is based on available North Carolina Collision data, both from collected statistical plan experience and ISO-NAII Fast Track data. The claim cost data are used as a measure of the inflationary trend in the cost of claims. The claim frequency data are used as a measure of the expected trend in claim occurrence. Exponential and linear curves of best fit are developed from the claim cost and claim frequency data. The prospective annual change in Collision losses are also based upon consideration of changes in the number of miles driven, the changing cost of gasoline, and the impact of recent legislation. The expected average annual changes in losses have been selected based upon analysis and review of this data.

C. Annual Changes in Loss for Earlier Years

Since the average annual change in losses determined for each coverage is the appropriate rate of change to apply to losses to project them from average date of accident in the most recent year to the average date of accident for the prospective period, it is necessary to recognize known changes from earlier years to the most recent year. These changes are reflected by means of a current cost factor which reflects the changes in pure premiums for the years ended 12/31/2000 and 12/31/2001 to the year ended 12/31/2002 pure premiums. For the purposes of display and calculation of the indicated change by coverage, these actual changes are compounded with the prospective annual change in losses by means of equivalent annual percentage changes. These calculations are shown on pages D-9 and D-10.

6. Prospective Annual Change in Expenses

The average annual change in expenses is based on the All Items Consumer Price Index, and the Compensation Cost Index - Insurance Carriers, Agent Brokers, and Service, as shown on pages D-11 and D-12. The expected average annual change in expenses is then selected based on analysis and review of these data.

7. Trend Period

The number of years of projection for losses and loss adjustment expenses is the number of years from the average date of accident in the experience period to the average date of coverage under the filed rates. The average date of accident for accident year ended December 31, 2002 is July 1, 2002.

The changes proposed in this filing are applicable to all new and renewal policies written on or after October 1, 2004. The losses and loss adjustment expenses are projected to July 9, 2005. For 6 month policies, the average date of loss is 9 months after the effective date, since losses will occur under these policies throughout the 18 month period commencing with the anticipated effective date. Similarly, for 12 month policies, the average date of loss is 12 months after the anticipated effective date, since losses will occur under these policies throughout the 24 month period commencing with the assumed effective date for annual policies. The average dates of loss during these periods anticipated are weighted based on the distribution of 6 and 12 month policies.

The most recent distribution of policies by term is:

6 month policies	90%
12 month policies	10%

Other acquisition expenses and general expenses are projected six months beyond the anticipated effective date (April 1, 2005) to reflect expense incurred in writing policies throughout the 12 month period commencing with the anticipated effective date.

8. Expected Loss and Loss Adjustment Ratios

These quantities represent the portion of the present premium income available for losses, loss adjustment expenses, general expenses and other acquisition expenses. They are determined from special calls for North Carolina expense experience and reflect the 2002, 2001 and 2000 results as reported by all companies licensed in North Carolina during those years. The breakdowns of the expected loss and loss adjustment ratios are set forth on Pages D-20 to D-25.

The expected loss and loss adjustment expense ratio for the Uninsured Motorists coverage is derived by weighting the liability expected loss ratios for Voluntary and Facility business on the exposure distribution for Voluntary and Facility business. This calculation is shown on page E-6.

9. Premium Trend

Private Passenger Automobile Physical Damage

The required average premiums per exposure for the physical damage coverages are adjusted to reflect the distribution of exposures by model year and the corresponding model year rating relativities in effect during the prospective rating period.

The physical damage required average premiums per exposure are also adjusted for "symbol drift" which accounts for the anticipated increase in premium revenue due to the increasing prices of new cars. A symbol trend factor is derived using the average symbol factors for recent years, as shown in Section H. The average annual change in the average symbol is then projected from the average date of writing for policies that are earned in the latest year of experience to the anticipated average date of earning under the proposed rates.

Territory Rate Exhibits

1. Base Class Loss Cost

For each coverage, a base class loss cost by territory is derived by dividing the latest three year average pure premium by the latest year distributional adjustment factor. The distributional adjustment factor is determined for each territory by dividing the latest year average rate by the base class rate (see pages C-20-C-23). The average rates reflect the most recent distribution of risks by class in each territory. The pure premium or loss cost (losses / exposures) is based on three years of experience for purposes of stability.

2. Credibility

The base class loss cost for each territory is assigned a credibility value on the basis of the number of claims underlying the three year pure premium. The complement of the credibility assigned to the territory base class loss cost is assigned to the statewide base class loss cost. The credibility table utilized is shown on page D-27.

3. Formula Base Class Loss Cost

The formula base class loss cost by territory is calculated by multiplying the territory base class loss cost by its credibility value and adding this amount to the statewide base class loss cost multiplied by the complement of the territory credibility and the historical adjustment factor. The historical adjustment factor is calculated as the ratio of the current territory base class rate to the current statewide average base class rate. See pages C-20-C-23.

4. Index to State

Territory indices to state are calculated by dividing each territory's credibility-weighted formula base class loss cost with the statewide formula base class loss cost.

5. Filed Base Rate

Filed base rates by territory were developed so as to achieve the statewide required base class premium, given an assumed level of approved rate deviations of 5%. These rate deviations are incorporated into the territory base rates by means of an off-balance applied to the liability and physical damage coverages. An additional offset is applied to the physical damage coverages to reflect the change in base model year from 2004 to 2005. In addition, the rate change has been distributed in such a way that 100% of the general and other acquisition expenses have been flattened by territory. The calculation of the flattened general and other acquisition expenses and the application of the offsets are described on page C-17.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
SUMMARY OF SELECTED TREND FACTORS

<u>Loss Trends</u>	<u>Cost</u>	<u>Frequency</u>	<u>Total</u>
Bodily Injury (B/L)	1.2%	0.5%	1.7%
Bodily Injury (T/L)	2.5%		
Property Damage	1.5%	-0.5%	1.0%
Medical Payments	5.0%	0.0%	5.0%
Uninsured Motorists			0.0%
Comprehensive	1.0%	-2.0%	-1.0%
Collision	4.0%	-0.5%	3.5%
 <u>Expense Trend</u>			 3.7%
 <u>Symbol Trend</u>			
Comprehensive			2.0%
Collision			1.0%

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

Development of Annualized Trend
for 2000 and 2001

	(1) Calendar Year	(2) Claim Cost Change (a)	(3) Claim Frequency Change (b)	(4) Current Cost Factor (c)	(5) 2002 Trend Factor	(6) Annualized Trend (d)
Bodily	2000	1.033	0.975	1.007	1.017	1.012
Injury	2001	1.002	1.026	1.028	1.017	1.020
	2002	1.000	1.000	1.000	1.017	1.017
Property	2000	1.034	0.965	0.998	1.010	1.006
Damage	2001	1.020	0.997	1.017	1.010	1.012
	2002	1.000	1.000	1.000	1.010	1.010
Medical	2000	1.103	0.966	1.065	1.050	1.043
Payments	2001	1.064	1.014	1.079	1.050	1.057
	2002	1.000	1.000	1.000	1.050	1.050
Comprehensive	2000	0.980	0.854	0.837	0.990	0.959
	2001	1.002	0.938	0.940	0.990	0.977
	2002	1.000	1.000	1.000	0.990	0.990
Collision	2000	1.042	1.000	1.042	1.035	1.029
	2001	1.047	0.997	1.044	1.035	1.037
	2002	1.000	1.000	1.000	1.035	1.035

(a) 2000 Claim Cost Change = (2002 Claim Cost) / (2000 Claim Cost).
2001 Claim Cost Change = (2002 Claim Cost) / (2001 Claim Cost).

(b) 2000 Claim Frequency Change = (2002 Claim Frequency)
/ (2000 Claim Frequency). 2001 Claim Frequency Change =
(2002 Claim Frequency) / (2001 Claim Frequency).

(c) Current Cost Factor = Column (2) * Column (3)

(d) Annualized Trend for 2000 and 2001

$$= [(COL(5)^m) \times (COL(4))^{(1/n)}]$$

where m is the number of years of projection of the 2001 trend factor from 7/1/2002 to 7/09/2005, 3.03, Col (4) represents the Current Cost Factor to 7/1/2002, and n represents the number of years of projection for a given prior year, 4.03 for 2001 and 5.03 for 2000.

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

Development of Annualized Trend
for 2000 and 2001

	(1) Calendar Year	(2) Claim Cost Change (a)	(3) Claim Frequency Change (b)	(4) Current Cost Factor (c)	(5) 2002 Trend Factor	(6) Annualized Trend (d)
Bodily Injury	2000	1.033	0.975	1.007	1.017	1.012
	2001	1.002	1.026	1.028	1.017	1.020
	2002	1.000	1.000	1.000	1.017	1.017
Property Damage	2000	1.034	0.961	0.994	1.010	1.005
	2001	1.020	1.000	1.020	1.010	1.012
	2002	1.000	1.000	1.000	1.010	1.010
Medical Payments	2000	1.103	0.966	1.065	1.050	1.043
	2001	1.064	1.014	1.079	1.050	1.057
	2002	1.000	1.000	1.000	1.050	1.050
Comprehensive	2000	0.980	0.854	0.837	0.990	0.959
	2001	1.002	0.938	0.940	0.990	0.977
	2002	1.000	1.000	1.000	0.990	0.990
Collision	2000	1.042	1.000	1.042	1.035	1.029
	2001	1.047	0.997	1.044	1.035	1.037
	2002	1.000	1.000	1.000	1.035	1.035

(a) 2000 Claim Cost Change = (2002 Claim Cost) / (2000 Claim Cost).
2001 Claim Cost Change = (2002 Claim Cost) / (2001 Claim Cost).

(b) 2000 Claim Frequency Change = (2002 Claim Frequency) / (2000 Claim Frequency). 2001 Claim Frequency Change = (2002 Claim Frequency) / (2001 Claim Frequency).

(c) Current Cost Factor = Column (2) * Column (3)

(d) Annualized Trend for 2000 and 2001

$$= [(COL(5))^m \times (COL(4))^{(1/n)}]$$

where m is the number of years of projection of the 2001 trend factor from 7/1/2002 to 7/09/2005, 3.03, Col (4) represents the Current Cost Factor to 7/1/2002, and n represents the number of years of projection for a given prior year, 4.03 for 2001 and 5.03 for 2000.

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

Development of Annualized Trend
for 2000 and 2001

Coverage	(1) Year Ended	(2) Paid Claim Cost (a)	(3) Claim Frequency (b)
Bodily Injury	2000	\$ 5,985	1.60
	2001	6,170	1.52
	2002	6,180	1.56
Property Damage	2000	\$ 2,541	3.97
	2001	2,576	3.84
	2002	2,628	3.83
Medical Payments	2000	\$ 1,464	1.45
	2001	1,518	1.38
	2002	1,615	1.40
Comprehensive	2000	\$ 497	6.02
	2001	486	5.48
	2002	487	5.14
Collision	2000	\$ 2,616	5.77
	2001	2,602	5.79
	2002	2,725	5.77

(a) Paid Claim Cost for all liability coverages is All Carrier trend data, as shown on pages H-594 and H-596. Paid Claim Cost for Comprehensive is ISO only Full Coverage, \$50 Deductible and \$100 Deductible combined data, adjusted for catastrophe, as shown on pages H-603 through H-605. Paid Claim Cost for Collision is based on \$100, \$200, \$250, and \$500 Deductible combined, All Carrier data, as shown on pages H-611 through H-614.

(b) Incurred Claim Frequency for all liability coverages is based on All Carrier developed statistical plan data. Paid Claim Frequency for Comprehensive is ISO only Full Coverage, \$50 Deductible and \$100 Deductible combined data, adjusted for catastrophe, as shown on pages H-606 through H-608. Paid Claim Frequency for Collision is based on \$100, \$200, \$250, and \$500 Deductible combined All Carrier data, as shown on pages H-615 through H-618.

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

Development of Annualized Trend
for 2000 and 2001

Coverage	(1) Year Ended	(2) Paid Claim Cost (a)	(3) Claim Frequency (b)
Bodily Injury	2000	\$ 5,985	1.60
	2001	6,170	1.52
	2002	6,180	1.56
Property Damage	2000	\$ 2,541	3.89
	2001	2,576	3.74
	2002	2,628	3.74
Medical Payments	2000	\$ 1,464	1.45
	2001	1,518	1.38
	2002	1,615	1.40
Comprehensive	2000	\$ 497	6.02
	2001	486	5.48
	2002	487	5.14
Collision	2000	\$ 2,616	5.77
	2001	2,602	5.79
	2002	2,725	5.77

- (a) Paid Claim Cost for all liability coverages is All Carrier trend data, as shown on pages H-594 and H-596. Paid Claim Cost for Comprehensive is ISO only Full Coverage, \$50 Deductible and \$100 Deductible combined data, adjusted for catastrophe, as shown on pages H-603 through H-605. Paid Claim Cost for Collision is based on \$100, \$200, \$250, and \$500 Deductible combined, All Carrier data, as shown on pages H-611 through H-614.
- (b) Incurred Claim Frequency for all liability coverages is based on All Carrier developed statistical plan data. Paid Claim Frequency for Comprehensive is ISO only Full Coverage, \$50 Deductible and \$100 Deductible combined data, adjusted for catastrophe, as shown on pages H-606 through H-608. Paid Claim Frequency for Collision is based on \$100, \$200, \$250, and \$500 Deductible combined All Carrier data, as shown on pages H-615 through H-618.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF TREND FOR EXPENSES

	<u>ALL ITEMS CPI INDEX</u>	<u>COMPENSATION COST INDEX</u>
Oct-99	168.2	
Nov-99	168.3	
Dec-99	168.3	145.8
Jan-00	168.8	
Feb-00	169.8	
Mar-00	171.2	149.9
Apr-00	171.3	
May-00	171.5	
Jun-00	172.4	151.3
Jul-00	172.8	
Aug-00	172.8	
Sep-00	173.7	154.8
Oct-00	174.0	
Nov-00	174.1	
Dec-00	174.0	155.2
Jan-01	175.1	
Feb-01	175.8	
Mar-01	176.2	157.6
Apr-01	176.9	
May-01	177.7	
Jun-01	178.0	159.3
Jul-01	177.5	
Aug-01	177.5	
Sep-01	178.3	159.9
Oct-01	177.7	
Nov-01	177.4	
Dec-01	176.7	161.3
Jan-02	177.1	
Feb-02	177.8	
Mar-02	178.8	164.0
Apr-02	179.8	
May-02	179.8	
Jun-02	179.9	166.1
Jul-02	180.1	
Aug-02	180.7	
Sep-02	181.0	167.1
Oct-02	181.3	
Nov-02	181.3	
Dec-02	180.9	167.9
Jan-03	181.7	
Feb-03	183.1	
Mar-03	184.2	172.1
Apr-03	183.8	
May-03	183.5	
Jun-03	183.7	173.9
Jul-03	183.9	
Aug-03	184.6	
Sep-03	185.2	175.1

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF TREND FOR EXPENSES

	<u>All Items (A)</u>	<u>CCI (B)</u>	<u>Combined (C)</u>
(1) Annual Change in indices based on exponential curve of best fit for the latest 48 points (or 16 quarters)	2.31%	4.63%	3.47%
(2) Annual Change in indices based on exponential curve of best fit for the latest 36 points (or 12 quarters)	2.01%	4.46%	3.23%
(3) Annual Change in indices based on exponential curve of best fit for the latest 24 points (or 8 quarters)	2.39%	4.77%	3.58%
(4) Annual Change in indices based on exponential curve of best fit for the latest 12 points (or 4 quarters)	2.42%	5.61%	4.02%
(5) Average Annual Index (D)			
Year Ended 3/31/2001	173.64	154.73	
Year Ended 9/30/2001	176.26	158.00	
Year Ended 3/31/2002	177.62	161.13	
Year Ended 9/30/2002	178.90	164.63	
Year Ended 3/31/2003	181.15	168.30	
Year Ended 9/30/2003	183.10	172.25	

(6) Current Cost Factor (Index Value Divided by Average Annual Index)

Year Ended 3/31/2001	1.07	1.13	1.10
Year Ended 9/30/2001	1.05	1.11	1.08
Year Ended 3/31/2002	1.04	1.09	1.07
Year Ended 9/30/2002	1.04	1.06	1.05
Year Ended 3/31/2003	1.02	1.04	1.03
Year Ended 9/30/2003	1.01	1.02	1.02

Notes: (A) All items CPI index (urban). Source: Bureau of Labor Statistics.

(B) Total Compensation Cost Index - Insurance Carriers, Agent Brokers, and Service. Source: Bureau of Labor Statistics.

(C) Weighted Average determined as .50 (All items) + .50 (CCI).

(D) Average year ended index for period shown.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
COMPREHENSIVE COVERAGES
DERIVATION OF EXCESS WIND AND WATER FACTOR

Year	(1)		(2)		(3)		(4)		(5)		(6)	
	Wind & Water Paid Losses (a)	Total Paid Losses (a)	(2)-(1) [Total - Wind & Water]	[Wind & Water] / [Total - Wind & Water]	(4) -Avg. Excess Wind & Water Ratio	(3) x (5) Excess Wind & Water Losses						
12/31/73	257,681	5,984,475	5,726,794	0.045	0.000	0						
12/31/74	1,601,073	7,305,577	5,704,504	0.281	0.093	530,519						
12/31/75	315,660	8,113,278	7,797,618	0.040	0.000	0						
12/31/76	239,224	9,864,960	9,625,736	0.025	0.000	0						
12/31/77	495,116	11,546,453	11,051,337	0.045	0.000	0						
12/31/78	720,697	11,699,011	10,978,314	0.066	0.000	0						
12/31/79	426,482	11,262,032	10,835,550	0.039	0.000	0						
12/31/80	970,069	12,639,553	11,669,484	0.083	0.000	0						
6/30/82	776,765	12,888,840	12,112,075	0.064	0.000	0						
12/31/82	1,241,071	13,864,486	12,623,415	0.098	0.000	0						
12/31/83	580,053	13,722,505	13,142,452	0.044	0.000	0						
12/31/84	4,856,972	19,768,396	14,911,424	0.326	0.138	2,057,777						
12/31/85	5,463,414	20,781,442	15,318,028	0.357	0.169	2,588,747						
12/31/86	2,809,049	18,781,759	15,972,710	0.176	0.000	0						
12/31/87	1,484,233	19,918,610	18,434,377	0.081	0.000	0						
12/31/88	5,074,247	25,070,383	19,996,136	0.254	0.066	1,319,745						
12/31/89	11,554,992	32,652,862	21,097,870	0.548	0.360	7,595,233						
12/31/90	4,423,094	26,845,160	22,422,066	0.197	0.009	201,799						
12/31/91	1,271,154	21,820,454	20,549,300	0.062	0.000	0						
12/31/92	1,928,913	21,696,593	19,767,680	0.098	0.000	0						
12/31/93	18,640,617	67,247,004	48,606,387	0.384	0.196	9,526,852						
12/31/94	3,267,309	54,565,559	51,298,250	0.064	0.000	0						
12/31/95	9,648,334	65,189,949	55,541,615	0.174	0.000	0						
12/31/96	49,270,157	121,767,966	72,497,809	0.680	0.492	35,668,922						
12/31/97	8,337,582	74,959,385	66,621,803	0.125	0.000	0						
12/31/98	36,582,228	109,433,029	72,850,801	0.502	0.314	22,875,152						
12/31/99	82,839,636	254,543,319	171,703,683	0.482	0.294	50,480,883						
12/31/00	26,900,286	219,752,475	192,852,189	0.139	0.000	0						
12/31/01	12,205,306	195,182,807	182,977,501	0.067	0.000	0						
12/31/02	20,023,825	208,016,864	187,993,039	0.107	0.000	0						

(7) Average (4) = 5.653 /30 = 0.188
(8) Average Excess Wind & Water Ratio = 2.131 /30 = 0.071
(9) Excess Wind & Water Factor = 1 + (8)/[1+(7)-(8)] = 1.064

(a) Losses are for Full Coverage Comprehensive only for 1972-1973.
Losses are for Full Coverage and \$50 Deductible Comprehensive for 1974-6/82.
Losses are for Full Coverage, \$50 Deductible and \$100 Deductible Comprehensive for 1974-6/82.
Losses are for Full Coverage, \$50, \$100 and \$250 Deductible Comprehensive for 1991-1992.
Losses are for Full Coverage, \$50, \$100, \$250 and \$500 Deductible Comprehensive for 1993-1996.
Losses are for Full Coverage, \$50, \$100, \$250, \$500 and \$1000 Deductible Comprehensive for 1997-2002.
Data prior to 1999 is for ISO reporting companies only.

NORTH CAROLINA
 AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
 LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Accident Year	Bodily Injury Basic Limits(a) Incurred Losses as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
1989					325,482,129
1990					372,563,566
1991			386,890,273	386,775,293	383,862,164
1992		426,228,961	433,557,119	430,255,281	428,685,804
1993	425,729,363	451,465,755	456,135,578	459,352,242	459,179,969
1994	466,713,441	487,698,498	496,119,137	499,778,973	497,362,994
1995	480,109,432	499,805,208	508,281,001	510,695,093	507,711,940
1996	484,666,683	507,084,121	507,244,864	507,972,820	508,379,926
1997	499,433,785	506,416,147	510,093,020	512,062,431	515,054,841
1998	475,282,363	489,118,175	494,730,117	499,079,295	500,235,007
1999	484,067,233	497,444,285	506,104,335	511,660,823	
2000	467,249,204	494,966,053	505,863,721		
2001	468,576,304	486,718,769			
2002	502,055,673				

Accident Year	Loss Development Factors			
	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
1990				1.001
1991			1.000	0.992
1992		1.017	0.992	0.996
1993	1.060	1.010	1.007	1.000
1994	1.045	1.017	1.007	0.995
1995	1.041	1.017	1.005	0.994
1996	1.046	1.000	1.001	1.001
1997	1.014	1.007	1.006	1.004
1998	1.029	1.011	1.009	1.002
1999	1.028	1.017	1.011	
2000	1.059	1.022		
2001	1.039			
Five Year Average	1.034	1.011	1.006	0.999
Three Year Average	1.042	1.017	1.009	1.002
		Five Year	Three Year	
39 to 63 months:		1.005	1.011	
27 to 63 months:		1.016	1.028	
15 to 63 months:		1.051	1.071	

(a) Losses are on a 25/50 level for 1989 - 2001.
 Losses are on a 30/60 level for 2002.

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
 AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
 LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Accident Year	Property Damage Basic Limits (a) Incurred Losses as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
1989					
1990					240,051,564
1991				236,218,310	235,883,536
1992			231,619,920	231,220,066	230,755,291
1993	292,789,429	251,521,946	251,499,279	250,683,767	250,587,858
1994	342,388,902	291,887,630	290,341,927	290,526,361	290,374,126
1995	384,825,188	341,109,620	341,881,402	342,544,827	342,489,519
1996	429,257,284	385,156,651	386,974,758	387,215,933	387,183,990
1997	427,020,628	434,360,545	434,632,796	434,999,549	434,974,174
1998	448,660,733	440,459,398	441,423,147	441,741,292	441,578,911
1999	478,925,504	452,317,568	452,935,631	452,975,900	453,159,687
2000	499,815,464	483,717,639	485,252,017	485,572,450	
2001	494,139,577	510,105,451	508,023,076		
2002	521,387,936	501,761,686			

Accident Year	Loss Development Factors			
	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
1990				
1991				0.999
1992			0.998	0.998
1993		1.000	0.997	1.000
1994	0.997	0.995	1.001	0.999
1995	0.996	1.002	1.002	1.000
1996	1.001	1.005	1.001	1.000
1997	1.012	1.001	1.001	1.000
1998	1.008	1.002	1.001	1.000
1999	1.008	1.001	1.001	1.000
2000	1.010	1.003	1.001	
2001	1.021	0.996		
2002	1.015			

Five Year Average	1.012	1.001	1.001	1.000
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Three Year Average	1.015	1.000	1.001	1.000
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	Five Year	Three Year
39 to 63 months:	1.001	1.001
27 to 63 months:	1.002	1.001
15 to 63 months:	1.014	1.016

(a) Losses are on a \$25,000 level for 2002.
 Losses are on a \$15,000 level for 1991 - 2001.
 Losses are on a \$10,000 level for 1989 - 1990.

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Accident Year	Medical Payments Total Limits Incurred Losses as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
1989					53,361,126
1990				61,707,769	61,649,872
1991			64,792,666	65,116,409	65,195,317
1992		70,770,429	71,464,723	71,794,144	71,812,761
1993	70,847,263	73,834,531	74,606,952	75,142,975	75,141,528
1994	75,360,257	78,009,228	78,792,900	79,141,305	79,248,603
1995	77,988,625	81,871,581	82,590,616	83,077,081	83,224,393
1996	78,004,666	81,079,429	81,935,144	82,511,325	82,792,510
1997	76,476,955	79,759,255	81,147,852	81,794,232	81,862,986
1998	72,417,261	76,331,709	77,410,266	77,964,001	78,054,472
1999	74,292,734	78,073,695	79,055,962	79,796,175	
2000	74,828,822	78,803,485	80,270,062		
2001	77,445,610	82,072,374			
2002	84,407,330				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
1990				0.999
1991			1.005	1.001
1992		1.010	1.005	1.000
1993	1.042	1.010	1.007	1.000
1994	1.035	1.010	1.004	1.001
1995	1.050	1.009	1.006	1.002
1996	1.039	1.011	1.007	1.003
1997	1.043	1.017	1.008	1.001
1998	1.054	1.014	1.007	1.001
1999	1.051	1.013	1.009	
2000	1.053	1.019		
2001	1.060			

Five Year Average	1.052	1.015	1.007	1.002
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Three Year Average	1.055	1.015	1.008	1.002
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	Five Year	Three Year
39 to 63 months:	1.009	1.010
27 to 63 months:	1.024	1.025
15 to 63 months:	1.077	1.081

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
 AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
 CLAIM DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Accident Year	Bodily Injury Incurred Claims as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
1989					
1990					58,090
1991				59,978	59,844
1992			60,551	60,479	60,025
1993	75,995	67,690	67,694	67,605	67,312
1994	88,006	73,974	73,092	72,624	72,120
1995	93,636	85,579	84,599	84,346	83,857
1996	96,404	91,350	90,615	90,309	89,961
1997	96,535	94,473	94,022	93,916	93,519
1998	93,726	94,256	93,811	93,427	93,082
1999	96,503	91,239	90,712	90,465	89,985
2000	94,009	93,415	93,145	92,547	
2001	92,965	92,101	91,137		
2002	96,845	89,243			

Accident Year	Claim Development Factors			
	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
1990				
1991				0.998
1992			0.999	0.996
1993	0.973	1.000	0.999	0.996
1994	0.972	0.988	0.994	0.993
1995	0.976	0.988	0.997	0.994
1996	0.980	0.992	0.997	0.996
1997	0.976	0.995	0.997	0.996
1998	0.973	0.995	0.996	0.996
1999	0.968	0.994	0.997	0.995
2000	0.980	0.997	0.994	
2001	0.960	0.990		
Five Year Average				
	0.971	0.994	0.997	0.995
Three Year Average				
	0.969	0.994	0.996	0.996
Five Year				
Three Year				
39 to 63 months:		0.992	0.992	
27 to 63 months:		0.986	0.986	
15 to 63 months:		0.957	0.955	

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Accident Year	Property Damage Incurred Claims as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
1989					144,019
1990					139,719
1991				139,800	142,080
1992		155,475	140,121	142,095	142,080
1993	166,420	167,509	155,597	155,579	155,534
1994	189,760	190,932	167,607	167,625	167,569
1995	202,092	203,290	191,119	191,123	191,119
1996	213,802	214,611	203,409	203,482	203,511
1997	213,462	215,052	215,087	215,218	215,208
1998	215,050	215,238	215,487	215,587	215,600
1999	221,998	223,310	216,588	216,617	216,601
2000	221,905	223,310	223,277	223,319	
2001	221,341	222,619	223,938		
2002	225,129				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
1990				0.999
1991			1.000	1.000
1992		1.001	1.000	1.000
1993	1.007	1.001	1.000	1.000
1994	1.006	1.001	1.000	1.000
1995	1.006	1.001	1.000	1.000
1996	1.004	1.002	1.001	1.000
1997	1.007	1.002	1.000	1.000
1998	1.006	1.002	1.000	1.000
1999	1.006	1.000	1.000	
2000	1.017	0.993		
2001	1.006			
Five Year Average	1.008	1.000	1.000	1.000
Three Year Average	1.010	0.998	1.000	1.000
		Five Year	Three Year	
39 to 63 months:		1.000	1.000	
27 to 63 months:		1.000	0.998	
15 to 63 months:		1.008	1.008	

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Accident Year	Medical Payments Incurred Claims as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
1989					51,347
1990				54,004	53,955
1991			53,714	53,826	53,787
1992		57,007	57,337	57,422	57,389
1993	58,510	60,084	60,280	60,423	60,391
1994	65,048	66,188	66,510	66,604	66,592
1995	66,742	68,541	68,876	69,096	69,057
1996	66,485	68,189	68,540	68,706	68,723
1997	64,007	65,861	66,352	66,463	66,475
1998	60,062	61,536	61,751	61,932	61,904
1999	59,632	60,882	61,170	61,296	
2000	58,978	60,351	60,685		
2001	58,107	59,050			
2002	60,999				

Accident Year	Claim Development Factors			
	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
1990				0.999
1991			1.002	0.999
1992		1.006	1.001	0.999
1993	1.027	1.003	1.002	0.999
1994	1.018	1.005	1.001	1.000
1995	1.027	1.005	1.003	1.000
1996	1.026	1.005	1.002	1.000
1997	1.029	1.007	1.002	1.000
1998	1.025	1.003	1.003	1.000
1999	1.021	1.005	1.002	
2000	1.023	1.006		
2001	1.016			
Five Year Average	1.023	1.005	1.002	1.000
Three Year Average	1.020	1.005	1.002	1.000
		Five Year	Three Year	
39 to 63 months:		1.002	1.002	
27 to 63 months:		1.007	1.007	
15 to 63 months:		1.030	1.027	

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

DETERMINATION OF PERMISSIBLE LOSS, LAE,
GENERAL AND OTHER ACQUISITION EXPENSE RATIO

	Voluntary Liability (i)	Physical Damage (ii)
a) Commission + Brokerage (iii)	10.0%	10.1%
b) Taxes, Licenses and Fees (iii)	2.5	2.3
c) Underwriting Profit (iv)	12.5	15.5
d) Contingencies (See Exhibit RB-6)	0.0	0.0
e) Total; Variable expenses, Underwriting Profit, and Contingencies	25.0	27.9
f) Permissible Losses, Loss Adj. Expenses, Gen. Admin. Expenses and Other Acquis. Expenses (v)	75.0	72.1
g) Total Premium	100.0	100.0

(i) For use with 12/31/2002 Liability data.

(ii) For use with 12/31/2002 Physical Damage data.

(iii) For Liability Commission and Brokerage, the voluntary portion of the ratio is determined using the voluntary/ceded premium distribution and an assumed 10.0% ceded ratio to premiums at collected level.

(iv) The underwriting profit factor was determined to be necessary in addition to investment income earned or realized by insurers from unearned premium, and loss and loss expense reserve funds generated from business within this state.

(v) Permissible Loss, LAE, General and Other Acquisition Expense Ratio in (f) equals 100% minus item (e).

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

DETERMINATION OF PERMISSIBLE LOSS, LAE,
GENERAL AND OTHER ACQUISITION EXPENSE RATIO

	Voluntary Liability (i)	Physical Damage (ii)
a) Commission + Brokerage (iii)	10.0%	9.9%
b) Taxes, Licenses and Fees (iii)	2.4	2.4
c) Underwriting Profit (iv)	12.5	15.5
d) Contingencies (See Exhibit RB-6)	0.0	0.0
e) Total; Variable expenses, Underwriting Profit, and Contingencies	24.9	27.8
f) Permissible Losses, Loss Adj. Expenses, Gen. Admin. Expenses and Other Acquis. Expenses (v)	75.1	72.2
g) Total Premium	100.0	100.0

(i) For use with 12/31/2001 Liability data.

(ii) For use with 12/31/2001 Physical Damage data.

(iii) For Liability Commission and Brokerage, the voluntary portion of the ratio is determined using the voluntary/ceded premium distribution and an assumed 10.0% ceded ratio to premiums at collected level.

(iv) The underwriting profit factor was determined to be necessary in addition to investment income earned or realized by insurers from unearned premium, and loss and loss expense reserve funds generated from business within this state.

(v) Permissible Loss, LAE, General and Other Acquisition Expense Ratio in (f) equals 100% minus item (e).

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

DETERMINATION OF PERMISSIBLE LOSS, LAE,
GENERAL AND OTHER ACQUISITION EXPENSE RATIO

	Voluntary Liability (i)	Physical Damage (ii)
a) Commission + Brokerage (iii)	9.5%	9.6%
b) Taxes, Licenses and Fees (iii)	2.2	2.2
c) Underwriting Profit (iv)	12.5	15.5
d) Contingencies (See Exhibit RB-6)	0.0	0.0
e) Total; Variable expenses, Underwriting Profit, and Contingencies	24.2	27.3
f) Permissible Losses, Loss Adj. Expenses, Gen. Admin. Expenses and Other Acquis. Expenses (v)	75.8	72.7
g) Total Premium	100.0	100.0

(i) For use with 12/31/2000 Liability data.

(ii) For use with 12/31/2000 Physical Damage data.

(iii) For Liability Commission and Brokerage, the voluntary portion of the ratio is determined using the voluntary/ceded premium distribution and an assumed 10.0% ceded ratio to premiums at collected level.

(iv) The underwriting profit factor was determined to be necessary in addition to investment income earned or realized by insurers from unearned premium, and loss and loss expense reserve funds generated from business within this state.

(v) Permissible Loss, LAE, General and Other Acquisition Expense Ratio in (f) equals 100% minus item (e).

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

COMPONENTS OF PERMISSIBLE LOSS, LAE,
GENERAL AND OTHER ACQUISITION EXPENSE RATIO

	Voluntary Liability (a)	Physical Damage (b)
Permissible Losses, Loss Adj. Expenses, Gen. Admin. Expenses and Other Acquis. Expenses	75.0	72.1
Loss Adjustment Expense (See pages H-646, 647)		
Bodily Injury & Medical Payments	13.3	-
Property Damage	11.5	-
Physical Damage	-	16.7
General Administration (See pages H-646, 647)	6.7	5.4
Other Acquisition Expenses (See pages H-646, 647)	8.2	7.9

(a) For use with 12/31/2002 Liability data.

(b) For use with 12/31/2002 Physical Damage data.

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

COMPONENTS OF PERMISSIBLE LOSS, LAE,
GENERAL AND OTHER ACQUISITION EXPENSE RATIO

	Voluntary Liability (a)	Physical Damage (b)
Permissible Losses, Loss Adj. Expenses, Gen. Admin. Expenses and Other Acquis. Expenses	75.0	72.1
Loss Adjustment Expense (See pages H-646, 647)		
Bodily Injury & Medical Payments	13.4	-
Property Damage	11.5	-
Physical Damage	-	16.8
General Administration (See pages H-646, 647)	6.7	5.3
Other Acquisition Expenses (See pages H-646, 647)	8.2	7.9

(a) For use with 12/31/2002 Liability data.

(b) For use with 12/31/2002 Physical Damage data.

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

COMPONENTS OF PERMISSIBLE LOSS, LAE,
GENERAL AND OTHER ACQUISITION EXPENSE RATIO

	Voluntary Liability (a)	Physical Damage (b)
Permissible Losses, Loss Adj. Expenses, Gen. Admin. Expenses and Other Acquis. Expenses	75.1	72.2
Loss Adjustment Expense (See pages H-646, 647)		
Bodily Injury & Medical Payments	11.8	-
Property Damage	10.8	-
Physical Damage	-	13.6
General Administration (See pages H-646, 647)	6.4	5.6
Other Acquisition Expenses (See pages H-646, 647)	7.3	7.5

(a) For use with 12/31/2001 Liability data.

(b) For use with 12/31/2001 Physical Damage data.

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

COMPONENTS OF PERMISSIBLE LOSS, LAE,
GENERAL AND OTHER ACQUISITION EXPENSE RATIO

	Voluntary Liability (a)	Physical Damage (b)
Permissible Losses, Loss Adj. Expenses, Gen. Admin. Expenses and Other Acquis. Expenses	75.8	72.7
Loss Adjustment Expense (See pages H-646, 647)		
Bodily Injury & Medical Payments	13.2	-
Property Damage	10.8	-
Physical Damage	-	14.1
General Administration (See pages H-646, 647)	5.9	4.9
Other Acquisition Expenses (See pages H-646, 647)	7.7	8.0

(a) For use with 12/31/2000 Liability data.

(b) For use with 12/31/2000 Physical Damage data.

Credibility Factor Determination

Credibility considerations enter into the private passenger ratemaking formula in three areas:

- 1) statewide rate indications in the determination of accident year weights.
- 2) territory rate indications in the determination of the individual territory's formula base class loss cost.
- 3) trend factor determination in the determination to base the average annual change on North Carolina data or a combination of North Carolina and countrywide data.

The first two areas full credibility standard is based on an application of the credibility formula contained in the paper "On The Credibility of The Pure Premium" by Mayerson, Jones and Bowers (PCAS LV, 1968). The full credibility standards contemplate P and K values of 95% and 5% for statewide and 90% and 5% for territory.

The trend credibility procedure is based on the first model discussed in "An Introduction to Credibility Theory" by L. H. Longley-Cook. The full credibility standard is based on P and K values of 99% and 2 1/2%.

For Uninsured Motorists, each year of the experience period is given weight proportional to its earned car years in the calculation of an indicated premium per exposure.

For Motorcycles, each year of the experience period is given weight proportional to its earned premium at present manual rates in the calculation of an indicated change.

CREDIBILITY TABLES BASED
UPON NUMBER OF CLAIMS

The projected loss ratios are weighted in accordance with the following:

Average Number of Claim for the Latest Two Years (A)	Weight to Earlier Year	Weight to Later Year
4000 and over	0%	100%
3600 - 3999	10	90
3200 - 3599	20	80
2800 - 3199	30	70
2400 - 2799	40	60
under 2400	50	50

(A) Applied separately by coverage.

<u>Credibility</u>	<u>Determination of Territory Credibility (B)</u>	<u>Credibility</u>	<u>Determination of Trend Factor Credibility (C)</u>
0	0 - 29	0	0 - 26
.10	30 - 119	.05	27 - 105
.20	120 - 269	.10	106 - 238
.30	270 - 479	.15	239 - 424
.40	480 - 749	.20	425 - 663
.50	750 - 1,079	.25	664 - 955
.60	1,080 - 1,469	.30	956 - 1,300
.70	1,470 - 1,919	.35	1,301 - 1,699
.80	1,920 - 2,429	.40	1,700 - 2,150
.90	2,430 - 2,999	.45	2,151 - 2,655
1.00	3,000 or more	.50	2,656 - 3,212
		.55	3,213 - 3,823
		.60	3,824 - 4,487
		.65	4,488 - 5,204
		.70	5,205 - 5,974
		.75	5,975 - 6,798
		.80	6,799 - 7,674
		.85	7,675 - 8,604
		.90	8,605 - 9,586
		.95	9,587 - 10,622
		1.00	10,623 or more

(B) Territory credibility is based on the number of claims underlying the three year pure premium.

(C) Trend factor credibility is based on the number of claims underlying the latest year's experience appearing in the trend exhibits.

SECTION E
UNINSURED MOTORISTS REVIEW

NORTH CAROLINA
UNINSURED MOTORISTS REVIEW
PRIVATE PASSENGER CARS
BASIC LIMITS REVIEW

All Carriers Voluntary and Ceded Combined	Year Ended 12/31/2000	Year Ended 12/31/2001	Year Ended 12/31/2002
(1) Incurred Losses and ALAE (25/50 UMBI) (a)	33,319,468	33,746,546	31,109,835
(2) Incurred Losses and ALAE (\$15,000 UMPD) (a)	11,526,943	11,173,187	12,381,428
(3) Loss Development Factor (25/50 UMBI) (b)	0.991	1.001	1.068
(4) Loss Development Factor (\$15,000 PD) (b)	1.001	1.001	1.016
(5) ULAE Factor (BI) (See page H-646)	13.2%	11.8%	13.3%
(6) ULAE Factor (PD) (See page H-646)	10.8%	10.8%	11.5%
(7) Developed Losses and LAE (25/50 UMBI) [(1)x(3)x[1+(5)]]	37,378,179	37,766,367	37,644,269
(8) Developed Losses and LAE (\$15,000 UMPD) [(2)x(4)x[1+(6)]]	12,784,625	12,392,271	14,026,177
(9) Adjustment for stacking of policy limits (c)	1.057	1.057	1.057
(10) Total Developed Losses and LAE [(7)+(8)]*(9)	53,022,084	53,017,680	54,615,661
(11) Avg Annual Change in Losses and LAE (See page D-8)	0.0%	0.0%	0.0%
(12) Years of Trend - Losses (d)	5.03	4.03	3.03
(13) Projected Losses and LAE (d)	53,022,084	53,017,680	54,615,661
(14) Earned Exposures (a)	5,381,629	5,495,759	5,652,884
(15) Developed Incurred Claims (UMBI) (a)	6,133	6,016	6,476
(16) Developed Incurred Claims (UMPD) (a)	9,996	9,480	9,415
(17) Total Incurred Claims [(15)+(16)]	16,129	15,496	15,891
(18) Projected B/L Loss and LAE per exposure [(13)/(14)]	9.85	9.65	9.66
(19) Percentage Dividends (e)	0.0%	0.0%	0.0%
(20) Permissible Loss and LAE Ratio (See page E-6)	0.634	0.634	0.634
(21) Required B/L Premium per exposure [(18)/((20)-(19))]	15.54	15.22	15.24
(22) Average (Weighted on exposures in line (14))		15.33	

- (a) Based on the statistical plan data reported by member companies.
- (b) Loss development factors are based on five-year averages, through 63 months of development for Uninsured Motorists Bodily Injury and three year averages through 63 months for Property Damage. See pages E-3 and D-15.
- (c) As determined in the Rate Bureau filing deriving the proposed Uninsured Motorists coverage rates in response to House Bill 1023 mandating inter-policy stacking of UM limits in North Carolina.
- (d) Projected losses and allocated loss adjustment expenses =

$$\frac{(12)}{[(10) \times (1 + (11))^{(12)}]}$$
, where (12) = the number of years of projection from the average date of accident to 7/09/2005.
- (e) Selected value.

NORTH CAROLINA
UNINSURED MOTORISTS REVIEW
PRIVATE PASSENGER CARS
BASIC LIMITS REVIEW

All Carriers Voluntary and Ceded Combined	Year Ended 12/31/2000	Year Ended 12/31/2001	Year Ended 12/31/2002
(1) Incurred Losses and ALAE (25/50 UMBI) (a)	33,319,468	33,746,546	31,109,835
(2) Incurred Losses and ALAE (\$15,000 UMPD) (a)	11,526,943	11,173,187	12,381,428
(3) Loss Development Factor (25/50 UMBI) (b)	0.991	1.001	1.068
(4) Loss Development Factor (\$15,000 PD) (b)	1.001	1.001	1.016
(5) ULAE Factor (BI) (See page H-646)	13.2%	11.8%	13.4%
(6) ULAE Factor (PD) (See page H-646)	10.8%	10.8%	11.5%
(7) Developed Losses and LAE (25/50 UMBI) [(1)x(3)x(1+(5))]	37,378,179	37,766,367	37,677,494
(8) Developed Losses and LAE (\$15,000 UMPD) [(2)x(4)x(1+(6))]	12,784,625	12,392,271	14,026,177
(9) Adjustment for stacking of policy limits (c)	1.057	1.057	1.057
(10) Total Developed Losses and LAE [(7)+(8)]*(9)	53,022,084	53,017,680	54,650,780
(11) Avg Annual Change in Losses and LAE (See page D-8)	0.0%	0.0%	0.0%
(12) Years of Trend - Losses (d)	5.03	4.03	3.03
(13) Projected Losses and LAE (d)	53,022,084	53,017,680	54,650,780
(14) Earned Exposures (a)	5,381,629	5,495,759	5,652,884
(15) Developed Incurred Claims (UMBI) (a)	6,133	6,016	6,476
(16) Developed Incurred Claims (UMPD) (a)	9,996	9,480	9,415
(17) Total Incurred Claims [(15)+(16)]	16,129	15,496	15,891
(18) Projected B/L Loss and LAE per exposure [(13)/(14)]	9.85	9.65	9.67
(19) Percentage Dividends (e)	0.0%	0.0%	0.0%
(20) Permissible Loss and LAE Ratio (See page E-6)	0.634	0.634	0.634
(21) Required B/L Premium per exposure [(18)/((20)-(19))]	15.54	15.22	15.25
(22) Average (Weighted on exposures in line (14))		15.33	

- (a) Based on the statistical plan data reported by member companies.
- (b) Loss development factors are based on five-year averages, through 63 months of development for Uninsured Motorists Bodily Injury and three year averages through 63 months for Property Damage. See pages E-3 and D-15.
- (c) As determined in the Rate Bureau filing deriving the proposed Uninsured Motorists coverage rates in response to House Bill 1023 mandating inter-policy stacking of UM limits in North Carolina.
- (d) Projected losses and allocated loss adjustment expenses =

$$\frac{[(10) \times (1 + (11))^{(12)}]}{(12)}$$
], where (12) = the number of years of projection from the average date of accident to 7/09/2005.
- (e) Selected value.

NORTH CAROLINA
UNINSURED MOTORISTS REVIEW
PRIVATE PASSENGER CARS
TOTAL LIMITS REVIEW

All Carriers Voluntary and Ceded Combined	Year Ended 12/31/2000	Year Ended 12/31/2001	Year Ended 12/31/2002
(1) Incurred Losses and ALAE (T/L UMBI) (a)	41,325,627	42,933,960	38,030,105
(2) Incurred Losses and ALAE (T/L UMPD) (a)	11,772,335	11,393,403	12,577,937
(3) Loss Development Factor (T/L UMBI) (b)	1.008	1.027	1.150
(4) Loss Development Factor (T/L PD) (b)	1.000	1.000	1.014
(5) ULAE Factor (BI) (See page H-646)	13.2%	11.8%	13.3%
(6) ULAE Factor (PD) (See page H-646)	10.8%	10.8%	11.5%
(7) Developed Losses and LAE (T/L UMBI) [(1)x(3)x[1+(5)]]	47,154,855	49,296,172	49,551,325
(8) Developed Losses and LAE (T/L UMPD) [(2)x(4)x[1+(6)]]	13,043,747	12,623,891	14,220,741
(9) Adjustment for stacking of policy limits (c)	1.057	1.057	1.057
(10) Total Developed Losses and LAE [(7)+(8)]*(9)	63,629,922	65,449,507	67,407,074
(11) Avg Annual Change in Losses and LAE (See page D-8)	0.0%	0.0%	0.0%
(12) Years of Trend - Losses (d)	5.03	4.03	3.03
(13) Projected Losses and LAE (d)	63,629,922	65,449,507	67,407,074
(14) Earned Exposures (a)	5,381,629	5,495,759	5,652,884
(15) Developed Incurred Claims (UMBI) (a)	6,133	6,016	6,476
(16) Developed Incurred Claims (UMPD) (a)	9,996	9,480	9,415
(17) Total Incurred Claims [(15)+(16)]	16,129	15,496	15,891
(18) Projected T/L Loss and LAE per exposure [(13)/(14)]	11.82	11.91	11.92
(19) Percentage Dividends (e)	0.0%	0.0%	0.0%
(20) Permissible Loss and LAE Ratio (See page E-6)	0.634	0.634	0.634
(21) Required T/L Premium per exposure [(18)/((20)-(19))]	18.64	18.79	18.80
(22) Average (Weighted on exposures in line (14))		18.74	

- (a) Based on the statistical plan data reported by member companies.
- (b) Loss development factors are based on five-year averages, through 63 months of development for Uninsured Motorists Bodily Injury and three year averages through 63 months for Property Damage. See pages E-4 and H-501.
- (c) As determined in the Rate Bureau filing deriving the proposed Uninsured Motorists coverage rates in response to House Bill 1023 mandating inter-policy stacking of UM limits in North Carolina.
- (d) Projected losses and allocated loss adjustment expenses =

$$\frac{(10) \times (1 + (11))^{(12)}}{(12)}$$
], where (12) = the number of years of projection from the average date of accident to 7/09/2005.
- (e) Selected value.

NORTH CAROLINA
UNINSURED MOTORISTS REVIEW
PRIVATE PASSENGER CARS
TOTAL LIMITS REVIEW

All Carriers Voluntary and Ceded Combined	Year Ended 12/31/2000	Year Ended 12/31/2001	Year Ended 12/31/2002
(1) Incurred Losses and ALAE (T/L UMBI) (a)	41,325,627	42,933,960	38,030,105
(2) Incurred Losses and ALAE (T/L UMPD) (a)	11,772,335	11,393,403	12,577,937
(3) Loss Development Factor (T/L UMBI) (b)	1.008	1.027	1.150
(4) Loss Development Factor (T/L PD) (b)	1.000	1.000	1.014
(5) ULAE Factor (BI) (See page H-646)	13.2%	11.8%	13.4%
(6) ULAE Factor (PD) (See page H-646)	10.8%	10.8%	11.5%
(7) Developed Losses and LAE (T/L UMBI) [(1)x(3)x[1+(5)]]	47,154,855	49,296,172	49,595,060
(8) Developed Losses and LAE (T/L UMPD) [(2)x(4)x[1+(6)]]	13,043,747	12,623,891	14,220,741
(9) Adjustment for stacking of policy limits (c)	1.057	1.057	1.057
(10) Total Developed Losses and LAE [(7)+(8)]*(9)	63,629,922	65,449,507	67,453,302
(11) Avg Annual Change in Losses and LAE (See page D-8)	0.0%	0.0%	0.0%
(12) Years of Trend - Losses (d)	5.03	4.03	3.03
(13) Projected Losses and LAE (d)	63,629,922	65,449,507	67,453,302
(14) Earned Exposures (a)	5,381,629	5,495,759	5,652,884
(15) Developed Incurred Claims (UMBI) (a)	6,133	6,016	6,476
(16) Developed Incurred Claims (UMPD) (a)	9,996	9,480	9,415
(17) Total Incurred Claims [(15)+(16)]	16,129	15,496	15,891
(18) Projected T/L Loss and LAE per exposure [(13)/(14)]	11.82	11.91	11.93
(19) Percentage Dividends (e)	0.0%	0.0%	0.0%
(20) Permissible Loss and LAE Ratio (See page E-6)	0.634	0.634	0.634
(21) Required T/L Premium per exposure [(18)/((20)-(19))]	18.64	18.79	18.82
(22) Average (Weighted on exposures in line (14))		18.75	

- (a) Based on the statistical plan data reported by member companies.
- (b) Loss development factors are based on five-year averages, through 63 months of development for Uninsured Motorists Bodily Injury and three year averages through 63 months for Property Damage. See pages E-4 and H-501.
- (c) As determined in the Rate Bureau filing deriving the proposed Uninsured Motorists coverage rates in response to House Bill 1023 mandating inter-policy stacking of UM limits in North Carolina.
- (d) Projected losses and allocated loss adjustment expenses =

$$\frac{(10) \times (1 + (11))^{(12)}}{(12)}$$
], where (12) = the number of years of projection from the average date of accident to 7/09/2005.
- (e) Selected value.

NORTH CAROLINA
 AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
 LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Accident Year	UM-BI Basic Limits(a) Incurred Losses as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
1988	(b)	(b)	(b)	(b)	(b)
1989				16,186,975	16,179,984
1990			15,365,408	15,319,552	15,255,522
1991		18,592,578	18,037,580	18,852,685	18,170,585
1992	18,926,845	21,409,926	22,125,148	22,110,858	22,234,205
1993	17,619,273	20,029,887	20,797,279	21,753,061	20,995,828
1994	19,307,945	21,917,845	22,613,959	22,798,456	22,314,613
1995	20,873,338	24,351,212	24,177,258	24,247,311	24,145,577
1996	24,176,384	24,733,791	25,128,358	25,321,157	24,669,381
1997	26,490,087	27,880,982	28,521,461	28,781,082	28,563,797
1998	25,458,394	28,076,312	27,645,269	27,353,483	27,183,188
1999	23,972,433	25,464,313	25,827,432	26,055,443	
2000	24,394,544	25,296,185	25,564,213		
2001	23,720,600	25,612,215			
2002	25,577,731				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
1988			(b)	(b)
1989		(b)		1.000
1990	(b)		0.997	0.996
1991		0.970	1.045	0.964
1992	1.131	1.033	0.999	1.006
1993	1.137	1.038	1.046	0.965
1994	1.135	1.032	1.008	0.979
1995	1.167	0.993	1.003	0.996
1996	1.023	1.016	1.008	0.974
1997	1.053	1.023	1.009	0.992
1998	1.103	0.985	0.989	0.994
1999	1.062	1.014	1.009	
2000	1.037	1.011		
2001	1.080			
Five Year Average	1.067	1.010	1.004	0.987
Three Year Average	1.060	1.003	1.002	0.987
		Five Year	Three Year	
39 to 63 months:		0.991	0.989	
27 to 63 months:		1.001	0.992	
15 to 63 months:		1.068	1.052	

(a) Losses are on a 25/50 level for 1989-2001 and on a 30/60 level for 2002.

(b) Basic limits Uninsured Motorists loss development data for 1988-1991 were not compiled by the NAI.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Accident Year	UM-BI Total Limits Incurred Losses as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
1989					20,834,728
1990				19,448,277	19,432,924
1991			27,771,590	28,976,477	28,355,294
1992		30,977,375	32,440,089	33,071,470	33,456,858
1993	20,357,835	23,971,022	25,000,757	26,887,782	25,679,881
1994	23,155,588	26,713,420	27,256,629	26,449,865	26,013,905
1995	24,329,974	29,243,419	29,623,380	29,613,872	29,710,456
1996	26,346,462	30,272,249	30,915,237	31,156,839	30,722,745
1997	29,260,028	32,116,910	33,203,047	34,241,234	34,883,121
1998	27,475,134	31,783,747	31,634,139	31,592,436	31,804,309
1999	27,092,658	29,828,551	30,830,990	31,597,967	
2000	26,490,557	29,862,242	30,239,680		
2001	29,807,138	32,139,608			
2002	29,504,496				

Accident Year	Loss Development Factors			
	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
1990				0.999
1991			1.043	0.979
1992		1.047	1.019	1.012
1993	1.177	1.043	1.075	0.955
1994	1.154	1.020	0.970	0.984
1995	1.202	1.020	0.993	1.003
1996	1.149	1.021	1.008	0.986
1997	1.098	1.034	1.031	1.019
1998	1.157	0.995	0.999	0.991
1999	1.101	1.034	1.025	
2000	1.127	1.013		
2001	1.116			
Five Year Average	1.120	1.019	1.011	0.997
Three Year Average	1.115	1.014	1.018	0.999
		Five Year	Three Year	
39 to 63 months:		1.008	1.017	
27 to 63 months:		1.027	1.031	
15 to 63 months:		1.150	1.150	

NORTH CAROLINA

PRIVATE PASSENGER LIABILITY INSURANCE
UNINSURED MOTORISTS
PURE PREMIUM TREND

(1) Accident Year Ended	(2) Basic Limit Losses (A) (B)	(3) Exposures	(4) UM Pure Premium (2) / (3)
6/30/1985	11,690,917	3,448,294	\$3.39
6/30/1986	13,387,772	3,612,932	3.71
6/30/1987	17,925,282	3,740,249	4.79
6/30/1988	18,624,836	3,851,199	4.84
6/30/1989	21,468,029	4,015,107	5.35
12/31/1990	21,577,892	4,126,098	5.23
12/31/1991	24,944,699	4,199,013	5.94
12/31/1992	25,174,957	4,262,731	5.91
12/31/1993	29,750,657	4,373,094	6.80
12/31/1994	32,442,143	4,552,669	7.13
12/31/1995	36,252,226	4,712,510	7.69
12/31/1996	39,194,286	4,798,419	8.17
12/31/1997	42,600,864	4,851,832	8.78
12/31/1998	42,622,510	5,036,177	8.46
12/31/1999	41,207,415	5,253,680	7.84
12/31/2000	41,628,748	5,381,629	7.74
12/31/2001	40,959,499	5,495,759	7.45
12/31/2002	43,314,625	5,652,884	7.66

Annual Rates of Change based on the Exponential Curve of Best Fit:

4 points	-1.1%
6 points	-3.0%
9 points	0.0%
12 points	2.3%

(A) Includes all loss adjustment expense and loss development for voluntary and ceded business combined.

(B) 25/50/10 limits from 6/30/1985 - 12/31/1991.
25/50/15 limits from 12/31/1992 - 12/31/2002.

NORTH CAROLINA

DERIVATION OF EXPECTED LOSS RATIO FOR UNINSURED MOTORISTS

	Voluntary	Ceded
Commission & Brokerage	10.0%	10.0%
Taxes, Licenses, Fees	2.5%	2.5%
General Administration	6.7%	6.7%
Other Acquisition Expenses	8.2%	8.2%
Profit	12.5%	-2.9%
Contingencies	0.0%	0.0%
Total	0.399	0.245
Expected Loss Ratio	0.601	0.755
Exposure Distribution	0.787	0.213
Combined Expected Loss Ratio		0.634

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
UNINSURED MOTORISTS COVERAGE

Uninsured Motorists Bodily Injury

Limit	Present	Filed	Filed
	Single Car Policy Rate	Single Car Policy Rate (a)	Multi-Car Policy Rate (b)
30/60	15	15	35
50/100	16	17	40
100/200	17	18	42
100/300	18	20	47
300/300	20	23	54
250/500	21	24	57
500/500	22	26	61
500/1000	23	27	64
1000/1000	24	29	68

Uninsured Motorists Property Damage

Limit	Present	Filed	Filed
	Single Car Policy Rate	Single Car Policy Rate (c)	Multi-Car Policy Rate (b)
25	2	2	5
50	3	3	7
100	4	4	9
250	6	6	14
500	8	8	19
750	10	10	24
1,000	11	11	26

(a) Filed single car rates for Uninsured Motorists Bodily Injury are calculated as follows:

1) Determine the 30/60/25 UMBI rate by truncating the indicated 25/50/15 rate determined on page E-1 and adding \$2: $\$15 + \$2 = \$17$. The 30/60 UM Bodily Injury rate is then determined by subtracting the \$25,000 UMPD rate of \$2: $\$17 - \$2 = \$15$.

2) Apply the effective excess limit change of +55.8% to the present excess portion of the rate at each limit, and then add the filed basic limit rate of \$15 to the result.

For example, for 50/100: $(16-15) \times (1+.558) + 15 = \17 .

(b) Filed multi-car policy rates are calculated by multiplying the filed single car policy rates by a factor of 2.36, which is the average number of cars per multi-car policy in North Carolina. This factor was determined from 2000 U.S. census data.

(c) Filed single car policy rates for Uninsured Motorists Property Damage are equal to the present rates.

The total limits effective change is +6.3%.

Revised 6/3/04

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
UNINSURED MOTORISTS COVERAGE

Uninsured Motorists Bodily Injury

Limit	Present	Filed	Filed
	Single Car Policy Rate	Single Car Policy Rate (a)	Multi-Car Policy Rate (b)
30/60	15	15	35
50/100	16	17	40
100/200	17	18	42
100/300	18	20	47
300/300	20	23	54
250/500	21	24	57
500/500	22	26	61
500/1000	23	28	66
1000/1000	24	29	68

Uninsured Motorists Property Damage

Limit	Present	Filed	Filed
	Single Car Policy Rate	Single Car Policy Rate (c)	Multi-Car Policy Rate (b)
25	2	2	5
50	3	3	7
100	4	4	9
250	6	6	14
500	8	8	19
750	10	10	24
1,000	11	11	26

(a) Filed single car rates for Uninsured Motorists Bodily Injury are calculated as follows:

1) Determine the 30/60/25 UMBI rate by truncating the indicated 25/50/15 rate determined on page E-1 and adding \$2: $\$15 + \$2 = \$17$. The 30/60 UM Bodily Injury rate is then determined by subtracting the \$25,000 UMPD rate of \$2: $\$17 - \$2 = \$15$.

2) Apply the effective excess limit change of +56.3% to the present excess portion of the rate at each limit, and then add the filed basic limit rate of \$15 to the result.

For example, for 50/100: $(16-15) \times (1+.563) + 15 = \17 .

(b) Filed multi-car policy rates are calculated by multiplying the filed single car policy rates by a factor of 2.36, which is the average number of cars per multi-car policy in North Carolina. This factor was determined from 2000 U.S. census data.

(c) Filed single car policy rates for Uninsured Motorists Property Damage are equal to the present rates.

The total limits effective change is +6.3%.

NORTH CAROLINA

UNDERINSURED MOTORISTS COVERAGE

Underinsured Motorists (UIM) coverage is triggered if the policy limit of the party at fault in an accident causing bodily injury to an insured is less than the insured's UIM policy limit. In this event and if the policy limits of the party at fault are not enough to pay the full amount of damages to the insured, then the insured is entitled to collect up to the limit of his UIM coverage.

The procedure used on pages E-10 to E-30 first calculates the Bodily Injury average rate of the at-fault party. This is the 30/60 average rate multiplied by the revised Bodily Injury increased limits factor. The results of this calculation are shown in Column (7) of the attached exhibits. The average rate for the total coverage available to the insured is calculated by applying the product of the revised Bodily Injury increased limits factors in Column (4) and the Uninsured Motorists (UM) increased limits factors in Column (5) to the 30/60 average rate. This rate is shown in Column (6).

The difference between the total coverage average rate and the party at fault's average rate is the indicated charge for the coverage provided by UIM. Since UIM applies whenever the limits of the tortfeasor are less than the UIM limit, this calculation is performed for each of a variety of possible tortfeasor limits less than the UIM limit. The results are then weighted on the policy limit distribution to determine the overall cost of the coverage provided by UIM.

Since UIM applies only when the party at fault is insured, these weighted indicated charges are further adjusted by an estimate of the percentage of drivers in the state that are insured.

This filing incorporates the pricing of inter-policy stacking of UIM limits. Page E-31 displays the calculation of the revised UIM rates reflecting the stacking of UIM policy limits

Pages E-32 and E-33 display current and revised Underinsured Motorists rates.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE

CALCULATION OF ESTIMATED PERCENT AT-FAULT INSURED
AND AVERAGE BODILY INJURY 30/60 RATE

	(1)	(2)	(3)	(4)	(5)
	BI VOL&CED	BI	DEVELOPED	BI VOL&CED	BI
	INCURRED	BI	DEVELOPED	EARNED	FREQ
<u>YEAR</u>	<u>CLAIMS</u>	<u>CDF</u>	<u>CLAIMS</u>	<u>CAR YEARS</u>	<u>((3)/(4))*100</u>
2000	91,541	0.992	90,809	5,664,873	1.603
2001	89,454	0.986	88,202	5,785,009	1.525
2002	96,890	0.955	92,530	5,950,404	1.555
TOTAL	277,885		271,541	17,400,286	1.561

	(6)	(7)	(8)	(9)	(10)
	UMBI VOL&CED	UMBI	DEVELOPED	UMBI VOL&CED	UMBI
	INCURRED	UMBI	DEVELOPED	EARNED	FREQ
<u>YEAR</u>	<u>CLAIMS</u>	<u>CDF</u>	<u>CLAIMS</u>	<u>CAR YEARS</u>	<u>((8)/(9))*100</u>
2000	6,158	0.996	6,133	5,381,629	0.114
2001	6,058	0.993	6,016	5,495,759	0.109
2002	6,489	0.998	6,476	5,652,884	0.115
TOTAL	18,705		18,625	16,530,272	0.113

	(11)	(12)
	RATIO	THREE YEAR AVERAGE
<u>YEAR</u>	<u>UM FREQ / BI FREQ</u>	<u>PERCENT OF AT-FAULT INSURED</u>
	<u>(10)/(5)</u>	= 1 - (UM CLAIM FREQ / BI CLAIM FREQ)
2000	0.071	= 1 - RATIO
2001	0.071	= 0.928
2002	0.074	
TOTAL	0.072	

12/31/2002

(15) VOL&CEDED 30/60 BI PRESENT AVERAGE RATE =	\$158.99
(16) BI BASIC LIMITS BASE RATE CHANGE =	1.068
(17) FILED BI 30/60 AVERAGE RATE (15)x(16)=	\$169.80

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE

CALCULATION OF ESTIMATED PERCENT AT-FAULT INSURED
AND AVERAGE BODILY INJURY 30/60 RATE

	(1)	(2)	(3)	(4)	(5)
	BI VOL&CED	BI	DEVELOPED	BI VOL&CED	BI
	INCURRED	BI	DEVELOPED	EARNED	FREQ
<u>YEAR</u>	<u>CLAIMS</u>	<u>CDF</u>	<u>CLAIMS</u>	<u>CAR YEARS</u>	<u>((3)/(4))*100</u>
2000	91,541	0.992	90,809	5,664,873	1.603
2001	89,454	0.986	88,202	5,785,009	1.525
2002	96,890	0.955	92,530	5,950,404	1.555
TOTAL	277,885		271,541	17,400,286	1.561

	(6)	(7)	(8)	(9)	(10)
	UMBI VOL&CED	UMBI	DEVELOPED	UMBI VOL&CED	UMBI
	INCURRED	UMBI	DEVELOPED	EARNED	FREQ
<u>YEAR</u>	<u>CLAIMS</u>	<u>CDF</u>	<u>CLAIMS</u>	<u>CAR YEARS</u>	<u>((8)/(9))*100</u>
2000	6,158	0.996	6,133	5,381,629	0.114
2001	6,058	0.993	6,016	5,495,759	0.109
2002	6,489	0.998	6,476	5,652,884	0.115
TOTAL	18,705		18,625	16,530,272	0.113

	(11)	(12)
	RATIO	THREE YEAR AVERAGE
<u>YEAR</u>	<u>UM FREQ / BI FREQ</u>	<u>PERCENT OF AT-FAULT INSURED</u>
	<u>(10)/(5)</u>	
2000	0.071	= 1 - (UM CLAIM FREQ / BI CLAIM FREQ)
2001	0.071	= 1 - RATIO
2002	0.074	= 0.928
TOTAL	0.072	

12/31/2002

(15) VOL&CEDED 30/60 BI PRESENT AVERAGE RATE =	\$158.99
(16) BI BASIC LIMITS BASE RATE CHANGE =	1.069
(17) FILED BI 30/60 AVERAGE RATE (15)x(16)=	\$169.96

NORTH CAROLINA

PRIVATE PASSENGER AUTO LIABILITY INSURANCE

DETERMINATION OF INDICATED LIMITS REDUCTION UNDERINSURED MOTORISTS RATES

50.0/ 100.0 UIM

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
BI LIMITS OF PARTY AT FAULT	DISTRIBUTION OF POLICY LIMITS	TOTAL COMBINED LIMIT OF COVERAGE	BI INCREASED LIMITS FACTOR OF (1)	INCREASED LIMITS FACTOR FOR LAYER FROM (1) TO (3)	AVERAGE RATE FOR COMBINED COVERAGE PARTY AT FAULT	AVERAGE RATE FOR BI LIMITS OF PARTY AT FAULT	INDICATED RATE FOR ADDITIONAL COVERAGE
30.0/ 60.0	.304	50.0/ 100.0	1.000	1.070	\$181.69	\$169.80	\$ 11.89

COST FOR ALL BI LIMITS OF AT-FAULT PARTY ((8) MULTIPLIED BY (2)): \$ 3.61

PORTION OF AT-FAULT PARTIES INSURED: .928

COST OF COVERAGE FOR 'AT-FAULT PARTIES WHO ARE INSURED' (\$ 3.61 X .928): \$ 3.35

NOTES: 30/60 BODILY INJURY LIABILITY AVG RATE (BASED ON YEAR ENDING 12/31/2002): \$169.80

COL (6) = \$169.80 X (4) X (5)

COL (7) = \$169.80 X (4)

COL (8) = ((6) - (7))

PORTION OF AT-FAULT INSURED ESTIMATED BY: 1 - (UM CLAIM FREQUENCY / BI CLAIM FREQUENCY)

NORTH CAROLINA

PRIVATE PASSENGER AUTO LIABILITY INSURANCE

DETERMINATION OF INDICATED LIMITS REDUCTION UNDERINSURED MOTORISTS RATES

50.0/ 100.0 UIM

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
BI LIMITS OF PARTY AT FAULT	60.0	.304	50.0/ 100.0	1.000	1.070	\$181.86	\$169.96	\$ 11.90
			TOTAL COMBINED LIMIT OF COVERAGE	BI INCREASED LIMITS FOR LAYER FROM (1) TO (3)	UM-BI	AVERAGE RATE FOR COMBINED COVERAGE PARTY AT FAULT	AVERAGE RATE FOR BI LIMITS OF ADDITIONAL COVERAGE	INDICATED RATE FOR ADDITIONAL COVERAGE

COST FOR ALL BI LIMITS OF AT-FAULT PARTY ((8) MULTIPLIED BY (2)) :

PORTION OF AT-FAULT PARTIES INSURED:

COST OF COVERAGE FOR AT-FAULT PARTIES WHO ARE INSURED (\$ 3.62 X .928) : \$ 3.36

NOTES: 30/60 BODILY INJURY LIABILITY AVG RATE (BASED ON YEAR ENDING 12/31/2002) : \$169.96

COL (6) = \$169.96 X (4) X (5)

COL (7) = \$169.96 X (4)

COL (8) = ((6) - (7))

PORTION OF AT-FAULT INSURED ESTIMATED BY: 1 - (UM CLAIM FREQUENCY / BI CLAIM FREQUENCY)

NORTH CAROLINA

PRIVATE PASSENGER AUTO LIABILITY INSURANCE

DETERMINATION OF INDICATED LIMITS REDUCTION UNDERINSURED MOTORISTS RATES

100.0/ 200.0 UIM

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
BI LIMITS OF PARTY AT FAULT	DISTRIBUTION OF POLICY LIMITS	TOTAL COMBINED LIMIT OF COVERAGE	BI INCREASED LIMITS FACTOR OF (1) TO (3)	UM-BI INCREASED LIMITS FACTOR FOR LAYER FROM COMBINED COVERAGE (1) TO (3)	AVERAGE RATE FOR BI LIMITS OF PARTY AT FAULT	AVERAGE RATE FOR BI LIMITS OF PARTY AT FAULT	INDICATED RATE FOR ADDITIONAL COVERAGE
30.0/ 60.0	.304	100.0/ 200.0	1.000	1.210	\$205.46	\$169.80	\$ 35.66
50.0/ 100.0	.238	100.0/ 200.0	1.190	1.131	\$228.53	\$202.06	\$ 26.47

COST FOR ALL BI LIMITS OF AT-FAULT PARTY ((8) MULTIPLIED BY (2)) : \$ 17.14

PORTION OF AT-FAULT PARTIES INSURED: .928

COST OF COVERAGE FOR AT-FAULT PARTIES WHO ARE INSURED (\$ 17.14 X .928) : \$ 15.91

NOTES: 30/60 BODILY INJURY LIABILITY AVG RATE (BASED ON YEAR ENDING 12/31/2002): \$169.80

COL (6) = \$169.80 X (4) X .5

COL (7) = \$169.80 X (4)

COL (8) = ((6) - (7))

PORTION OF AT-FAULT INSURED ESTIMATED BY: 1 - (UM CLAIM FREQUENCY / BI CLAIM FREQUENCY)

NORTH CAROLINA

PRIVATE PASSENGER AUTO LIABILITY INSURANCE

DETERMINATION OF INDICATED LIMITS REDUCTION UNDERINSURED MOTORISTS RATES

100.0/ 200.0 UIM

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
BI LIMITS OF PARTY AT FAULT	DISTRIBUTION OF POLICY LIMITS	TOTAL COMBINED LIMIT OF COVERAGE	BI INCREASED LIMITS FACTOR OF (1) TO (3)	UM-BI INCREASED LIMITS FACTOR FOR LAYER FROM COMBINED COVERAGE PARTY AT FAULT	AVERAGE RATE FOR BI LIMITS OF ADDITIONAL COVERAGE	AVERAGE RATE FOR BI LIMITS OF ADDITIONAL COVERAGE	INDICATED RATE FOR ADDITIONAL COVERAGE
30.0/ 60.0	.304	100.0/ 200.0	1.000	1.210	\$205.65	\$169.96	\$ 35.69
50.0/ 100.0	.238	100.0/ 200.0	1.190	1.131	\$228.75	\$202.25	\$ 26.50

COST FOR ALL BI LIMITS OF AT-FAULT PARTY ((8) MULTIPLIED BY (2)): \$ 17.16

PORTION OF AT-FAULT PARTIES INSURED: .928

COST OF COVERAGE FOR AT-FAULT PARTIES WHO ARE INSURED (\$ 17.16 X .928): \$ 15.92

NOTES: 30/60 BODILY INJURY LIABILITY AVG RATE (BASED ON YEAR ENDING 12/31/2002): \$169.96

COL (6) = \$169.96 X (4) X (5)

COL (7) = \$169.96 X (4)

COL (8) = ((6) - (7))

PORTION OF AT-FAULT INSURED ESTIMATED BY: 1 - (UM CLAIM FREQUENCY / BI CLAIM FREQUENCY)

NORTH CAROLINA

PRIVATE PASSENGER AUTO LIABILITY INSURANCE

DETERMINATION OF INDICATED LIMITS REDUCTION UNDERINSURED MOTORISTS RATES

100.0/ 300.0 UIM

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
BI LIMITS OF PARTY AT FAULT	DISTRIBUTION OF POLICY LIMITS	TOTAL COMBINED LIMIT OF COVERAGE	BI INCREASED LIMITS FACTOR OF (1)	UM-BI INCREASED LIMITS FOR LAYER FROM (1) TO (3)	AVERAGE RATE FOR COMBINED COVERAGE PARTY AT FAULT	AVERAGE RATE FOR BI LIMITS OF PARTY AT FAULT	INDICATED RATE FOR ADDITIONAL COVERAGE
30.0/ 60.0	.304	100.0/ 300.0	1.000	1.270	\$215.65	\$169.80	\$ 45.85
50.0/ 100.0	.238	100.0/ 300.0	1.190	1.187	\$239.85	\$202.06	\$ 37.79
100.0/ 200.0	.000	100.0/ 300.0	1.410	1.050	\$251.39	\$239.42	\$ 11.97

COST FOR ALL BI LIMITS OF AT-FAULT PARTY ((8) MULTIPLIED BY (2)) : \$ 22.93

PORTION OF AT-FAULT PARTIES INSURED: .928

COST OF COVERAGE FOR AT-FAULT PARTIES WHO ARE INSURED (\$ 22.93 X .928) : \$ 21.28

NOTES: 30/60 BODILY INJURY LIABILITY AVG RATE (BASED ON YEAR ENDING 12/31/2002): \$169.80

COL (6) = \$169.80 X (4) X (5)

COL (7) = \$169.80 X (4)

COL (8) = ((6) - (7))

PORTION OF AT-FAULT INSURED ESTIMATED BY: 1 - (UM CLAIM FREQUENCY / BI CLAIM FREQUENCY)

NORTH CAROLINA

PRIVATE PASSENGER AUTO LIABILITY INSURANCE

DETERMINATION OF INDICATED LIMITS REDUCTION UNDERINSURED MOTORISTS RATES

100.0/ 300.0 UIM

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
BI LIMITS OF PARTY AT FAULT	DISTRIBUTION OF POLICY LIMITS	TOTAL COMBINED LIMIT OF COVERAGE	BI INCREASED LIMITS FACTOR OF (1)	UM-BI INCREASED LIMITS FACTOR FOR LAYER FROM (1) TO (3)	AVERAGE RATE FOR COMBINED COVERAGE PARTY AT FAULT	AVERAGE RATE FOR BI LIMITS OF FAULT	INDICATED RATE FOR ADDITIONAL COVERAGE
30.0/	60.0	.304	1.000	1.270	\$215.85	\$169.96	\$ 45.89
50.0/	100.0	.238	1.190	1.187	\$240.07	\$202.25	\$ 37.82
100.0/	200.0	.000	1.410	1.050	\$251.63	\$239.64	\$ 11.99

COST FOR ALL BI LIMITS OF AT-FAULT PARTY ((8) MULTIPLIED BY (2)) : \$ 22.95

PORTION OF AT-FAULT PARTIES INSURED: .928

COST OF COVERAGE FOR AT-FAULT PARTIES WHO ARE INSURED (\$ 22.95 X .928) : \$ 21.30

NOTES: 30/60 BODILY INJURY LIABILITY AVG RATE (BASED ON YEAR ENDING 12/31/2002): \$169.96

COL (6) = \$169.96 X (4) X (5)

COL (7) = \$169.96 X (4)

COL (8) = ((6) - (7))

PORTION OF AT-FAULT INSURED ESTIMATED BY: 1 - (UM CLAIM FREQUENCY / BI CLAIM FREQUENCY)

NORTH CAROLINA

PRIVATE PASSENGER AUTO LIABILITY INSURANCE

DETERMINATION OF INDICATED LIMITS REDUCTION UNDERINSURED MOTORISTS RATES

150.0/ 300.0 UIM

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
BI LIMITS OF PARTY AT FAULT	DISTRIBUTION OF POLICY LIMITS	TOTAL COMBINED LIMIT OF COVERAGE	BI INCREASED LIMITS FACTOR OF (1) TO (3)	INCREASED LIMITS FACTOR FOR LAYER FROM (1) TO (3)	AVERAGE RATE FOR COMBINED COVERAGE PARTY AT FAULT	AVERAGE RATE FOR BI LIMITS OF ADDITIONAL COVERAGE	INDICATED RATE FOR ADDITIONAL COVERAGE
30.0/	60.0	150.0/ 300.0	1.000	1.290	\$219.04	\$169.80	\$ 49.24
50.0/	100.0	150.0/ 300.0	1.190	1.206	\$243.69	\$202.06	\$ 41.63
100.0/	200.0	150.0/ 300.0	1.410	1.066	\$255.22	\$239.42	\$ 15.80
100.0/	300.0	150.0/ 300.0	1.430	1.016	\$246.70	\$242.81	\$ 3.89

COST FOR ALL BI LIMITS OF AT-FAULT PARTY ((8) MULTIPLIED BY (2)): \$ 26.36

PORTION OF AT-FAULT PARTIES INSURED: .928

COST OF COVERAGE FOR AT-FAULT PARTIES WHO ARE INSURED (\$ 26.36 X .928): \$ 24.46

NOTES: 30/60 BODILY INJURY LIABILITY AVG RATE (BASED ON YEAR ENDING 12/31/2002): \$169.80

COL (6) = \$169.80 X (4) X (5)

COL (7) = \$169.80 X (4)

COL (8) = ((6) - (7))

PORTION OF AT-FAULT INSURED ESTIMATED BY: 1 - (UM CLAIM FREQUENCY / BI CLAIM FREQUENCY)

NORTH CAROLINA

PRIVATE PASSENGER AUTO LIABILITY INSURANCE

DETERMINATION OF INDICATED LIMITS REDUCTION UNDERINSURED MOTORISTS RATES

150.0/ 300.0 UIM

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
BI LIMITS OF PARTY AT FAULT	DISTRIBUTION OF POLICY LIMITS	TOTAL COMBINED LIMIT OF COVERAGE	BI INCREASED LIMITS FACTOR OF (1)	UM-BI INCREASED LIMITS FOR LAYER FROM (1) TO (3)	AVERAGE RATE FOR COMBINED COVERAGE PARTY AT FAULT	AVERAGE RATE FOR BI LIMITS OF FAULT	INDICATED RATE FOR ADDITIONAL COVERAGE
30.0/ 60.0	.304	150.0/ 300.0	1.000	1.290	\$219.25	\$169.96	\$ 49.29
50.0/ 100.0	.238	150.0/ 300.0	1.190	1.206	\$243.92	\$202.25	\$ 41.67
100.0/ 200.0	.000	150.0/ 300.0	1.410	1.066	\$255.46	\$239.64	\$ 15.82
100.0/ 300.0	.382	150.0/ 300.0	1.430	1.016	\$246.93	\$243.04	\$ 3.89

COST FOR ALL BI LIMITS OF AT-FAULT PARTY ((8) MULTIPLIED BY (2)) :

\$ 26.39

PORTION OF AT-FAULT PARTIES INSURED:

.928

COST OF COVERAGE FOR AT-FAULT PARTIES WHO ARE INSURED (\$ 26.39 X .928) :

\$ 24.49

NOTES: 30/60 BODILY INJURY LIABILITY AVG RATE (BASED ON YEAR ENDING 12/31/2002) :

\$169.96

COL (6) = \$169.96 X (4) X (5)

COL (7) = \$169.96 X (4)

COL (8) = ((6) - (7))

PORTION OF AT-FAULT INSURED ESTIMATED BY: 1 - (UM CLAIM FREQUENCY / BI CLAIM FREQUENCY)

NORTH CAROLINA

PRIVATE PASSENGER AUTO LIABILITY INSURANCE

DETERMINATION OF INDICATED LIMITS REDUCTION UNDERINSURED MOTORISTS RATES

200.0/ 400.0 UIM

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
BI LIMITS OF PARTY AT FAULT	DISTRIBUTION OF POLICY LIMITS	TOTAL COMBINED LIMIT OF COVERAGE	BI INCREASED LIMITS FACTOR OF (1) TO (3)	INCREASED LIMITS FOR LAYER FROM (1) TO (3)	AVERAGE RATE FOR COMBINED COVERAGE PARTY AT FAULT	AVERAGE RATE FOR BI LIMITS OF ADDITIONAL COVERAGE	INDICATED RATE FOR ADDITIONAL COVERAGE
30.0/ 60.0	.304	200.0/ 400.0	1.000	1.310	\$222.44	\$169.80	\$ 52.64
50.0/ 100.0	.238	200.0/ 400.0	1.190	1.224	\$247.32	\$202.06	\$ 45.26
100.0/ 200.0	.000	200.0/ 400.0	1.410	1.083	\$259.29	\$239.42	\$ 19.87
100.0/ 300.0	.382	200.0/ 400.0	1.430	1.031	\$250.34	\$242.81	\$ 7.53

COST FOR ALL BI LIMITS OF AT-FAULT PARTY ((8) MULTIPLIED BY (2)): \$ 29.65

PORTION OF AT-FAULT PARTIES INSURED: .928

COST OF COVERAGE FOR AT-FAULT PARTIES WHO ARE INSURED (\$ 29.65 X .928): \$ 27.52

NOTES: 30/60 BODILY INJURY LIABILITY AVG RATE (BASED ON YEAR ENDING 12/31/2002): \$169.80

COL (6) = \$169.80 X (4) X (5)

COL (7) = \$169.80 X (4)

COL (8) = ((6) - (7))

PORTION OF AT-FAULT INSURED ESTIMATED BY: 1 - (UM CLAIM FREQUENCY / BI CLAIM FREQUENCY)

NORTH CAROLINA

PRIVATE PASSENGER AUTO LIABILITY INSURANCE

DETERMINATION OF INDICATED LIMITS REDUCTION UNDERINSURED MOTORISTS RATES

200.0/ 400.0 UIM

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
BI LIMITS OF PARTY AT FAULT	DISTRIBUTION OF POLICY LIMITS	TOTAL COMBINED LIMIT OF COVERAGE	BI INCREASED LIMITS FACTOR OF (1)	UM-BI INCREASED LIMITS FOR LAYER FROM (1) TO (3)	AVERAGE RATE FOR COMBINED COVERAGE PARTY AT FAULT	AVERAGE RATE FOR BI LIMITS OF FAULT PARTY AT FAULT	INDICATED RATE FOR ADDITIONAL COVERAGE
30.0/ 60.0	.304	200.0/ 400.0	1.000	1.310	\$222.65	\$169.96	\$ 52.69
50.0/ 100.0	.238	200.0/ 400.0	1.190	1.224	\$247.56	\$202.25	\$ 45.31
100.0/ 200.0	.000	200.0/ 400.0	1.410	1.083	\$259.53	\$239.64	\$ 19.89
100.0/ 300.0	.382	200.0/ 400.0	1.430	1.031	\$250.58	\$243.04	\$ 7.54

COST FOR ALL BI LIMITS OF AT-FAULT PARTY ((8) MULTIPLIED BY (2)): \$ 29.68

PORTION OF AT-FAULT PARTIES INSURED: .928

COST OF COVERAGE FOR AT-FAULT PARTIES WHO ARE INSURED (\$ 29.68 X .928): \$ 27.54

NOTES: 30/60 BODILY INJURY LIABILITY AVG RATE (BASED ON YEAR ENDING 12/31/2002): \$169.96

COL (6) = \$169.96 X (4) X (5)

COL (7) = \$169.96 X (4)

COL (8) = ((6) - (7))

PORTION OF AT-FAULT INSURED ESTIMATED BY: 1 - (UM CLAIM FREQUENCY / BI CLAIM FREQUENCY)

NORTH CAROLINA

PRIVATE PASSENGER AUTO LIABILITY INSURANCE

DETERMINATION OF INDICATED LIMITS REDUCTION UNDERINSURED MOTORISTS RATES

200.0/ 600.0 UIM

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
BI LIMITS OF PARTY AT FAULT	DISTRIBUTION OF POLICY LIMITS	TOTAL COMBINED LIMIT OF COVERAGE	BI INCREASED LIMITS FACTOR OF (1) TO (3)	UM-BI INCREASED LIMITS FOR LAYER FROM (1) TO (3)	AVERAGE RATE FOR COMBINED COVERAGE PARTY AT FAULT	AVERAGE RATE FOR BI LIMITS OF PARTY AT FAULT	INDICATED RATE FOR ADDITIONAL COVERAGE
30.0/ 60.0	.304	200.0/ 600.0	1.000	1.330	\$225.83	\$169.80	\$ 56.03
50.0/ 100.0	.238	200.0/ 600.0	1.190	1.243	\$251.16	\$202.06	\$ 49.10
100.0/ 200.0	.000	200.0/ 600.0	1.410	1.099	\$263.12	\$239.42	\$ 23.70
100.0/ 300.0	.382	200.0/ 600.0	1.430	1.047	\$254.23	\$242.81	\$ 11.42

COST FOR ALL BI LIMITS OF AT-FAULT PARTY ((8) MULTIPLIED BY (2)) : \$ 33.08

PORTION OF AT-FAULT PARTIES INSURED: .928

COST OF COVERAGE FOR AT-FAULT PARTIES WHO ARE INSURED (\$ 33.08 X .928) : \$ 30.70

NOTES: 30/60 BODILY INJURY LIABILITY AVG RATE (BASED ON YEAR ENDING 12/31/2002): \$169.80

COL (6) = \$169.80 X (4) X (5)

COL (7) = \$169.80 X (4)

COL (8) = ((6) - (7))

PORTION OF AT-FAULT INSURED ESTIMATED BY: 1 - (UM CLAIM FREQUENCY / BI CLAIM FREQUENCY)

NORTH CAROLINA

PRIVATE PASSENGER AUTO LIABILITY INSURANCE

DETERMINATION OF INDICATED LIMITS REDUCTION UNDERINSURED MOTORISTS RATES

200.0/ 600.0 UIM

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
BI LIMITS OF PARTY AT FAULT	DISTRIBUTION OF POLICY LIMITS	TOTAL COMBINED LIMIT OF COVERAGE	BI INCREASED LIMITS FACTOR OF (1) TO (3)	UM-BI INCREASED LIMITS FACTOR FOR LAYER FROM (1) TO (3)	AVERAGE RATE FOR COMBINED COVERAGE PARTY AT FAULT	AVERAGE RATE FOR BI LIMITS OF ADDITIONAL COVERAGE	INDICATED RATE FOR ADDITIONAL COVERAGE
30.0/ 60.0	.304	200.0/ 600.0	1.000	1.330	\$226.05	\$169.96	\$ 56.09
50.0/ 100.0	.238	200.0/ 600.0	1.190	1.243	\$251.40	\$202.25	\$ 49.15
100.0/ 200.0	.000	200.0/ 600.0	1.410	1.099	\$263.37	\$239.64	\$ 23.73
100.0/ 300.0	.382	200.0/ 600.0	1.430	1.047	\$254.47	\$243.04	\$ 11.43

COST FOR ALL BI LIMITS OF AT-FAULT PARTY ((8) MULTIPLIED BY (2)): \$ 33.12

PORTION OF AT-FAULT PARTIES INSURED: .928

COST OF COVERAGE FOR AT-FAULT PARTIES WHO ARE INSURED (\$ 33.12 X .928): \$ 30.73

NOTES: 30/60 BODILY INJURY LIABILITY AVG RATE (BASED ON YEAR ENDING 12/31/2002): \$169.96

COL (6) = \$169.96 X (4) X (5)

COL (7) = \$169.96 X (4)

COL (8) = ((6) - (7))

PORTION OF AT-FAULT INSURED ESTIMATED BY: 1 - (UM CLAIM FREQUENCY / BI CLAIM FREQUENCY)

NORTH CAROLINA

PRIVATE PASSENGER AUTO LIABILITY INSURANCE

DETERMINATION OF INDICATED LIMITS REDUCTION UNDERINSURED MOTORISTS RATES

300.0/ 300.0 UIM

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
BI LIMITS OF PARTY AT FAULT	DISTRIBUTION OF POLICY LIMITS	TOTAL COMBINED LIMIT CF COVERAGE	BI INCREASED LIMITS FACTOR OF (1) TO (3)	INCREASED LIMITS FACTOR FOR LAYER FROM (1) TO (3)	AVERAGE RATE FOR COMBINED COVERAGE PARTY AT FAULT	AVERAGE RATE FOR BI LIMITS OF PARTY AT FAULT	INDICATED RATE FOR ADDITIONAL COVERAGE
30.0/ 60.0	.304	300.0/ 300.0	1.000	1.340	\$227.53	\$169.80	\$ 57.73
50.0/ 100.0	.238	300.0/ 300.0	1.190	1.252	\$252.98	\$202.06	\$ 50.92
100.0/ 200.0	.000	300.0/ 300.0	1.410	1.107	\$265.04	\$239.42	\$ 25.62
100.0/ 300.0	.382	300.0/ 300.0	1.430	1.055	\$256.17	\$242.81	\$ 13.36

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COST FOR ALL BI LIMITS OF AT-FAULT PARTY ((8) MULTIPLIED BY (2)): \$ 34.77

PORTION OF AT-FAULT PARTIES INSURED: .928

COST OF COVERAGE FOR AT-FAULT PARTIES WHO ARE INSURED (\$ 34.77 X .928): \$ 32.27

NOTES: 30/60 BODILY INJURY LIABILITY AVG RATE (BASED ON YEAR ENDING 12/31/2002): \$169.80

COL (6) = \$169.80 X (4) X (5)

COL (7) = \$169.80 X (4)

COL (8) = ((6) - (7))

PORTION OF AT-FAULT INSURED ESTIMATED BY: 1 - (UM CLAIM FREQUENCY / BI CLAIM FREQUENCY)

NORTH CAROLINA

PRIVATE PASSENGER AUTO LIABILITY INSURANCE

DETERMINATION OF INDICATED LIMITS REDUCTION UNDERINSURED MOTORISTS RATES

300.0/ 300.0 UIM

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
BI LIMITS OF PARTY AT FAULT	DISTRIBUTION OF POLICY LIMITS	TOTAL COMBINED LIMIT OF COVERAGE	BI INCREASED LIMITS FACTOR OF (1) TO (3)	UM-BI INCREASED LIMITS FACTOR FOR LAYER FROM (1) TO (3)	AVERAGE RATE FOR COMBINED COVERAGE PARTY AT FAULT	AVERAGE RATE FOR BI LIMITS OF FAULT	INDICATED RATE FOR ADDITIONAL COVERAGE
30.0/	60.0	300.0/	300.0	1.340	\$227.75	\$169.96	\$ 57.79
50.0/	100.0	300.0/	300.0	1.252	\$253.22	\$202.25	\$ 50.97
100.0/	200.0	300.0/	300.0	1.107	\$265.29	\$239.64	\$ 25.65
100.0/	300.0	300.0/	300.0	1.055	\$256.41	\$243.04	\$ 13.37

COST FOR ALL BI LIMITS OF AT-FAULT PARTY ((8) MULTIPLIED BY (2)) :

\$ 34.81

PORTION OF AT-FAULT PARTIES INSURED:

.928

COST OF COVERAGE FOR AT-FAULT PARTIES WHO ARE INSURED (\$ 34.81 X .928) :

\$ 32.30

NOTES: 30/60 BODILY INJURY LIABILITY AVG RATE (BASED ON YEAR ENDING 12/31/2002) :

\$169.96

COL (6) = \$169.96 X (4) X (5)

COL (7) = \$169.96 X (4)

COL (8) = ((6) - (7))

PORTION OF AT-FAULT INSURED ESTIMATED BY: 1 - (UM CLAIM FREQUENCY / BI CLAIM FREQUENCY)

NORTH CAROLINA

PRIVATE PASSENGER AUTO LIABILITY INSURANCE

DETERMINATION OF INDICATED LIMITS-REDUCTION UNDERINSURED MOTORISTS RATES

250.0/ 500.0 UIM

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
BI LIMITS OF PARTY AT FAULT	DISTRIBUTION OF POLICY LIMITS	TOTAL COMBINED LIMIT OF COVERAGE	BI INCREASED LIMITS FACTOR OF (1) TO (3)	INCREASED LIMITS FOR LAYER FROM (1) TO (3) UM-BI	AVERAGE RATE FOR COMBINED COVERAGE PARTY AT FAULT	AVERAGE RATE FOR BI LIMITS OF ADDITIONAL COVERAGE	INDICATED RATE FOR ADDITIONAL COVERAGE
30.0/	60.0	304	1.000	1.400	\$237.72	\$169.80	\$ 67.92
50.0/	100.0	.238	1.190	1.308	\$264.30	\$202.06	\$ 62.24
100.0/	200.0	.000	1.410	1.157	\$277.01	\$239.42	\$ 37.59
100.0/	300.0	.382	1.430	1.102	\$267.58	\$242.81	\$ 24.77

COST FOR ALL BI LIMITS OF AT-FAULT PARTY ((8) MULTIPLIED BY (2)): \$ 44.92

PORTION OF AT-FAULT PARTIES INSURED: .928

COST OF COVERAGE FOR AT-FAULT PARTIES WHO ARE INSURED (\$ 44.92 X .928): \$ 41.69

NOTES: 30/60 BODILY INJURY LIABILITY AVG RATE (BASED ON YEAR ENDING 12/31/2002): \$169.80

COL (6) = \$169.80 X (4) X (5)

COL (7) = \$169.80 X (4)

COL (8) = ((6) - (7))

PORTION OF AT-FAULT INSURED ESTIMATED BY: 1 - (UM CLAIM FREQUENCY / BI CLAIM FREQUENCY)

NORTH CAROLINA

PRIVATE PASSENGER AUTO LIABILITY INSURANCE

DETERMINATION OF INDICATED LIMITS REDUCTION UNDERINSURED MOTORISTS RATES

250.0/ 500.0 UIM

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
BI LIMITS OF PARTY AT FAULT	DISTRIBUTION OF POLICY LIMITS	TOTAL COMBINED LIMIT OF COVERAGE	BI INCREASED LIMITS FACTOR OF (1)	INCREASED LIMITS FACTOR FOR LAYER FROM (1) TO (3)	AVERAGE RATE FOR COMBINED COVERAGE PARTY AT FAULT	AVERAGE RATE FOR BI LIMITS OF FAULT	INDICATED RATE FOR ADDITIONAL COVERAGE
30.0/	60.0	250.0/	1.000	1.400	\$237.94	\$169.96	\$ 67.98
50.0/	100.0	250.0/	1.190	1.308	\$264.55	\$202.25	\$ 62.30
100.0/	200.0	250.0/	1.410	1.157	\$277.27	\$239.64	\$ 37.63
100.0/	300.0	250.0/	1.430	1.102	\$267.83	\$243.04	\$ 24.79

COST FOR ALL BI LIMITS OF AT-FAULT PARTY ((8) MULTIPLIED BY (2)) :

\$ 44.96

PORTION OF AT-FAULT PARTIES INSURED:

.928

COST OF COVERAGE FOR AT-FAULT PARTIES WHO ARE INSURED (\$ 44.96 X .928) :

\$ 41.73

NOTES: 30/60 BODILY INJURY LIABILITY AVG RATE (BASED ON YEAR ENDING 12/31/2002): \$169.96

COL (6) = \$169.96 X (4) X (5)

COL (7) = \$169.96 X (4)

COL (8) = ((6) - (7))

PORTION OF AT-FAULT INSURED ESTIMATED BY: 1 - (UM CLAIM FREQUENCY / BI CLAIM FREQUENCY)

NORTH CAROLINA

PRIVATE PASSENGER AUTO LIABILITY INSURANCE

DETERMINATION OF INDICATED LIMITS REDUCTION UNDERINSURED MOTORISTS RATES

300.0/ 600.0 UIM

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
BI LIMITS AT FAULT	DISTRIBUTION OF POLICY LIMITS	TOTAL COMBINED LIMIT OF COVERAGE	BI INCREASED LIMITS FACTOR OF (1) TO (3)	UM-BI INCREASED LIMITS FACTOR FOR LAYER FROM (1) TO (3)	AVERAGE RATE FOR COMBINED COVERAGE PARTY AT FAULT	AVERAGE RATE FOR BI LIMITS OF PARTY AT FAULT	INDICATED RATE FOR ADDITIONAL COVERAGE
30.0/ 60.0	.304	300.0/ 600.0	1.000	1.450	\$246.21	\$169.80	\$ 76.41
50.0/ 100.0	.238	300.0/ 600.0	1.190	1.355	\$273.79	\$202.06	\$ 71.73
100.0/ 200.0	.000	300.0/ 600.0	1.410	1.198	\$286.82	\$239.42	\$ 47.40
100.0/ 300.0	.382	300.0/ 600.0	1.430	1.142	\$277.29	\$242.81	\$ 34.48
250.0/ 500.0	.076	300.0/ 600.0	1.700	1.036	\$299.05	\$288.66	\$ 10.39

COST FOR ALL BI LIMITS OF AT-FAULT PARTY ((8) MULTIPLIED BY (2)): \$ 54.26

PORTION OF AT-FAULT PARTIES INSURED: .928

COST OF COVERAGE FOR AT-FAULT PARTIES WHO ARE INSURED (\$ 54.26 X .928): \$ 50.35

NOTES: 30/60 BODILY INJURY LIABILITY AVG RATE (BASED ON YEAR ENDING 12/31/2002): \$169.80

COL (6) = \$169.80 X (4) X (5)

COL (7) = \$169.80 X (4)

COL (8) = ((6) - (7))

PORTION OF AT-FAULT INSURED ESTIMATED BY: 1 - (UM CLAIM FREQUENCY / BI CLAIM FREQUENCY)

NORTH CAROLINA

PRIVATE PASSENGER AUTO LIABILITY INSURANCE

DETERMINATION OF INDICATED LIMITS REDUCTION UNDERINSURED MOTORISTS RATES

300.0/ 600.0 UIM

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
BI LIMITS OF PARTY AT FAULT	DISTRIBUTION OF POLICY LIMITS	TOTAL COMBINED LIMIT OF COVERAGE	BI INCREASED LIMITS FACTOR OF (1) TO (3)	INCREASED LIMITS FOR LAYER FROM (1) TO (3) UM-BI	AVERAGE RATE FOR COMBINED COVERAGE PARTY AT FAULT	AVERAGE RATE FOR BI LIMITS OF PARTY AT FAULT	INDICATED RATE FOR ADDITIONAL COVERAGE
30.0/	60.0	300.0/	600.0	1.450	\$246.44	\$169.96	\$ 76.48
50.0/	100.0	300.0/	600.0	1.355	\$274.05	\$202.25	\$ 71.80
100.0/	200.0	300.0/	600.0	1.198	\$287.09	\$239.64	\$ 47.45
100.0/	300.0	300.0/	600.0	1.142	\$277.55	\$243.04	\$ 34.51
250.0/	500.0	300.0/	600.0	1.036	\$299.33	\$288.93	\$ 10.40

COST FOR ALL BI LIMITS OF AT-FAULT PARTY ((8) MULTIPLIED BY (2)): \$ 54.31

PORTION OF AT-FAULT PARTIES INSURED: .928

COST OF COVERAGE FOR AT-FAULT PARTIES WHO ARE INSURED (\$ 54.31 X .928): \$ 50.40

NOTES: 30/60 BODILY INJURY LIABILITY AVG RATE (BASED ON YEAR ENDING 12/31/2002): \$169.96

COL (6) = \$169.96 X (4) X (5)

COL (7) = \$169.96 X (4)

COL (8) = ((6) - (7))

PORTION OF AT-FAULT INSURED ESTIMATED BY: 1 - (UM CLAIM FREQUENCY / BI CLAIM FREQUENCY)

NORTH CAROLINA

PRIVATE PASSENGER AUTO LIABILITY INSURANCE

DETERMINATION OF INDICATED LIMITS REDUCTION UNDERINSURED MOTORISTS RATES

300.0/ 900.0 UIM

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
BI LIMITS OF PARTY AT FAULT	DISTRIBUTION OF POLICY LIMITS	TOTAL COMBINED LIMIT OF COVERAGE	BI INCREASED LIMITS FACTOR OF (1) TO (3)	UM-BI INCREASED LIMITS FACTOR FOR LAYER FROM (1) TO (3)	AVERAGE RATE FOR COMBINED COVERAGE PARTY AT FAULT	AVERAGE RATE FOR BI LIMITS OF PARTY AT FAULT	INDICATED RATE FOR ADDITIONAL COVERAGE
30.0/ 60.0	.304	300.0/ 900.0	1.000	1.520	\$258.10	\$169.80	\$ 88.30
50.0/ 100.0	.238	300.0/ 900.0	1.190	1.421	\$287.13	\$202.06	\$ 85.07
100.0/ 200.0	.000	300.0/ 900.0	1.410	1.256	\$300.71	\$239.42	\$ 61.29
100.0/ 300.0	.382	300.0/ 900.0	1.430	1.197	\$290.65	\$242.81	\$ 47.84
250.0/ 500.0	.076	300.0/ 900.0	1.700	1.086	\$313.48	\$288.66	\$ 24.82

COST FOR ALL BI LIMITS OF AT-FAULT PARTY ((8) MULTIPLIED BY (2)): \$ 67.25

PORTION OF AT-FAULT PARTIES INSURED: .928

COST OF COVERAGE FOR AT-FAULT PARTIES WHO ARE INSURED (\$ 67.25 X .928): \$ 62.41

NOTES: 30/60 BODILY INJURY LIABILITY AVG RATE (BASED ON YEAR ENDING 12/31/2002): \$169.80

COL (6) = \$169.80 X (4) X (5)

COL (7) = \$169.80 X (4)

COL (8) = ((6) - (7))

PORTION OF AT-FAULT INSURED ESTIMATED BY: 1 - (UM CLAIM FREQUENCY / BI CLAIM FREQUENCY)

NORTH CAROLINA

PRIVATE PASSENGER AUTO LIABILITY INSURANCE

DETERMINATION OF INDICATED LIMITS REDUCTION UNDERINSURED MOTORISTS RATES

300.0/ 900.0 UIM

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
BI LIMITS OF PARTY AT FAULT	DISTRIBUTION OF POLICY LIMITS	TOTAL COMBINED LIMIT OF COVERAGE	BI INCREASED LIMITS FACTOR OF (1) TO (3)	UM-BI INCREASED LIMITS FACTOR FOR LAYER FROM COVERAGE (1) TO (3)	AVERAGE RATE FOR COMBINED COVERAGE	AVERAGE RATE FOR BI LIMITS OF PARTY AT FAULT	INDICATED RATE FOR ADDITIONAL COVERAGE
30.0/	60.0	300.0/	900.0	1.520	\$258.34	\$169.96	\$ 88.38
50.0/	100.0	300.0/	900.0	1.421	\$287.40	\$202.25	\$ 85.15
100.0/	200.0	300.0/	900.0	1.256	\$300.99	\$239.64	\$ 61.35
100.0/	300.0	300.0/	900.0	1.197	\$290.92	\$243.04	\$ 47.88
250.0/	500.0	300.0/	900.0	1.086	\$313.78	\$288.93	\$ 24.85

COST FOR ALL BI LIMITS OF AT-FAULT PARTY ((8) MULTIPLIED BY (2)) : \$ 67.31

PORTION OF AT-FAULT PARTIES INSURED: .928

COST OF COVERAGE FOR AT-FAULT PARTIES WHO ARE INSURED (\$ 67.31 X .928) : \$ 62.47

NOTES: 30/60 BODILY INJURY LIABILITY AVG RATE (BASED ON YEAR ENDING 12/31/2002) : \$169.96

COL (6) = \$169.96 X (4) X (5)

COL (7) = \$169.96 X (4)

COL (8) = ((6) - (7))

PORTION OF AT-FAULT INSURED ESTIMATED BY: 1 - (UM CLAIM FREQUENCY / BI CLAIM FREQUENCY)

NORTH CAROLINA

PRIVATE PASSENGER AUTO LIABILITY INSURANCE

DETERMINATION OF INDICATED LIMITS REDUCTION UNDERINSURED MOTORISTS RATES

500.0/ 500.0 UIM

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
BI LIMITS OF PARTY AT FAULT	DISTRIBUTION OF POLICY LIMITS	TOTAL COMBINED LIMIT OF COVERAGE	BI INCREASED LIMITS FACTOR OF (1) TO (3)	INCREASED LIMITS FACTOR FOR LAYER FROM COVERAGE PARTY AT FAULT (1) TO (3)	AVERAGE RATE FOR COMBINED COVERAGE	AVERAGE RATE FOR BI LIMITS OF PARTY AT FAULT	INDICATED RATE FOR ADDITIONAL COVERAGE
30.0/ 60.0	.304	500.0/ 500.0	1.000	1.530	\$259.79	\$169.80	\$ 89.99
50.0/ 100.0	.238	500.0/ 500.0	1.190	1.430	\$288.95	\$202.06	\$ 86.89
100.0/ 200.0	.000	500.0/ 500.0	1.410	1.264	\$302.62	\$239.42	\$ 63.20
100.0/ 300.0	.382	500.0/ 500.0	1.430	1.205	\$292.59	\$242.81	\$ 49.78
250.0/ 500.0	.076	500.0/ 500.0	1.700	1.093	\$315.51	\$288.66	\$ 26.85

COST FOR ALL BI LIMITS OF AT-FAULT PARTY ((8) MULTIPLIED BY (2)): \$ 69.09

PORTION OF AT-FAULT PARTIES INSURED: .928

COST OF COVERAGE FOR AT-FAULT PARTIES WHO ARE INSURED (\$ 69.09 X .928): \$ 64.12

NOTES: 30/60 BODILY INJURY LIABILITY AVG RATE (BASED ON YEAR ENDING 12/31/2002): \$169.80

COL (6) = \$169.80 X (4) X (5)

COL (7) = \$169.80 X (4)

COL (8) = ((6) - (7))

PORTION OF AT-FAULT INSURED ESTIMATED BY: 1 - (UM CLAIM FREQUENCY / BI CLAIM FREQUENCY)

NORTH CAROLINA

PRIVATE PASSENGER AUTO LIABILITY INSURANCE

DETERMINATION OF INDICATED LIMITS REDUCTION UNDERINSURED MOTORISTS RATES

500.0/ 500.0 UIM

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
BI LIMITS OF PARTY AT FAULT	DISTRIBUTION OF POLICY LIMITS	TOTAL COMBINED LIMIT OF COVERAGE	BI INCREASED LIMITS FACTOR OF (1) TO (3)	UM-BI INCREASED LIMITS FACTOR FOR LAYER FROM COMBINED COVERAGE PARTY AT FAULT	AVERAGE RATE FOR BI LIMITS OF PARTY AT FAULT	AVERAGE RATE FOR BI LIMITS OF PARTY AT FAULT	INDICATED RATE FOR ADDITIONAL COVERAGE
30.0/	60.0	500.0/	500.0	1.530	\$260.04	\$169.96	\$ 90.08
50.0/	100.0	500.0/	500.0	1.430	\$289.22	\$202.25	\$ 86.97
100.0/	200.0	500.0/	500.0	1.264	\$302.91	\$239.64	\$ 63.27
100.0/	300.0	500.0/	500.0	1.205	\$292.87	\$243.04	\$ 49.83
250.0/	500.0	500.0/	500.0	1.093	\$315.80	\$288.93	\$ 26.87

COST FOR ALL BI LIMITS OF AT-FAULT PARTY ((8) MULTIPLIED BY (2)): \$ 69.16

PORTION OF AT-FAULT PARTIES INSURED: .928

COST OF COVERAGE FOR AT-FAULT PARTIES WHO ARE INSURED (\$ 69.16 X .928): \$ 64.18

NOTES: 30/60 BODILY INJURY LIABILITY AVG RATE (BASED ON YEAR ENDING 12/31/2002): \$169.96

COL (6) = \$169.96 X (4) X (5)

COL (7) = \$169.96 X (4)

COL (8) = ((6) - (7))

PORTION OF AT-FAULT INSURED ESTIMATED BY: 1 - (UM CLAIM FREQUENCY / BI CLAIM FREQUENCY)

NORTH CAROLINA

PRIVATE PASSENGER AUTO LIABILITY INSURANCE

DETERMINATION OF INDICATED LIMITS REDUCTION UNDERINSURED MOTORISTS RATES

600.0/ 600.0 UIM

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
BI LIMITS OF PARTY AT FAULT	DISTRIBUTION OF POLICY LIMITS	TOTAL COMBINED LIMIT OF COVERAGE	BI INCREASED LIMITS FACTOR OF (1)	INCREASED LIMITS FACTOR FOR LAYER FROM (1) TO (3)	AVERAGE RATE FOR COMBINED COVERAGE PARTY AT FAULT	AVERAGE RATE FOR BI LIMITS OF PARTY AT FAULT	INDICATED RATE FOR ADDITIONAL COVERAGE
30.0/	60.0	600.0/	600.0	1.550	\$263.19	\$169.80	\$ 93.39
50.0/	100.0	600.0/	600.0	1.449	\$292.79	\$202.06	\$ 90.73
100.0/	200.0	600.0/	600.0	1.281	\$306.69	\$239.42	\$ 67.27
100.0/	300.0	600.0/	600.0	1.220	\$296.23	\$242.81	\$ 53.42
250.0/	500.0	600.0/	600.0	1.107	\$319.55	\$288.66	\$ 30.89

COST FOR ALL BI LIMITS OF AT-FAULT PARTY ((8) MULTIPLIED BY (2)): \$ 72.74

PORTION OF AT-FAULT PARTIES INSURED: .928

COST OF COVERAGE FOR AT-FAULT PARTIES WHO ARE INSURED (\$ 72.74 X .928): \$ 67.50

NOTES: 30/60 BODILY INJURY LIABILITY AVG RATE (BASED ON YEAR ENDING 12/31/2002): \$169.80

COL (6) = \$169.80 X (4) X (5)

COL (7) = \$169.80 X (4)

COL (8) = ((6) - (7))

PORTION OF AT-FAULT INSURED ESTIMATED BY: 1 - (UM CLAIM FREQUENCY / BI CLAIM FREQUENCY)

NORTH CAROLINA

PRIVATE PASSENGER AUTO LIABILITY INSURANCE

DETERMINATION OF INDICATED LIMITS REDUCTION UNDERINSURED MOTORISTS RATES

600.0/ 600.0 UIM

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
BI LIMITS AT FAULT	DISTRIBUTION OF POLICY LIMITS	TOTAL COMBINED LIMIT OF COVERAGE	BI INCREASED LIMITS FACTOR OF (1)	INCREASED LIMITS FOR LAYER FROM (1) TO (3)	AVERAGE RATE FOR COMBINED COVERAGE PARTY AT FAULT	AVERAGE RATE FOR BI LIMITS OF PARTY AT FAULT	INDICATED RATE FOR ADDITIONAL COVERAGE
30.0/	60.0	600.0/	600.0	1.550	\$263.44	\$169.96	\$ 93.48
50.0/	100.0	600.0/	600.0	1.449	\$293.06	\$202.25	\$ 90.81
100.0/	200.0	600.0/	600.0	1.281	\$306.98	\$239.64	\$ 67.34
100.0/	300.0	600.0/	600.0	1.220	\$296.51	\$243.04	\$ 53.47
250.0/	500.0	600.0/	600.0	1.107	\$319.85	\$288.93	\$ 30.92

COST FOR ALL BI LIMITS OF AT-FAULT PARTY ((8) MULTIPLIED BY (2)): \$ 72.81

PORTION OF AT-FAULT PARTIES INSURED: .928

COST OF COVERAGE FOR AT-FAULT PARTIES WHO ARE INSURED (\$ 72.81 X .928): \$ 67.56

NOTES: 30/60 BODILY INJURY LIABILITY AVG RATE (BASED ON YEAR ENDING 12/31/2002): \$169.96

COL (6) = \$169.96 X (4) X (5)

COL (7) = \$169.96 X (4)

COL (8) = ((6) - (7))

PORTION OF AT-FAULT INSURED ESTIMATED BY: 1 - (UM CLAIM FREQUENCY / BI CLAIM FREQUENCY)

NORTH CAROLINA

PRIVATE PASSENGER AUTO LIABILITY INSURANCE

DETERMINATION OF INDICATED LIMITS REDUCTION UNDERINSURED MOTORISTS RATES

500.0/ 1000.0 UIM

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
BI LIMITS OF PARTY AT FAULT	DISTRIBUTION OF POLICY LIMITS	TOTAL COMBINED LIMIT OF COVERAGE	BI INCREASED LIMITS FACTOR OF (1) TO (3)	INCREASED LIMITS FOR LAYER FROM (1) TO (3)	AVERAGE RATE FOR COMBINED COVERAGE PARTY AT FAULT	AVERAGE RATE FOR BI LIMITS OF PARTY AT FAULT	INDICATED RATE FOR ADDITIONAL COVERAGE
30.0/ 60.0	.304	500.0/ 1000.0	1.000	1.600	\$271.68	\$169.80	\$101.88
50.0/ 100.0	.238	500.0/ 1000.0	1.190	1.495	\$302.08	\$202.06	\$100.02
100.0/ 200.0	.000	500.0/ 1000.0	1.410	1.322	\$316.51	\$239.42	\$ 77.09
100.0/ 300.0	.382	500.0/ 1000.0	1.430	1.260	\$305.95	\$242.81	\$ 63.14
250.0/ 500.0	.076	500.0/ 1000.0	1.700	1.143	\$329.94	\$288.66	\$ 41.28

COST FOR ALL BI LIMITS OF AT-FAULT PARTY ((8) MULTIPLIED BY (2)): \$ 82.03

PORTION OF AT-FAULT PARTIES INSURED: .928

COST OF COVERAGE FOR AT-FAULT PARTIES WHO ARE INSURED (\$ 82.03 X .928): \$ 76.13

NOTES: 30/60 BODILY INJURY LIABILITY AVG RATE (BASED ON YEAR ENDING 12/31/2002): \$169.80

COL (6) = \$169.80 X (4) X (5)

COL (7) = \$169.80 X (4)

COL (8) = ((6) - (7))

PORTION OF AT-FAULT INSURED ESTIMATED BY: 1 - (UM CLAIM FREQUENCY / BI CLAIM FREQUENCY)

NORTH CAROLINA

PRIVATE PASSENGER AUTO LIABILITY INSURANCE

DETERMINATION OF INDICATED LIMITS REDUCTION UNDERINSURED MOTORISTS RATES

500.0/ 1000.0 UIM

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
BI LIMITS OF PARTY AT FAULT	DISTRIBUTION OF POLICY LIMITS	TOTAL COMBINED LIMIT OF COVERAGE	BI INCREASED LIMITS FACTOR OF (1)	UM-BI INCREASED LIMITS FOR LAYER FROM (1) TO (3)	AVERAGE RATE FOR COMBINED COVERAGE PARTY AT FAULT	AVERAGE RATE FOR BI LIMITS OF PARTY AT FAULT	INDICATED RATE FOR ADDITIONAL COVERAGE
30.0/	60.0	.304	1.000	1.600	\$271.94	\$169.96	\$101.98
50.0/	100.0	.238	1.190	1.495	\$302.37	\$202.25	\$100.12
100.0/	200.0	.000	1.410	1.322	\$316.81	\$239.64	\$ 77.17
100.0/	300.0	.382	1.430	1.260	\$306.23	\$243.04	\$ 63.19
250.0/	500.0	.076	1.700	1.143	\$330.25	\$288.93	\$ 41.32

COST FOR ALL BI LIMITS OF AT-FAULT PARTY ((8) MULTIPLIED BY (2)) : \$ 82.11

PORTION OF AT-FAULT PARTIES INSURED: .928

COST OF COVERAGE FOR AT-FAULT PARTIES WHO ARE INSURED (\$ 82.11 X .928): \$ 76.20

NOTES: 30/60 BODILY INJURY LIABILITY AVG RATE (BASED ON YEAR ENDING 12/31/2002): \$169.96
 COL (6) = \$169.96 X (4) X (5)
 COL (7) = \$169.96 X (4)
 COL (8) = ((6) - (7))

PORTION OF AT-FAULT INSURED ESTIMATED BY: 1 - (UM CLAIM FREQUENCY / BI CLAIM FREQUENCY)

NORTH CAROLINA

PRIVATE PASSENGER AUTO LIABILITY INSURANCE

DETERMINATION OF INDICATED LIMITS REDUCTION UNDERINSURED MOTORISTS RATES

900.0/ 900.0 UIM

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
BI LIMITS OF PARTY AT FAULT	DISTRIBUTION OF POLICY LIMITS	TOTAL COMBINED LIMIT OF COVERAGE	BI INCREASED LIMITS FACTOR OF (1) TO (3)	UM-BI INCREASED LIMITS FACTOR FOR LAYER FROM (1) TO (3)	AVERAGE RATE FOR COMBINED COVERAGE PARTY AT FAULT	AVERAGE RATE FOR BI LIMITS OF PARTY AT FAULT	INDICATED RATE FOR ADDITIONAL COVERAGE
30.0/	60.0	900.0/	900.0	1.650	\$280.17	\$169.80	\$110.37
50.0/	100.0	900.0/	900.0	1.542	\$311.58	\$202.06	\$109.52
100.0/	200.0	900.0/	900.0	1.364	\$326.57	\$239.42	\$ 87.15
100.0/	300.0	900.0/	900.0	1.299	\$315.42	\$242.81	\$ 72.61
250.0/	500.0	900.0/	900.0	1.179	\$340.33	\$288.66	\$ 51.67

COST FOR ALL BI LIMITS OF AT-FAULT PARTY ((8) MULTIPLIED BY (2)): \$ 91.28

PORTION OF AT-FAULT PARTIES INSURED: .928

COST OF COVERAGE FOR AT-FAULT PARTIES WHO ARE INSURED (\$ 91.28 X .928): \$ 84.71

NOTES: 30/60 BODILY INJURY LIABILITY AVG RATE (BASED ON YEAR ENDING 12/31/2002): \$169.80

COL (6) = \$169.80 X (4) X (5)

COL (7) = \$169.80 X (4)

COL (8) = ((6) - (7))

PORTION OF AT-FAULT INSURED ESTIMATED BY: 1 - (UM CLAIM FREQUENCY / BI CLAIM FREQUENCY)

NORTH CAROLINA

PRIVATE PASSENGER AUTO LIABILITY INSURANCE

DETERMINATION OF INDICATED LIMITS REDUCTION UNDERINSURED MOTORISTS RATES

900.0/ 900.0 UIM

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
BI LIMITS OF PARTY AT FAULT	DISTRIBUTION OF POLICY LIMITS	TOTAL COMBINED LIMIT OF COVERAGE	BI INCREASED LIMITS FACTOR OF (1) TO (3)	INCREASED LIMITS FACTOR FOR LAYER FROM COVERAGE (1) TO (3)	AVERAGE RATE FOR COMBINED COVERAGE	AVERAGE RATE FOR BI LIMITS AT FAULT PARTY	INDICATED RATE FOR ADDITIONAL COVERAGE
30.0/	60.0	900.0/	1.000	1.650	\$280.43	\$169.96	\$110.47
50.0/	100.0	900.0/	1.190	1.542	\$311.87	\$202.25	\$109.62
100.0/	200.0	900.0/	1.410	1.364	\$326.87	\$239.64	\$ 87.23
100.0/	300.0	900.0/	1.430	1.299	\$315.71	\$243.04	\$ 72.67
250.0/	500.0	900.0/	1.700	1.179	\$340.65	\$288.93	\$ 51.72

E-23

COST FOR ALL BI LIMITS OF AT-FAULT PARTY ((8) MULTIPLIED BY (2)) :

\$ 91.36

PORTION OF AT-FAULT PARTIES INSURED:

.928

COST OF COVERAGE FOR AT-FAULT PARTIES WHO ARE INSURED (\$ 91.36 X .928) :

\$ 84.78

NOTES: 30/60 BODILY INJURY LIABILITY AVG RATE (BASED ON YEAR ENDING 12/31/2002) :

\$169.96

COL (6) = \$169.96 X (4) X (5)

COL (7) = \$169.96 X (4)

COL (8) = ((6) - (7))

PORTION OF AT-FAULT INSURED ESTIMATED BY: 1 - (UM CLAIM FREQUENCY / BI CLAIM FREQUENCY)

NORTH CAROLINA

PRIVATE PASSENGER AUTO LIABILITY INSURANCE

DETERMINATION OF INDICATED LIMITS REDUCTION UNDERINSURED MOTORISTS RATES

1000.0/ 1000.0 UIM

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
BI LIMITS OF PARTY AT FAULT	DISTRIBUTION OF POLICY LIMITS	TOTAL COMBINED LIMIT OF COVERAGE	BI INCREASED LIMITS FACTOR OF (1) TO (3)	UM-BI INCREASED LIMITS FACTOR FOR LAYER FROM (1) TO (3)	AVERAGE RATE FOR COMBINED COVERAGE	AVERAGE RATE FOR BI LIMITS OF PARTY AT FAULT	INDICATED RATE FOR ADDITIONAL COVERAGE
30.0/ 60.0	.304	1000.0/ 1000.0	1.000	1.670	\$283.57	\$169.80	\$113.77
50.0/ 100.0	.238	1000.0/ 1000.0	1.190	1.561	\$315.42	\$202.06	\$113.36
100.0/ 200.0	.000	1000.0/ 1000.0	1.410	1.380	\$330.40	\$239.42	\$ 90.98
100.0/ 300.0	.382	1000.0/ 1000.0	1.430	1.315	\$319.30	\$242.81	\$ 76.49
250.0/ 500.0	.076	1000.0/ 1000.0	1.700	1.193	\$344.37	\$288.66	\$ 55.71

COST FOR ALL BI LIMITS OF AT-FAULT PARTY ((8) MULTIPLIED BY (2)) : \$ 95.02

PORTION OF AT-FAULT PARTIES INSURED: .928

COST OF COVERAGE FOR AT-FAULT PARTIES WHO ARE INSURED (\$ 95.02 X .928) : \$ 88.18

NOTES: 30/60 BODILY INJURY LIABILITY AVG RATE (BASED ON YEAR ENDING 12/31/2002): \$169.80

COL (6) = \$169.80 X (4) X (5)

COL (7) = \$169.80 X (4)

COL (8) = ((6) - (7))

PORTION OF AT-FAULT INSURED ESTIMATED BY: 1 - (UM CLAIM FREQUENCY / BI CLAIM FREQUENCY)

NORTH CAROLINA

PRIVATE PASSENGER AUTO LIABILITY INSURANCE

DETERMINATION OF INDICATED LIMITS REDUCTION UNDERINSURED MOTORISTS RATES

1000.0/ 1000.0 UIM

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
BI LIMITS OF PARTY AT FAULT	DISTRIBUTION OF POLICY LIMITS	TOTAL COMBINED LIMIT OF COVERAGE	BI INCREASED LIMITS FACTOR OF (1) TO (3)	INCREASED LIMITS FOR LAYER FROM (1) TO (3)	AVERAGE RATE FOR COMBINED COVERAGE	AVERAGE RATE FOR BI LIMITS OF PARTY AT FAULT	INDICATED RATE FOR ADDITIONAL COVERAGE
30.0/	60.0	1000.0/	1.000	1.670	\$283.83	\$169.96	\$113.87
50.0/	100.0	1000.0/	1.190	1.561	\$315.72	\$202.25	\$113.47
100.0/	200.0	1000.0/	1.410	1.380	\$330.71	\$239.64	\$ 91.07
100.0/	300.0	1000.0/	1.430	1.315	\$319.60	\$243.04	\$ 76.56
250.0/	500.0	1000.0/	1.700	1.193	\$344.70	\$288.93	\$ 55.77

COST FOR ALL BI LIMITS OF AT-FAULT PARTY ((8) MULTIPLIED BY (2)): \$ 95.11

PORTION OF AT-FAULT PARTIES INSURED: .928

COST OF COVERAGE FOR AT-FAULT PARTIES WHO ARE INSURED (\$ 95.11 X .928): \$ 88.26

NOTES: 30/60 BODILY INJURY LIABILITY AVG RATE (BASED ON YEAR ENDING 12/31/2002): \$169.96

COL (6) = \$169.96 X (4) X (5)

COL (7) = \$169.96 X (4)

COL (8) = ((6) - (7))

PORTION OF AT-FAULT INSURED ESTIMATED BY: 1 - (UM CLAIM FREQUENCY / BI CLAIM FREQUENCY)

NORTH CAROLINA

PRIVATE PASSENGER AUTO LIABILITY INSURANCE

DETERMINATION OF INDICATED LIMITS REDUCTION UNDERINSURED MOTORISTS RATES

750.0/ 1500.0 UIM

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
BI LIMITS OF PARTY AT FAULT	DISTRIBUTION OF POLICY LIMITS	TOTAL COMBINED LIMIT OF COVERAGE	BI INCREASED LIMITS FACTOR OF (1)	INCREASED LIMITS FOR LAYER FROM (1) TO (3)	AVERAGE RATE FOR COMBINED COVERAGE PARTY AT FAULT	AVERAGE RATE FOR BI LIMITS OF PARTY AT FAULT	INDICATED RATE FOR ADDITIONAL COVERAGE
30.0/	60.0	750.0/ 1500.0	1.000	1.680	\$285.26	\$169.80	\$115.46
50.0/	100.0	750.0/ 1500.0	1.190	1.570	\$317.24	\$202.06	\$115.18
100.0/	200.0	750.0/ 1500.0	1.410	1.388	\$332.31	\$239.42	\$ 92.89
100.0/	300.0	750.0/ 1500.0	1.430	1.323	\$321.24	\$242.81	\$ 78.43
250.0/	500.0	750.0/ 1500.0	1.700	1.200	\$346.39	\$288.66	\$ 57.73

COST FOR ALL BI LIMITS OF AT-FAULT PARTY ((8) MULTIPLIED BY (2)): \$ 96.86

PORTION OF AT-FAULT PARTIES INSURED: .928

COST OF COVERAGE FOR AT-FAULT PARTIES WHO ARE INSURED (\$ 96.86 X .928): \$ 89.89

NOTES: 30/60 BODILY INJURY LIABILITY AVG RATE (BASED ON YEAR ENDING 12/31/2002): \$169.80

COL (6) = \$169.80 X (4) X (5)

COL (7) = \$169.80 X (4)

COL (8) = ((6) - (7))

PORTION OF AT-FAULT INSURED ESTIMATED BY: 1 - (UM CLAIM FREQUENCY / BI CLAIM FREQUENCY)

NORTH CAROLINA

PRIVATE PASSENGER AUTO LIABILITY INSURANCE

DETERMINATION OF INDICATED LIMITS REDUCTION UNDERINSURED MOTORISTS RATES

750.0/ 1500.0 UIM

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
BI LIMITS OF PARTY AT FAULT	DISTRIBUTION OF POLICY LIMITS	TOTAL COMBINED LIMIT OF COVERAGE	BI INCREASED LIMITS FACTOR OF (1) TO (3)	INCREASED LIMITS FACTOR FOR LAYER FROM COVERAGE PARTY AT FAULT	AVERAGE RATE FOR COMBINED COVERAGE	AVERAGE RATE FOR BI LIMITS OF PARTY AT FAULT	INDICATED RATE FOR ADDITIONAL COVERAGE	
30.0/	60.0	.304	750.0/ 1500.0	1.000	1.680	\$285.53	\$169.96	\$115.57
50.0/	100.0	.238	750.0/ 1500.0	1.190	1.570	\$317.54	\$202.25	\$115.29
100.0/	200.0	.000	750.0/ 1500.0	1.410	1.388	\$332.63	\$239.64	\$ 92.99
100.0/	300.0	.382	750.0/ 1500.0	1.430	1.323	\$321.55	\$243.04	\$ 78.51
250.0/	500.0	.076	750.0/ 1500.0	1.700	1.200	\$346.72	\$288.93	\$ 57.79

COST FOR ALL BI LIMITS OF AT-FAULT PARTY ((8) MULTIPLIED BY (2)) : \$ 96.95

PORTION OF AT-FAULT PARTIES INSURED: .928

COST OF COVERAGE FOR AT-FAULT PARTIES WHO ARE INSURED (\$ 96.95 X .928) : \$ 89.97

NOTES: 30/60 BODILY INJURY LIABILITY AVG RATE (BASED ON YEAR ENDING 12/31/2002) : \$169.96

COL (6) = \$169.96 X (4) X (5)

COL (7) = \$169.96 X (4)

COL (8) = ((6) - (7))

PORTION OF AT-FAULT INSURED ESTIMATED BY: 1 - (UM CLAIM FREQUENCY / BI CLAIM FREQUENCY)

NORTH CAROLINA

PRIVATE PASSENGER AUTO LIABILITY INSURANCE

DETERMINATION OF INDICATED LIMITS REDUCTION UNDERINSURED MOTORISTS RATES

1000.0/ 2000.0 UIM

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
BI LIMITS OF PARTY AT FAULT	DISTRIBUTION OF POLICY LIMITS	TOTAL COMBINED LIMIT OF COVERAGE	BI INCREASED LIMITS FACTOR OF (1)	UM-BI INCREASED LIMITS FACTOR FOR LAYER FROM (1) TO (3)	AVERAGE RATE FOR COMBINED COVERAGE PARTY AT FAULT	AVERAGE RATE FOR BI LIMITS OF PARTY AT FAULT	INDICATED RATE FOR ADDITIONAL COVERAGE
30.0/	60.0	1000.0/ 2000.0	1.000	1.700	\$288.66	\$169.80	\$118.86
50.0/	100.0	1000.0/ 2000.0	1.190	1.589	\$321.08	\$202.06	\$119.02
100.0/	200.0	1000.0/ 2000.0	1.410	1.405	\$336.38	\$239.42	\$ 96.96
100.0/	300.0	1000.0/ 2000.0	1.430	1.339	\$325.13	\$242.81	\$ 82.32
250.0/	500.0	1000.0/ 2000.0	1.700	1.214	\$350.43	\$288.66	\$ 61.77

COST FOR ALL BI LIMITS OF AT-FAULT PARTY ((8) MULTIPLIED BY (2)): \$100.60

PORTION OF AT-FAULT PARTIES INSURED: .928

COST OF COVERAGE FOR AT-FAULT PARTIES WHO ARE INSURED (\$100.60 X .928): \$ 93.36

NOTES: 30/60 BODILY INJURY LIABILITY AVG RATE (BASED ON YEAR ENDING 12/31/2002): \$169.80

COL (6) = \$169.80 X (4) X (5)

COL (7) = \$169.80 X (4)

COL (8) = ((6) - (7))

PORTION OF AT-FAULT INSURED ESTIMATED BY: 1 - (UM CLAIM FREQUENCY / BI CLAIM FREQUENCY)

NORTH CAROLINA

PRIVATE PASSENGER AUTO LIABILITY INSURANCE

DETERMINATION OF INDICATED LIMITS REDUCTION UNDERINSURED MOTORISTS RATES

1000.0/ 2000.0 UIM

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
BI LIMITS OF PARTY AT FAULT	DISTRIBUTION OF POLICY LIMITS	TOTAL COMBINED LIMIT OF COVERAGE	BI INCREASED LIMITS FACTOR OF (1)	UM-BI INCREASED LIMITS FACTOR FOR LAYER FROM (1) TO (3)	AVERAGE RATE FOR COMBINED COVERAGE PARTY AT FAULT	AVERAGE RATE FOR BI LIMITS OF PARTY AT FAULT	INDICATED RATE FOR ADDITIONAL COVERAGE
30.0/ 60.0	.304	1000.0/ 2000.0	1.000	1.700	\$288.93	\$169.96	\$118.97
50.0/ 100.0	.238	1000.0/ 2000.0	1.190	1.589	\$321.38	\$202.25	\$119.13
100.0/ 200.0	.000	1000.0/ 2000.0	1.410	1.405	\$336.70	\$239.64	\$ 97.06
100.0/ 300.0	.382	1000.0/ 2000.0	1.430	1.339	\$325.43	\$243.04	\$ 82.39
250.0/ 500.0	.076	1000.0/ 2000.0	1.700	1.214	\$350.76	\$288.93	\$ 61.83

COST FOR ALL BI LIMITS OF AT-FAULT PARTY ((8) MULTIPLIED BY (2)) : \$100.69

PORTION OF AT-FAULT PARTIES INSURED: .928

COST OF COVERAGE FOR AT-FAULT PARTIES WHO ARE INSURED (\$100.69 X .928) : \$ 93.44

NOTES: 30/60 BODILY INJURY LIABILITY AVG RATE (BASED ON YEAR ENDING 12/31/2002): \$169.96
 COL (6) = \$169.96 X (4) X (5)
 COL (7) = \$169.96 X (4)
 COL (8) = ((6) - (7))

PORTION OF AT-FAULT INSURED ESTIMATED BY: 1 - (UM CLAIM FREQUENCY / BI CLAIM FREQUENCY)

NORTH CAROLINA

PRIVATE PASSENGER AUTO LIABILITY INSURANCE

DETERMINATION OF INDICATED LIMITS REDUCTION UNDERINSURED MOTORISTS RATES

1500.0/ 1500.0 UIM

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
BI LIMITS OF PARTY AT FAULT	DISTRIBUTION OF POLICY LIMITS	TOTAL COMBINED LIMIT OF COVERAGE	BI INCREASED LIMITS FACTOR OF (1) TO (3)	INCREASED LIMITS FOR LAYER FROM (1) TO (3)	AVERAGE RATE FOR COMBINED COVERAGE PARTY AT FAULT	AVERAGE RATE FOR BI LIMITS OF PARTY AT FAULT	INDICATED RATE FOR ADDITIONAL COVERAGE
30.0/	60.0	1500.0/ 1500.0	1.000	1.750	\$297.15	\$169.80	\$127.35
50.0/	100.0	1500.0/ 1500.0	1.190	1.636	\$330.57	\$202.06	\$128.51
100.0/	200.0	1500.0/ 1500.0	1.410	1.446	\$346.20	\$239.42	\$106.78
100.0/	300.0	1500.0/ 1500.0	1.430	1.378	\$334.60	\$242.81	\$ 91.79
250.0/	500.0	1500.0/ 1500.0	1.700	1.250	\$360.83	\$288.66	\$ 72.17

COST FOR ALL BI LIMITS OF AT-FAULT PARTY ((8) MULTIPLIED BY (2)): \$109.85

PORTION OF AT-FAULT PARTIES INSURED: .928

COST OF COVERAGE FOR AT-FAULT PARTIES WHO ARE INSURED (\$109.85 X .928): \$101.94

NOTES: 30/60 BODILY INJURY LIABILITY AVG RATE (BASED ON YEAR ENDING 12/31/2002): \$169.80

COL (6) = \$169.80 X (4) X (5)

COL (7) = \$169.80 X (4)

COL (8) = ((6) - (7))

PORTION OF AT-FAULT INSURED ESTIMATED BY: 1 - (UM CLAIM FREQUENCY / BI CLAIM FREQUENCY)

NORTH CAROLINA

PRIVATE PASSENGER AUTO LIABILITY INSURANCE

DETERMINATION OF INDICATED LIMITS REDUCTION UNDERINSURED MOTORISTS RATES

1500.0/ 1500.0 UIM

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
BI LIMITS OF PARTY AT FAULT	DISTRIBUTION OF POLICY LIMITS	TOTAL COMBINED LIMIT OF COVERAGE	BI INCREASED LIMITS FACTOR OF (1) TO (3)	UM-BI INCREASED LIMITS FACTOR FOR LAYER FROM COVERAGE PARTY AT FAULT	AVERAGE RATE FOR COMBINED COVERAGE	AVERAGE RATE FOR BI LIMITS OF FAULT PARTY AT FAULT	INDICATED RATE FOR ADDITIONAL COVERAGE
30.0/	60.0	1500.0/ 1500.0	1.000	1.750	\$297.43	\$169.96	\$127.47
50.0/	100.0	1500.0/ 1500.0	1.190	1.636	\$330.88	\$202.25	\$128.63
100.0/	200.0	1500.0/ 1500.0	1.410	1.446	\$346.52	\$239.64	\$106.88
100.0/	300.0	1500.0/ 1500.0	1.430	1.378	\$334.91	\$243.04	\$ 91.87
250.0/	500.0	1500.0/ 1500.0	1.700	1.250	\$361.17	\$288.93	\$ 72.24

COST FOR ALL BI LIMITS OF AT-FAULT PARTY ((8) MULTIPLIED BY (2)): \$109.95

PORTION OF AT-FAULT PARTIES INSURED: .928

COST OF COVERAGE FOR AT-FAULT PARTIES WHO ARE INSURED (\$109.95 X .928): \$102.03

NOTES: 30/60 BODILY INJURY LIABILITY AVG RATE (BASED ON YEAR ENDING 12/31/2002): \$169.96

COL (6) = \$169.96 X (4) X (5)

COL (7) = \$169.96 X (4)

COL (8) = ((6) - (7))

PORTION OF AT-FAULT INSURED ESTIMATED BY: 1 - (UM CLAIM FREQUENCY / BI CLAIM FREQUENCY)

NORTH CAROLINA

PRIVATE PASSENGER AUTO LIABILITY INSURANCE

DETERMINATION OF INDICATED LIMITS REDUCTION UNDERINSURED MOTORISTS RATES

2000.0/ 2000.0 UIM

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
BI LIMITS OF PARTY AT FAULT	DISTRIBUTION OF POLICY LIMITS	TOTAL COMBINED LIMIT OF COVERAGE	BI INCREASED LIMITS FACTOR OF (1) TO (3)	INCREASED LIMITS FACTOR FOR LAYER FROM (1) TO (3)	AVERAGE RATE FOR COMBINED COVERAGE PARTY AT FAULT	AVERAGE RATE FOR BI LIMITS OF PARTY AT FAULT	INDICATED RATE FOR ADDITIONAL COVERAGE
30.0/ 60.0	.304	2000.0/ 2000.0	1.000	1.780	\$302.24	\$169.80	\$132.44
50.0/ 100.0	.238	2000.0/ 2000.0	1.190	1.664	\$336.23	\$202.06	\$134.17
100.0/ 200.0	.000	2000.0/ 2000.0	1.410	1.471	\$352.18	\$239.42	\$112.76
100.0/ 300.0	.382	2000.0/ 2000.0	1.430	1.402	\$340.43	\$242.81	\$ 97.62
250.0/ 500.0	.076	2000.0/ 2000.0	1.700	1.271	\$366.89	\$288.66	\$ 78.23

COST FOR ALL BI LIMITS OF AT-FAULT PARTY ((8) MULTIPLIED BY (2)): \$115.43

PORTION OF AT-FAULT PARTIES INSURED: .928

COST OF COVERAGE FOR AT-FAULT PARTIES WHO ARE INSURED (\$115.43 X .928): \$107.12

NOTES: 30/60 BODILY INJURY LIABILITY AVG RATE (BASED ON YEAR ENDING 12/31/2002): \$169.80

COL (6) = \$169.80 X (4) X (5)

COL (7) = \$169.80 X (4)

COL (8) = ((6) - (7))

PORTION OF AT-FAULT INSURED ESTIMATED BY: 1 - (UM CLAIM FREQUENCY / BI CLAIM FREQUENCY)

NORTH CAROLINA

PRIVATE PASSENGER AUTO LIABILITY INSURANCE

DETERMINATION OF INDICATED LIMITS REDUCTION UNDERINSURED MOTORISTS RATES

2000.0/ 2000.0 UIM

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
BI LIMITS OF PARTY AT FAULT	DISTRIBUTION OF POLICY LIMITS	TOTAL COMBINED LIMIT OF COVERAGE	BI INCREASED LIMITS FACTOR OF (1)	UM-BI INCREASED LIMITS FOR LAYER FROM (1) TO (3)	AVERAGE RATE FOR COMBINED COVERAGE PARTY AT FAULT	AVERAGE RATE FOR BI LIMITS OF FAULT	INDICATED RATE FOR ADDITIONAL COVERAGE
30.0/ 60.0	.304	2000.0/ 2000.0	1.000	1.780	\$302.53	\$169.96	\$132.57
50.0/ 100.0	.238	2000.0/ 2000.0	1.190	1.664	\$336.55	\$202.25	\$134.30
100.0/ 200.0	.000	2000.0/ 2000.0	1.410	1.471	\$352.52	\$239.64	\$112.88
100.0/ 300.0	.382	2000.0/ 2000.0	1.430	1.402	\$340.75	\$243.04	\$ 97.71
250.0/ 500.0	.076	2000.0/ 2000.0	1.700	1.271	\$367.23	\$288.93	\$ 78.30

COST FOR ALL BI LIMITS OF AT-FAULT PARTY ((8) MULTIPLIED BY (2)):

\$115.54

PORTION OF AT-FAULT PARTIES INSURED:

.928

COST OF COVERAGE FOR AT-FAULT PARTIES WHO ARE INSURED (\$115.54 X .928):

\$107.22

NOTES:

30/60 BODILY INJURY LIABILITY AVG RATE (BASED ON YEAR ENDING 12/31/2002): \$169.96

COL (6) = \$169.96 X (4) X (5)

COL (7) = \$169.96 X (4)

COL (8) = ((6) - (7))

PORTION OF AT-FAULT INSURED ESTIMATED BY: 1 - (UM CLAIM FREQUENCY / BI CLAIM FREQUENCY)

NORTH CAROLINA

PRIVATE PASSENGER AUTO LIABILITY INSURANCE

DETERMINATION OF INDICATED LIMITS REDUCTION UNDERINSURED MOTORISTS RATES

1500.0/ 3000.0 UIM

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
BI LIMITS OF PARTY AT FAULT	DISTRIBUTION OF POLICY LIMITS	TOTAL COMBINED LIMIT OF COVERAGE	BI INCREASED LIMITS FACTOR OF (1) TO (3)	INCREASED LIMITS FOR LAYER FROM (1) TO (3)	AVERAGE RATE FOR COMBINED COVERAGE PARTY AT FAULT	AVERAGE RATE FOR BI LIMITS OF PARTY AT FAULT	INDICATED RATE FOR ADDITIONAL COVERAGE
30.0/ 60.0	.304	1500.0/ 3000.0	1.000	1.800	\$305.64	\$169.80	\$135.84
50.0/ 100.0	.238	1500.0/ 3000.0	1.190	1.682	\$339.87	\$202.06	\$137.81
100.0/ 200.0	.000	1500.0/ 3000.0	1.410	1.488	\$356.25	\$239.42	\$116.83
100.0/ 300.0	.382	1500.0/ 3000.0	1.430	1.417	\$344.07	\$242.81	\$101.26
250.0/ 500.0	.076	1500.0/ 3000.0	1.700	1.286	\$371.22	\$288.66	\$ 82.56

COST FOR ALL BI LIMITS OF AT-FAULT PARTY ((8) MULTIPLIED BY (2)): \$119.05

PORTION OF AT-FAULT PARTIES INSURED: .928

COST OF COVERAGE FOR AT-FAULT PARTIES WHO ARE INSURED (\$119.05 X .928): \$110.48

NOTES: 30/60 BODILY INJURY LIABILITY AVG RATE (BASED ON YEAR ENDING 12/31/2002): \$169.80

COL (6) = \$169.80 X (4) X (5)

COL (7) = \$169.80 X (4)

COL (8) = ((6) - (7))

PORTION OF AT-FAULT INSURED ESTIMATED BY: 1 - (UM CLAIM FREQUENCY / BI CLAIM FREQUENCY)

NORTH CAROLINA

PRIVATE PASSENGER AUTO LIABILITY INSURANCE

DETERMINATION OF INDICATED LIMITS REDUCTION UNDERINSURED MOTORISTS RATES

1500.0/ 3000.0 UIM

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
BI LIMITS OF PARTY AT FAULT	DISTRIBUTION OF POLICY LIMITS	TOTAL COMBINED LIMIT OF COVERAGE	BI INCREASED LIMITS FACTOR OF (1) TO (3)	INCREASED LIMITS FOR LAYER FROM (1) TO (3) UM-BI	AVERAGE RATE FOR COMBINED COVERAGE PARTY AT FAULT	AVERAGE RATE FOR BI LIMITS OF ADDITIONAL COVERAGE	INDICATED RATE FOR ADDITIONAL COVERAGE
30.0/	60.0	1500.0/ 3000.0	1.000	1.800	\$305.93	\$169.96	\$135.97
50.0/	100.0	1500.0/ 3000.0	1.190	1.682	\$340.19	\$202.25	\$137.94
100.0/	200.0	1500.0/ 3000.0	1.410	1.488	\$356.59	\$239.64	\$116.95
100.0/	300.0	1500.0/ 3000.0	1.430	1.417	\$344.39	\$243.04	\$101.35
250.0/	500.0	1500.0/ 3000.0	1.700	1.286	\$371.57	\$288.93	\$ 82.64

COST FOR ALL BI LIMITS OF AT-FAULT PARTY ((8) MULTIPLIED BY (2)): \$119.16

PORTION OF AT-FAULT PARTIES INSURED: .928

COST OF COVERAGE FOR AT-FAULT PARTIES WHO ARE INSURED (\$119.16 X .928): \$110.58

NOTES: 30/60 BODILY INJURY LIABILITY AVG RATE (BASED ON YEAR ENDING 12/31/2002): \$169.96

COL (6) = \$169.96 X (4) X (5)

COL (7) = \$169.96 X (4)

COL (8) = ((6) - (7))

PORTION OF AT-FAULT INSURED ESTIMATED BY: 1 - (UM CLAIM FREQUENCY / BI CLAIM FREQUENCY)

NORTH CAROLINA

PRIVATE PASSENGER AUTO LIABILITY INSURANCE

DETERMINATION OF INDICATED LIMITS REDUCTION UNDERINSURED MOTORISTS RATES

3000.0/ 3000.0 UIM

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
BI LIMITS OF PARTY AT FAULT	DISTRIBUTION OF POLICY LIMITS	TOTAL COMBINED LIMIT OF COVERAGE	BI INCREASED LIMITS FACTOR OF (1)	INCREASED LIMITS FOR LAYER FROM (1) TO (3)	AVERAGE RATE FOR COMBINED COVERAGE PARTY AT FAULT	AVERAGE RATE FOR BI LIMITS OF PARTY AT FAULT	INDICATED RATE FOR ADDITIONAL COVERAGE
30.0/	60.0	3000.0/ 3000.0	1.000	1.850	\$314.13	\$169.80	\$144.33
50.0/	100.0	3000.0/ 3000.0	1.190	1.729	\$349.37	\$202.06	\$147.31
100.0/	200.0	3000.0/ 3000.0	1.410	1.529	\$366.07	\$239.42	\$126.65
100.0/	300.0	3000.0/ 3000.0	1.430	1.457	\$353.78	\$242.81	\$110.97
250.0/	500.0	3000.0/ 3000.0	1.700	1.321	\$381.32	\$288.66	\$ 92.66

COST FOR ALL BI LIMITS OF AT-FAULT PARTY ((8) MULTIPLIED BY (2)): \$128.37

PORTION OF AT-FAULT PARTIES INSURED: .928

COST OF COVERAGE FOR AT-FAULT PARTIES WHO ARE INSURED (\$128.37 X .928): \$119.13

NOTES: 30/60 BODILY INJURY LIABILITY AVG RATE (BASED ON YEAR ENDING 12/31/2002): \$169.80

COL (6) = \$169.80 X (4) X (5)

COL (7) = \$169.80 X (4)

COL (8) = ((6) - (7))

PORTION OF AT-FAULT INSURED ESTIMATED BY: 1 - (UM CLAIM FREQUENCY / BI CLAIM FREQUENCY)

NORTH CAROLINA

PRIVATE PASSENGER AUTO LIABILITY INSURANCE

DETERMINATION OF INDICATED LIMITS REDUCTION UNDERINSURED MOTORISTS RATES

3000.0/ 3000.0 UIM

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
BI LIMITS OF PARTY AT FAULT	DISTRIBUTION OF POLICY LIMITS	TOTAL COMBINED LIMIT OF COVERAGE	BI INCREASED LIMITS FACTOR OF (1)	UM-BI INCREASED LIMITS FOR LAYER FROM (1) TO (3)	AVERAGE RATE FOR COMBINED COVERAGE PARTY AT FAULT	AVERAGE RATE FOR BI LIMITS OF FAULT	INDICATED RATE FOR ADDITIONAL COVERAGE
30.0/	60.0	3000.0/	3000.0	1.000	\$314.43	\$169.96	\$144.47
50.0/	100.0	3000.0/	3000.0	1.190	\$349.69	\$202.25	\$147.44
100.0/	200.0	3000.0/	3000.0	1.410	\$366.41	\$239.64	\$126.77
100.0/	300.0	3000.0/	3000.0	1.430	\$354.11	\$243.04	\$111.07
250.0/	500.0	3000.0/	3000.0	1.700	\$381.68	\$288.93	\$ 92.75

COST FOR ALL BI LIMITS OF AT-FAULT PARTY ((8) MULTIPLIED BY (2)):

\$128.49

PORTION OF AT-FAULT PARTIES INSURED:

.928

COST OF COVERAGE FOR AT-FAULT PARTIES WHO ARE INSURED (\$128.49 X .928):

\$119.24

NOTES: 30/60 BODILY INJURY LIABILITY AVG RATE (BASED ON YEAR ENDING 12/31/2002): \$169.96

COL (6) = \$169.96 X (4) X (5)

COL (7) = \$169.96 X (4)

COL (8) = ((6) - (7))

PORTION OF AT-FAULT INSURED ESTIMATED BY: 1 - (UM CLAIM FREQUENCY / BI CLAIM FREQUENCY)

NORTH CAROLINA
PERSONAL AUTO INSURANCE

CALCULATION OF INDICATED STACKED RATES FOR
UNDERINSURED MOTORISTS

Underinsured Motorists Bodily Injury

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Limit	Current Single Policy Rate	Indicated Single Policy Rate	Stacked 2 policy Limit	Indicated 2 policy Rate per Car	Stacked 3 policy Limit	Indicated 3 policy Rate per Car	Limit	Multi Policy Rate per Car	Filed Single Policy Rate
50/100	3	3	100/200	16	150/300	24	50/100	20	7
100/200	15	16	200/400	28	300/600	50	100/200	38	22
100/300	20	21	200/600	31	300/900	62	100/300	45	27
300/300	30	32	600/600	68	900/900	85	300/300	76	44
250/500	38	42	500/1000	76	750/1500	90	250/500	82	53
500/500	59	64	1000/1000	88	1500/1500	102	500/500	94	72
500/1000	69	76	1000/2000	93	1500/3000	110	500/1000	101	83
1000/1000	80	88	2000/2000	107	3000/3000	119	1000/1000	112	94

Notes:

- (1) Single policy limit
- (2) Current single car policy rate for limit shown in Column (1).
- (3) Indicated single car policy rate for limit shown in Column (1) as determined on pages E-10 - E-30.
- (4) Stacked 2 policy limit. This is double the limits shown in (1) and represents the coverage afforded to each of two policies through stacking.
- (5) Indicated 2-policy rate per car. This represents the rate indicated for each car for the limits of coverage displayed in Column (4) as determined on pages E-10 - E-30.
- (6) Stacked 3 policy limit. This is triple the limits shown in (1) and represents the coverage afforded to each of three policies through stacking.
- (7) Indicated 3-policy rate per car. This represents the rate indicated for each car for the limits of coverage displayed in Column (6) as determined on pages E-10 - E-30.
- (8) Single policy limit
- (9) Multi-policy rate per car. Weighted average of Columns (5) and (7) assuming 2.36 cars per multi-car household.
 $(9) = [(5) \times 2.00 \times .64] + [(7) \times 3.00 \times .36] / 2.36$
- (10) Filed Rate per single car policy. $(10) = (9) \times 0.264 + (3) \times (1.0 - 0.264)$. Where .264 represents the proportion of exposures subject to stacking as determined in the NCRB's pricing of UM stacking effective 1/1/2004.

NORTH CAROLINA
PERSONAL AUTO INSURANCE

CALCULATION OF INDICATED STACKED RATES FOR
UNDERINSURED MOTORISTS

Underinsured Motorists Bodily Injury

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Limit	Current Single Policy Rate	Indicated Single Policy Rate	Stacked 2 policy Limit	Indicated 2 policy Rate per Car	Stacked 3 policy Limit	Indicated 3 policy Rate per Car	Limit	Multi Policy Rate per Car	Filed Single Policy Rate
50/100	3	3	100/200	16	150/300	24	50/100	20	7
100/200	15	16	200/400	28	300/600	50	100/200	38	22
100/300	20	21	200/600	31	300/900	62	100/300	45	27
300/300	30	32	600/600	68	900/900	85	300/300	76	44
250/500	38	42	500/1000	76	750/1500	90	250/500	82	53
500/500	59	64	1000/1000	88	1500/1500	102	500/500	94	72
500/1000	69	76	1000/2000	93	1500/3000	111	500/1000	101	83
1000/1000	80	88	2000/2000	107	3000/3000	119	1000/1000	112	94

Notes:

- (1) Single policy limit
- (2) Current single car policy rate for limit shown in Column (1).
- (3) Indicated single car policy rate for limit shown in Column (1) as determined on pages E-10 - E-30.
- (4) Stacked 2 policy limit. This is double the limits shown in (1) and represents the coverage afforded to each of two policies through stacking.
- (5) Indicated 2-policy rate per car. This represents the rate indicated for each car for the limits of coverage displayed in Column (4) as determined on pages E-10 - E-30.
- (6) Stacked 3 policy limit. This is triple the limits shown in (1) and represents the coverage afforded to each of three policies through stacking.
- (7) Indicated 3-policy rate per car. This represents the rate indicated for each car for the limits of coverage displayed in Column (6) as determined on pages E-10 - E-30.
- (8) Single policy limit
- (9) Multi-policy rate per car. Weighted average of Columns (5) and (7) assuming 2.36 cars per multi-car household.
 $(9) = [((5) \times 2.00 \times .64) + ((7) \times 3.00 \times .36)] / 2.36$
- (10) Filed Rate per single car policy. $(10) = (9) \times 0.264 + (3) \times (1.0 - 0.264)$. Where .264 represents the proportion of exposures subject to stacking as determined in the NCRB's pricing of UM stacking effective 1/1/2004.

NORTH CAROLINA
PERSONAL AUTO INSURANCE

CALCULATION OF PRESENT AND INDICATED RATES FOR
UNDERINSURED MOTORISTS

LIMITS	(1) % OF EARNED EXPOSURES	(2) PRESENT RATE	(3) INDICATED RATE	(4) PERCENT CHANGE
50/100	43.2%	\$ 3	\$ 7	133.3%
100/200	0.3%	15	22	46.7%
100/300	48.4%	20	27	35.0%
300/300	2.5%	30	44	46.7%
250/500	4.1%	38	53	39.5%
500/500	1.0%	59	72	22.0%
500/1000	0.4%	69	83	20.3%
1000/1000	0.1%	80	94	17.5%

(5)	AVERAGE PRESENT RATE:	\$ 14.28
(6)	AVERAGE INDICATED RATE:	\$ 20.58
(7)	TOTAL INDICATED CHANGE:	44.1%

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
UNDERINSURED MOTORISTS COVERAGE

Underinsured Motorists Bodily Injury

Limit	Present Single Car Policy Rate	Filed Single Car Policy Rate (a)	Filed Multi-Car Policy Rate (b)
50/100	3	7	17
100/200	15	22	52
100/300	20	27	64
300/300	30	44	104
250/500	38	53	125
500/500	59	72	170
500/1000	69	83	196
1000/1000	80	94	222

- (a) Filed single car rates are those determined by the model and shown on page E-32.
- (b) Filed multi-car policy rates are calculated by multiplying the filed single car policy rates by a factor of 2.36, which is the average number of cars per multi-car policy in North Carolina. This factor was determined from 2000 U.S. census data.

SECTION F
MOTORCYCLE REVIEW

NORTH CAROLINA
RATE LEVEL SUMMARY
MOTORCYCLE INSURANCE

	EARNED PREMIUMS AT PRESENT RATES	INDICATED AND FILED RATE LEVEL CHANGE
Liability	16,271	0.1%

(000's omitted)

NORTH CAROLINA
RATE LEVEL SUMMARY
MOTORCYCLE INSURANCE

	EARNED PREMIUMS AT PRESENT RATES	INDICATED AND FILED RATE LEVEL CHANGE
Liability	16,271	-0.6%

(000's omitted)

NORTH CAROLINA

MOTORCYCLE INSURANCE
LIABILITY COVERAGE

STATEWIDE RATE REVIEW

All Carriers

Voluntary and Ceded Combined

	Year Ended 12/31/2000	Year Ended 12/31/2001	Year Ended 12/31/2002
(1) Earned Premiums at Present Rates (a)	\$13,945,018	\$15,935,324	\$16,271,096
(2) Incurred Losses (See page H-648)	7,244,023	7,836,352	7,684,849
(3) Loss Adjustment Expense Factor (b)	0.114	0.114	0.114
(4) Loss Adjustment Expense [(2) x (3)]	825,819	893,344	876,073
(5) General & Other Acquisition Expenses (see page H-648)	2,076,331	2,462,899	2,321,510
(6) Average Annual Change in Losses (c) (See page F-5)	1.1%	1.9%	1.7%
(7) Average Annual Change in Expense Costs (See page D-8)	3.7%	3.7%	3.7%
(8) Projected Losses (d)	7,656,932	8,455,424	8,084,461
(9) Projected Loss Adjustment Expenses (e)	991,809	1,034,492	977,697
(10) Projected General & Other Acquisition Expenses (f)	2,466,681	2,822,482	2,565,269
(11) Projected Losses, LAE and G & OA Expenses [(8)+(9)+(10)]	11,115,422	12,312,398	11,627,427
(12) Projected Loss, LAE and G & OA Expense Ratio [(11)/(1)]	0.797	0.773	0.715
(13) Permissible Loss, LAE and G & OA Expense Ratio (See page F-4)	0.754	0.764	0.758
(14) Indicated Rate Level Change [(12)/(13)] - 1.0	5.7%	1.2%	-5.7%
(15) Final selected rate level change (weighted by premium from Line (1))		0.1%	

NORTH CAROLINA

MOTORCYCLE INSURANCE
LIABILITY COVERAGE

STATEWIDE RATE REVIEW

All Carriers Voluntary and Ceded Combined	Year Ended 12/31/2000	Year Ended 12/31/2001	Year Ended 12/31/2002
(1) Earned Premiums at Present Rates (a)	\$13,945,018	\$15,935,324	\$16,271,096
(2) Incurred Losses (See page H-648)	7,244,023	7,836,352	7,684,849
(3) Loss Adjustment Expense Factor (b)	0.105	0.105	0.105
(4) Loss Adjustment Expense [(2) x (3)]	760,622	822,817	806,909
(5) General & Other Acquisition Expenses (see page H-648)	2,076,331	2,462,899	2,321,510
(6) Average Annual Change in Losses (c) (See page F-5)	1.1%	1.9%	1.7%
(7) Average Annual Change in Expense Costs (See page D-8)	3.7%	3.7%	3.7%
(8) Projected Losses (d)	7,656,932	8,455,424	8,084,461
(9) Projected Loss Adjustment Expenses (e)	913,507	952,822	900,510
(10) Projected General & Other Acquisition Expenses (f)	2,466,681	2,822,482	2,565,269
(11) Projected Losses, LAE and G & OA Expenses [(8)+(9)+(10)]	11,037,120	12,230,728	11,550,240
(12) Projected Loss, LAE and G & OA Expense Ratio [(11)/(1)]	0.791	0.768	0.710
(13) Permissible Loss, LAE and G & OA Expense Ratio (See page F-4)	0.754	0.764	0.758
(14) Indicated Rate Level Change [(12)/(13)] - 1.0	4.9%	0.5%	-6.3%
(15) Final selected rate level change (weighted by premium from Line (1))		-0.6%	

NORTH CAROLINA
MOTORCYCLE REVIEW

STATEWIDE RATE REVIEW

Notes

- (a) Based on the earned premiums contained in NCRB expense call and shown on pages H-648, adjusted to current level.
- (b) Based on the average ratio of loss adjustment expenses to losses over the latest three years. See pages H-648.
- (c) The average annual changes in losses for the Liability coverage is determined by weighting the trends shown on line (12) of pages C-1, C-3 and C-5 on total limits developed losses.

(d) Projected Losses = $\left[(2) \times (1 + (6)) \right]^n$, where

n = The number of years of projection from the average date of accident to 7/09/2005 (2000=5.03, 2001=4.03, 2002=3.03).

(e) Projected Loss Adjustment Expenses = $\left[((4) \times (1 + (7))) \right]^n$, where

n = The number of years of projection from the average date of accident to 7/09/2005 (2000=5.03, 2001=4.03, 2002=3.03).

(f) Projected General and Other Acquisition Expenses = $\left[(5) \times (1 + (7)) \right]^n$, where

n = The number of years of projection to the average date of writing, 4/1/2005 (2000=4.75, 2001=3.75, 2002=2.75).

NORTH CAROLINA
MOTORCYCLE REVIEW

DETERMINATION OF EXPECTED LOSS RATIO AND PROFIT PROVISION

	<u>Liability</u>		
	<u>2000</u>	<u>2001</u>	<u>2002</u>
Commission and Brokerage Expense	0.125	0.114	0.118
Taxes, etc. to Written Premium	0.022	0.023	0.025
Profit (a)	0.099	0.099	0.099
Contingencies	0.000	0.000	0.000
Total	0.246	0.236	0.242
Losses, LAE, General Administration Expenses and Other Acquisition Expenses	0.754	0.764	0.758

(a) The profit provision for the Liability coverage is determined by weighting the appropriate Voluntary and Facility provisions for Private Passenger Automobile on the motorcycle exposure distribution for the year ended 12/31/2002. This distribution is based on the statistical plan data reported by member companies.

	<u>Exposure Distribution</u>	<u>Profit Provision</u>
Voluntary	0.833	12.5%
Facility	0.167	-2.9%
Weighted Profit Provision		9.9%

NORTH CAROLINA

Motorcycle Insurance

Calculation of Loss Trend Factors

	<u>Cov</u>	<u>Auto Trend(a)</u>	<u>Voluntary Total Limits Dev. Losses</u>	<u>Weighted Trend</u>
2002	BI	1.017	404,294,712	
	PD	1.010	343,351,443	
	MP	1.050	64,339,168	
			811,985,323	1.017
2001	BI	1.020	392,840,013	
	PD	1.012	337,822,186	
	MP	1.057	61,169,135	
			791,831,334	1.019
2000	BI	1.012	394,697,671	
	PD	1.005	345,413,014	
	MP	1.043	59,198,701	
			799,309,386	1.011

(a) See page D-9.

SECTION G
INCREASED LIMITS REVIEW

NORTH CAROLINA

Increased limits Revision

This filing proposes a change to the increased limits factors for Bodily Injury. This change is based upon a review of experience for Bodily Injury contained on page G-3.

This review produces a uniform indication over all limits of coverage. On an excess limits basis, the indicated change for Bodily Injury is +36.9%. On a total limits basis, the indicated change for Bodily Injury is +7.9%.

The excess indication of +36.9% was applied uniformly to the excess portion of the current Bodily injury increased limits factors resulting in the indicated increased limits factors for Bodily Injury Liability as shown on page G-2.

The total limits effect of the change in BI increased limits relative to a 30/60 base is +6.3% as determined on page G-5. This change, combined with the 30/60 basic limit effective change of +1.5% as shown on page A-2, yields the BI total limits effective change of +7.9% as shown on page A-1.

Pages G-6-7 display the calculation of the average increased limits factors for Bodily Injury and Property Damage on a 25/50/15 basis for use in the determination of the uniform indications shown on pages G-3-4.

Pages G-8-9 display the calculation of the average increased limits factors for Bodily Injury and Property Damage on a 30/60/25 basis for use in the determination of the premium weights shown on page A-1.

The Property Damage total limits indication of +0.2%, determined on page G-4 is applied to the basic limits rates.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE

SUMMARY OF INCREASED LIMITS FACTORS

Bodily Injury Increased Limits Factors

<u>Policy Limit</u>	(1) Current ILF <u>25/50 Base</u>	(2) Current ILF <u>30/60 Base</u>	(3) Indicated Increased Limits Factor	(4) Indicated Increased Limits Factor on a 30/60 base
25/50	1.000		1.00	
30/60	1.050	1.00	1.07	1.00
50/100	1.200	1.14	1.27	1.19
100/100	1.310	1.25	1.42	1.33
100/200	1.370	1.30	1.51	1.41
100/300	1.390	1.32	1.53	1.43
300/300	1.580	1.50	1.79	1.67
250/500	1.600	1.52	1.82	1.70
500/1000	1.750	1.67	2.03	1.90
1000/1000	1.850	1.76	2.16	2.02
1000/2000	1.900	1.81	2.23	2.08

(3) = $(((1)-1.00) \times 1.369) + 1.00$ where +36.9 is the indicated change to excess increments as determined on page G-3.

NORTH CAROLINA
REVIEW OF BODILY INJURY INCREASED LIMITS

Voluntary Business	12/31/2000	12/31/2001	12/31/2002	3 Years Combined
(1) Basic limits losses (a) (b)	303,630,798	290,554,464	289,073,521	883,258,783
(2) Basic limits loss dev. factor (See page D-14)	1.011	1.028	1.071	
(3) Basic limits claim cost trend (See page D-8)	1.2%	1.2%	1.2%	
(4) Years of trend (See page C-2)	5.03	4.03	3.03	
(5) Basic limits trend factor $[1+(3)]^{(4)}$	1.062	1.049	1.037	
(6) Basic limits losses, trended and developed (1)x(2)x(5)	326,002,922	313,325,798	321,052,857	960,381,577
(7) Total limits losses (b)				
(8) Total limits loss dev. factor (See page H-500)	389,248,196	374,490,002	354,333,665	1,118,071,863
(9) Total limits claim cost trend (See page D-8)	1.014	1.049	1.141	
(10) Years of trend (See page C-2)	2.5%	2.5%	2.5%	
(11) Total limits trend factor $[1+(9)]^{(10)}$	5.03	4.03	3.03	
(12) Total limits losses, trended and developed (7)x(8)x(11)	1.132	1.105	1.078	
(13) Indicated average if (12)/(6)	446,797,763	434,088,213	435,829,699	1,316,715,675
(14) Average increased limits factor (See page G-6)	1.371	1.385	1.358	1.371
(15) Indicated change to excess limits increments $\{[(13)-1]/[(14)-1]\}-1$	1.262	1.272	1.279	1.271
(16) Indicated total limits change $\{[(13)/(14)]-1$				36.9%
				7.9%

- (a) Basic limits are 25/50.
 (b) Based on the statistical plan data reported by member companies.
 (c) Three Year Average

NORTH CAROLINA
REVIEW OF PROPERTY DAMAGE INCREASED LIMITS

Voluntary Business	12/31/2000	12/31/2001	12/31/2002	3 Years Combined
(1) Basic limits losses (a) (b)	336,130,046	327,930,813	328,905,576	992,966,435
(2) Basic limits loss dev. factor (See page D-15)	1.001	1.001	1.016	
(3) Basic limits losses, developed (1)x(2)	336,466,176	328,258,744	334,168,065	998,892,985
(4) Total limits losses (b)	345,413,014	337,822,186	338,610,891	1,021,846,091
(5) Total limits loss dev. factor (See page H-501)	1.000	1.000	1.014	
(6) Total limits losses, developed (4)x(5)	345,413,014	337,822,186	343,351,443	1,026,586,643
(7) Indicated average increased limits factor (6) / (3)	1.027	1.029	1.027	1.028
(8) Average increased limits factor (See page G-7)	1.025	1.026	1.027	1.026 (c)
(9) Indicated change to excess limits increments {[(7)-1]/[(8)-1]}-1				7.7%
(10) Indicated total limits change {(7)/(8)}-1				0.2%

(a) Basic limits are \$15,000.

(b) Based on the statistical plan data reported by member companies.

(c) Three Year Average

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE

CALCULATION OF TOTAL LIMITS CHANGES

North Carolina Year Ending 12/31/2002

Voluntary Bodily Injury

Limit Of Liability	(1) Written Premium	(2) 30/60 Current ILF	(3) (1)/(2) 25/50 Premium	(4) 30/60 Revised ILF	(5) (3)x(4) T/L Premium	(6) (5)/(1) Percent Change
30/60	96,848,073	1.00	96,848,073	1.00	96,848,073	0.0%
50/100	145,458,330	1.14	127,595,026	1.19	151,838,081	4.4%
100/300	269,040,141	1.32	203,818,289	1.43	291,460,153	8.3%
Over 100/300	60,215,088	1.52	39,615,189	1.70	67,345,821	11.8%
All Other	15,098,931	1.222	12,355,917	1.298	16,037,980	6.2%
	586,660,563		480,232,494		623,530,108	6.3%

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
CALCULATION OF AVERAGE INCREASED LIMITS FACTORS

Year Ending 12/31/2002
Voluntary Bodily Injury - 25/50 base

Limit Of Liability	(1)	(2)	(3)	(4)	(5)
	Written Premium	25/50 Prior ILF	25/50 Premium	25/50 Current ILF	(3)x(4) T/L Premium
30/60	96,848,073	1.04	93,123,147	1.00	93,123,147
50/100	145,458,330	1.16	125,395,112	1.20	150,474,134
100/300	269,040,141	1.33	202,285,820	1.39	281,177,290
Over 100/300	60,215,088	1.44	41,816,033	1.60	66,905,653
All Other	15,098,931	1.235	12,225,855	1.279	15,636,869
	586,660,563	1.235	474,845,967	1.279	607,317,093

Year Ending 12/31/2001
Voluntary Bodily Injury - 25/50 base

Limit Of Liability	(1)	(2)	(3)	(4)	(5)
	Written Premium	25/50 Prior ILF	25/50 Premium	25/50 Current ILF	(3)x(4) T/L Premium
30/60	109,633,986	1.04	105,417,294	1.00	105,417,294
50/100	149,688,400	1.16	129,041,724	1.20	154,850,069
100/300	280,378,043	1.33	210,810,559	1.39	293,026,677
Over 100/300	57,407,766	1.44	39,866,504	1.60	63,786,406
All Other	15,795,059	1.231	12,831,080	1.272	16,321,134
	612,903,254	1.231	497,967,161	1.272	633,401,580

Year Ending 12/31/2000
Voluntary Bodily Injury - 25/50 base

Limit Of Liability	(1)	(2)	(3)	(4)	(5)
	Written Premium	25/50 Prior ILF	25/50 Premium	25/50 Current ILF	(3)x(4) T/L Premium
25/50	118,250,822	1.00	118,250,822	1.00	118,250,822
50/100	158,596,768	1.22	129,997,351	1.20	155,996,821
100/300	299,229,864	1.44	207,798,517	1.39	288,839,939
Over 100/300	60,262,362	1.64	36,745,343	1.60	58,792,549
All Other	18,525,553	1.291	14,349,770	1.262	18,109,410
	654,865,369	1.291	507,141,803	1.262	639,989,541

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
CALCULATION OF AVERAGE INCREASED LIMITS FACTORS

Year Ending 12/31/2002
Voluntary Property Damage - \$15,000 base

Limit Of Liability	(1)	(2)	(3)	(4)	(5)
	Written Premium	\$15,000 Prior ILF	\$15,000 Premium	\$15,000 Current ILF	(3)x(4) T/L Premium
15,000	22,396	1.00	22,396	1.000	22,396
25,000	140,213,998	1.02	137,464,704	1.015	139,526,675
50,000	258,762,413	1.04	248,810,013	1.025	255,030,263
100,000	111,157,598	1.06	104,865,658	1.045	109,584,613
250,000	1,510,545	1.09	1,385,821	1.075	1,489,758
300,000	1,586,720	1.10	1,442,473	1.085	1,565,083
All Other	974,117	1.039	937,552	1.027	962,866
	514,227,787	1.039	494,928,617	1.027	508,181,654

Year Ending 12/31/2001
Voluntary Property Damage - \$15,000 base

Limit Of Liability	(1)	(2)	(3)	(4)	(5)
	Written Premium	\$15,000 Prior ILF	\$15,000 Premium	\$15,000 Current ILF	(3)x(4) T/L Premium
15,000	78,166	1.00	78,166	1.000	78,166
25,000	140,601,312	1.02	137,844,424	1.015	139,912,090
50,000	235,933,053	1.04	226,858,705	1.025	232,530,173
100,000	95,458,063	1.06	90,054,776	1.045	94,107,241
250,000	1,253,474	1.09	1,149,976	1.075	1,236,224
300,000	1,271,023	1.10	1,155,475	1.085	1,253,690
All Other	732,114	1.038	705,312	1.026	723,650
	475,327,205	1.038	457,846,834	1.026	469,841,234

Year Ending 12/31/2000
Voluntary Property Damage - \$15,000 base

Limit Of Liability	(1)	(2)	(3)	(4)	(5)
	Written Premium	\$15,000 Prior ILF	\$15,000 Premium	\$15,000 Current ILF	(3)x(4) T/L Premium
15,000	15,849,157	1.00	15,849,157	1.000	15,849,157
25,000	123,399,189	1.02	120,979,597	1.015	122,794,291
50,000	211,859,529	1.04	203,711,086	1.025	208,803,863
100,000	81,503,759	1.06	76,890,339	1.045	80,350,404
250,000	1,030,703	1.09	945,599	1.075	1,016,519
300,000	1,029,975	1.10	936,341	1.085	1,015,930
All Other	781,912	1.037	754,014	1.025	772,864
	435,454,224	1.037	420,066,133	1.025	430,603,028

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
CALCULATION OF AVERAGE INCREASED LIMITS FACTORS

Year Ending 12/31/2002
Voluntary Bodily Injury - 30/60 base

Limit Of Liability	(1) Written Premium	(2) 25/50 Prior ILF	(3) 25/50 Premium	(4) 25/50 Current ILF	(5) (3)x(4) T/L Premium
30/60	96,848,073	1.04	93,123,147	1.05	97,779,304
50/100	145,458,330	1.16	125,395,112	1.20	150,474,134
100/300	269,040,141	1.33	202,285,820	1.39	281,177,290
Over 100/300	60,215,088	1.44	41,816,033	1.60	66,905,653
All Other	15,098,931	1.235	12,225,855	1.289	15,759,127
	586,660,563	1.235	474,845,967	1.289	612,095,508

Year Ending 12/31/2001
Voluntary Bodily Injury - 30/60 base

Limit Of Liability	(1) Written Premium	(2) 25/50 Prior ILF	(3) 25/50 Premium	(4) 25/50 Current ILF	(5) (3)x(4) T/L Premium
30/60	109,633,986	1.04	105,417,294	1.05	110,688,159
50/100	149,688,400	1.16	129,041,724	1.20	154,850,069
100/300	280,378,043	1.33	210,810,559	1.39	293,026,677
Over 100/300	57,407,766	1.44	39,866,504	1.60	63,786,406
All Other	15,795,059	1.231	12,831,080	1.283	16,462,276
	612,903,254	1.231	497,967,161	1.283	638,813,587

Year Ending 12/31/2000
Voluntary Bodily Injury - 30/60 base

Limit Of Liability	(1) Written Premium	(2) 25/50 Prior ILF	(3) 25/50 Premium	(4) 25/50 Current ILF	(5) (3)x(4) T/L Premium
25/50	118,250,822	1.00	118,250,822	1.05	124,163,363
50/100	158,596,768	1.22	129,997,351	1.20	155,996,821
100/300	299,229,864	1.44	207,798,517	1.39	288,839,939
Over 100/300	60,262,362	1.64	36,745,343	1.60	58,792,549
All Other	18,525,553	1.291	14,349,770	1.274	18,281,607
	654,865,369	1.291	507,141,803	1.274	646,074,279

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
CALCULATION OF AVERAGE INCREASED LIMITS FACTORS

Year Ending 12/31/2002
Voluntary Property Damage - \$25,000 base

Limit Of Liability	(1)	(2)	(3)	(4)	(5)
	Written Premium	\$15,000 Prior ILF	\$15,000 Premium	\$15,000 Current ILF	(3)x(4) T/L Premium
15,000	22,396	1.00	22,396	1.015	22,732
25,000	140,213,998	1.02	137,464,704	1.015	139,526,675
50,000	258,762,413	1.04	248,810,013	1.025	255,030,263
100,000	111,157,598	1.06	104,865,658	1.045	109,584,613
250,000	1,510,545	1.09	1,385,821	1.075	1,489,758
300,000	1,586,720	1.10	1,442,473	1.085	1,565,083
All Other	974,117	1.039	937,552	1.027	962,866
	514,227,787	1.039	494,928,617	1.027	508,181,990

Year Ending 12/31/2001
Voluntary Property Damage - \$25,000 base

Limit Of Liability	(1)	(2)	(3)	(4)	(5)
	Written Premium	\$15,000 Prior ILF	\$15,000 Premium	\$15,000 Current ILF	(3)x(4) T/L Premium
15,000	78,166	1.00	78,166	1.015	79,338
25,000	140,601,312	1.02	137,844,424	1.015	139,912,090
50,000	235,933,053	1.04	226,858,705	1.025	232,530,173
100,000	95,458,063	1.06	90,054,776	1.045	94,107,241
250,000	1,253,474	1.09	1,149,976	1.075	1,236,224
300,000	1,271,023	1.10	1,155,475	1.085	1,253,690
All Other	732,114	1.038	705,312	1.026	723,650
	475,327,205	1.038	457,846,834	1.026	469,842,406

Year Ending 12/31/2000
Voluntary Property Damage - \$25,000 base

Limit Of Liability	(1)	(2)	(3)	(4)	(5)
	Written Premium	\$15,000 Prior ILF	\$15,000 Premium	\$15,000 Current ILF	(3)x(4) T/L Premium
15,000	15,849,157	1.00	15,849,157	1.015	16,086,894
25,000	123,399,189	1.02	120,979,597	1.015	122,794,291
50,000	211,859,529	1.04	203,711,086	1.025	208,803,863
100,000	81,503,759	1.06	76,890,339	1.045	80,350,404
250,000	1,030,703	1.09	945,599	1.075	1,016,519
300,000	1,029,975	1.10	936,341	1.085	1,015,930
All Other	781,912	1.037	754,014	1.026	773,618
	435,454,224	1.037	420,066,133	1.026	430,841,519

SECTION H
SUPPLEMENTAL MATERIAL

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
SUPPLEMENTAL MATERIAL

North Carolina G.S. 58-36-15(h) specifies that the following information must be included in all policy form, rule and rate filings filed under Article 12B. 11 NCAC 10.1104 specifies that additional detail be provided under each of these items. These materials are contained on the pages indicated.

<u>Item</u>	<u>Page</u>
1. North Carolina earned premiums at actual and current rate levels; losses and loss adjustment expenses, each on a paid and incurred basis; the loss ratio anticipated at the time rates were promulgated for the experience period.	H-1-487
2. Credibility factor development and application.	H-488-490
3. Loss development factor derivation and application on both paid and incurred bases and in both dollars and numbers of claims.	H-491-577
4. Trending factor development and application.	H-578-639
5. Changes in premium base resulting from rating exposure trends.	H-640-643
6. Limiting factor development and application.	H-644
7. Overhead expense development and application of commission and brokerage, other acquisition expenses, general expenses, taxes, licenses and fees.	H-645-648
8. Percent rate change.	H-649
9. Final proposed rates.	H-650
10. Investment earnings, consisting of investment income and realized plus unrealized capital gains, from loss, loss expense and unearned premium reserves.	H-651-721
11. Identification of applicable statistical plans and programs and a certification of compliance with them.	H-722-727
12. Investment earnings on capital and surplus.	H-728
13. Level of capital and surplus needed to support premium writings without endangering the solvency of member companies.	H-729
14. Additional supplemental information (as per 11 NCAC 10.1104)	H-730-748

STATISTICAL DATA TO COMPLY WITH NORTH CAROLINA
REQUIREMENTS FOR A PRIVATE PASSENGER RATE FILING
AS PER 11 NCAC 10.1104

1. NORTH CAROLINA EARNED PREMIUMS AT THE ACTUAL AND CURRENT RATE LEVEL
LOSSES AND LOSS ADJUSTMENT EXPENSES, EACH ON PAID AND INCURRED BASES
WITHOUT TRENDING OR OTHER MODIFICATION FOR THE EXPERIENCE PERIOD
LOSS RATIOS ANTICIPATED AT THE TIME THE RATES WERE PROMULGATED FOR THE
EXPERIENCE PERIOD
- (1) Earned premiums at collected and current levels. H-3-4
 - (1) Paid/incurred losses and loss adjustment expense. H-5
 - (1) Anticipated loss ratios. H-6
 - (a) Companies excluded - rate level, trend, loss development, investment income and expenses. H-7
 - (b) Increased limits factors and deductible credits. H-8
 - (c) Adjustments to premium, losses, loss adjustment expenses and exposures. H-9
 - (d) Calculation of earned premium at present rates. H-10
 - (e) Written and earned premiums and market shares for the ten largest writers. H-11
 - (f) Composite loss and premium information from each of the latest two annual statements for the 50 largest writers.
 - Part 2, lines 19 and 21
 - Part 3, lines 19 and 21
 - Page 15, lines 19.1, 19.2 and 21.1 H-12-20
 - (g) Deviations. H-21-404
 - (h) Dividends. H-405-406
 - (i) Loss and loss adjustment expenses. H-407-410
 - (j) Excess losses (Comprehensive) H-411
 - (k) Territory data. H-412-487

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
VOLUNTARY EARNED PREMIUM

I. EARNED PREMIUM AT COLLECTED LEVEL (a)

<u>Coverage</u>	<u>12/31/2000</u>	<u>12/31/2001</u>	<u>12/31/2002</u>
Bodily Injury	\$605,313,970	\$573,275,617	\$577,917,262
Property Damage	492,726,874	531,942,776	588,256,823
Medical Payments	102,739,015	98,227,008	101,891,561
Uninsured Motorists(b)	81,265,289	101,132,957	98,097,322
Comprehensive	429,092,929	401,699,437	449,600,981
Collision	814,363,098	780,673,158	871,463,298

II. EARNED PREMIUM AT CURRENT LEVEL (a)

<u>Coverage</u>	<u>12/31/2000</u>	<u>12/31/2001</u>	<u>12/31/2002</u>
Bodily Injury	\$591,646,926	\$594,067,997	\$606,800,989
Property Damage	612,539,625	615,104,968	628,076,898
Medical Payments	119,854,194	117,468,318	119,872,425
Uninsured Motorists(b)	80,724,435	82,436,385	84,793,260
Comprehensive	360,833,967	365,164,708	366,557,402
Collision	782,214,099	790,571,108	796,730,022

- (a) Voluntary Liability premiums are at 25/50 level for Bodily Injury, \$15,000 for Property Damage, Total Limits for Medical Payments and 25/50/15 for Uninsured Motorists. For Comprehensive premiums, Full Coverage, \$50, \$100, \$250, \$500 and \$1,000 Deductibles are included. For Collision, \$50, \$100, \$200, \$250, \$500 and \$1,000 Deductibles are included. Premiums at current level are earned premiums at present manual rates. Premiums at collected level are the earned premiums at present manual rates adjusted to a collected level. The collected level factors are as follows:

	<u>12/31/2000</u>	<u>12/31/2001</u>	<u>12/31/2002</u>
BI	1.0231	0.9650	0.9524
PD	0.8044	0.8648	0.9366
MP	0.8572	0.8362	0.8500
UM	1.0067	1.2268	1.1569
Comp	1.1892	1.1001	1.2266
Coll	1.0411	0.9875	1.0938

Physical Damage premiums are untrended.

- (b) Voluntary and Ceded combined.

NORTH CAROLINA
MOTORCYCLE INSURANCE

I. EARNED PREMIUM AT COLLECTED LEVEL (a)

<u>Year</u>	<u>Liability (b)</u>
12/31/2000	14,430,309
12/31/2001	16,953,554
12/31/2002	17,216,451

II. EARNED PREMIUM AT CURRENT LEVEL (a)

<u>Year</u>	<u>Liability (b)</u>
12/31/2000	13,945,018
12/31/2001	15,935,324
12/31/2002	16,271,096

(a) Earned premium at collected level are the earned premiums shown on page H-648. Earned premium at current level are the earned premium at collected level adjusted to a current level. The factors to convert to a current level are:

	<u>12/31/2000</u>	<u>12/31/2001</u>	<u>12/31/2002</u>
Liability	0.9664	0.9399	0.9451

(b) Voluntary and ceded business combined.

NORTH CAROLINA
VOLUNTARY
PAID/INCURRED LOSSES AND ALLOCATED LOSS ADJUSTMENT EXPENSE

<u>Year</u>	<u>Paid Losses (a)</u>	<u>Incurred Losses (a)</u>
	Bodily Injury	
12/31/2000	\$332,552,846	\$388,303,479
12/31/2001	264,196,366	373,138,593
12/31/2002	144,217,258	353,352,696
	Property Damage	
12/31/2000	\$343,699,490	\$344,383,984
12/31/2001	334,897,130	336,724,837
12/31/2002	328,682,611	337,298,821
	Medical Payments	
12/31/2000	\$57,882,093	\$58,442,498
12/31/2001	58,098,192	59,455,339
12/31/2002	51,400,797	59,260,242

(a) Paid and incurred losses are undeveloped and on a total limits basis, and do not include unallocated loss adjustment expense. These expenses are reflected via a factor. For Bodily Injury and Medical Payments these factors are 13.2%, 11.8%, and 13.4% for year ended 12/31/2000, 12/31/2001 and 12/31/2002 respectively. For Property Damage, these factors for each year are 10.8%, 10.8%, and 11.5% respectively. See page H-646.

NORTH CAROLINA

ANTICIPATED LOSS AND LOSS ADJUSTMENT EXPENSE RATIOS

PRIVATE PASSENGER AUTO

<u>Coverage</u>	<u>12/31/2000</u>	<u>12/31/2001</u>	<u>12/31/2002</u>
Bodily Injury	.655	.698	.648
Property Damage	.863	.708	.690
Medical Payments	.671	.674	.654
Uninsured Motorists (a)	.913	.754	.709
Comprehensive	.701	.643	.630
Collision	.696	.641	.631

MOTORCYCLES

<u>Coverage</u>	<u>12/31/2000</u>	<u>12/31/2001</u>	<u>12/31/2002</u>
Liability (a)	.915	.723	.718

(a) Voluntary and ceded business combined.

NORTH CAROLINA PRIVATE PASSENGER AUTOMOBILE INSURANCE

EXCLUDED COMPANIES

(The marketshare for each company mentioned, based on the total 2002 page 15 private passenger automobile written premium unless otherwise indicated, is found in parentheses after the company name.)

Universal Insurance Co. (1.07%) has been excluded from loss development for 1989 and subsequent years. Their data were inaccurately reported to their statistical agent.

Interstate Casualty Insurance Co., which comprised 2.7% of page 14 written premium in 1988, has been excluded from all loss development due to their insolvency.

Atlantic Casualty Insurance Co. (0.00%) and Atlantic Indemnity Co. (1.35%) have been excluded from loss development for 1989 accident year. They did not report data to either statistical agent prior to this date.

ISO Minimum Plan companies have been excluded from trend and loss development. Data reported under this plan is not available in sufficient detail to allow its inclusion. The companies which reported data under this plan for 2002 are American Southern Insurance Co. (0.20%), Builders Mutual Insurance Company (0.00%), Church Mutual Insurance Company (0.00%), and Merastar Insurance Co. (0.05%).

Ohio Casualty Insurance Co. (0.26%) has been excluded from the loss development split between voluntary and ceded business for the 1993, 1994, and 1995 accident years. They did not properly distinguish between voluntary and ceded business in their reporting of the 1993, 1994, and 1995 accident years.

Great American Insurance Co. (0.09%), American Alliance Insurance Co. (0.00%), American Spirit Insurance Co. (0.04%), Eagle American Insurance Co. (0.01%), American National Fire Insurance Co. (0.04%), Worldwide Insurance Company (0.0%), and Agricultural Insurance Co. (0.04%) have been excluded from loss development for 1989 through 2000. Their data were inaccurately reported to their statistical agent, and corrected data were not provided.

General Accident F&L Assurance Corporation (0.00%) and Pennsylvania General Insurance Company (0.01%) have been excluded from all Physical Damage rate levels. Their data were inaccurately reported to their statistical agent, and corrected data have not been provided.

American International Group (0.23%) has been excluded from all liability rate levels. Their data were inaccurately reported to their statistical agent for 2000-2002.

Cincinnati Insurance Co. (0.07%), Insurance Corporation of Hanover (0.18%) and Interstate Indemnity (0.08%) have been deleted for all rate levels. Their data were inaccurately reported to their statistical agent for 2000-2002.

No deductible relativity review was done this year.
The increased limits review is contained in Section G.
See also prefiled testimony of P. Woods and M. Miller.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
ADJUSTMENTS TO PREMIUMS AND LOSSES

Physical Damage required base class premiums per exposure were adjusted to reflect the effects of model year trend and "symbol drift". The factors used and their application are shown and described on pages C-7 and C-8.

The liability losses were adjusted by loss development factors to place them on an ultimate settlement basis. The factors used and their application are shown on pages C-1, C-3, and C-5.

The Physical Damage losses have been adjusted by a paid-to-incurred factor based on the data contained in Page 15 of the Annual Statement. The factors used and their application are shown on pages C-7, C-9, and C-11.

In addition, the Comprehensive losses have been adjusted to incorporate a long-term excess wind and water factor of 1.064 and to exclude excess wind and water losses in the year in which they occur. The development of the Comprehensive losses is shown on RB-8.

PREMIUM AT PRESENT MANUAL RATES CALCULATION

The liability earned premium at manual rates by coverage is calculated by the following formula within each class, by territory.

EPMR = Exposures by Class x Territory Base Rate x [Class Rating Factor + Safe Driver Insurance Plan Factor]

These EPMR's are then summed over all classes and territories to generate the statewide earned premium at manual rates shown on page H-3.

The physical damage earned premium at manual rates by coverage is calculated by the following formula within each class, by territory:

EPMR = Exposures by Class x Territory Base Rate x [Class Rating Factor + Safe Driver Insurance Plan Factor] x Territory Average Model Year and Symbol Factor

The EPMR's are then summed over all classes and territories to generate the statewide earned premium at manual rates which is shown on pages H-3. To account for model year trend, the EPMR's are adjusted by a factor of 1.054 for Comprehensive and 1.063 for Collision (see page H-641). To account for "symbol drift", the EPMR's are adjusted by a factor of 1.062 for Comprehensive and 1.031 for Collision (see pages C-8 and H-642-643). The result is trended premium at manual rates.

A hypothetical sample calculation of the earned premium at manual rates for a single class and territory combination is shown below for Bodily Injury and Full Coverage Comprehensive in Territory 11 for Work less than 10 miles and one SDIP point (Class 116101)

Bodily Injury

(1) Earned exposures	50
(2) Bodily Injury territory 11 base rate	110
(3) Class rating factor	1.050
(4) SDIP factor	0.250
(5) Combined rating factor (3)+(4)	1.300
(6) Premium at manual rates (1)x(2)x(5)	\$7,150

Full Coverage Comprehensive

(1) Earned exposures	11
(2) Full coverage Comprehensive territory 11 base rate	36
(3) Class rating factor	1.200
(4) SDIP factor	0.250
(5) Combined rating factor (3)+(4)	1.450
(6) Full coverage Comprehensive, territory 11 average model year and symbol factor	1.686
(7) Premium at manual rates (1)x(2)x(5)x(6)	\$ 968

TOP TEN AUTOMOBILE INSURANCE WRITERS

<u>COMPANY NAME</u>	2002		2002 (a)		2002	
	<u>WRITTEN PREMIUM</u>	<u>MARKET SHARE</u>	<u>EARNED PREMIUM</u>	<u>MARKET SHARE</u>	<u>EARNED PREMIUM</u>	<u>MARKET SHARE</u>
Nationwide Mutual Insurance Company	\$ 558,587,173	14.98%	\$ 554,857,038	15.19%		
State Farm Mutual Auto Insurance Company	538,352,068	14.44%	531,094,358	14.54%		
N C Farm Bureau Mutual Insurance Company	287,191,318	7.70%	279,041,455	7.64%		
Allstate Insurance Company	265,058,279	7.11%	267,673,452	7.33%		
Nationwide Mutual Fire Insurance Company	192,068,117	5.15%	183,989,810	5.04%		
Integon National Insurance Company	179,789,003	4.82%	165,438,224	4.53%		
Allstate Indemnity Insurance Company	126,651,116	3.40%	120,628,911	3.30%		
Government Employees Insurance Company	95,058,873	2.55%	92,795,420	2.54%		
United Services Automobile Association	87,702,933	2.35%	85,215,311	2.33%		
Progressive Southeastern Ins Co	75,129,534	2.02%	72,132,136	1.97%		
	\$ 2,405,588,414	64.52%	\$ 2,352,866,115	64.40%		
TOTAL						
Grand Total	\$ 3,728,438,623		\$ 3,653,491,940			

(a) Per the 2002 Annual Statement, Page 15.

NORTH CAROLINA
PERSONAL AUTO LIABILITY INSURANCE
AGGREGATE ANNUAL STATEMENT DATA
TOP 50 AUTO INSURERS BASED ON 2002 WRITTEN PREMIUM

2001 UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - PREMIUMS EARNED

	Net Premiums Written	Unearned Premiums Previous Year	Unearned Premiums Current Year	Net Earned Premiums
1 Fire	640,973	289,428	335,375	594,440
2 Allied lines	408,439	184,115	192,313	400,249
3 Farmowners	182,612	82,370	89,048	175,933
4 Homeowners	11,254,151	5,401,542	5,968,457	10,686,801
5 Comm multi peril	3,603,024	1,508,980	1,723,219	3,391,664
6 Mortgage guaranty	0	0	0	0
8 Ocean marine	122,430	45,762	64,920	102,584
9 Inland marine	972,097	407,280	463,791	915,158
10 Financial guaranty	49	0	0	49
11 Medical malpractice	93,111	22,616	32,739	82,987
12 Earthquake	148,832	77,611	78,371	148,074
13 Group A & H	948,840	13,063	16,216	945,491
14 Credit A & H	28,831	27,054	21,295	34,589
15 Other A & H	729,450	218,362	242,665	704,557
16 Worker's comp	3,490,912	599,875	630,768	3,490,704
17 Other liability	1,592,874	608,659	729,692	1,471,172
18 Products liability	285,197	58,208	132,667	210,601
19 Auto liability	42,389,693	11,358,260	12,293,029	41,453,216
21 Auto phys. damage	30,108,482	8,094,602	8,805,815	29,396,448
22 Aircraft	46,531	15,175	20,477	41,211
23 Fidelity	25,272	10,717	13,581	22,341
24 Surety	173,911	127,702	144,905	156,706
26 Burglary + theft	5,375	2,443	3,039	4,771
27 Boiler and machinery	44,103	16,746	22,999	37,847
28 Credit	5,165	24	1,131	4,057
29 International	17,386	4,712	6,210	15,888
30 Reinsurance	603,131	36,845	24,922	615,054
31 Miscellaneous	17,273	57,170	42,464	31,978
32 TOTALS	97,938,141	29,269,320	32,100,107	95,134,573

NORTH CAROLINA
PERSONAL AUTO LIABILITY INSURANCE
AGGREGATE ANNUAL STATEMENT DATA
TOP 50 AUTO INSURERS BASED ON 2002 WRITTEN PREMIUM

2002 UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - PREMIUMS EARNED

	Net Premiums Written	Unearned Premiums Previous Year	Unearned Premiums Current Year	Net Earned Premiums
1 Fire	736,309	336,073	385,093	687,290
2 Allied lines	471,744	192,313	227,342	436,715
3 Farmowners	202,649	89,048	88,495	203,202
4 Homeowners	12,466,341	5,968,650	6,649,260	11,785,730
5 Comm multi peril	3,975,900	1,719,253	1,886,208	3,808,945
6 Mortgage guaranty	0	0	0	0
8 Ocean marine	144,443	65,089	80,033	129,499
9 Inland marine	861,102	463,842	438,039	886,905
10 Financial guaranty	0	0	-0	0
11 Medical malpractice	90,274	32,742	18,809	104,207
12 Earthquake	149,517	78,370	81,101	146,787
13 Group A & H	979,987	16,260	6,568	989,679
14 Credit A & H	9,309	21,295	13,577	17,028
15 Other A & H	789,888	242,790	283,204	749,474
16 Worker's comp	3,305,586	618,822	478,056	3,446,352
17 Other liability	1,821,770	811,344	860,509	1,772,604
18 Products liability	143,125	132,965	79,464	196,627
19 Auto liability	46,124,506	12,293,459	13,336,333	45,081,631
21 Auto phys. damage	32,117,370	8,806,001	9,264,376	31,658,995
22 Aircraft	66,166	20,482	18,738	67,909
23 Fidelity	14,412	13,328	10,401	17,339
24 Surety	105,022	146,104	107,393	143,734
26 Burglary + theft	5,763	3,041	3,128	5,676
27 Boiler and machinery	55,901	23,000	26,457	52,444
28 Credit	2,009	1,131	384	2,757
29 International	29,463	6,210	12,310	23,363
30 Reinsurance	744,370	24,919	44,284	725,005
31 Miscellaneous	10,692	42,464	30,552	22,604
32 TOTALS	105,423,619	32,168,995	34,430,112	103,162,501

NORTH CAROLINA
PERSONAL AUTO PHYSICAL DAMAGE INSURANCE
AGGREGATE ANNUAL STATEMENT DATA
TOP 50 AUTO INSURERS BASED ON 2002 WRITTEN PREMIUM

2001 UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - PREMIUMS EARNED

	Net Premiums Written	Unearned Premiums Previous Year	Unearned Premiums Current Year	Net Earned Premiums
1 Fire	697,854	303,842	357,997	643,113
2 Allied lines	449,786	198,785	211,741	436,837
3 Farmowners	183,112	82,577	89,103	176,586
4 Homeowners	11,175,183	5,376,259	5,959,542	10,591,464
5 Comm multi peril	3,419,347	1,423,516	1,631,478	3,214,265
6 Mortgage guaranty	0	0	0	0
8 Ocean marine	126,856	47,688	67,488	106,368
9 Inland marine	1,075,240	487,825	528,311	1,034,326
10 Financial guaranty	49	0	0	49
11 Medical malpractice	92,971	22,596	32,643	82,923
12 Earthquake	150,082	75,297	77,716	147,664
13 Group A & H	973,786	13,200	16,721	970,069
14 Credit A & H	167,927	133,577	118,691	182,813
15 Other A & H	746,290	218,641	242,913	721,429
16 Worker's comp	3,460,302	600,498	640,276	3,451,209
17 Other liability	1,699,004	664,883	791,888	1,571,331
18 Products liability	314,024	59,576	135,116	238,348
19 Auto liability	44,291,067	11,997,868	12,976,955	43,310,272
21 Auto phys. damage	31,653,683	8,776,972	9,485,944	30,943,888
22 Aircraft	44,426	14,398	19,682	39,125
23 Fidelity	33,146	14,277	18,500	28,855
24 Surety	155,113	115,973	132,213	138,872
26 Burglary + theft	10,498	3,852	5,293	9,050
27 Boiler and machinery	59,943	22,247	30,269	51,919
28 Credit	5,350	3,603	3,483	5,469
29 International	15,141	4,089	5,835	13,396
30 Reinsurance	596,421	33,095	21,331	608,185
31 Miscellaneous	124,904	235,873	235,202	125,575
32 TOTALS	101,721,507	30,931,005	33,836,331	98,843,399

NORTH CAROLINA
PERSONAL AUTO PHYSICAL DAMAGE INSURANCE
AGGREGATE ANNUAL STATEMENT DATA
TOP 50 AUTO INSURERS BASED ON 2002 WRITTEN PREMIUM

2002 UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - PREMIUMS EARNED

	Net Premiums Written	Unearned Premiums Previous Year	Unearned Premiums Current Year	Net Earned Premiums
1 Fire	765,020	358,695	404,502	719,213
2 Allied lines	454,922	211,741	228,781	437,883
3 Farmowners	204,648	89,103	89,479	204,272
4 Homeowners	12,444,656	5,959,735	6,674,315	11,730,075
5 Comm multi peril	3,747,046	1,627,512	1,771,860	3,602,698
6 Mortgage guaranty	0	0	0	0
8 Ocean marine	150,576	67,657	83,440	134,793
9 Inland marine	996,885	528,362	498,660	1,026,588
10 Financial guaranty	0	0	-0	0
11 Medical malpractice	90,360	32,646	18,808	104,198
12 Earthquake	143,340	77,716	78,691	142,365
13 Group A & H	990,436	16,765	6,765	1,000,436
14 Credit A & H	70,715	118,683	53,216	136,182
15 Other A & H	801,685	243,038	283,426	761,297
16 Worker's comp	3,100,908	628,330	436,122	3,293,116
17 Other liability	1,657,020	873,539	831,306	1,699,252
18 Products liability	131,858	135,414	76,332	190,939
19 Auto liability	48,505,656	12,977,386	14,146,295	47,336,747
21 Auto phys. damage	33,840,174	9,486,130	9,969,018	33,357,286
22 Aircraft	62,132	19,687	17,416	64,403
23 Fidelity	7,238	18,248	10,183	15,302
24 Surety	83,123	133,411	93,820	122,715
26 Burglary + theft	2,865	5,295	2,896	5,264
27 Boiler and machinery	46,023	30,270	25,569	50,724
28 Credit	1,573	3,492	1,503	3,562
29 International	27,271	5,835	12,195	20,911
30 Reinsurance	721,202	21,328	40,366	702,165
31 Miscellaneous	-6,639	235,202	140,594	87,969
32 TOTALS	109,040,693	33,905,219	35,995,559	106,950,353

NORTH CAROLINA
PERSONAL AUTO LIABILITY INSURANCE
AGGREGATE ANNUAL STATEMENT DATA
TOP 50 AUTO INSURERS BASED ON 2002 WRITTEN PREMIUM

2001 UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - LOSSES PAID AND INCURRED

	Losses Paid Less Salvage			Net Losses Unpaid Current Year	Net Losses Unpaid Previous Year	Losses Incurred Current Year
	Direct Business	Reinsurance Assumed	Reinsurance Ceded			
			Net Payments			
1 Fire	270,870	354,394	292,708	178,998	152,443	359,477
2 Allied lines	481,778	468,642	662,861	123,523	100,890	310,112
3 Farmowners	103,207	83,359	69,964	66,970	59,265	124,308
4 Homeowners	5,337,523	7,417,692	4,940,001	2,673,225	2,254,647	8,234,045
5 Comm multi peril	1,654,896	3,045,192	2,631,652	3,019,538	2,851,558	2,236,185
6 Mortgage guaranty	0	0	0	0	0	0
8 Ocean marine	26,919	73,337	51,964	50,568	56,393	42,971
9 Inland marine	586,788	443,332	619,905	137,346	125,318	422,408
10 Financial guaranty	-103	0	-58	1,120	1,120	-44
11 Medical malpractice	29	127,965	78,734	155,161	133,883	70,538
12 Earthquake	72,069	14,196	12,251	63,518	42,771	94,796
13 Group A & H	552,675	424,027	166,308	557,494	472,123	896,906
14 Credit A & H	17,969	0	8,314	10,233	12,397	7,492
15 Other A & H	474,817	68,615	25,379	362,540	341,151	539,614
16 Worker's comp	1,978,238	4,812,180	4,103,222	10,330,674	10,127,675	2,886,182
17 Other liability	1,117,682	1,563,001	1,469,535	4,398,534	4,383,508	1,227,013
18 Products liability	142,076	275,213	259,755	1,740,284	1,729,829	168,539
19 Auto liability	25,383,436	13,126,570	8,986,320	34,731,695	32,908,881	31,352,293
21 Auto phys. damage	17,595,461	8,054,491	5,334,851	1,657,409	1,597,243	20,375,371
22 Aircraft	58,580	39,021	72,589	46,039	50,419	20,673
23 Fidelity	8,263	-820	4,288	20,187	13,474	9,914
24 Surety	159,325	48,925	141,355	35,286	50,604	51,588
26 Burglary + theft	2,122	809	1,055	3,709	2,726	2,876
27 Boiler and machinery	5,218	52,475	44,890	23,441	9,858	26,388
28 Credit	3,843	286	3,148	160	30	1,112
29 International	6,610	18,994	7,802	45,123	51,084	11,841
30 Reinsurance	0	492,646	134,723	1,133,579	675,426	816,077
31 Miscellaneous	31,180	23,002	10,299	3,343	3,824	43,401
32 TOTALS	56,071,472	41,027,545	30,133,815	61,569,697	58,208,538	70,332,076

NORTH CAROLINA
PERSONAL AUTO LIABILITY INSURANCE
AGGREGATE ANNUAL STATEMENT DATA
TOP 50 AUTO INSURERS BASED ON 2002 WRITTEN PREMIUM

2002 UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - LOSSES PAID AND INCURRED

	Losses Paid Less Salvage				Net Losses		Net Losses		Losses	
	Direct Business	Reinsurance Assumed	Reinsurance Ceded	Net Payments	Unpaid Current Year	Unpaid Previous Year	Unpaid Current Year	Incurred Current Year		
1 Fire	280,962	314,499	276,051	319,410	225,391	179,783	225,391	365,018		
2 Allied lines	450,123	406,045	599,896	256,272	145,276	123,572	145,276	277,975		
3 Farmowners	105,964	83,676	79,006	110,634	55,379	67,828	55,379	98,186		
4 Homeowners	5,295,491	6,977,193	4,824,590	7,448,095	3,085,336	2,674,063	3,085,336	7,859,367		
5 Comm multi peril	1,706,852	2,851,903	2,577,266	1,981,489	3,100,978	3,030,599	3,100,978	2,051,868		
6 Mortgage guaranty	0	0	0	0	0	0	0	0		
8 Ocean marine	39,864	89,128	73,349	55,642	69,693	46,549	69,693	78,785		
9 Inland marine	329,446	332,477	329,853	332,070	159,563	137,758	159,563	353,875		
10 Financial guaranty	-2	0	-1	-1	1,120	1,120	1,120	-1		
11 Medical malpractice	1,696	170,918	96,288	76,326	184,736	155,162	184,736	105,900		
12 Earthquake	53,974	21,797	11,222	64,549	43,966	63,344	43,966	45,171		
13 Group A & H	601,119	443,383	176,396	868,105	590,619	557,880	590,619	900,844		
14 Credit A & H	16,380	0	7,765	8,616	8,051	10,233	8,051	6,434		
15 Other A & H	499,468	58,590	25,226	532,831	373,158	362,609	373,158	543,380		
16 Worker's comp	1,992,562	4,734,339	3,946,709	2,780,191	10,033,923	10,633,208	10,033,923	2,180,906		
17 Other liability	1,216,593	1,740,708	1,627,261	1,330,041	5,049,398	4,484,179	5,049,398	1,895,260		
18 Products liability	153,295	255,709	246,558	162,447	2,222,543	1,795,139	2,222,543	589,850		
19 Auto liability	25,926,566	13,509,031	8,631,544	30,804,052	36,753,026	34,739,987	36,753,026	32,817,092		
21 Auto phys. damage	17,222,573	7,910,088	5,119,555	20,013,107	1,823,967	1,656,996	1,823,967	20,180,077		
22 Aircraft	39,857	42,902	52,145	30,614	55,214	46,076	55,214	39,753		
23 Fidelity	10,941	26,934	25,920	11,955	20,907	19,963	20,907	12,899		
24 Surety	242,501	60,271	185,168	117,604	45,624	67,567	45,624	95,662		
26 Burglary + theft	1,942	115	475	1,582	4,249	3,716	4,249	2,114		
27 Boiler and machinery	11,959	47,865	45,553	14,271	27,617	23,019	27,617	18,869		
28 Credit	6,369	7,163	9,297	4,235	-2,586	160	-2,586	1,489		
29 International	8,468	14,252	4,830	17,889	52,687	45,123	52,687	25,453		
30 Reinsurance	0	718,406	195,469	522,937	1,254,862	1,133,576	1,254,862	644,223		
31 Miscellaneous	21,346	22,182	19,507	24,021	7,804	3,343	7,804	28,482		
32 TOTALS	56,236,309	40,839,574	29,186,898	67,888,984	65,392,500	62,062,551	65,392,500	71,218,933		

NORTH CAROLINA
PERSONAL AUTO PHYSICAL DAMAGE INSURANCE
AGGREGATE ANNUAL STATEMENT DATA
TOP 50 AUTO INSURERS BASED ON 2002 WRITTEN PREMIUM

2001 UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - LOSSES PAID AND INCURRED

	Losses Paid Less Salvage			Net Payments	Net Losses Unpaid			Net Losses Unpaid Previous Year	Losses Incurred Current Year
	Direct Business	Reinsurance Assumed	Reinsurance Ceded		Unpaid Current Year	Unpaid Previous Year	Unpaid Current Year		
1 Fire	295,685	338,924	280,734	353,875	179,985	151,553	151,553	382,672	
2 Allied lines	534,988	426,678	658,536	303,130	124,952	100,827	100,827	327,175	
3 Farmowners	98,447	79,163	60,843	116,768	67,456	59,842	59,842	124,382	
4 Homeowners	5,251,276	7,292,270	4,823,823	7,719,723	2,626,551	2,211,729	2,211,729	8,134,799	
5 Comm multi peril	1,175,642	2,833,401	2,032,764	1,976,279	2,874,120	2,709,653	2,709,653	2,140,516	
6 Mortgage guaranty	0	0	0	0	0	0	0	0	
8 Ocean marine	29,227	73,557	52,707	50,076	50,014	55,128	55,128	45,466	
9 Inland marine	640,432	467,934	652,830	455,536	150,006	135,616	135,616	470,091	
10 Financial guaranty	-103	0	-58	-44	1,120	1,120	1,120	-44	
11 Medical malpractice	29	127,892	78,734	49,187	153,293	131,797	131,797	70,683	
12 Earthquake	71,889	14,049	12,201	73,737	63,468	42,479	42,479	94,761	
13 Group A & H	562,155	424,027	167,717	818,466	561,431	478,161	478,161	902,877	
14 Credit A & H	81,805	7,191	49,387	39,609	40,992	43,726	43,726	36,875	
15 Other A & H	475,957	68,635	25,455	519,137	363,388	342,048	342,048	540,649	
16 Worker's comp	1,840,642	4,675,518	3,859,861	2,656,300	10,023,397	9,802,967	9,802,967	2,872,717	
17 Other liability	1,153,773	1,529,770	1,434,808	1,248,734	4,353,586	4,345,380	4,345,380	1,257,779	
18 Products liability	151,775	269,350	249,661	171,464	1,759,299	1,745,683	1,745,683	185,630	
19 Auto liability	25,244,815	14,927,196	9,627,852	30,544,159	35,679,537	33,748,904	33,748,904	32,480,586	
21 Auto phys. damage	17,754,888	9,441,701	6,018,231	21,178,358	1,703,841	1,644,395	1,644,395	21,237,909	
22 Aircraft	53,383	37,645	67,393	23,636	44,849	49,117	49,117	19,409	
23 Fidelity	16,231	-1,926	5,050	9,254	26,609	20,433	20,433	15,477	
24 Surety	152,530	48,585	136,284	64,831	39,225	56,672	56,672	47,395	
26 Burglary + theft	6,858	1,225	997	7,085	4,208	3,491	3,491	7,820	
27 Boiler and machinery	5,907	51,966	44,552	13,321	23,305	9,707	9,707	26,921	
28 Credit	4,836	286	4,007	1,114	272	142	142	1,245	
29 International	6,610	16,432	7,802	15,240	41,656	47,286	47,286	9,610	
30 Reinsurance	0	479,674	135,515	344,159	1,112,092	657,147	657,147	799,104	
31 Miscellaneous	134,267	37,657	57,417	114,508	-19,231	12,118	12,118	83,159	
32 TOTALS	55,743,942	43,668,799	30,545,099	68,867,642	62,049,423	58,607,119	58,607,119	72,315,661	

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TOP 50 AUTO INSURERS BASED ON 2002 WRITTEN PREMIUM

2002 UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - LOSSES PAID AND INCURRED

	Losses Paid Less Salvage				Net Losses		Net Losses		Losses	
	Direct Business	Reinsurance Assumed	Reinsurance Ceded	Net Payments	Unpaid Current Year	Unpaid Previous Year	Unpaid Current Year	Unpaid Previous Year	Incurred Current Year	Incurred Current Year
1 Fire	301,338	311,301	280,527	332,112	221,472	180,770	221,472	180,770	372,813	372,813
2 Allied lines	412,995	381,090	530,514	263,571	143,180	125,001	143,180	125,001	281,750	281,750
3 Farmowners	97,539	77,492	64,977	110,055	55,616	68,314	55,616	68,314	97,357	97,357
4 Homeowners	5,232,208	6,884,762	4,732,862	7,384,108	3,045,990	2,627,389	3,045,990	2,627,389	7,802,709	7,802,709
5 Comm multi peril	1,198,665	2,665,506	1,970,745	1,893,426	2,945,488	2,885,181	2,945,488	2,885,181	1,953,733	1,953,733
6 Mortgage guaranty	0	0	0	0	0	0	0	0	0	0
8 Ocean marine	43,657	90,417	74,837	59,237	69,391	45,996	69,391	45,996	82,633	82,633
9 Inland marine	390,151	417,605	407,466	400,290	181,049	150,419	181,049	150,419	430,921	430,921
10 Financial guaranty	-2	0	-1	-1	1,120	1,120	1,120	1,120	-1	-1
11 Medical malpractice	1,015	170,296	95,607	75,704	183,080	153,294	183,080	153,294	105,490	105,490
12 Earthquake	53,895	21,746	11,038	64,603	43,599	63,294	43,599	63,294	44,907	44,907
13 Group A & H	607,767	443,383	179,025	872,125	592,228	561,817	592,228	561,817	902,535	902,535
14 Credit A & H	89,388	7,525	54,302	42,610	26,034	40,992	26,034	40,992	27,652	27,652
15 Other A & H	500,925	58,590	25,285	534,230	373,918	363,457	373,918	363,457	544,691	544,691
16 Worker's comp	1,863,517	4,619,997	3,651,598	2,831,915	9,569,363	10,325,931	9,569,363	10,325,931	2,075,348	2,075,348
17 Other liability	1,260,385	1,715,669	1,559,414	1,416,640	4,835,093	4,439,231	4,835,093	4,439,231	1,812,503	1,812,503
18 Products liability	174,366	248,947	223,967	199,346	2,187,376	1,814,154	2,187,376	1,814,154	572,568	572,568
19 Auto liability	25,846,792	15,581,860	9,409,424	32,019,227	37,747,303	35,687,829	37,747,303	35,687,829	34,078,701	34,078,701
21 Auto phys. damage	17,447,153	9,539,842	6,041,705	20,945,291	1,872,555	1,703,429	1,872,555	1,703,429	21,114,417	21,114,417
22 Aircraft	37,096	41,476	49,384	29,188	53,781	44,886	53,781	44,886	38,084	38,084
23 Fidelity	23,696	25,991	31,157	18,530	21,849	26,385	21,849	26,385	13,994	13,994
24 Surety	230,006	57,141	172,965	114,182	47,726	71,506	47,726	71,506	90,402	90,402
26 Burglary + theft	5,750	356	3,830	2,276	3,941	4,215	3,941	4,215	2,002	2,002
27 Boiler and machinery	12,650	47,300	45,633	14,318	26,761	22,883	26,761	22,883	18,196	18,196
28 Credit	7,261	7,153	10,045	4,369	-2,232	272	-2,232	272	1,865	1,865
29 International	8,468	12,145	4,830	15,783	49,254	41,656	49,254	41,656	23,381	23,381
30 Reinsurance	0	705,168	196,251	508,917	1,227,814	1,112,089	1,227,814	1,112,089	624,643	624,643
31 Miscellaneous	139,024	35,357	138,416	35,966	17,759	-19,231	17,759	-19,231	72,956	72,956
32 TOTALS	55,985,706	44,168,114	29,965,802	70,188,018	65,540,509	62,542,278	65,540,509	62,542,278	73,186,250	73,186,250

2002 NORTH CAROLINA PRIVATE PASSENGER AUTOMOBILE INSURANCE (a)			
	Liability (19.1)	Liability (19.2)	Physical Damage (21.1)
Written Premium	\$ -91,498	\$ 1,850,899,354	\$ 1,593,855,657
Earned Premium	-90,171	1,821,554,412	1,546,241,444
Dividends	0	2,954,393	2,523,539
Unearned Prem Reserves	44	506,203,371	454,080,450
Losses Paid	1,516,452	1,276,186,598	849,009,065
Losses Incurred	1,265,204	1,297,567,581	870,031,708
Losses Unpaid	699,688	1,161,840,892	90,668,803
Alloc. Adj. Exp. Paid	128,302	32,391,284	2,415,169
Alloc Adj. Exp. Incurred	120,856	12,357,412	2,739,317
Alloc. Adj. Exp. Unpaid	131,206	117,941,514	4,322,568
Commissions	1,528	180,753,763	163,651,137
Taxes	-8,061	45,437,556	37,702,139

2001 NORTH CAROLINA PRIVATE PASSENGER AUTOMOBILE INSURANCE (a)			
	Liability (19.1)	Liability (19.2)	Physical Damage (21.1)
Written Premium	\$ 566,941	\$ 1,758,615,751	\$ 1,433,964,121
Earned Premium	535,641	1,759,420,425	1,410,826,217
Dividends	-0-	4,511,340	3,478,726
Unearned Prem Reserves	31,589	475,507,088	411,216,020
Losses Paid	33,660	1,250,643,527	811,454,891
Losses Incurred	47,260	1,298,702,789	814,113,901
Losses Unpaid	14,870	1,147,186,893	70,768,315
Alloc. Adj. Exp. Paid	2,615	32,274,827	3,324,186
Alloc Adj. Exp. Incurred	3,081	34,626,201	3,328,133
Alloc. Adj. Exp. Unpaid	624	138,657,483	4,167,821
Commissions	2766	169,502,861	149,843,226
Taxes	19,581	42,209,815	33,342,112

(a) Top 50 Writers

Agricultural Insurance Company:

- **Multiple Policy Credit: 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision.**
- **Companion Policy Credit: 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision.**
- **Companion Car Credit: 10% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision.**
- **Loss Free Credit applies to non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision: Credit varies.**
- **Mass Marketing Credit: 5% non-fleet private passenger auto bodily injury, medical payments, comprehensive & collision.**
- **Miscellaneous Coverage Deviation for vehicles that carry comprehensive & collision. Eff. 6-11-99**

All America Insurance Company:

- **10% private passenger auto liability & physical damage whenever Company carries both the Homeowners (HO-2, HO-3, HO-3w/15 or HO-6) & auto coverages. Eff. 7-1-86**

Allegiance Insurance Company:

- **Deviation on non-fleet private passenger automobile rates by territory, when criteria met: 5% - 40% credits.**
- **Driving quality deviation on non-fleet private passenger when criteria met.**
- **Deviation on voluntary non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive, & collision for principal operators age 55+, no chargeable SDIP pts., & no inexperience.**
- **5% deviation on voluntary non-fleet private passenger auto bodily injury, property damage & collision if named insured has homeowners, mobile homeowner, tenant or condo policy with a Horace Mann Company and other criteria met.**
- **9% deviation for bodily injury & property damage; 8% deviation for comprehensive & collision: if insured is a member of a sponsoring education association & the policy is voluntary.**
- **7% deviation on voluntary non-fleet private passenger collision coverage on model yr. 1993 & up for pickups, vans or utility vehicles.**
- **Deviation on voluntary non-fleet private passenger comprehensive & collision deductibles with no chargeable SDIP pts. & no inexperience.**
- **Deviation on 1st accident if insured has been insured with Allegiance Insurance Company for 5 consecutive yrs. & free of accidents for a 5 yr. period: 25% or 45% surcharge waived.**
- **Installment fee waived for monthly payments via electronic funds transfer.**
- **New business policies on an installment payment basis: 1st installment fee waived.**
- **4% deviation on voluntary non-fleet private passenger auto bodily injury & property damage for single car, no chargeable SDIP pts. & no inexperience. Eff. 6-1-99**

Allstate Indemnity Company:

- **22.5% non-fleet private passenger auto bodily injury & property damage for policies with 12-15 SDIP pts. for single car policies.**
- **16.0% non-fleet private passenger auto bodily injury & property damage for policies with 12-15 SDIP pts. for multi-car policies.**
- **Installment Pay Plan: \$1 per installment by Easy Payment Plan (EZP) Electronic Funds Transfer.**
- **Installment Pay Plan: Payroll deduction for Allstate Employees (NC); Installment Charges Waived.**
- **10% discount on collision & comprehensive for member of an approved Allstate Corporation and its subsidiaries (The Good Hands People Discount). Eff. 7-5-99**

Allstate Insurance Company:

- **1%-15% non-fleet private passenger auto comprehensive & collision. Deviation applies if principal operator is 55 yrs. old or older. 1% for principal operator 71 yrs. or older.**
- **5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision coverage when operators meet Company's eligibility requirements for Allstate Advantage Discount for single car policies. 15% for multi-car policies.**
- **1% non-fleet private passenger auto collision rates which is equipped with factory installed anti-lock braking system on all four wheels for 1983 models or later.**
- **Preferred Driver Discount: 10% non-fleet private passenger auto bodily injury, property damage & medical payment coverage where operators meet company eligibility requirements.**

Allstate Insurance Company (cont):

- 10% private passenger auto liability & physical damage whenever Company carries both the Homeowners (HO-2, HO-3, HO-3w/15 or HO-6) & auto coverages.
- Preferred Driver Discount: 10% for non-fleet private passenger auto collision & comprehensive.
- Installment Payment Plan: \$1 - \$6 charge per each installment when policyholder pays through electronic funds transfer. (Allstate Easy Payment Plan).
- Installment Payment Plan: Payroll deduction option for Allstate Employees (NC); Installment charges waived.
- 10% discount on collision & comprehensive for member of an approved Allstate Corporation and its subsidiaries (The Good Hands People Discount). Eff. 7-5-99

American Alliance Insurance Company:

- 5% multi-policy non-fleet private passenger auto bodily injury, property damage, medical payments, collision & comprehensive, if criteria is met & insured also has Homeowners policy in force with Great American Pooled Company.
- 8% Occurrence Free Credit for non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision, when criteria is met & vehicle is not assigned to an inexperienced operator.
- Miscellaneous Coverage Deviation for vehicles that carry comprehensive & collision. Eff. 6-11-99

American Automobile Insurance Company

- 5% non-fleet private passenger auto comprehensive coverage for all vehicles equipped with an alarm and/or active disabling device.
- 15% non-fleet private passenger auto comprehensive coverage for all vehicles equipped with passive disabling device.
- 5% non-fleet private passenger auto bodily injury, property damage & medical payments coverages for all vehicles equipped with factory installed four wheel Anti-Lock Braking System.
- 10% non-fleet private passenger auto, to all coverage, except uninsured motorist, to auto insured who has also maintained a Homeowners, Condominium or Tenant policy for primary residence with American Automobile Insurance Company.
- A factor of .94 will apply to all voluntary base rates for non-fleet private passenger auto liability & physical damage including uninsured motorist. Eff. 12-15-97

American Bankers Insurance Company of Florida:

- 8% non-fleet private passenger physical damage insurance rates, if liability insurance is provided. Eff. 3-15-86

American Centennial Insurance Company:

- 5% non-fleet private passenger auto liability & physical damage rates. Eff. 9-1-85

American Economy Insurance Company:

- 10% private passenger auto bodily injury, property damage, medical payments, comprehensive & collision rates where principal operator is aged 55 & over with no inexperienced operator in household. Eff. 4-19-91

American Employers' Insurance Company:

- Base rate deviation by territory: Non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision rates: Variable credits.
- Multi-policy Credit: 5% when named insured has homeowner policy with Commercial Union Company.
- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision driven by insured who reached age 55.
- Anti-theft Device Credits: Non-fleet private passenger auto comprehensive when vehicle is equipped with anti-theft device. 5% alarm only, active disabling device. 10% passive disabling device.
- Claim Free Discount applies to liability, medical & physical damage: 3% for policies in force 3 yrs., less than 5 yrs. & not an at fault accident in the preceding 3 yrs.; 5% for policies in force 5 yrs. and not an at fault accident.
- Cancellation will be done on a pro-rata basis. Eff. 4-6-98

American & Foreign Insurance Company:

- 5% Companion Policy Credit for automobile policy, for which on inception date there is in force a homeowners policy covering same insured in any member of Royal Insurance.
- Discount for eligible employee: 20% credit to total personal auto policy premium.
- Installment Payment Plan waiver.
- 5% Good Driver Discount applies to bodily injury, property damage, medical payment & collision coverage.

American & Foreign Insurance Company (cont):

- **5% Experience Operator Credit** applies to bodily injury, property damage, medical payments, collision & comprehensive coverage if principal operator is age 55 - 65 & no inexperience operator.
- **Passive Restraint Discount** apply to medical payment rate. Credit varies 20% -40%.
- **5% Anti-Lock Braking System credit** applies to bodily injury & property damage for vehicles equipped with factory installed 4 wheel anti-lock braking system.
- **5% Window Glass Etching Credit** applies to comprehensive coverage,
- **Anti-Theft Device Credit** applies to comprehensive coverage: Credit varies 5% - 15%.
- **10% Company Car Credit** applies to bodily injury, property damage, medical payment, comprehensive & collision for single car policies when company car is in the household.
- **Installment Payment Plan: \$1 each installment for Electronic Fund Transfer.** Eff. 9-21-98

American Home Assurance Company:

- **37% deviation for medical payments & uninsured & combined uninsured/underinsured motorists coverage: All territories: Certain underwriting criteria must be met.**
- **Territory 11: Deviation for bodily injury & property damage coverages: Certain criteria apply: Credit varies 10% - 38%.**
- **Territory 11: Deviation for comprehensive coverage: Certain criteria apply: Credit varies 0% - 31%.**
- **Territory 11: Deviation for collision coverage: Certain criteria apply: Credit varies 6% - 36%.**
- **Territory 13: Deviation for bodily injury & property damage coverages: Certain criteria apply: Credit varies 22% - 46%.**
- **Territory 13: Deviation for comprehensive coverage: Certain criteria apply: Credit varies 15% - 42%.**
- **Territory 13: Deviation for collision coverage: Certain criteria apply: Credit varies 9% - 38%.**
- **Territory 14: Deviation for bodily injury & property damage coverages: Certain criteria apply: Credit varies 14% - 41%.**
- **Territory 14: Deviation for comprehensive coverage: Certain criteria apply: Credit varies 15% - 42%.**
- **Territory 14: Deviation for collision coverage: Certain criteria apply: Credit varies 14% - 41%.**
- **Territory 15: Deviation for bodily injury & property damage coverages: Certain criteria apply: Credit varies 10% - 38%.**
- **Territory 15: Deviation for comprehensive coverage: Certain criteria apply: Credit varies 12% - 39%.**
- **Territory 15: Deviation for collision coverage: Certain criteria apply: Credit varies 3% - 34%.**
- **Territory 16: Deviation for bodily injury & property damage coverages: Certain criteria apply: Credit varies 10% - 38%.**
- **Territory 16: Deviation for comprehensive coverage: Certain criteria apply: Credit varies 15% - 42%.**
- **Territory 16: Deviation for collision coverage: Certain criteria apply: Credit varies 7% - 36%.**
- **Territory 17: Deviation for bodily injury & property damage coverages: Certain criteria apply: Credit varies 15% - 42%.**
- **Territory 17: Deviation for comprehensive coverage: Certain criteria apply: Credit varies 24% - 48%.**
- **Territory 17: Deviation for collision coverage: Certain criteria apply: Credit varies 0% - 31%.**
- **Territory 18: Deviation for bodily injury & property damage coverages: Certain criteria apply: Credit varies 8% - 37%.**
- **Territory 18: Deviation for comprehensive coverage: Certain criteria apply: Credit varies 18% - 44%.**
- **Territory 18: Deviation for collision coverage: Certain criteria apply: Credit varies 13% - 41%.**
- **Territory 24: Deviation for bodily injury & property damage coverages: Certain criteria apply: Credit varies 8% - 37%.**
- **Territory 24: Deviation for comprehensive coverage: Certain criteria apply: Credit varies 13% - 40%.**
- **Territory 24: Deviation for collision coverage: Certain criteria apply: Credit varies 9% - 38%.**
- **Territory 25: Deviation for bodily injury & property damage coverages: Certain criteria apply: Credit varies 8% - 37%.**
- **Territory 25: Deviation for comprehensive coverage: Certain criteria apply: Credit varies 3% - 33%.**
- **Territory 25: Deviation for collision coverage: Certain criteria apply: Credit varies 0% - 31%.**
- **Territory 26: Deviation for bodily injury & property damage coverages: Certain criteria apply: Credit varies 10% - 38%.**
- **Territory 26: Deviation for comprehensive coverage: Certain criteria apply: Credit varies 18% - 44%.**
- **Territory 26: Deviation for collision coverage: Certain criteria apply: Credit varies 6% - 36%.**
- **Territory 31: Deviation for bodily injury & property damage coverages: Certain criteria apply: Credit varies 8% - 37%.**
- **Territory 31: Deviation for comprehensive coverage: Certain criteria apply: Credit varies 10% - 39%.**
- **Territory 31: Deviation for collision coverage: Certain criteria apply: Credit varies 2% - 33%.**
- **Territory 32: Deviation for bodily injury & property damage coverages: Certain criteria apply: Credit varies 8% - 37%.**
- **Territory 32: Deviation for comprehensive coverage: Certain criteria apply: Credit varies 10% - 39%.**
- **Territory 32: Deviation for collision coverage: Certain criteria apply: Credit varies 4% - 34%.**
- **Territory 33: Deviation for bodily injury & property damage coverages: Certain criteria apply: Credit varies 8% - 37%.**
- **Territory 33: Deviation for comprehensive coverage: Certain criteria apply: Credit varies 7% - 36%.**
- **Territory 33: Deviation for collision coverage: Certain criteria apply: Credit varies 0% - 31%.**
- **Territory 40: Deviation for bodily injury & property damage coverages: Certain criteria apply: Credit varies 15% - 42%.**
- **Territory 40: Deviation for comprehensive coverage: Certain criteria apply: Credit varies 6% - 36%.**
- **Territory 40: Deviation for collision coverage: Certain criteria apply: Credit varies 6% - 36%.**
- **Territory 41: Deviation for bodily injury & property damage coverages: Certain criteria apply: Credit varies 8% - 37%.**
- **Territory 41: Deviation for comprehensive coverage: Certain criteria apply: Credit varies 0% - 27%.**
- **Territory 41: Deviation for collision coverage: Certain criteria apply: Credit varies 0% - 28%.**
- **Territory 43: Deviation for bodily injury & property damage coverages: Certain criteria apply: Credit varies 8% - 37%.**
- **Territory 43: Deviation for comprehensive coverage: Certain criteria apply: Credit varies 4% - 34%.**
- **Territory 43: Deviation for collision coverage: Certain criteria apply: Credit varies 7% - 36%.**

American Home Assurance Company (con't):

- Territory 47: Deviation for bodily injury & property damage coverages: Certain criteria apply: Credit varies 8% - 37%.
- Territory 47: Deviation for comprehensive coverage: Certain criteria apply: Credit varies 0% - 25%.
- Territory 47: Deviation for collision coverage: Certain criteria apply: Credit varies 0% - 28%.
- Territory 51: Deviation for bodily injury & property damage coverages: Certain criteria apply: Credit varies 22 - 46%.
- Territory 51: Deviation for comprehensive coverage: Certain criteria apply: Credit varies 27% - 50%.
- Territory 51: Deviation for collision coverage: Certain criteria apply: Credit varies 15% - 42%.
- Territory 52: Deviation for bodily injury & property damage coverages: Certain criteria apply: Credit varies 24 - 48%.
- Territory 52: Deviation for comprehensive coverage: Certain criteria apply: Credit varies 15% - 42%.
- Territory 52: Deviation for collision coverage: Certain criteria apply: Credit varies 15% - 41%.
- 5% deviation for bodily injury, property damage, medical payments, comprehensive & collision for multi car policies.
- 5% deviation for comprehensive: All vehicles equipped with certain anti-theft devices.
- 5% deviation for certain coverages: All insureds within sponsored groups.
- \$3 installment fee waived for automatic deductions from a financial account.
- \$3 installment fee waived for all multiple payment modes. Eff. 11-1-99

American Insurance Company:

- 5% non-fleet private passenger auto comprehensive coverage for all vehicles equipped with an alarm and/or active disabling device.
- 15% non-fleet private passenger auto comprehensive coverage for all vehicles equipped with passive disabling device.
- 5% non-fleet private passenger auto bodily injury, property damage & medical payment coverages for all vehicles equipped with factory installed four wheel Anti-Lock Braking System.
- 10% non-fleet private passenger auto to all coverages, except uninsured motorists, to auto insured who has also maintained Homeowners, Condominium or Tenants policy for primary residence with American Automobile Insurance Company.
- Factor of .94 will apply to all voluntary base rates for non-fleet private passenger auto liability & physical damage including uninsured motorist. Eff. 12-15-97

American Manufacturers Mutual Insurance Company:

- 10% non-fleet private passenger auto physical damage for risks with driving pts.
- 40% non-fleet private passenger auto physical damage for risks without driving pts.
- 20% non-fleet private passenger auto medical payments when vehicle is equipped with factory installed air bag or seat belt in driver-side-only position.
- 30% non-fleet private passenger auto medical payment when vehicle is equipped with either factory installed air bags or seat belts in both front outboard seat positions.
- 40% non-fleet private passenger auto medical payments when vehicle is equipped with factory installed air bags & seat belts in both front outboard seat positions.
- 5% non-fleet private passenger auto bodily injury & property damage coverage for those vehicles equipped with factory installed four wheel anti-lock braking system (ABS).
- Extended Transportation Expenses Coverage KIP only: \$30/\$90 increased limits transportation expenses coverage is included at no additional charge.
- Cancellation KIP only: Cancellation will be computed on pro rata basis.
- Deviation non-fleet private passenger auto bodily injury written voluntary based on territories. 5% terr. 40 & 51; 8% terr. 16,25,32 & 33; 12% terr. 14,15,24,26 & 31; 15% terr. 11,13,17,18,43,47 & 51; 22% terr. 52.
- Deviation non-fleet private passenger auto property damage written voluntary based on territories. 5% terr. 13,14,15,16,24,25,26,31,32,33,40 & 41; 10% terr. 11,17,18,43,47 & 51; 15% terr. 52.
- Experience Driver Discount: 5% non-fleet private passenger auto bodily injury, property damage, medical payments, collision & comprehensive, if principal operator is age 50-65 & no inexperience operators.
- Classic Auto Discount: 80% discount to Miscellaneous Types Rule-19.F. Classic Auto Discount for bodily injury, property damage & medical payments coverages.
- Installment Payment Plan: \$1 charge if paid through electronic funds transfer. Eff. 12-15-98

American Motorists Insurance Company:

- 7.5% non-fleet private passenger auto physical damage for risks with driving pts.
- 16% non-fleet private passenger auto physical damage for risks without driving pts.
- 20% non-fleet private passenger auto medical payments when vehicle is equipped with factory installed air bag or seat belt in driver-side-only position.
- 30% non-fleet private passenger auto medical payment when vehicle is equipped with either factory installed air bags or seat belts in both front outboard seat positions.
- 40% non-fleet private passenger auto medical payments when vehicle is equipped with factory installed air bags & seat belts in both front outboard seat positions.

American Motorists Insurance Company (con't):

- **5% non-fleet private passenger auto bodily injury & property damage for those vehicles equipped with factory installed four wheel anti-lock braking system (ABS).**
- **Extended Transportation Expenses coverage KIP only: \$30/\$90. increased limits transportation expenses coverage included no additional charge.**
- **Cancellation KIP only: Cancellation will be computed on pro rata basis.**
- **Experience Discount Driver: 5% non-fleet private passenger auto bodily injury, property damage, medical payments, collision & comprehensive if principal operator is age 50-65 & no inexperience operators.**
- **Installment Payment Plan: \$1 charge per billing for electronic funds transfer. Eff. 6-6-99**

American National Fire Insurance Company:

- **Various downward deviations on comprehensive & collision for chargeable & no chargeable activity.**
- **Multiple Policy Credit: 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision.**
- **Companion Policy Credit: 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision.**
- **Company Car Credit: 10% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision.**
- **Loss Free Renewal Credit: Various downward deviation for non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision.**
- **Mass Marketing Credit: 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision.**
- **Downward deviation for physical damage, comprehensive and collision coverages. Vehicle symbols 14-20+; Credit varies 1%-20%.**
- **Miscellaneous Coverage Deviation for vehicles that carry comprehensive & collision. Eff. 6-11-99**

American Professionals Insurance Company

- **Installment charge waived on initial payment: \$3 charge for each installment thereafter: Applies to all policies. Eff. 7-1-99**

American Protection Insurance Company:

- **14.5% non-fleet private passenger auto physical damage for risks with driving pts.**
- **42.2% non-fleet private passenger auto physical damage for risks without driving pts.**
- **20% non-fleet private passenger auto medical payments when vehicle is equipped with factory installed air bag or seat belt in driver-side-only position.**
- **30% non-fleet private passenger auto medical payment when vehicle is equipped with either factory installed air bags or seat belts in both front outboard seat positions.**
- **40% non-fleet private passenger auto medical payments when vehicle is equipped with factory installed air bags & seat belts in both front outboard seat positions.**
- **5% non-fleet private passenger auto bodily injury & property damage coverage for those vehicles equipped with factory installed four wheel anti-lock braking system (ABS).**
- **Extended Transportation Expenses Coverage KIP only: \$30/\$90 increased limits transportation coverage is included at no additional charge.**
- **Cancellation KIP only: Cancellations will be computed pro rata basis.**
- **Territory Deviation for non-fleet private passenger auto bodily injury & property damage: Credit varies.**
- **Premium Deduction Plan: 3% credit & billing fees waived when payroll deduction service is offered at the insureds place of employment.**
- **Experience Driver Discount: 5% non-fleet private passenger auto bodily injury, property damage, medical payments, collision & comprehensive if principal operator is age 50 to 65 & no inexperience operators.**
- **Installment Payment Plan: \$1 charge if paid through electronic funds transfer. Eff. 12-15-98**

American Security Insurance Company:

- **Deviation: Charge as premium for comprehensive (full coverage) & collision (\$100 deductible), the NC Rate Bureau base rates, which became effective January 1, 1984 for territory 17, separately for each coverage. Premiums so determined are applied statewide regardless of territory, no primary or secondary rating factors are applied. Eff. 2-1-86**

American Southern Insurance Company:

- **15% Elite Driver Discount:** Applies to each vehicle, each driver when meeting criteria. Credit applies to non-fleet private passenger auto bodily injury, property damage, medical payments, collision & other than collision premiums.
- **10% Preferred Driver Discount:** Applies to each vehicle, each driver when meeting criteria. Credit applies to non-fleet private passenger auto bodily injury, property damage, medical payments, collision & other than collision premiums.
- **2% AAA Carolina Affinity Group Discount** when insured is a member of AAA Carolinas. Credit applies to non-fleet private passenger auto bodily injury, property damage, medical payments, collision & other than collision premiums
- **10% 55 Plus Program Discount:** Applies to non-fleet private passenger auto collision & other than collision when there is a least one driver 55 & over.
- **10% Renewal Discount Program** applicable to each vehicle when policy holder has been insured with American Southern the previous 3 yrs. Discount applies to each vehicle, each driver when meeting criteria. Credit applies to non-fleet private passenger auto bodily injury, property damage, medical payments, collision & other than collision premiums.
Eff. 12-1-98

American Spirit Insurance Company:

- **Multiple Policy Credit:** 5% non-fleet private passenger auto bodily injury, property damage, comprehensive & collision credit for drivers meeting eligibility requirements.
- **Miscellaneous Coverage Deviation** for vehicles that carry comprehensive & collision. Eff. 6-11-99

American States Insurance Company:

- **10% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision** where principal operator is aged 55 & over with no inexperienced operator in household. Eff. 4-19-91

American States Preferred Insurance Company:

- **Preferred Driver Credit:** 5% non-fleet private passenger auto bodily injury, property damage, medical payments & collision when all principal operators have no accidents (at-fault or not-at-fault) or violation during the previous 3 yrs. Deviation applicable new policies only & will continue for 3 yrs. unless removed due to a chargeable accident.
- **Accident Free Discount:** 10% non-fleet private passenger auto bodily injury, property damage, medical payments & collision when principal operator has been written with any of the American States Insurance Companies for a period of 3 or more yrs. & has had no chargeable accidents during the 3 yr. period. 15% non-fleet private passenger auto bodily injury, property damage, medical payments & collision when the principal operator has been written with any of the American States Insurance Companies for 6 or more yrs. & has no chargeable accidents during the 6 yr. period.
- **35% non-fleet private passenger auto physical damage** for risks without driving points.
- **Deviation by territory:** Non-fleet private passenger bodily injury. Credits vary 3%-10%.
- **Deviation by territory:** 5% non-fleet private passenger auto property damage.
- **10% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision** where principal operator is age 55 & over with no inexperience operator in the household.
- **Passive Restraint Discount:** 10% - 40% non-fleet private passenger auto med payments based on type of system.
Eff. 12-19-95

AMEX Assurance Company:

- **Downward deviation by territory** for non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive, collision & combined UM/UIM: Credit varies.
- **Downward deviation on accident-free discount** for non-fleet private passenger auto bodily injury, property damage, medical payment & collision: 3-5 yrs.- 10% credit; 6 yrs. or more- 15% credit.
- **5% deviation** for auto-homeowners policies on all coverages.
- **Downward deviation for single-car & multi-car policyholders** for non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision: Credit varies.
- **10% deviation for preferred client** for non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision when criteria is met.
- **Installment Payment Plan:** Charge waived for electronic funds transfer or payroll deduction.
- **Downward deviation for vehicle usage** for non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision: Credit varies.
- **1% deviation non-fleet private passenger automobile rates** where the named insured has acquired his/her auto policy through the Work Site Marketing Program of AMEX Insurance Company. Eff. 7-27-98

AMICA Mutual Insurance Company:

- **Charge \$2 in lieu of \$3** each installment with certain exceptions.
- **Eliminate additional charge \$2** on 1st installment of installment plan.
- **Eliminate additional charge \$2** for all installment payments for members of any AMICA Group.

AMICA Mutual Insurance Company (con't):

- Eliminate additional charge \$2 for 1st installment payment for insured participating in account billing payment plan. Eff. 1-3-95

Amerisure Insurance Company:

- 15% non-fleet private passenger auto comprehensive & collision premiums on voluntary personal auto policies.
- 15% non-fleet to all coverages when insured has their primary homeowners with an Amerisure Company. Eff. 10-15-94

Associated Indemnity Corporation:

- 5% non-fleet private passenger auto comprehensive coverage for all vehicles equipped with an alarm and/or active disabling device.
- 15% non-fleet private passenger auto comprehensive coverage for all vehicles equipped with a passive disabling device.
- 5% non-fleet private passenger auto bodily injury, property damage & medical payments coverages for all vehicles equipped with factory installed four wheel Anti-Lock Braking System.
- 10% non-fleet private passenger auto for all coverages, except uninsured motorist, to all auto insured who also maintain Homeowners, Condominium or Tenants policy for primary residence with American Automobile Insurance Company.
- Factor of .94 will apply to voluntary base rates for non-fleet private passenger auto liability & physical damage including uninsured motorist. Eff. 12-15-97

Assurance Company of America:

- 5% non-fleet private passenger auto liability bodily injury, property damage & medical payments.
- 15% non-fleet private passenger auto comprehensive & collision.
- 7.5% non-fleet private passenger auto bodily injury, property damage, medical payments comprehensive & collision coverage for drivers with 30 yrs. driving experience & no inexperience operator on policy.
- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision coverage for 3 consecutive yrs. with "0" SDIP pts.
- 10% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision coverage for 6 consecutive yrs. with "0" SDIP pts.
- 5% non-fleet private passenger auto liability, property damage, comprehensive & collision coverage if named insured is an educator.
- 5% non-fleet private passenger auto bodily injury & property if auto has anti-lock brakes.
- 5% non-fleet private passenger auto comprehensive if auto has anti-theft device.
- 10% non-fleet private passenger auto comprehensive if auto has anti-theft device.
- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision of insured has homeowners policy with Assurance.
- 5% non-fleet private passenger auto comprehensive & collision for multi-car policies.
- 20% non-fleet private passenger auto comprehensive & collision for cars with "0" SDIP pts. Eff. 2-15-98

Atlantic Casualty Insurance Company:

- 37% non-fleet private passenger bodily injury & property damage, single car policies with limits of liability that do not exceed \$25,000/\$50,000 bodily injury, \$25,000 property damage, \$2,000 medical payments; \$25,000/\$50,000/\$25,000 uninsured motorists for operators with 3 yrs. or more driving experience & limits of \$50,000/\$100,000 bodily injury, \$50,000 property damage, \$2,000 medical payments, \$50,000/\$100,000/\$50,000 UM/UIM for operators with 5 yrs. or more driving experience with 12-20 SDIP pts. with 12 SDIP pt. violation that is not one of the following:
 - (a) Manslaughter or negligent homicide;
 - (b) Failure to stop & render aid when involved in an accident resulting in bodily injury or death;
 - (c) Pre-arranged racing or knowingly lending a motor vehicle to be used in pre-arranged racing;
 - (d) Transporting illegal intoxicating liquors by motor vehicle.
- 33% non-fleet private passenger bodily injury & property damage, multi-car policies with limits of liability that do not exceed \$25,000/\$50,000 bodily injury, \$25,000 property damage, \$2,000 medical payments, \$25,000/\$50,000/\$25,000 uninsured motorists for operators with 3 yrs. or more driving experience & limits of \$50,000/\$100,000 bodily injury, \$50,000 property damage, \$2,000 medical payments, \$50,000/\$100,000/\$50,000 UM/UIM for operators with 5 yrs. or more driving experience with 12-20 SDIP pts. with 12 SDIP pt. violation that is not one of the following:
 - (a) Manslaughter or negligent homicide.
 - (b) Failure to stop & render aid when involved in accident resulting in bodily injury or death.
 - (c) Pre-arranged racing or knowingly lending a motor vehicle to be used in pre-arranged racing.
 - (d) Transporting illegal intoxicating liquors by motor vehicle.
- 21% average deviation for non-fleet private passenger physical damage policies 3 or more SDIP pts. Eff. 7-1-94

Atlantic Casualty Insurance Company (con't):

Motorcycle

- 9% average deviation for private passenger motorcycle physical damage.
- 15% average deviation private passenger motorcycle bodily injury & property damage. Eff. 7-1-91

Atlantic Indemnity Company:

- 55% non-fleet private passenger auto bodily injury , property damage & medical payment single car policies with 12-20 SDIP pts. with 12 SDIP pt. violation that is not one of the following:
 - (a) Manslaughter or negligent homicide.
 - (b) Failure to stop & render aid when involved in accident resulting in bodily injury or death.
 - (c) Pre-arranged racing or knowingly lending a motor vehicle to be used in pre-arranged racing.
 - (d) Transporting illegal intoxicating liquors by motor vehicle.
 - (e) DUI involving drugs.
- 45% non-fleet private passenger auto bodily injury, property damage & medical payments multi-car policies with 12-20 SDIP pts. with 12 SDIP pt. violation that is not one of the following:
 - (a) Manslaughter or negligent homicide.
 - (b) Failure to stop and render aid when involved in an accident resulting in bodily injury or death.
 - (c) Pre-arranged racing or knowingly lending a motor vehicle to be used in pre-arranged racing.
 - (d) Transporting illegal intoxicating liquors by motor vehicle.
 - (e) DUI involving drugs.
- 5% non-fleet private passenger auto bodily injury, property damage & medical payments single car policies with 6-20 SDIP pts. that do not include a Driving While Intoxicated conviction.
- 2.5% non-fleet private passenger auto bodily injury, property damage & medical payments multi-car policies with 6-20 SDIP pts. that do not include a Driving While Intoxicated conviction.
- 21% average deviation for non-fleet private passenger automobile physical damage with 3 or more SDIP pts. Eff. 11-1-95

Auto Owners Insurance Company:

Premier Program

- Mature Driver Discount: Age 55+ - 10% non-fleet private passenger auto bodily injury, property damage & medical payments.
- Mature Driver Discount: Age 55+ - 15% non-fleet private passenger auto collision coverage.
- Multi-Car Discount: 5% non-fleet private passenger auto comprehensive & collision coverage.
- Physical Damage Rate Deviation non-fleet private passenger auto: 5% comprehensive ; 10% collision, applicants must have at least 14 yrs. driving experience.
- Anti-Lock Brakes (ABS) Discount: 5% non-fleet private passenger bodily injury, property damage & collision coverage when vehicles equipped with anti-lock brakes on all four wheels.
- Anti-Theft Device Discount: 5% - 10% non-fleet private passenger auto comprehensive coverage depending on how vehicle is equipped.
- Auto-Home Discount: 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision.
- 5% non-fleet private passenger auto bodily injury, physical damage, medical payments, comprehensive & collision for Life/Auto policy.

Standard Program

- Mature Driver Discount: Age 55+ - 5% non-fleet private passenger auto bodily injury, property damage & medical payments.
- Mature Driver Discount: Age 55+ - 10% non-fleet private passenger auto collision coverage.
- Multi-Car Discount: 5% non-fleet private passenger auto comprehensive & collision coverage.
- Auto-Home Discount: 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision.
- Anti-Lock Brakes (ABS) Discount: 5% non-fleet private passenger auto bodily injury, property damage & collision.
- Anti-Theft Device Discount: 5% non-fleet private passenger auto comprehensive for active device; 10% non-fleet private passenger auto comprehensive for passive devices.
- 5% non-fleet private passenger auto bodily injury, physical damage, medical payments, comprehensive & collision for Life/Auto policy. Eff. 8-1-99

Automobile Insurance Company of Hartford:

- 5% Anti-Lock Brake (ABS): Non-fleet private passenger auto Single Limits Liability (liability & medical payment) or Split Liability (bodily injury, property damage & medical payments).
- 5% or 10% Anti-Theft Device Discount depending on how vehicle is equipped. Applies to non-fleet private passenger auto comprehensive coverage.
- 15% Loss & Conviction Free Renewal Credit for single & multi-car policies. Applies to non-fleet private passenger auto bodily injury, property damage, medical payments & collision coverage.
- Mature Driver Credit: 3% non-fleet private passenger auto bodily injury, property damage & medical payment; 5% collision; 10% comprehensive.
- Passive Restraint Discount: 1% non-fleet private passenger auto bodily injury, property damage & medical payments.
- 7% non-fleet private passenger auto bodily injury, property damage, medical payments & collision. Credit applies multi-car policies that are loss & conviction free.
- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, uninsured motorist, comprehensive & collision when coverage issued for homeowners (Form 2, 3 & 6) in any of Aetna Life & Casualty Affiliated Companies. Credit applies to comprehensive & collision coverage for facility policies. Eff. 3-29-96

Bankers Standard Insurance Company:

- 17% non-fleet private passenger auto bodily injury, property damage, medical payment, uninsured motorist, combined uninsured motorist & underinsured motorist, comprehensive & collision. Eff. 3-18-97

Builders Mutual Insurance Company:

- 5% deviation on bodily injury, property damage, medical payments, comprehensive, & collision, if primary driver has at least 30 yrs. driving experience.
- Rating plan factor reduced by .05 for comprehensive & collision if the risk qualifies for multi car discount & has no inexperienced operator.
- Rating plan factor reduction by .05 for bodily injury, property damage, medical payments, comprehensive & collision, if the risk is classified as having 0 SDIP pts.
- 5% deviation on bodily injury & property damage, if the vehicle is equipped with anti-lock brakes.
- 5% deviation for comprehensive only, if vehicle is equipped with an active anti-theft device: 10% deviation, if vehicle is equipped with a passive anti-theft device. Eff. 10-1-99

Burlington Insurance Company:

- 15% private passenger auto physical damage insurance rates. Eff. 5-28-87

Central Mutual Insurance Company:

- 0% -10% non-fleet private passenger auto premium for liability coverage except uninsured or underinsured motorist coverage whenever the Company carries both the homeowner & auto coverages. 0% - 20% credit physical damage coverage.
- 5% private passenger auto bodily injury & property damage liability coverage for autos equipped with factory installed four wheel anti-lock braking system (ABS).
- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision coverage for principal operators age 55 or over or has 34-38 yrs. of driving experience with 0 SDIP pts. and no inexperienced operators in household.
- 1%-5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision coverage for principal operators age 70-74 with 0 SDIP pts., no inexperienced operators in household.
- 5% non-fleet private passenger auto comprehensive for vehicles equipped with alarm only or active anti-theft disabling device. 15% comprehensive for vehicles equipped with passive anti-theft disabling device.
- Deviation for "First Accident Forgiveness" program. Credit varies 25%-65% when criteria is met.
- Installment Payment plan; \$1 each installment for Electronic Fund Transfer.
- 10% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision when criteria is met.
- Deviation for non-fleet private passenger auto: 30% bodily injury, property damage & medical payments; 25% collision; 15% comprehensive.
- 20% deviation for auto bodily injury, property damage, medical payments, comprehensive & collision when criteria is met regarding insured & vehicle. Eff. 7-1-99

Century Indemnity Company:

- 10% non-fleet private passenger auto comprehensive & collision rates. Eff. 6-1-89

The Charter Oak Fire Insurance Company:

- 20% non-fleet private passenger auto liability rates.
- 20% non-fleet private passenger auto physical damage rates.
- Account Discount: 10% when insured has auto & homeowner policy with The Travelers.
- Careful Driver Credit: 3% non-fleet private passenger auto bodily injury, property damage, medical payments & collision for insureds who maintain an auto policy with The Travelers for 3 consecutive yrs. & have no "0" SDIP pts.
- Renewal Credit: 3% non-fleet private passenger auto rates if insured has maintained an auto policy for the last 6 yrs.
- Contributing Vehicle Credit: 25% non-fleet private passenger auto bodily injury, property damage, medical payments & collision for insureds who have a single car policy yet have more than one private passenger auto insured with The Travelers.
- Contributing Vehicle Credit: 15% non-fleet private passenger auto comprehensive, fire/fire, theft/fire, theft & CAC coverage for insureds who have a single car policy yet have more than one private passenger auto insured with The Travelers.
- Senior Driver Credit: Credit for voluntary private passenger auto bodily injury, property damage, medical payments, comprehensive, fire/fire, theft/fire, theft, CAC & collision when at least one principal operator age 55 & over with no inexperienced operator. 4% credit age 55-70; 1% age 71 & over; 4% credit for principal operators in both age groups. Eff. 6-21-99

CIGNA Fire Underwriters Insurance Company:

- 17% non-fleet private passenger auto bodily injury, property damage, medical payment, uninsured motorist, combined uninsured motorist & underinsured motorist, comprehensive & collision. Eff. 3-18-97

CIGNA Insurance Company:

- 17% non-fleet private passenger auto bodily injury, property damage, medical payments, uninsured motorist, combined uninsured & underinsured, comprehensive & collision. Eff. 3-18-97

CIGNA Property & Casualty Insurance Company:

- 17% non-fleet private passenger auto bodily injury, property damage, medical payment, uninsured motorist, combined uninsured motorist & underinsured motorist, comprehensive & collision. Eff. 3-18-97

The Cincinnati Insurance Company:

- 30% non-fleet private passenger auto liability rate deviation.
- 40% non-fleet private passenger auto physical damage rate deviation.
- 10% non-fleet private passenger liability & physical damage rate deviation, if policyholder has package policy with Cincinnati Insurance Company.
- Installment Payment Plan charge waived for personal autos & autos written in conjunction with a homeowner policy. Eff. 6-1-98

Citizens Insurance Company of America:

- 10% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision coverage for principal operators in household age 55 or older where there are no other operators in household with less than 3 yrs. driving experience. This is a per vehicle credit.
- Account Credit: 5% non-fleet private passenger auto comprehensive & collision coverage if insured has Homeowners policy with The Hanover Insurance Company.
- Non-Smoker Discount: 5% non-fleet private passenger auto comprehensive & collision coverage if no drivers have smoked in the past 15 months.
- 10% deviation for non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision.
- Renewal Credit applies to non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision. Less than 3 yrs.-0%; 3-5 yrs.-3.0%; 5 yrs or more-6.0%. Eff. 9-1-94

Colonial American Casualty and Surety Company:

- 20% non-fleet private passenger auto bodily injury and property damage. 30% physical damage.
- 10% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision age 55 and over.
- Good Driver Discount: 10% non-fleet private passenger auto liability, property damage, medical payments, comprehensive & collision when principal operator(s) has no fault accidents & no moving violation in past 3 yrs.
- Anti-Theft device deviation varies 5% - 10% for non-fleet private passenger auto comprehensive. Eff. 1-1-98

Colonial Penn Insurance Company:

- 10% non-fleet private passenger auto collision & comprehensive insurance rates.
- 10% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision coverage for all operators age 55 & over.
- Driver safety course discount: 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision for operators who have successfully completed approved driver safety course. Eff. 2-16-98

Commercial Union Insurance Company:

- Base rate deviation by territory: Factor varies 0.66 - 0.74.
- Multi Policy Credit: 5% credit when named insured has a homeowner policy with Commercial Union.
- 5% Multi-Policy Credit for non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision for principal driver age 55 & over.
- Anti-Theft Device Credit: Credit varies 5% - 10% for comprehensive coverage.
- Claim Free Discount: Credit varies 3% - 5% for non-fleet private passenger liability, medical payments & physical damage when criteria is met.
- Cancellation: Deviation on short rate cancellation resulting in pro-rata cancellation. Eff. 4-6-98

Commercial Union Midwest Insurance Company:

- 5% Account Credit on non-fleet private passenger auto total premium when insured also has homeowners policy through Commercial Union Company.
- Base rate deviation by territory: Non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision premium. Variable credits.
- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision driven by insured who reached age 55.
- Anti-Theft Device Credits: Non-fleet private auto comprehensive who vehicle is equipped with anti-theft device. 5% alarm only, active disabling device. 10% passive disabling device.
- Claim Free Discount applies to liability, medical & physical damage: 3% for policies in force 3 yrs. less than 5 yrs. & not an at fault accident in the preceding 3 yrs. 5% for policies in force 5 yrs and not an at fault accident.
- Cancellation will be done on a pro-rata basis. Eff. 4-6-98

Consolidated American Insurance Company:

- 10% non-fleet private passenger comprehensive & 15% collision rates. Deviation applies multi-car risk, all classes except farm use classes. No inexperienced operators in household & 0 SDIP pts. applicable. Eff. 12-1-92

Continental Insurance Company:

- 12% deviation for non-fleet private passenger auto bodily injury, property damage & medical payments.
- 10% deviation for non-fleet private passenger auto comprehensive & collision.
- Accident/Violation Free Discount: 10% non-fleet private passenger auto bodily injury, property damage, combined single limit, medical payment & collision without pts.
- Various discount for airbags.
- Anti-Lock Braking System: 5% non-fleet private passenger auto bodily injury & property damage.
- Anti Theft Device Discount: Credit varies when criteria is met.
- 5% Daytime Running Light Discount: Credit applies to non-fleet private passenger auto bodily injury, property damage, single limit liability, medical payments & collision for private passenger auto equipped with factory installed daytime running lights.
- 5% Companion Policy Discount: Credit applies to non-fleet private passenger auto bodily injury, property damage, single limit liability, medical payments, comprehensive & collision if named insured has a homeowner policy with any CNA Insurance Company. Eff. 7-1-98

Eagle American Insurance Company:

- Multi-Policy Deviation: 3% - 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision for drivers meeting eligibility requirements.
- Multi-Car Credit: 7% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision for drivers meeting eligibility requirements.
- 5% Married Deviation: Non-fleet private passenger auto bodily injury, property damage & medical payments if eligibility requirement are met.
- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, uninsured & underinsured motorist, comprehensive & collision. Credit applied to members of an employer based account written through an agent who has been specifically contracted with our marketing systems division to provide this discount.

Eagle American Insurance Company (con't):

- **Territory Deviation: 3% credits for non-fleet private passenger auto bodily injury, property damage, medical payment, uninsured/underinsured motorist, comprehensive & collision for garaging location in territory 11,13,15,18,51 or 52.**
- **Occurrence Free Credit: 6% credit non-fleet private passenger bodily injury, property damage, medical payments, comprehensive & collision based on SDIP pts record.**
- **Companion Policy Credit: 5% credit applies to non-fleet private passenger bodily injury and property damage liability, medical payments, comprehensive & collision for drivers meeting eligibility requirements.**
- **Miscellaneous Coverage Deviation for vehicles that carry comprehensive & collision. Eff. 6-11-99**

Electric Insurance Company:

- **10% non-fleet private passenger bodily injury, property damage, medical payments, comprehensive & collision if principal operator of vehicle is 55 yrs or older. Vehicle with inexperience operator surcharge is not eligible.**
- **5% non-fleet private passenger bodily injury, property damage, medical payments, comprehensive & collision for risks that meet Elfun Society Membership.**
- **15% non-fleet private passenger auto bodily injury, property damage, med pay, comprehensive or collision when certain underwriting criteria is met.**
- **Accident and Violation Free Discount: Credit varies 5% - 15% when criteria is met.**
- **5% Mass Marketing Discount. Eff. 8-15-98**

Employers Mutual Casualty Company:

- **Multi-Policy Credit: 10% when auto & homeowners coverage are written with Employers Mutual Casualty Company and/or Ecmasco Insurance Company.**
- **Safety Equipment/Anti-Theft Discount: 20% med pay premium passive restraint on driver side only. 30% med pay premium passive restraint on both sides. 5% on bodily injury & property damage premium for four wheel anti-lock braking system. 5% comprehensive premium for alarm & active disabling devices. 15% comprehensive premium for passive disabling devices.**
- **Installment Payment Plan: \$3 charge waived when method of payment is through electronic funds transfer. Eff. 5-25-97**

Erie Insurance Company:

- **5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision when principal operators are age 55 or older & there is no inexperienced operator in household.**
- **10% non-fleet private passenger automobile bodily injury & property damage for all vehicles with factory-installed anti-lock brake systems on all four wheels.**
- **5% non-fleet private passenger comprehensive for all vehicles with etching a vin or serial number or active anti-theft devices.**
- **10% non-fleet private passenger comprehensive for all vehicles with alarm or passive anti-theft devices.**
- **Feature 15: SDIP surcharge will be waived for any at-fault accident presented on an Erie personal auto policy which has been in force 15 or more yrs. Deviation 1 pt. - 15%, 2 pts. - 40%, 3 pts. - 65%.**
- **Premium Payment Plan Service Charge Installment Payment deviation.**
- **Non-fleet private passenger auto base rate deviation for bodily injury, property damage, medical payments, comprehensive & collision coverage by territory & coverage. Credit varies.**
- **Coverage for Rented Vehicles: Waive \$4 charge for coverage.**
- **Pro rata cancellation for all policies.**
- **Multi-Policy Discount: 10% credit when Homeowner or Mobile homeowner policy is written with The Erie and named insured must be same on all policies.**
- **Pioneer Experience Rating Credit Discount: Applies to private passenger auto bodily injury, property damage, comprehensive & collision on a Pioneer Family Auto Policy. A review of experience will be done in a period of up to 5 yrs. to determine discount. Other criteria apply.**
- **Married Experience Driver Discount: Applies to bodily injury, property damage, medical payments, comprehensive & collision: Certain criteria has to be met.**
- **Resident Relative Discount. Eff. 12-1-99**

Erie Insurance Exchange:

- **Non-fleet private passenger auto base rate deviation for bodily injury, property damage, medical payments, comprehensive & collision by territory and coverage. Credit varies..**
- **5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision when principally driven by insureds who are age 55 or older & there is no inexperienced operator in household.**
- **10% non-fleet private passenger automobile bodily injury & property damage for all vehicles with factory-installed anti-lock brake systems on all four wheels.**

Erie Insurance Exchange (cont):

- 5% non-fleet private passenger comprehensive for all vehicles with etching a vin or serial number or active anti-theft devices.
- 10% non-fleet private passenger comprehensive for all vehicles with alarm passive anti-theft devices.
- Feature 15: SDIP surcharge will be deviated for following at-fault accidents presented on a personal auto policy which has been in force with Erie Insurance Group for 15 or more yrs. Deviation - 1 pt. - 15%; 2 pts. - 40%; 3 pts. - 65%.
- Coverage for Rented Vehicles waive \$4 charge for coverage.
- Pro rata cancellation for all policies.
- Premium Payment Plan: Service charge waived for payment plan B when criteria is met.
- Comprehensive Deductible Factors Deviation: 5% Deviation other than full coverage.
- Multi Policy Discount: 10% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision when criteria is met.
- First Accident Forgiveness: The SDIP surcharge will be deviated for the first at-fault accident presented on an Erie Personal Auto policy. Other criteria apply.
1 pt. - 15%; 2 pts - 40%; 3 pts. - 65%.
- Pioneer Experience Rating Credit Discount(PERC): Certain criteria apply.
- Experienced Driver Discount(EDD): Certain criteria apply.
- Resident Relative Discount. Eff. 12-1-99

Farm Bureau Insurance of North Carolina, Inc.:

- 45% deviation for chargeable DWI surcharge applicable to bodily injury, property damage, medical payments, comprehensive & collision coverage. Eff. 12-1-96

Farmers Insurance Exchange:

- Base Rate Deviations: BI, PD Med Pay, UM/UIM (BI,PD), Collision & other than Collision for Premier & Preferred Rating Plans.
- Auto/Home Discount & Auto/Renters Discount: Certain criteria apply.
- Loss Free Discount: 2% - 7% applies to BI, PD, Med Pay, Comprehensive, UM/UIM, & Collision: Certain criteria applies.
- Anti-Theft Device Discount: 5% discount applies to Comprehensive when a vehicle is equipped with a passive anti-theft device.
- Anti-Lock Brakes Discount: 5% discount applies to BI, PD, Med Pay & Collision: Factory installed ABS, all 4 wheels.
- Physical Damage Deductible Deviations: Credit varies.
- SDIP Point Free Credit: 3% discount applies to BI, PD, Med Pay, Comprehensive, & Collision if all operators in household have no SDIP pts.
- Experienced Operator Credit: Varied credits apply to BI, PD Med Pay, Comprehensive & Collision. Eff. 11-1-99

Federal Insurance Company:

- Various deviations for bodily injury, property damage, medical payments & uninsured motorist for antique auto.
- Reduced rates for physical damage coverages for antique autos. Eff. 8-26-98

Federated Mutual Insurance Company:

- 5% non-fleet private passenger liability & physical damage when homeowners & personal umbrella policy is written with Federated Mutual Insurance Company.
- Installment Payment Plan: \$2 charge each installment subject to max. of \$5 per account for all policies. Eff. 4-21-95

Fidelity & Casualty Company of New York:

- 10% deviation for non-fleet private passenger auto comprehensive & collision.
- 12% deviation for non-fleet private passenger auto bodily injury, property damage & medical payments.
- Accident/Violation Free Discount: 10% non-fleet private passenger auto bodily injury, property damage, combined single limit, medical payments & collision without points.
- Various Discount for Air Bags.
- Anti-Lock Braking system: 5% non-fleet private passenger bodily injury & property damage.
- Anti Theft Device Discount: Credit varies when criteria is met.
- 5% Daytime Running Light Discount: Credit applies to non-fleet private passenger auto bodily injury, property damage, single limit liability, medical payments & collision for private passenger autos equipped with factory installed daytime running lights.
- 5% Companion Policy Discount: Credit applies to non-fleet private passenger auto bodily injury, property damage, single limit liability, medical payments, comprehensive & collision if named insured has a homeowner policy with any CNA Insurance Group. Eff. 7-1-98

Fidelity & Casualty Company of New York (con't):

Classic Auto Program

- Deviations for bodily injury, property damage & medical payments, all territories. Factors vary.
- Deviations for comprehensive, collision, fire only & theft only, all territories. Factors vary.
- Uninsured motorist coverage, combined uninsured/underinsured motorist coverage deviation, all territories. Factors vary. Eff. 4-1-99

Fidelity & Deposit Company of Maryland:

- 20% non-fleet private passenger auto bodily injury and property damage. 30% physical damage.
- 10% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision age 55 and over.
- Good Driver Discount: 10% non-fleet private passenger auto liability, property damage, medical payments, comprehensive & collision when principal operator(s) has no fault accidents & no moving violation in past 3 yrs.
- Anti-Theft Device: Deviation varies 5% - 10% for non-fleet private passenger auto comprehensive. Eff. 1-1-98

Fidelity & Guaranty Insurance Company:

- Multi-Policy Discount: 5% credit to total non-fleet private passenger auto insurance premium when both auto & homeowners policies are purchased through USF&G Group when certain criteria is met.
- 5% credit non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision premium when principal operator is age 55 & over and there are no inexperienced operators in household.
- Physical Damage Deviation: 17.5% applies to comprehensive & collision.
- Special Package Discount: 5% credit total policy premium for insured who meet specified underwriting guidelines.
- 15% non-fleet private passenger auto total premium for insureds who are a participant through any of the USF&G Group Marketing Plans. Eff. 11-15-95

Fidelity & Guaranty Insurance Underwriters:

- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision insurance rates with principal operator age 55 or older and no inexperienced operators in household.
- 10% non-fleet private passenger auto comprehensive & collision for each car that is fully covered.
- 5% Multi Policy Discount: Credit applied to total private passenger automobile insurance premium when both auto residential policies are written with USF&G & when criteria is met.
- Special Package Discount: 5% discount applied to total policy premium for those insured who meet specified underwriting guidelines.
- 15% deviation applies total auto premium for insureds who are participant through any of USF&G Group Marketing Plans. Eff. 11-15-95

Firemans Fund Insurance Company:

- 5% non-fleet private passenger auto comprehensive coverage for all vehicles equipped with an alarm and/or active device.
- 15% non-fleet private passenger auto comprehensive coverage for all vehicles equipped with passive disabling device.
- 5% non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all vehicles equipped with a factor installed four wheel Anti-Lock Braking System.
- 10% non-fleet private passenger auto to all coverage, except uninsured motorist, to auto insured who also maintained homeowners, condominium or tenants policy for primary residence with American Automobile Insurance Company.
- Factor of .94 will apply to base rates non-fleet private passenger auto liability & physical damage, including uninsured motorist. Eff. 12-15-97

Firemans Fund Insurance Company of Wisconsin:

- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, uninsured motorist, combined uninsured/underinsured motorist, comprehensive & collision.
- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision when principal operator age 55 and older with no inexperience operators.
- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision when principal operator(s) have a minimum of 9 yrs. driving experience.
- 5% non-fleet private passenger auto bodily injury, property damage medical payments, comprehensive & collision for renewal discount where all operators have been written in the Fireman's Fund Direct program for at least 3 yrs. & are free of chargeable accidents & free of convictions. Eff. 11-24-97

Firemen's Insurance Company of Newark, New Jersey:

- 12% territorial deviation for non-fleet private passenger auto bodily injury, property damage & medical payments.
- Anti-Theft Device Discount: Factor varies .85 - .95 for comprehensive when criteria is met.
- Accident/Violation Free Discount: 10% non-fleet private passenger auto bodily injury, property damage, combined single limit, medical expenses & collision .
- Daytime Running Light Discount: 5% non-fleet private passenger auto bodily injury, property damage, single limit liability, medical payments & collision.
- Companion Policy Discount: 5% non-fleet private passenger auto bodily injury, property damage, combined single limit liability, medical expense, comprehensive & collision if named insured has a homeowner policy with any of the CNA Insurance Companies.
- 10% Territorial Deviation for non-fleet private passenger auto comprehensive & collision.
- Airbag Discount: Credit varies 20% - 35% for non-fleet private passenger auto medical payments coverage.
- Anti-Lock Braking System: 5% non-fleet private passenger auto bodily injury & property damage for vehicles equipped with factory installed four wheel Anti-Lock Braking System.
- Preferred-Plus Rating Tier: Factor of .85 applies to non-fleet private passenger auto liability, medical payments, comprehensive & collision when criteria is met.
- 5% non-fleet private passenger liability, medical payments, comprehensive & collision for Group Programs to members of any employee or affinity group. Eff. 10-1-98

Firemen's Insurance Company of Washington D. C.:

- 15% non-fleet private passenger auto bodily injury, property damage, medical payments, uninsured/underinsured motorist, comprehensive & collision coverage. Eff. 11-1-94

First American Insurance Company:

- 15% private passenger auto comprehensive & collision rates. Eff. 9-29-92

First Financial Insurance Company:

- 15% non-fleet private passenger physical damage rates. Eff. 12-7-87

First Liberty Insurance Corporation:

- 15% non-fleet private passenger auto physical damage & liability rates when named insured also maintains Homeowners (HO-1, HO-2, HO-3 or HO-6) policy. Credit applies to all private passenger & truck type vehicles rated by N.C. personal auto manual.
- 10% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision when all operators in household are age 55 or older & there is no inexperienced operator in household.
- 5% non-fleet private passenger auto physical damage & liability rates for employees of qualifying participating employers or members of qualifying participating association. Employees of qualifying participating employers must pay their Liberty Mutual Insurance Company premium by salary deduction to their employer to receive discount. Salary deduction does not apply to members of qualifying participating associations.
- 5% non-fleet private passenger auto bodily injury & property damage equipped with factory installed anti-lock braking system on all four wheels.
- Waive additional charge of \$3 on first installment of installment plan.
- Additional 3% multi-car discount for non-fleet private passenger auto liability coverage.
- Liability, single limits & medical payments deviation by territory.
- Comprehensive & collision deviation by territory. Eff 11-1-98

GEICO Indemnity Company:

- Associate Discount: 8% non-fleet private passenger applies to auto total policy premium. Eff. 3-15-99

General Accident Insurance Company of America:

- 5% Account Credit is applicable to Personal Auto Policies where named insured has his/her Homeowners (except Forms HO-1 & HO-4) insurance in any of General Accident companies. Credit applies to total premium for each coverage.
- 5% Anti-Lock Brake Discount: Bodily injury, property damage, single limit liability, medical payments & collision if vehicle is equipped with factory installed anti-lock brakes. Eff. 9-15-91

General Insurance Company of America:

- 10% non-fleet private passenger auto bodily injury, property damage & medical payments, comprehensive & collision rates.
- 10% non-fleet private passenger comprehensive & collision rates on policies where all drivers are age 55 or older. There are no inexperienced drivers on policy. All drivers have a valid drivers license & vehicles are rated as a private passenger or utility vehicle. Antique autos, corporate owned autos & trailers are not eligible.
- Checkless Pay Plan: Waive \$2 installment charge.
- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision, if policyholder has been with any Safeco Company for 3 yrs. without lapse in coverage.
- 5% for multi-policy credit.
- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision for certain specified vehicles.
- 10% non-fleet private passenger auto bodily injury, property damage & medical payments, comprehensive & collision for territories 13, 14, 16, 18, 24, 31, 32, 51 & 52.
- 5% non-fleet private passenger auto bodily injury, property damage & medical payments, comprehensive & collision for insureds who own & occupy a home or condominium.
- 10% non-fleet private passenger auto comprehensive & collision for drivers with a driving record sub-class of 0. Eff. 1-28-99

Generali - U S Branch:

- 10% non-fleet private passenger auto liability bodily injury & property damage for operator licensed 15 or more yrs. & all drivers total 7-11 SDIP pts.
- 20% non-fleet private passenger auto liability bodily injury & property damage for operators licensed 15 or more yrs. & all drivers total 12-20 SDIP pts.
- 15% non-fleet private passenger auto liability bodily injury & property damage for operators licensed 10 yrs., but less than 15 yrs. & all drivers total 12-20 SDIP pts.
- 5% non-fleet private passenger auto liability bodily injury & property damage for operators licensed 5 yrs., but less than 10 yrs. & all drivers total of 12-20 SDIP pts.
- 5% non-fleet private passenger auto liability bodily injury & property damage rates where vehicles are garaged in territories 11,13,17,31,32,41 or 47.
- 7.5% non-fleet private passenger auto liability bodily injury & property damage rates where vehicles are garaged in territories 24,26,33 or 43. Eff. 2-9-94

Globe Indemnity Company:

- 5% Companion Policy Credit for automobile policy for which on inception date, there is in force, a homeowners policy covering same insured in any member of Royal Insurance.
- Discount for Eligible Employee: 20% credit to total personal auto policy premium.
- Installment Payment Plan waiver.
- 5% Good Driver Discount applies to bodily injury, property damage, medical payment & collision coverage.
- 5% Experience Operator Credit applies to bodily injury, property damage, medical payments, collision & comprehensive coverage if principal operator is age 55 - 65 & no inexperience operator.
- Passive Restraint Discount: Applies to medical payment rate. Credit varies 20% - 40%.
- 5% Anti-Lock Braking System Credit: Applies to bodily injury & property damage for vehicles equipped with factory installed 4 wheel anti-lock braking system.
- 5% Window Glass Etching Credit: Applies to comprehensive coverage.
- Anti-Theft Device Credit: Applies to comprehensive coverage. Credit varies 5% - 15%.
- 10% Company Car Credit: Applies to bodily injury, property damage, medical payment, comprehensive & collision for single car policies when company car is in the household.
- Installment Payment Plan: \$1 each installment for Electronic Funds Transfer. Eff. 9-21-98

Government Employees Insurance Company:

- 10%-15% non-fleet private passenger auto comprehensive: 10%-25% collision rates depending on territory.
- 10% non-fleet private passenger auto comprehensive & collision coverage for drivers 55 yrs. or older & auto is not surcharged for an inexperienced operator.
- Motorcycle Safety Course Credit: Non-fleet private passenger auto bodily injury, property damage, uninsured motorist, medical payments, comprehensive & collision coverage. Credit varies 10% - 20% based on motorcycle safety course completed.
- 5 Year Good Driving Discount: 12% non-fleet private passenger auto bodily injury, property damage, medical payment/ collision & comprehensive.
- Associate Discount: 8% credit to total policy premium.

Government Employees Insurance Company (cont):

- **Military Discount Deviation for members on bodily injury, property damage, medical payment, comprehensive & collision. Eff. 3-1-99**

Grain Dealers Mutual Insurance Company:

- **Multiple Policy Deviation: 5% non-fleet private passenger auto liability & physical damage if Grain Dealers Mutual writes their homeowners policy.**
- **10% credit will apply to rates for non-fleet private passenger bodily injury and property damage liability, medical payments, collision & other than collision applicable to that vehicle, if principal vehicle operator is age 55 or over and there is no inexperienced operator in the household.**
- **Safe Program Loss Free Discount: 5% credit- 3 yrs. accident free. 10% credit- 5 yrs. accident free, when criteria is met. A**
- **Auto/Commercial Credit: 5% on personal auto policy when commercial risk is placed with Grain Dealers. Certain criteria applies. Eff. 12-1-99**

Graphic Arts Mutual Insurance Company:

- **10% non-fleet private passenger auto bodily injury, property damage liability & physical damage rates.**
- **15% discount on base rates for employees of Utica National Insurance Group.**
- **Mass Merchandising Plan: 15% discount on base rates for employees of Utica National Insurance Company.**
- **Personal Auto Account Credit: 10% credit applied to basic premiums, when auto & homeowner policy is insured by Utica Mutual Insurance Company or Graphic Arts Mutual Insurance Company.**
- **5% payroll deduction provided the named insured is employed through an employer enrolled in the Company Workplace Insurance Service for Employees (W.I.S.E.) Program or is a member of a company approved affinity group. Eff. 12-1-98**

Great American Insurance Company:

- **Deviation for non-fleet private passenger auto bodily injury & property damage by territory. Credit varies.**
- **Deviation for non-fleet private passenger auto comprehensive & collision for chargeable or no chargeable activity when criteria is met. Credit varies.**
- **Multiple Policy Credit: 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision.**
- **Companion Policy Credit: 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision.**
- **Mature Driver Credit: 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision.**
- **Company Car Credit: 10% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision.**
- **Various downward deviation on bodily injury, property damage, medical payments, comprehensive & collision for Loss Free Renewal Credit.**
- **5% downward deviation for non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision for Mass Marketing Credit.**
- **Downward deviation for physical damage, comprehensive and collision coverages. Vehicle symbols 14-20+; Credit varies 1%-20%.**
- **Miscellaneous Coverage Deviation for vehicles that carry comprehensive & collision. Eff. 6-11-99**

Guaranty National Insurance Company:

**LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury & property damage coverage for all listed components.
12 point violation must not be one of the following.**

- A. **Manslaughter or negligent homicide.**
- B. **Failure to stop & render aid when involved in an accident resulting in bodily injury or death.**
- C. **Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing.**
- D. **Transporting illegal intoxicating liquors by motor vehicle.**

- **37% deviation for single car policies with 12-20 SDIP pts.**
- **33% deviation for multi-car policies with 12-20 SDIP pts.**

Physical Damage

- **21% deviation with 3 or more SDIP pts. Eff. 3-1-99**

Guaranty National Insurance Company (cont):

Motorcycle

- 15% deviation on bodily injury & property damage for all drivers with 15 yrs. or more driving experience.
- 9% deviation on private passenger motorcycle physical damage. Eff. 3-1-99

GuideOne Mutual Insurance Company:

- 55% non-fleet private passenger auto liability & physical damage rates on autos rated as Class 3 under Rule 4 of the NC Personal Auto Manual. Eff. 2-1-89

Harbor Specialty Insurance Company:

- 10% non-fleet private passenger auto physical damage insurance rates for risks with "0" SDIP pts.
- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision rates if principal operator of vehicle is age 55 or older.
- 15% non-fleet private passenger auto comprehensive & collision rates for risks with "0" SDIP pts. Policy must be a part of Personal Protection Program.
- 5% non-fleet private passenger auto bodily injury, property damage & medical payments rates for risks with "0" SDIP pts. Eff. 2-1-84

Hanover American Insurance Company:

- 10% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision coverage for operators 55 yrs. of age or older, when no operators in household with less than 3 yrs. driving experience.
- Account Credit: 5% non-fleet private passenger auto comprehensive & collision coverage, if insured has homeowners with Hanover Insurance Company.
- Non-Smoke Credit: 5% non-fleet private passenger auto comprehensive & collision coverage, if no drivers have smoked in the past 12 months.
- 10% - 21% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision based on territory.
- Renewal Credit: 3 yrs. to less than 5 yrs. - 3.0%; 5 yrs. or more - 6.0%, insured with Hanover American Insurance Company or within an agency which Hanover represents.
- Installment Pay Plan By Electronic Funds Transfer: Installment charges waived.
- Employee Discount: 17.5% deviation on total premium.
- Group Modification Plan: Deviation range 0.5% - 15.5%.
- Installment Payment Plan: Four payment plan \$1 per installment excludes first installment charge. Eff. 10-1-99

The Hanover Insurance Company:

- 10% non-fleet private passenger comprehensive & collision coverage to principal operators in household age 55 yrs. or older with no other operators in household with less than 3 yrs. driving experience.
- Installment Pay Plan by Electronic Funds Transfer: No service charge.
- Employee Discount: 17.5%.
- Group Risk Modification Plan Deviation: 0% - 31.5%.
- Installment Payment Plan: \$3 charge for each installment, excluding first installment. Eff. 10-1-99

Harleysville Mutual Insurance Company:

- 10% non-fleet private passenger auto collision & other than collision rates, if insured has more than 6 consecutive loss free yrs. with our Company.
- 5% non-fleet private passenger collision & other than collision rates, if insured has more than 3, but less than 6 consecutive loss free yrs. with our Company.
- Passive Restraint Discount: Applies to medical payments only. 20% discount for driver side position. 30% discount for both front outboard seat positions.
- Anti-Lock Braking System Discount: 5% non-fleet private passenger auto bodily injury & property damage for autos equipped with factory installed four wheel anti-lock brake system.
- Anti-Theft Device Discount: 5% non-fleet private passenger auto comprehensive for vehicles equipped with a disabling device which disables the vehicle by making the fuel, ignition or starting system inoperative.
- Group Mass Marketing Discount: 10% applies to voluntary policies to the liability, medical payments, comprehensive, & collision coverages of eligible employer groups, affinity groups & mass marketing programs. Eff. 9-1-99

Hartford Casualty Insurance Company:

- A .95 factor applies to non-fleet private passenger auto comprehensive & collision coverage premiums if principal operator of vehicle is age 55 or over.
- 10% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision rates if insured has qualifying homeowners policy in effect with one of Hartford Group Companies. (HO-4 policy does not qualify).
- Home Ownership Credit: 5% non-fleet private passenger auto comprehensive & collision for policy holders who own their home or condominium, but do not carry their homeowners with an ITT Hartford Company.
- Incident Free Credit: 5% non-fleet private passenger auto comprehensive & collision when criteria is met.
- Base rate territory deviation non-fleet private auto bodily injury, property damage, comprehensive & collision. Credit varies. Eff. 4-1-98

Hartford Fire Insurance Company:

- A .81 factor applies to non-fleet private passenger auto bodily injury, property damage & medical payments: A .73 factor applies to comprehensive & collision for operators age 55 and over; All other operators .85 factor applies to bodily injury, property damage & medical payments. A .77 factor applies to comprehensive & collision.
- Account Credit: 15% non-fleet private passenger auto, property damage, medical payments, comprehensive & collision.
- 5% Home ownership credit will apply to non-fleet private passenger auto comprehensive & collision for policyholders who own their home or condominium, but do not carry their homeowners with an ITT Hartford company.
- 5% Incident Free Credit applies to non-fleet private passenger auto comprehensive & collision coverages for policyholders who meet the eligibility criteria.
- Base rate deviation for non-fleet private passenger auto bodily injury, property damage, comprehensive & collision. Eff. 4-1-98

Hartford Underwriters Insurance Company:

- 10% non-fleet private passenger auto comprehensive & collision.
- Operators age 55 or over: 5% non-fleet private passenger auto bodily injury & property damage; 22% comprehensive & collision.
- 10% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision, if Principal Operator has completion certificate dated within last 36 months, certifying that Principal Operator has both successfully & voluntarily completed course meeting standards of the N. C. Department of Transportation.
- 10% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive and collision, if policyholder has homeowners policy in effect in the AARP Homeowners Insurance Program.
- 3% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision, if policyholder has completed the most current 3 through 5 consecutive yrs. of chargeable accident & conviction free experience with Hartford Underwriters Insurance Company.
- 6% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision, if policyholder has completed the most current 6 or more yrs. of chargeable accident & conviction free experience with Hartford Underwriters Insurance Company.
- 3% non-fleet private passenger auto bodily injury, property damage & collision coverage when auto is equipped with factory installed anti-lock braking system (ABS).
- 5% Limited Driver Credit applies when principal operator is age 75 or over & such operators use of auto is limited to daylight driving.
- Incident Free Credit: 3% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision: Certain criteria apply..
- Safe Driver Plus Credit: 3% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & Collision when criteria is met.
- Advantage Discount: 10% credit when criteria is met. Eff. 9-1-99

Horace Mann Insurance Company:

- 25%-45% deviation for waiving SDIP surcharge for 1st chargeable accident, if insured is with company for 5 consecutive yrs., has been free of chargeable accidents during that 5 yr. period.
- 9% non-fleet private passenger auto bodily injury & property damage: 8% comprehensive & collision premiums for insured in good standing of a sponsoring education association & policy is completely voluntary. Discount not applicable if policy is written comprehensive only.
- 8% non-fleet private passenger auto bodily injury, property damage & collision when policy has been in force 3 or more yrs. with no paid losses during this time & has not had conviction resulting 4 pts. or more.
- Driving Quality Deviation: Non-fleet private passenger auto bodily injury, property damage & collision when criteria is met.
- Deviation on non-fleet private passenger: Certain comprehensive & collision deductibles when the insured has no chargeable SDIP pts. & no inexperience.
- 5% non-fleet private passenger auto collision \$200 & \$250 deductible, no chargeable SDIP pts. & no inexperience operator.

Horace Mann Insurance Company (con't):

- **2% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision for operators age 55 & over when criteria is met.**
- **Installment Payment Plan: Charge waived when paid by Electronic Funds Transfer.**
- **5% non-fleet private passenger auto bodily injury, property damage & collision when individual policy is written new business on or after 9-10-98 when criteria is met.**
- **Installment Payment Charge: No charge on 1st installment for new business policies written on an installment payment basis.**
- **5% Home & Auto Deviation: Non-fleet private passenger auto bodily injury, property damage & collision when criteria is met. Eff. 6-1-99**

Huron Insurance Company:

- **Passive Restraint Discount: Medical payments coverage only. 20% when restraint is installed in driver-side position only. 30% when restraints are installed both front outboard seat positions.**
- **Loss Free Discount: Non-fleet private passenger auto comprehensive & collision. 5% - 10% applies when criteria is met.**
- **5% non-fleet private passenger bodily injury, property damage, medical payments, comprehensive & collision when Homeowners policy form 2, 3 or 6 is in force with Harleysville or Huron Insurance Company.**
- **15% non-fleet private passenger auto comprehensive & collision deviation.**
- **Anti-Lock Braking System Discount: 5% non-fleet private passenger auto bodily injury & property damage for autos equipped with factory installed four wheel anti-lock brake system.**
- **Anti-Theft Device Discount: 5% non-fleet private passenger auto comprehensive for vehicles equipped with a disabling device which disables the vehicle by making the fuel, ignition or starting system inoperative.**
- **Multi-Car Discount: Additional 5% credit.**
- **Group Mass Marketing Discount: 10% applies to voluntary policies to the liability, medical payments, comprehensive, & collision coverages of eligible employer groups, affinity groups & mass marketing programs. Eff. 9-1-99**

Indemnity Insurance Company of North America:

- **17% non-fleet private passenger auto bodily injury, property damage, medical payments, uninsured motorists, combined uninsured & underinsured, comprehensive & collision. Eff. 3-18-97**

Independent Fire Insurance Company:

- **Deviation non-fleet private passenger auto bodily injury, property damage & medical payments: 15% - 0 SDIP pts.; 10% 1-4 SDIP pts. if certain criteria is met.**
- **Deviation non-fleet private passenger auto comprehensive & collision coverage: 10% - 0 SDIP pts. if certain criteria is met. Eff. 2-6-95**

Insura Property and Casualty Insurance Company:

- **Multi Policy Discount: 7.5% credit when Homeowners policy is written in the Anthem Casualty Insurance Group.**
- **Anti-Theft Discount: Variable credit.**
- **Longevity Discount: 5% credit to auto policies that have been in force for past 5 yrs. Credit applies to Plus & Premier policies only.**
- **Mature Operator Discount: 5% discount for drivers age 55 to 69 yrs. old with no driver with less than 5 yrs. driving experience. Credit applies to Plus & Premier policies only.**
- **Point Factor Discount: Factors vary .00 - 3.90 for 0- 12 pts.**
- **.837 Discount Factor for non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision on all Insura Premier policies. Eff. 3-1-97**

Insurance Company of North America:

- **17% non-fleet private passenger auto bodily injury, property damage, medical payments, uninsured motorists, combined uninsured & underinsured, comprehensive & collision. Eff. 3-18-97**

Integon Casualty Insurance Company:

LIABILITY All deviation applicable to non fleet private passenger auto bodily injury & property damage coverage for all listed components.

12 point violation must not be one of the following.

A. Manslaughter or negligent homicide.

Integon Casualty Insurance Company (con't):

- B. Preranged racing or knowingly lending a motor vehicle to be used in preranged racing.
- C. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
- D. Transporting illegal intoxicating liquors by motor vehicle.

- 47% deviation, multi-car policies with 15-17 SDIP pts. & 5+ yrs. driving experience.
- 57% deviation, single car policies with 12-17 SDIP pts. & 5-6 yrs. driving experience.
- 47% deviation, multi-car policies with 18-20 SDIP pts., married driver with 5-38 yrs. driving experience.
- 57% deviation, single car policies with 18-20 SDIP pts., married driver with 5-38 yrs. driving experience.
- 25% deviation, multi-car policy & single car policy with 18-20 SDIP pts., unmarried with 5+ yrs. driving experience.
- 25% deviation, multi-car policy with 18-20 SDIP pts., married driver with 39+ yrs. driving experience.
- 57% deviation, single car policy with 12-17 SDIP pts. & driving experience of 39+ yrs.
- 61% deviation, single car policies with 15-17 SDIP pts. & driving experience of 7-38 yrs.
- 47% deviation, multi-car policies with 12-14 SDIP pts. & driving experience of 5-6 yrs.
- 47% deviation, multi-car policies with 12-14 SDIP pts. single driver with 7-38 yrs.
- 47% deviation, multi-car policies with 12-14 SDIP pts. & driving experience of 39+ yrs.
- 54% deviation, multi-car policies with 12-14 SDIP pts. married drivers with 7-38 yrs driving experience.
- 65% deviation, single car policies with 12-14 SDIP pts. & driving experience of 7-38 yrs. Eff. 4-29-98

Integon General Insurance Corporation:

- 5% non-fleet private passenger bodily injury & property damage liability rates for single car policies with 12-20 pts. with a 12 point violation that is not (1) manslaughter or negligent homicide (2) preranged racing or knowingly lending a motor vehicle to be used in preranged racing (3) failure to stop & render aid when involved in an accident resulting in bodily injury or death (4) transporting illegal intoxicating liquors by motor vehicle (5) Non-owners policies do not qualify.
- 3.3% average deviation on non-fleet private passenger auto physical damage rates for risks with 5 or more SDIP pts. Non-owners policies do not qualify. Eff. 7-1-99

Integon Indemnity Corporation:

Preferred Program

- 17.5% non-fleet private passenger auto bodily injury & property damage liability insurance rates on policies issued with "0" SDIP pts. for multi-car risks. In addition, all single car risks with "0" SDIP pts. where an additional vehicle is furnished to insured & available for regular use of the insured by his/her employer. Non-owners do not qualify.
- 7.5% non-fleet private passenger auto bodily injury & property damage liability insurance rates on policies issued with 1-2 SDIP pts., where an additional vehicle is furnished to the insured & available for regular use of the insured by his/her employer. Non-owners do not qualify.
- 17.5% non-fleet private passenger auto physical damage insurance rates for multi car policies with 0 pts. & all single car with 0 pts. where an additional vehicle is furnished to the insured & available for the regular use of the insured by his/her employer. Non owner policies do not qualify.

Non Preferred Program

- 10% non-fleet private passenger bodily injury & property damage liability rates for single car policies with 12-20 pts. with a 12 pt. violation that is not (1) manslaughter or negligent homicide. (2) preranged racing or knowingly lending a motor vehicle to be used in preranged racing. (3) failure to stop and render aid when involved in an accident resulting in bodily injury or death. (4) transporting illegal intoxicating liquors by motor vehicle (5) Non-owners do not qualify.
- 5% non-fleet private passenger bodily injury & property damage liability rates for multi car policies with 12-20 pts. with a 12 pt. violation that is not (1) manslaughter or negligent homicide. (2) preranged racing or knowingly lending a motor vehicle to be used in preranged racing. (3) failure to stop and render aid when involved in an accident resulting in bodily injury or death. (4) transporting illegal intoxicating liquors by motor vehicle (5) Non-owners do not qualify.
- 5.7% average deviation non-fleet private passenger auto physical damage rates-5 or more pts. Non-owners policies do not qualify. Eff. 7-1-99

Integon National Insurance Company:

Non-Preferred Program

- 10% non fleet private passenger auto BI & PD liability for single car with 12-20 SDIP pts. with a 12 pt. violation that is not (1) manslaughter or negligent homicide. (2) preranged racing or knowingly lending a motor vehicle to be used in preranged racing. (3) failure to stop and render aid when involved in an accident resulting in bodily injury or death. (4) transporting illegal intoxicating liquors by motor vehicle (5) Non-owners do not qualify.
- 5% non fleet private passenger auto BI & PD liability for multi car with 12-20 SDIP pts. with a 12 pt. violation that is not (1) manslaughter or negligent homicide. (2) preranged racing or knowingly lending a motor vehicle to be used in

Integon National Insurance Company (con't):

prearranged racing. (3) failure to stop and render aid when involved in an accident resulting in bodily injury or death. (4) transporting illegal intoxicating liquors by motor vehicle (5) Non-owners do not qualify.

- **5.7% non fleet private passenger auto physical damage for 5 or more SDIP pts. Non owner policies do not qualify.**

Preferred Program

All deviation applicable to non fleet private passenger auto BI, PD, Med Pay, UM, UIM, Comprehensive and Collision insurance rates for all listed components unless otherwise stated.

Violation Group 1: PJC, Waivable accident/violation, Comprehensive claim, At-fault in Company car.

Violation Group 2: At-fault accident.

Violation Group 3: 12 point violation that is not one of the following:

- 1) Manslaughter or negligent homicide.**
- 2) Prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing.**
- 3) Failure to stop & render aid when involved in an accident resulting in bodily injury.**
- 4) Transporting illegal intoxicating liquors by motor vehicle.**

Credit Rating: Superior or above average.

- **4%-36% Deviation for risks with 0 SDIP pts., married driver, multi car, 9-48 yrs. of driving experience, policy limits of 50/100 or 100/300, and one of the following may apply: owning your home or condo, credit rating, & violation group 1.**
- **1%-27% Deviation for risks with 0 SDIP pts., single car, 14-48 yrs. driving experience, policy limits of 50/100/ or 100/300, and one of the following may apply: owning your home or condo, credit rating, & violation group 1.**
- **1%-27% Deviation for risks with 0 SDIP pts., unmarried driver, multi car, 14-48 yrs. driving experience, policy limits of 50/100 or 100/300, and one of the following may apply: owning your home or condo, credit rating, & violation group 1.**
- **1%-27% Deviation for risks with 1 - 4 SDIP pts., married driver, multi car, 9-48 yrs. driving experience, policy limits of 50/100 or 100/300, and one of the following may apply: owning your home or condo, credit rating, & violation group 1 and/or 2.**
- **1%-27% Deviation for risks with 1 - 4 SDIP pts., married driver, single car, 14-48 yrs. driving experience, policy limits of 50/100 or 100/300, and one of the following may apply: owning your home or condo, credit rating, & violation group 1 and/or 2.**
- **1%-27% Deviation for risks with 1 - 4 SDIP pts., unmarried driver, multi car, 9-48 yrs. driving experience, policy limits of 50/100 or 100/300, and one of the following may apply: owning your home or condo, credit rating, & violation group 1 and/or 2.**
- **3%-22% Deviation for risks with 0 SDIP pts., married driver, multi car, 9-48 yrs. of driving experience, policy limits of 50/100 or 100/300, and one of the following may apply: owning your home or condo, credit rating, & violation group 1.**
- **1%-11% Deviation for risks with 0 SDIP pts., single car, 14-48 yrs. driving experience, policy limits of 50/100/ or 100/300, and one of the following may apply: owning your home or condo, credit rating, & violation group 1.**
- **1%-11% Deviation for risks with 0 SDIP pts., unmarried driver, multi car, 14-48 yrs. driving experience, policy limits of 50/100 or 100/300, and one of the following may apply: owning your home or condo, credit rating, & violation group 1.**
- **1%-11% Deviation for risks with 1-4 SDIP pts., single car, 14-48 yrs. driving experience, policy limits of 50/100/ or 100/300, and one of the following may apply: owning your home or condo, credit rating, & violation group 1.**
- **1%-11% Deviation for risks with 1-4 SDIP pts., unmarried driver, multi car, 14-48 yrs. driving experience, policy limits of 50/100 or 100/300, and one of the following may apply: owning your home or condo, credit rating, & violation group 1.**
- **10% Deviation for risks with 12-20 SDIP pts., single car, and violation group 3.**
- **5% Deviation for risks with 12-20 SDIP pts., multi car, and violation group 3.**
- **4% on policies: liability limits 50/100; 0 SDIP pts.; multi car risks with drivers who(1)are married (2)9-13 yrs. driving experience (3)have none of the following: a) prayer for judgement continued, b)not-at-fault accident, c) comprehensive claim, d) waivable accident or violation, or e)at-fault accident in a company car. Non owners policies do not qualify.**
- **30% on policies: liability limits 100/300 or higher; 0 SDIP pts.; multi car risks with drivers who(1)are married (2)9-13 yrs. driving experience (3)own their home or condo (4)superior credit score (5) have none of the following: a) prayer for judgment continued, b) not-at-fault accident, c) comprehensive claim, d) waivable accident or violation, or e) at-fault accident in a company car. Non owners policies do not qualify.**
- **23% on policies: liability limits 100/300 or higher; 0 SDIP pts.; multi car risks with drivers who(1)are married (2) 9-13 yrs. driving experience (3) own their home or condo (4) superior credit score (5) have no more than one of the following: a) prayer for judgment continued, b) not-at-fault accident, c) comprehensive claim, d) waivable accident or violation, or e) at-fault accident in a company car. Non owners policies do not qualify.**
- **22% on policies: liability limits of at least 50/100; 0 SDIP pts.; multi car risks with drivers wno(1)are married (2) 9-13 yrs. driving experience (3)any of the following two apply: a) limits of 100/300 or higher b) own their home or condo c) superior credit score and (4)drivers have none of the following: a) prayer for judgment continued, b) not-at-fault accident, c) comprehensive claim, d) waivable accident or violation, or e) at-fault accident in a company car. Non owners policies do not qualify.**
- **14% on policies: liability limits of at least 50/100; 0 SDIP pts.; multi car risks with drivers who(1)are married (2) 9-13 yrs. driving experience (3)any of the following two apply: a) limits of 100/300 or higher b) own their home or condo c) superior**

Integon National Insurance Company (cont):

- credit score and (4)drivers have no more than one of the following: a) prayer for judgment continued, b) not-at-fault accident, c) comprehensive claim, d) waivable accident or violation, or e) at-fault accident in a company car. Non owners policies do not qualify.
- 1% on policies: liability limits of at least 50/100; 0 SDIP pts.; multi car risks with drivers who (1)are unmarried(2)14-48 yrs. driving experience (3)any one of the following apply: a) limits of 100/300 or higher b) own their home or condo c) superior credit score and (4)drivers have no more than one of the following: a) prayer for judgment continued, b) not-at-fault accident, c) comprehensive claim, d) waivable accident or violation, or e) at-fault accident in a company car. Non owners policies do not qualify.
- 27% on policies: liability limits 100/300 or higher; 1-4 SDIP pts.; multi car risks with drivers who (1)are married(2)9-48 yrs. driving experience (3)own their home or condo (4)superior credit score (5) have none of the following: a) prayer for judgment continued, b) not-at-fault accident, c) comprehensive claim, d) waivable accident or violation, or e) at-fault accident in a company car f)at fault accident. Non owners policies do not qualify.
- 20% on policies: liability limits 100/300 or higher; 1-4 SDIP pts.; multi car risks with drivers who (1)are married(2)9-48 yrs. driving experience (3) own their home or condo (4) superior credit score (5) have no more than one of the following: a) prayer for judgment continued, b) not-at-fault accident, c) comprehensive claim, d) waivable accident or violation, or e) at-fault accident in a company car f)have no at fault accident. Non owners policies do not qualify.
- 16% on policies: liability limits 100/300 or higher; 1-4 SDIP pts.; multi car risks with drivers who (1)are married(2)9-48 yrs. driving experience (3)own their home or condo (4)superior credit score (5)have none of the following: a) prayer for judgment continued, b) not-at-fault accident, c) comprehensive claim, d) waivable accident or violation, or e) at-fault accident in a company car f)no more than one at fault accident. Non owners policies do not qualify.
- 19% on policies: liability limits of at least 50/100; 1-4 SDIP pts.; multi car risks with drivers who (1)are married(2)9-48 yrs. driving experience (3)any of the following two apply: a) limits of 100/300 or higher b) own their home or condo c) superior credit score and (4)drivers have none of the following: a) prayer for judgment continued, b) not-at-fault accident, c) comprehensive claim, d) waivable accident or violation, or e) at-fault accident in a company car f) at fault accidents. Non owners policies do not qualify.
- 11% on policies: liability limits of at least 50/100; 1-4 SDIP pts.; multi car risks with drivers who (1)are married(2)9-48 yrs. driving experience (3)any of the following two apply: a) limits of 100/300 or higher b) own their home or condo c) superior credit score and (4)drivers have no more than one of the following: a) prayer for judgment continued, b) not-at-fault accident, c) comprehensive claim, d) waivable accident or violation, or e) at-fault accident in a company car f)have no at fault accidents. Non owners policies do not qualify.
- 7% on policies: liability limits of at least 50/100; 1-4 SDIP pts.; multi car risks with drivers who (1)are married(2)9-48 yrs. driving experience (3)any of the following two apply: a) limits of 100/300 or higher b) own their home or condo c) superior credit score and (4)drivers have none of the following: a) prayer for judgment continued, b) not-at-fault accident, c) comprehensive claim, d) waivable accident or violation, or e) at-fault accident in a company car f)no more than one at fault accident. Non owners policies do not qualify.
- 10% on policies: liability limits of at least 50/100; 1-4 SDIP pts.; multi car risks with drivers who (1)are married(2)9-48 yrs. driving experience (3)any one of the following apply: a) limits of 100/300 or higher b) own their home or condo c) superior credit score and (4)drivers have none of the following: a) prayer for judgment continued, b) not-at-fault accident, c) comprehensive claim, d) waivable accident or violation, or e) at-fault accident in a company car f)at fault accident. Non owners policies do not qualify.
- 1% on policies: liability limits of at least 50/100; 1-4 SDIP pts.; multi car risks with drivers who (1)are married(2)9-48 yrs. driving experience (3)any one of the following apply: a) limits of 100/300 or higher b) own their home or condo c) superior credit score and (4)drivers have no more than one of the following: a) prayer for judgment continued, b) not-at-fault accident, c) comprehensive claim, d) waivable accident or violation, or e) at-fault accident in a company car f)no at fault accident. Non owners policies do not qualify.
- 27% on policies: liability limits of 100/300 or higher; 1-4 SDIP pts.; single car risks with drivers who have (1)14-48 yrs. driving experience (2)own their home or condo (3) superior credit score (4) have none of the following a) prayer for judgment continued, b) not-at-fault accident, c) comprehensive claim, d) waivable accident or violation, or e) at-fault accident in a company car f)no at fault accident. Non owners policies do not qualify. Deviation available for renewal policies.
- 20% on policies: liability limits of 100/300 or higher; 1-4 SDIP pts.; single car risks with drivers who have (1)14-48 yrs. driving experience (2)own their home or condo (3) superior credit score (4) have no more than one of the following a) prayer for judgment continued, b) not-at-fault accident, c) comprehensive claim, d) waivable accident or violation, or e) at-fault accident in a company car f)no at fault accident. Non owners policies do not qualify. Deviation available for renewal policies.
- 16% on policies: liability limits of 100/300 or higher; 1-4 SDIP pts.; single car risks with drivers who have(1)14-48 yrs. driving experience (2)own their home or condo (3) superior credit score (4) have none of the following a) prayer for judgment continued, b) not-at-fault accident, c) comprehensive claim, d) waivable accident or violation, or e) at-fault accident in a company car f)no more than one at fault accident. Non owners policies do not qualify. Deviation available for renewal policies.
- 19% on policies: liability limits of at least 50/100; 1-4 SDIP pts.; single car risks with drivers who have (1)14-48 yrs. driving experience (2)any of the following two apply: (a) limits of 100/300 or higher b) own their home or condo c) superior credit score and (3) have none of the following: a) prayer for judgment continued, b) not-at-fault accident, c) comprehensive claim, d) waivable accident or violation, or e) at-fault accident in a company car f)at fault accident. Non owners policies do not qualify. Deviation available for renewal policies.

Integon National Insurance Company (cont):

- **11% on policies: liability limits of at least 50/100; 1-4 SDIP pts.; single car risks with drivers who have(1)14-48 yrs. driving experience (2)any of the following two apply: a) limits of 100/300 or higher b) own their home or condo c) superior credit score and (3)drivers have no more than one of the following: a) prayer for judgment continued, b) not-at-fault accident, c) comprehensive claim, d) waivable accident or violation, or e) at-fault accident in a company car f)no at fault. Non owners policies do not qualify. Deviation available for renewal policies.**
- **7% on policies: liability limits of at least 50/100; 1-4 SDIP pts.; single car risks with drivers who have(1)14-48 yrs. driving experience (2)any of the following two apply: a) limits of 100/300 or higher b) own their home or condo c) superior credit score and (3) have none of the following: a) prayer for judgment continued, b) not-at-fault accident, c) comprehensive claim, d) waivable accident or violation, or e) at-fault accident in a company car f)no more than one at fault accident. Non owners policies do not qualify. Deviation available for renewal policies.**
- **10% on policies: liability limits of at least 50/100; 1-4 SDIP pts.; single car risks with drivers who have(1)14-48 yrs. driving experience (2)any one of the following apply: a) limits of 100/300 or higher b) own their home or condo c) superior credit score and (3) have none of the following: a) prayer for judgment continued, b) not-at-fault accident, c) comprehensive claim, d) waivable accident or violation, or e) at-fault accident in a company car f)at fault accident. Non owners policies do not qualify. Deviation available for renewal policies.**
- **1% on policies: liability limits of at least 50/100; 1-4 SDIP pts.; single car risks with drivers who have(1)14-48 yrs. driving experience (2)any one of the following apply: a) limits of 100/300 or higher b) own their home or condo c) superior credit score and (3)have no more than one of the following: a) prayer for judgment continued, b) not-at-fault accident, c) comprehensive claim, d) waivable accident or violation, or e) at-fault accident in a company car f)no at fault accident. Non owners policies do not qualify. Deviation available for renewal policies.**
- **27% on policies: liability limits of 100/300 or higher; 1-4 SDIP pts.; multi car risks with drivers who (1)are unmarried(2)14-48 yrs. driving experience (3)own their home or condo (4)superior credit score (5)have none of the following a) prayer for judgment continued, b) not-at-fault accident, c) comprehensive claim, d) waivable accident or violation, or e) at-fault accident in a company car f)no at fault accident. Non owners policies do not qualify. Deviation available for renewal policies.**
- **20% on policies: liability limits of 100/300 or higher; 1-4 SDIP pts.; multi car risks with drivers who (1)are unmarried(2)14-48 yrs. driving experience (3)own their home or condo (4)superior credit score (5) have no more than one of the following: a) prayer for judgment continued, b) not-at-fault accident, c) comprehensive claim, d) waivable accident or violation, or e) at-fault accident in a company car f)no at fault accident. Non owners policies do not qualify. Deviation available for renewal policies.**
- **16% on policies: liability limits of 100/300 or higher; 1-4 SDIP pts.; multi car risks with drivers who (1)are unmarried(2)14-48 yrs. driving experience (3)own their home or condo (4)superior credit score (5)have none of the following: a) prayer for judgment continued, b) not-at-fault accident, c) comprehensive claim, d) waivable accident or violation, or e) at-fault accident in a company car f)no more than one at fault accident. Non owners policies do not qualify. Deviation available for renewal policies.**
- **19% on policies: liability limits of at least 50/100; 1-4 SDIP pts.; multi car risks with drivers who (1)are unmarried(2)14-48 yrs. driving experience (3)any of the following two apply: a) limits of 100/300 or higher b) own their home or condo c) superior credit score and (4)have none of the following: a) prayer for judgment continued, b) not-at-fault accident, c) comprehensive claim, d) waivable accident or violation, or e) at-fault accident in a company car f)at fault accident. Non owners policies do not qualify. Deviation available for renewal policies.**
- **11% on policies: liability limits of at least 50/100; 1-4 SDIP pts.; multi car risks with drivers who (1)are unmarried(2)14-48 yrs. driving experience (3)any of the following two apply: a) limits of 100/300 or higher b) own their home or condo c) superior credit score and (4)have no more than one of the following: a) prayer for judgment continued, b) not-at-fault accident, c) comprehensive claim, d) waivable accident or violation, or e) at-fault accident in a company car f)no at fault accidents. Non owners policies do not qualify. Deviation available for renewal policies.**
- **7% on policies: liability limits of at least 50/100; 1-4 SDIP pts.; multi car risks with drivers who(1)are unmarried(2)14-48 yrs. driving experience (3)any of the following two apply: a) limits of 100/300 or higher b) own their home or condo c) superior credit score and (4)have none of the following: a) prayer for judgment continued, b) not-at-fault accident, c) comprehensive claim, d) waivable accident or violation, or e) at-fault accident in a company car f)have no more than one at fault accidents. Non owners policies do not qualify. Deviation available for renewal policies.**
- **10% on policies: liability limits of at least 50/100; 1-4 SDIP pts.; multi car risks with drivers who (1)are unmarried(2)14-48 yrs. driving experience (3)any one of the following apply: a) limits of 100/300 or higher b) own their home or condo c) superior credit score and (4)have none of the following: a) prayer for judgment continued, b) not-at-fault accident, c) comprehensive claim, d) waivable accident or violation, or e) at-fault accident in a company car f) at fault accidents. Non owners policies do not qualify. Deviation available for renewal policies.**
- **1% on policies: liability limits of at least 50/100; 1-4 SDIP pts.; multi car risks with drivers who (1)are unmarried(2)14-48 yrs. driving experience (3)any one of the following apply: a) limits of 100/300 or higher b) own their home or condo c) superior credit score and (4)have no more than one of the following: a) prayer for judgment continued, b) not-at-fault accident, c) comprehensive claim, d) waivable accident or violation, or e) at-fault accident in a company car f) no at fault accidents. Non owners policies do not qualify. Deviation available for renewal policies.**
- **10% non-fleet private passenger auto bodily injury & property damage rates for single car policies with 12-20 SDIP pts. w/ a 12 pts. violation that is not one of the following (1) manslaughter or negligent homicide; (2) prearranged racing; (3) failure to stop & render aid when involved in an accident resulting in bodily injury or death; (4) transportation for the purpose of sale of illegal intoxicating liquors by motor vehicle. Non-owners do not qualify.**

Integon National Insurance Company (con't):

- 5.7% non-fleet private passenger physical damage rates for policies with 5 or more SDIP pts. Non-owners do not qualify.
- 5% non-fleet private passenger bodily injury & property damage for multi-car policies with a 12-20 pts. with a 12 pt. violation that is not one of the following (1) Manslaughter or negligent homicide; (2) prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing; (3) failure to stop & render aid when involved in an accident resulting in bodily injury or death; (4) transportation for the purpose of sale of illegal intoxicating liquors by motor vehicle. Non-owners do not qualify.
- 14% on policies: liability limits of 100/300 or higher; 0 SDIP pts.; multi car risks with drivers who (1) are married (2) have 9-13 or 44-48 yrs. driving experience (3) own their home or condo (4) qualify for above average credit score (5) have none of the following; a) prayer for judgement continued b) not-at-fault accident c) comprehensive claim d) waivable accident or violation, or e) at-fault accident in a company car. Non owners do not qualify.
- 5% on policies: liability limits of at least 50/100; 0 SDIP pts.; multi car risks with drivers who (1) are married (2) have 9-13 or 44-48 yrs. driving experience (3) own their home or condo, or have 100/300 or higher limits (4) qualify for above average credit score (5) have none of the following; a) prayer for judgement continued b) not-at-fault accident c) comprehensive claim d) waivable accident or violation, or e) at-fault accident in a company car. Non owners do not qualify.
- 6% on policies: liability limits of 100/300 or higher; 0 SDIP pts.; multi car risks with drivers who (1) are married (2) have 9-13 or 44-48 yrs. driving experience (3) own their home or condo (4) qualify for above average credit score (5) have no more than one of the following; a) prayer for judgement continued b) not-at-fault accident c) comprehensive claim d) waivable accident or violation, or e) at-fault accident in a company car. Non owners do not qualify.
- 22% on policies: liability limits of 100/300 or higher; 0 SDIP pts.; multi car risks with drivers who (1) are married (2) have 14-43 yrs. driving experience (3) own their home or condo (4) qualify for above average credit score (5) have none of the following; a) prayer for judgement continued b) not-at-fault accident c) comprehensive claim d) waivable accident or violation, or e) at-fault accident in a company car. Non owners do not qualify.
- 13% on policies: liability limits of at least 50/100; 0 SDIP pts.; multi car risks with drivers who (1) are married (2) have 14-43 yrs. driving experience (3) own their home or condo, or have 100/300 or higher limits (4) qualify for above average credit score (5) have none of the following; a) prayer for judgement continued b) not-at-fault accident c) comprehensive claim d) waivable accident or violation, or e) at-fault accident in a company car. Non owners do not qualify.
- 14% on policies: liability limits of 100/300 or higher; 0 SDIP pts.; multi car risks with drivers who (1) are married (2) have 14-43 yrs. driving experience (3) own their home or condo (4) qualify for above average credit score (5) have no more than one of the following; a) prayer for judgement continued b) not-at-fault accident c) comprehensive claim d) waivable accident or violation, or e) at-fault accident in a company car. Non owners do not qualify.
- 4% on policies: liability limits of at least 50/100; 0 SDIP pts.; multi car risks with drivers who (1) are married (2) have 14-43 yrs. driving experience (3) own their home or condo, or have 100/300 or higher limits (4) qualify for above average credit score (5) have no more than one of the following; a) prayer for judgement continued b) not-at-fault accident c) comprehensive claim d) waivable accident or violation, or e) at-fault accident in a company car. Non owners do not qualify.
- 3% on policies: liability limits of at least 50/100; 0 SDIP pts.; multi car risks with drivers who (1) are married (2) have 14-43 yrs. driving experience (3) qualify for above average credit score (5) have none of the following; a) prayer for judgement continued b) not-at-fault accident c) comprehensive claim d) waivable accident or violation, or e) at-fault accident in a company car. Non owners do not qualify.
- 11% on policies: liability limits of 100/300 or higher; 0 SDIP pts.; single car risks with drivers who (1) have 14-48 yrs. driving experience (2) own their home or condo (3) qualify for above average credit score (4) have none of the following; a) prayer for judgement continued b) not-at-fault accident c) comprehensive claim d) waivable accident or violation, or e) at-fault accident in a company car. Non owners do not qualify.
- 1% on policies: liability limits of at least 50/100; 0 SDIP pts.; single car risks with drivers who (1) have 14-48 yrs. driving experience (2) own their home or condo, or have 100/300 or higher limits (3) qualify for above average credit score (4) have none of the following; a) prayer for judgement continued b) not-at-fault accident c) comprehensive claim d) waivable accident or violation, or e) at-fault accident in a company car. Non owners do not qualify.
- 2% on policies: liability limits of 100/300 or higher; 0 SDIP pts.; single car risks with drivers who (1) have 14-48 yrs. driving experience (2) own their home or condo (3) qualify for above average credit score (4) have no more than one of the following; a) prayer for judgement continued b) not-at-fault accident c) comprehensive claim d) waivable accident or violation, or e) at-fault accident in a company car. Non owners do not qualify.
- 11% on policies: liability limits of 100/300 or higher; 0 SDIP pts.; multi car risks with unmarried drivers who (1) have 14-48 yrs. driving experience (2) own their home or condo (3) qualify for above average credit score (4) have none of the following; a) prayer for judgement continued b) not-at-fault accident c) comprehensive claim d) waivable accident or violation, or e) at-fault accident in a company car. Non owners do not qualify.
- 1% on policies: liability limits of at least 50/100; 0 SDIP pts.; multi car risks with unmarried drivers who (1) have 14-48 yrs. driving experience (2) own their home or condo, or have 100/300 or higher limits (3) qualify for above average credit score (4) have none of the following; a) prayer for judgement continued b) not-at-fault accident c) comprehensive claim d) waivable accident or violation, or e) at-fault accident in a company car. Non owners do not qualify.
- 2% on policies: liability limits of 100/300 or higher; 0 SDIP pts.; multi car risks with unmarried drivers who (1) have 14-48 yrs. driving experience (2) own their home or condo (3) qualify for above average credit score (4) have no more than one of the following; a) prayer for judgement continued b) not-at-fault accident c) comprehensive claim d) waivable accident or violation, or e) at-fault accident in a company car. Non owners do not qualify.

Integon National Insurance Company (con't):

- 1% on policies: liability limits of at least 50/100; 1-4 SDIP pts.; multi car risks with (1) married drivers who (2) have 9-48 yrs. driving experience (3) own their home or condo, or have 100/300 or higher limits (4) qualify for above average credit score (5) have none of the following; a) prayer for judgement continued b) not-at-fault accident c) comprehensive claim d) waivable accident or violation, or e) at-fault accident in a company car. Non owners do not qualify.
- 11% on policies: liability limits of 100/300 or higher; 1-4 SDIP pts.; multi car risks with (1) married drivers who (2) have 9 yrs. driving experience (3) own their home or condo (4) qualify for above average credit score (5) have none of the following; a) prayer for judgement continued b) not-at-fault accident c) comprehensive claim d) waivable accident or violation, or e) at-fault accident in a company car. Non owners do not qualify.
- 2% on policies: liability limits of 100/300 or higher; 1-4 SDIP pts.; multi car risks with (1) married drivers who (2) have 9-48 yrs. driving experience (3) own their home or condo (4) qualify for above average credit score (5) have no more than one of the following; a) prayer for judgement continued b) not-at-fault accident c) comprehensive claim d) waivable accident or violation, or e) at-fault accident in a company car. Non owners do not qualify.
- 1% on policies: liability limits of at least 50/100; 1-4 SDIP pts.; single car risks who (1) have 14-48 yrs. driving experience (2) own their home or condo, or have 100/300 or higher limits (3) qualify for above average credit score (4) have none of the following; a) prayer for judgement continued b) not-at-fault accident c) comprehensive claim d) waivable accident or violation, or e) at-fault accident in a company car. Non owners do not qualify.
- 11% on policies: liability limits of 100/300 or higher; 1-4 SDIP pts.; single car risks who (1) have 14-48 yrs. driving experience (2) own their home or condo (3) qualify for above average credit score (4) have none of the following; a) prayer for judgement continued b) not-at-fault accident c) comprehensive claim d) waivable accident or violation, or e) at-fault accident in a company car. Non owners do not qualify.
- 2% on policies: liability limits of 100/300 or higher; 1-4 SDIP pts.; single car risks who (1) have 14-48 yrs. driving experience (2) own their home or condo (3) qualify for above average credit score (4) have no more than one of the following; a) prayer for judgement continued b) not-at-fault accident c) comprehensive claim d) waivable accident or violation, or e) at-fault accident in a company car. Non owners do not qualify.
- 1% on policies: liability limits of at least 50/100; 1-4 SDIP pts.; multi car risks who (1) are unmarried (2) have 14-48 yrs. driving experience (3) own their home or condo, or have 100/300 or higher limits (4) qualify for above average credit score (5) have none of the following; a) prayer for judgement continued b) not-at-fault accident c) comprehensive claim d) waivable accident or violation, or e) at-fault accident in a company car. Non owners do not qualify.
- 11% on policies: liability limits of 100/300 or higher; 1-4 SDIP pts.; multi car risks who (1) are unmarried (2) have 14-48 yrs. driving experience (3) own their home or condo (4) qualify for above average credit score (5) have none of the following; a) prayer for judgement continued b) not-at-fault accident c) comprehensive claim d) waivable accident or violation, or e) at-fault accident in a company car. Non owners do not qualify.
- 2% on policies: liability limits of 100/300 or higher; 1-4 SDIP pts.; multi car risks who (1) are unmarried (2) have 14-48 yrs. driving experience (3) own their home or condo (4) qualify for above average credit score (5) have no more than one of the following; a) prayer for judgement continued b) not-at-fault accident c) comprehensive claim d) waivable accident or violation, or e) at-fault accident in a company car. Non owners do not qualify. Eff. 7-1-99

Integon Specialty Insurance Company:

Preferred Program

- 10% non-fleet private passenger bodily injury & property damage coverage: Multi car: 0 SDIP points: Territories 11, 14-18, 24, 26, 31 & 32. Non-owner policies do not qualify.
- 5% non-fleet private passenger bodily injury & property damage coverage: Multi car: 0 SDIP points: Territories 13, 33, 40, 41, 43, 47, 51, & 52. Non-owner policies do not qualify.
- 15% non-fleet private passenger physical damage coverage: Multi car: 0 SDIP points: Territories 11, 14, 18 & 33. Non-owner policies do not qualify.
- 10% non-fleet private passenger physical damage coverage: Multi car: 0 SDIP points: Territories 13, 15, 17, 24, 26, 32, 40, 41, 43 & 47. Non-owner policies do not qualify.
- 10% non-fleet private passenger physical damage coverage: Single car: 0 SDIP points: Territories 11, 14, 18 & 33. Non-owner policies do not qualify.

Non-Preferred Program

LIABILITY All deviation applicable to non-fleet private passenger bodily injury & property damage coverage for all listed components.

12 point violation must not be one of the following.

- A. Manslaughter or negligent homicide.
- B. Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing.
- C. Failure to stop and render aid when involved in an accident resulting in bodily injury or death.
- D. Transporting illegal intoxicating liquors by motor vehicle.
- E. Non-owners policies do not qualify for this deviation.

Integon Specialty Insurance Company (con't):

- 50% deviation for single car policies with 12-16 pts.
- 40% deviation for single car policies with 12-20 pts.
- 45% deviation for multi car policies with 12-18 pts.
- 40% deviation for multi car policies with 19-20 pts.
- 10% for single car and multi car policies with 12-20 pts.

PHYSICAL DAMAGE All deviation applicable to non-fleet private passenger auto physical damage coverage for all listed components: Must not be one of the following.

- A. Manslaughter or negligent homicide.
- B. Prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing.
- C. Failure to stop and render aid when involved in an accident resulting in bodily injury or death.
- D. Transporting illegal intoxicating liquors by motor vehicle.
- E. Non-owners policies do not qualify for this deviation.
 - 52% for single & multi car policies with 12-17 pts.
 - 35% for single & multi car policies with 18-20 pts. Eff. 9-13-99

Jefferson Pilot Property Insurance Company:

- 12.5% non-fleet private passenger auto liability & physical damage insurance rates.
- 32.5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision for SAS Institute Employees. Eff. 1-1-96

Kansas City Fire and Marine Insurance Company:

- 10% non-fleet private passenger auto comprehensive & collision.
- 10% non-fleet private passenger auto BI, PD, combined single limit, medical expenses & collision without SDIP points.
- Various discount for airbags.
- 5% non-fleet private passenger auto bodily injury & property damage with anti-lock braking system.
- 12% non-fleet private passenger auto bodily injury, property damage & medical payments coverage by territory.
- Anti-Theft Device Discount: Factor varies .85 - .95 for comprehensive when criteria is met.
- Daytime Running Light Discount: 5% non-fleet private passenger auto bodily injury, property damage, single limit liability, medical expenses & collision.
- Group Program Discount: 5% non-fleet private passenger auto liability, medical payments, comprehensive & collision when written through CNA's Property & Casualty Group Program to members of any employee or affinity group. Eff. 7-1-98

LMI Insurance Company:

- 5% non-fleet private passenger auto bodily injury, property damage & medical payments.
- 15% non-fleet private passenger auto comprehensive & collision. Eff. 8-1-96

Lancer Insurance Company:

All deviations applicable to non-fleet private passenger auto comprehensive & collision coverages for single car and the insured may not have one of the following:

- A. Manslaughter or negligent homicide.
- C. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
- D. Prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing.
- E. Transporting illegal liquors by motor vehicle.
- 28% for policies with 12-15 pts.; based on model yr. of auto; driver has at least 3-6 yrs. driving experience.
- 45% for policies with 12-15 pts.; based on model yr. of auto; driver has at least 7-14 yrs. driving experience.
- 48% for policies with 12-15 pts.; based on model yr. of auto; driver has at least 15-45 yrs. driving experience.
- 30% for policies with 10-11 pts.; based on model yr. of auto; driver has at least 7-14 yrs. driving experience.
- 35% for policies with 10-11 pts.; based on model yr. of auto; driver has at least 15-45 yrs. driving experience.
- 20% for policies with 8-9 pts.; based on model yr. of auto; driver has at least 7-14 yrs. driving experience.
- 25% for policies with 8-9 pts.; based on model yr. of auto; driver has at least 15-45 yrs. driving experience.
- 37% for policies with 8-15 pts.; based on model yr. of auto; driver has at least 3 yrs. driving experience. Eff. 4-1-99

Liberty Mutual Insurance Company:

- 15% non-fleet private passenger auto physical damage & liability rates when named insured also maintains Homeowners (HO-1, HO-2, HO-3 or HO-6) policy.
- 10% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision when all operators in household are age 55 or older and there is no inexperienced operator in household.
- 5% non-fleet private passenger auto bodily injury, property damage, comprehensive & collision rates for employees of qualifying participating employers or members of a qualifying participating association. Employees of qualifying participating employers must pay their Liberty Mutual Insurance Company premium by salary deduction to their employer to receive the discount. Salary deduction does not apply to members of qualifying participating associations. 10% for employees of qualifying participating associations if the organization consists of at least 80% college grads with bachelor degrees
- Waive additional charge of \$3 - 1st installment of installment plan.
- 5% non-fleet private passenger automobile bodily injury & property damage equipped with factory installed anti-lock braking system on all four wheels.
- Additional 3% multi-car discount for non-fleet private passenger auto bodily injury & property damage coverage.
- Liability single limits & medical payments deviation by territory.
- Comprehensive & collision deviation by territory. Eff. 7-1-99

Lumbermens Mutual Casualty Company:

- 20% non-fleet private passenger auto medical payments when vehicle is equipped with factory installed air bag or seat belt in driver-side-only position.
- 30% non-fleet private passenger auto medical payment when vehicle is equipped with either factory installed air bags or seat belts in both front outboard seat positions.
- 40% non-fleet private passenger auto medical payments when vehicle is equipped with factory installed air bags & seat belts in both front outboard seat positions.
- 5% non-fleet private passenger auto bodily injury & property damage for those vehicles equipped with factory installed four wheel anti-lock braking system (ABS).
- Installment Payment Plan: \$1 charge per billing for electronic funds transfer. Eff. 12-15-98

Maryland Casualty Company:

- 5% non-fleet private passenger auto bodily injury, property damage, comprehensive & collision coverage if named insured is an educator.
- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision for drivers with least 30 yrs. driving experience & no inexperienced operator.
- 5% non-fleet private passenger auto comprehensive & collision for multi-car policies.
- 5% non-fleet private passenger auto comprehensive & collision for vehicles with "0" SDIP.
- 5% non-fleet private passenger auto bodily injury, property damage for anti-lock braking system.
- 5% non-fleet private passenger auto comprehensive for active anti-theft disabling devices.
- 5% non-fleet private passenger auto bodily injury, property damage, comprehensive, collision, uninsured underinsured motorist, towing & labor & all miscellaneous coverage [companion policy]. Eff. 2-15-98

Massachusetts Bay Insurance Company:

- 10% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision rates, if principal operators are age 55 or older and there are no other operators in household with less than 3 yrs. driving experience.
- 5% non-fleet private passenger auto comprehensive & collision rates for insured who have both their private passenger auto & primary homeowners insured with one of Hanover Insurance Companies. Both policies do not have to be with same company.
- 5% non-fleet private passenger auto comprehensive & collision rates if no drivers have smoked in past 12 months. Discount is afforded for each risk where name insured has personally signed prescribed statement stating that neither insured nor any other person in household has smoked for at least past 12 months.
- Installment Payment Plan: No service charge by Electronic Funds Transfer.
- Employee Discount: 17.5%.
- Group Modification Plan: Deviation 0.5% - 15.5%.
- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision based on territory. Eff. 10-1-99

Merastar Insurance Company:

- \$2 per installment charge is waived on all policies paid through pre-authorized checking or payroll deduction plans.

Merastar Insurance Company (cont):

- 15% non-fleet private passenger auto bodily injury, property damage, medical payments & comprehensive & collision rates if named insured is member of an employer sponsored account or qualifying affinity group.
- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision if named insured is age 55 or older & no operator has less than 9 yrs. driving experience.
- 6% non-fleet private passenger auto comprehensive & collision, if policy qualifies for Company's Safe and Sound Discount.
- 5% non-fleet private passenger auto comprehensive rates for alarm only or other anti-theft system requiring driver to enable system.
- 15% non-fleet private passenger auto comprehensive rates for passive anti-theft system.
- 2% non-fleet private passenger auto collision rate, if vehicle is equipped with factory installed anti-lock braking system. Eff. 7-15-96

Metropolitan Direct P & C Insurance Company:

- 6.0% non-fleet private passenger auto comprehensive & collision; 6.0% liability when policy is written through Metropolitan Property & Casualty. Special Accounts Department to member of any employee or affinity group.
- Age 55 & over deviation: 5% non-fleet private passenger auto comprehensive & collision; 3% liability for vehicles principally operated by individuals age 55 & over with single car & no SDIP pts.
- 3% non-fleet private passenger auto comprehensive & collision; 3% liability for individuals age 55 & over with multi-car with inexperience operators & no SDIP pts.
- 15% non-fleet private passenger auto comprehensive & collision; 6% liability for individuals age 55 & over, multi-car, no inexperience operator & no SDIP pts.
- 1% non-fleet private passenger auto comprehensive & collision; 3% liability single car & no SDIP pts.
- 1% non-fleet private passenger auto comprehensive & collision & 3% liability multi-car, inexperience operator & no SDIP pts.
- 5% non-fleet private passenger auto comprehensive & collision & 4% liability with multi-car, no inexperience operators & no SDIP pts.
- 10% non-fleet private passenger auto total auto premium for multi-policy discount when insured has homeowners policy with Metropolitan.
- Superior Driver Discount: 5%, 10% or 15% applies to non-fleet private passenger auto bodily injury, property damage, medical payments & collision coverage.
- Payroll Deduction Discount: 5% non-fleet private passenger auto bodily injury, property damage, uninsured motorist, medical payments, comprehensive & collision.
- Preferred Customer Discount: Liability - 6%; Physical Damage - 3%.
- No SDIP pts., single car. Discount - 3% Liability, - 1% Physical Damage. Eff. 12-22-98

Metropolitan Property & Casualty Insurance Company:

- 2% non-fleet private passenger auto comprehensive & collision & 2% on liability when written through Metropolitan Property & Casualty Special Accounts Department to member of any employee or affinity group.
- 15% non-fleet private passenger auto comprehensive & collision for individuals age 55 & over, no inexperienced operator & no SDIP pts.
- 8% Multi-Car Discount: Applies to automobile premium when insured has auto & homeowners policy with Metropolitan.
- Superior Driver Discount: 5%, 10% or 15% non-fleet private passenger auto bodily injury, property damage, medical payments & collision coverages if named insured has maintained a Metropolitan automobile policy for last 3 yrs. & all drivers qualify according to guidelines.
- Payroll Deduction Discount: 4% non-fleet private passenger auto bodily injury, property damage, uninsured motorist, medical payments, comprehensive & collision coverage.
- Small Employers Group: 5% non-fleet private passenger liability & physical damage.
- 15% Preferred Customer Discount: Certain criteria apply.
- Employment Tenure Discount: 3% - 5% applies to non fleet private passenger auto bodily injury, property damage, medical payments, uninsured motorists, combined uninsured & underinsured motorists, comprehensive and collision for customers or members employed with one of our affinity groups for 10 - 20 or more yrs.
- Territory Deviation for bodily injury, property damage, med pay, uninsured motorists, combined uninsured & underinsured motorists, comprehensive & collision. Credit varies 0% - 6%. Eff. 9-22-99

Michigan Mutual Insurance Company:

- Multi-Policy Credit: Non-fleet private passenger auto; 10% credit all coverage when insured has primary homeowners coverage for form 2, 3 & 6 with Michigan Mutual or any American policy. Eff. 7-1-92

Montgomery Mutual Insurance Company:

- **5% Claim Free Discount** when policy has been in Preferred Program 3 consecutive yrs. during which there have been no paid losses for at-fault accidents.
- **5% non-fleet private passenger auto bodily injury, property damage, comprehensive & collision.** Deviation applies when vehicle is eligible for Safe Driver Insurance Plan & when named insured or spouse is also named insured on MMIC homeowners or farm owners policy.
- **5% Multi-Policy Discount:** Non-fleet private passenger auto bodily injury, property damage, comprehensive & collision. Deviation applies when vehicle is eligible for voluntary plan & when named insured or spouse is a named insured on MMIC Homeowners policy.
- **Waive additional charge for coverage for rented vehicle.** Eff. 8-15-99

Motors Insurance Corporation:

- **Deviation applies under Mechanical Insurance Program & provides for eliminating surcharge on all eligible vehicles equipped with diesel engines.** Eff. 10-1-85

Mutual Service Casualty Insurance Company:

- **7.5% non-fleet private passenger auto bodily injury & property damage for multi-car policies, where all drivers on policy together have 12-20 SDIP pts. with one 12 pt. violation which is not one of following:** A. Manslaughter or negligent homicide; B. Failure to stop & render aid when involved in an accident resulting in bodily injury or death; C. Pre-arranged racing or knowingly lending a vehicle to be used in prearranged racing; D. Transporting illegal intoxicating liquors by motor vehicle.
- **15% non-fleet private passenger auto bodily injury & property damage for single car risk, where all drivers on policy together have 12-20 SDIP pts. with one 12 pt. violation is not one of following:** A. Manslaughter or negligent homicide; B. Failure to stop & render aid when involved in an accident resulting in bodily injury or death; C. Pre-arranged racing of knowingly lending a vehicle to be used in pre-arranged racing; D. Transporting illegal intoxicating liquors by motor vehicle. Eff. 6-7-95

National Grange Mutual Insurance Company:

- **Qualified Preferred Drivers: Non-fleet private passenger auto physical damage-10%, liability and medical-5% credit applied to base premiums meeting preferred driver criteria.**
- **Qualified Standard Drivers: 5% non-fleet private passenger auto physical damage base premium meeting standard driver criteria.**
- **Combined Personal Protection Program: 10% non-fleet private passenger auto bodily injury, property damage & medical payments, collision & comprehensive when both homeowners & voluntary auto policy is written thru NGM.**
- **Mature Driver Discount: 5% non-fleet private passenger auto bodily injury, property damage, medical payments collision & comprehensive when criteria is met.**
- **Anti-lock Braking System Discount: 5% non-fleet private passenger auto bodily injury, property damage & medical payments when certain criteria is met.**
- **Installment Payment Plan: \$3 Charge each installment for 1st policy. \$1 Charge each installment for each additional personal lines policy. No service charge if paid via EFT.** Eff. 10-29-99

National Surety Corporation:

- **5% non-fleet private passenger auto comprehensive coverage for all vehicles equipped with an alarm and/or active disabling device.**
- **15% non-fleet private passenger auto comprehensive coverage for all vehicles equipped with a passive disabling device.**
- **5% non-fleet private passenger auto bodily injury, property damage & medical payments coverages for all vehicles equipped with factory installed four wheel Anti-Lock Braking System.**
- **10% non-fleet private passenger auto to all coverage, except uninsured motorist to auto insured who also maintained homeowners, condominium or tenants policy for primary residence with American Automobile Insurance Company.**
- **A factor of .94 will apply to all voluntary base rates for non-fleet private passenger auto liability & physical damage, including uninsured motorist.** Eff. 12-15-97

Nationwide Mutual Fire Insurance Company:

- **47% non-fleet private passenger auto bodily injury & property damage on single car policies & 41% on multi-car policies bodily injury & property damage with a 12 pt. violation that is not one of the following.** A. Manslaughter or negligent homicide resulting from the operation of a motor vehicle. B. Prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing. C. Failure to stop & render aid when involved in an accident resulting in bodily injury or death. D. Transporting for the purpose of sale of illegal intoxicating liquors by motor vehicle.
- **Policies being rated with 12-20 SDIP pts. without a DWI conviction will be written with 10% deviation for bodily injury property damage coverage.** Eff. 7-5-98

Nationwide Mutual Insurance Company:

- Senior Adult Discount: 2% non-fleet private passenger auto medical payments, comprehensive & collision.
- Home and Car Discount: 8% non-fleet private passenger auto bodily injury, property damage, comprehensive & collision rates when named insured has coverage under form 2, 3, 4, 6 & MHF with Nationwide. Not applicable to motorcycles, antique or classic autos, or any vehicle not subject to the Safe Driver Insurance Plan.
- 5% Non-fleet private passenger auto bodily injury, property damage, comprehensive & collision. Deviation is applicable to motorcycles, antique or classic autos, or any vehicle not subject to Safe Driver Insurance Plan.
- Long Term Policyholder: 3% non-fleet private passenger auto bodily injury, property damage, comprehensive & collision insured Nationwide Insurance more than 3 yrs.
- N.C. Rate Bureau Multi-Car Rating Factor shall apply when either of the following conditions. 1. Two or more four wheeled private passenger auto owned jointly by two or more individuals resident in the same household insured on the same policy. 2. A named insured on a Nationwide Mutual Insurance Company auto policy resides in a household in which a resident relative is also a named insured on a Nationwide Mutual Insurance Company auto policy.
- Physical Damage Deviation: 7% non-fleet private passenger auto comprehensive & collision for single car policies. 14% for multi-car policies.
- 3% non-fleet private passenger bodily injury & property damage not subject to Safe Driver Insurance Plan.
- 5% New Household Discount Deviation when criteria is met.
- Territory Deviation: Credit varies for non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision. Eff. 3-1-99

Netherlands Insurance Company:

- 22% discount bodily injury, property damage & medical payments for risks in territory 52.
- 20% discount bodily injury, property damage & medical payments for risks in territories 11,13,18, 24 & 51.
- 19% discount bodily injury, property damage & medical payments for risks in territory 32.
- 18% discount bodily injury, property damage & medical payments for risks in territory 31.
- 17% discount bodily injury, property damage & medical payments for risks in territories 14,17,25 & 47.
- 16% discount bodily injury, property damage & medical payments for risks in territories 15, 16 & 33.
- 7% discount bodily injury, property damage & medical payments for risks in territory 26.
- 2% discount bodily injury, property damage & medical payments for risks in territories 40, 41 & 43.
- 27% discount comprehensive & collision for risk in territory 52.
- 25% discount comprehensive & collision for risk in territories 11, 13, 18, 24 & 51.
- 24% discount comprehensive & collision for risk in territory 32.
- 23% discount comprehensive & collision for risk in territory 31.
- 22% discount comprehensive & collision for risk in territories 14,17,25 & 47.
- 21% discount comprehensive & collision for risk in territories 15, 16 & 33.
- 12% discount comprehensive & collision for risk in territory 26.
- 7% discount comprehensive & collision for risk in territories 40, 41 & 43.
- 4% discount bodily injury, property damage, medical payment, comprehensive & collision for risk with no SDIP pts.
- 5% discount bodily injury, property damage, medical payments, comprehensive & collision provided the principal operator of vehicle is age 55 or older.
- 5% discount bodily injury, property damage, medical payments, comprehensive & collision for risks part of the Personal Protector Program. Eff. 4-1-99

New South Insurance Company:

Preferred Program

- 12.5% non-fleet private passenger auto bodily injury & property damage insurance rates on policies issued with "0" SDIP pts. for multi-car. In addition, all single car risks with "0" SDIP pts. where an additional vehicle is furnished to insured & available for regular use of insured by his/her employer. Non-owner policies do not qualify.
- 5% non-fleet private passenger auto bodily injury & property damage liability insurance rates on policies issued with 1-2 SDIP pts. for multi-car. In addition all single car risks with 1-2 SDIP pts. where an additional vehicle is furnished to insured & available for regular use of insured by his/her employee. Non-owner policies do not qualify.
- 12.5% non-fleet private passenger auto physical damage insurance rates on policies issued with 0 SDIP pts. For multi-car. In addition, all single car risks with "0" SDIP pts. where an additional vehicle is furnished to insured & available for regular use of insured by his/her employer. Non-owner policies do not qualify.

Non-Preferred Program

- 22.5% non-fleet private passenger auto bodily injury & property damage liability rates for single car policies with 12-20 SDIP pts. with 12 pt. violation that is not (1) manslaughter or negligent homicide (2) prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing (3) failure to stop & render aid when involved in an accident resulting in bodily injury or death (4) transporting illegal intoxicating liquors by motor vehicle (5) Non-owners policies do not qualify.

New South Insurance Company (con't):

- 16% non-fleet private passenger auto bodily injury & property damage liability rates for multi-car policies with 12-20 SDIP pts. with 12 point violation that is not (1) manslaughter or negligent homicide (2) prearranged racing or knowingly lending motor vehicle to be used in prearranged racing (3) failure to stop and render aid when involved in an accident resulting in bodily injury or death (4) transporting illegal intoxicating liquors by motor vehicle (5) Non-owners policies do not qualify.
- 6.8% average deviation for non-fleet private passenger auto physical damage rates with 5 or more SDIP pts. Non-owners policies do not qualify. Eff. 9-13-99

Newark Insurance Company:

- 20% discount for eligible employees. Credit applicable to total personal auto policy premium.
- Companion policy credit: 5% credit when auto & homeowner policy in force in any Royal Insurance.
- Installment payment plan waived for employees.
- Installment Payment Plan Payroll Deduction: \$3 charge waived. Eff. 1-1-97

New York Central Mutual Fire Insurance Company:

- 10% non-fleet private passenger auto liability, bodily injury, property damage & collision coverage. Deviation applies to operators who have had no traffic tickets or been involved in any accidents within past 39 months. Eff. 8-27-90

Niagara Fire Insurance Company:

- 10% non-fleet private passenger auto Personal Comprehensive Protection Program auto physical damage. Eff. 11-7-86

North Carolina Farm Bureau Mutual Insurance Company:

All deviation components applicable to bodily injury, property damage, medical payments and physical damage.

- 32% for multi car, with property coverage, all drivers with 34 - 49 yrs. driving experience.
- 18% for multi car, without property coverage, all drivers with 34 - 49 yrs. driving experience.
- 32% for single car, with property coverage, all drivers with 34 - 49 yrs. driving experience.
- 18% for single car, without property coverage, all drivers with 34 - 49 yrs. driving experience.
- 25% for multi car, with property coverage, on a driver with 11 - 34 or 49- 54 yrs. driving experience & no drivers with less than 11 or more than 54 yrs. driving experience.
- 11% for multi car, without property coverage, on a driver with 11 - 34 or 49- 54 yrs. driving experience & no drivers with less than 11 or more than 54 yrs. driving experience.
- 20% for single car, with property coverage, on a driver with 11 - 34 or 49- 54 yrs. driving experience & no drivers with less than 11 or more than 54 yrs. driving experience.
- 7% for single car, without property coverage, on a driver with 11 - 34 or 49- 54 yrs. driving experience & no drivers with less than 11 or more than 54 yrs. driving experience.
- 25% for multi car, with property coverage, on a driver with 11 - 34 or 49- 54 yrs. driving experience & no drivers with less than 11 or more than 54 yrs. driving experience.
- 11% for multi car, without property coverage, on a driver with 34 - 49 yrs. driving experience & a driver with less than 3 yrs. or more than 54 yrs. driving experience & no driver with 3 - 11 yrs. driving experience.
- 20% for single car, with property coverage, on a driver with 34 - 49 yrs. driving experience & a driver with less than 3 yrs. or more than 54 yrs. driving experience & no driver with 3 - 11 yrs. driving experience.
- 7% for single car, without property coverage, on a driver with 34 - 49 yrs. driving experience & a driver with less than 3 yrs. or more than 54 yrs. driving experience & no driver with 3 - 11 yrs. driving experience.
- 18% for multi car, with property coverage, on a driver with 34 - 49 yrs. driving experience & a driver with 3 - 11 yrs. driving experience.
- 8% for multi car, without property coverage, on a driver with 34 - 49 yrs. driving experience & a driver with 3 - 11 yrs. driving experience.
- 14% for single car, with property coverage, on a driver with 34 - 49 yrs. driving experience & a driver with 3 - 11 yrs. driving experience.
- 4% single car, without property coverage, on a driver with 34 - 49 yrs. driving experience & a driver with 3 - 11 yrs. driving experience.
- 18 % for multi car, with property coverage, on no driver with 34 - 49 or 3 - 11 yrs. driving experience & a driver with 11 - 34 or 49 - 54 yrs. driving experience & a driver with less than 3 or more than 54 yrs. driving experience.
- 8% for multi car, without property coverage, on no driver with 34 - 49 or 3 - 11 yrs. driving experience & a driver with 11 - 34 or 49 - 54 yrs. driving experience & a driver with less than 3 or more than 54 yrs. driving experience.
- 14% for single car, with property coverage, on no driver with 34 - 49 or 3 - 11 yrs. driving experience & a driver with 11 - 34 or 49 - 54 yrs. driving experience & a driver with less than 3 or more than 54 yrs. driving experience.
- 4% for single car, without property coverage, on no driver with 34 - 49 or 3 - 11 yrs. driving experience & a driver with 11 - 34 or 49 - 54 yrs. driving experience & a driver with less than 3 or more than 54 yrs. driving experience.

North Carolina Farm Bureau Mutual Insurance Company (con't):

- 18% for multi car, with property coverage, on a driver with more than 54 yrs. driving experience & no driver with 34 - 49 or 3 - 11 yrs. driving experience.
- 8% for multi car, without property coverage, on a driver with more than 54 yrs. driving experience & no driver with 34 - 49 or 3 - 11 yrs. driving experience.
- 14% for single car, with property coverage, on a driver with less than 54 yrs. driving experience & no driver with 34 - 49 or 3 - 11 yrs. driving experience.
- 4% for single car, without property coverage, on a driver with more than 54 yrs. driving experience & no driver with 34 - 49 or 3 - 11 yrs. driving experience.
- 10% for multi car, with property coverage, on only drivers with less than 3 or 3 - 11 yrs. driving experience & no driver with 34 - 49 yrs. driving experience.
- 6% for multi car, without property coverage, on only drivers with less than 3 or 3 - 11 yrs. driving experience & no driver with 34 - 49 yrs. driving experience.
- 6% for single car, with property coverage, on only drivers with less than 3 or 3 - 11 yrs. driving experience & no driver with 34 - 49 yrs. driving experience.
- 2% for single car, without property coverage, on only drivers with less than 3 or 3 - 11 yrs. driving experience & no driver with 34 - 49 yrs. driving experience.
- 6% or 10% deviation by territory. Eff. 12-1-99

Northern Insurance Company of New York:

- 15% non-fleet private auto bodily injury, property damage, medical payments, comprehensive, collision & all miscellaneous coverage (Tier I).
- 10% deviation non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive, collision & all other miscellaneous coverage (Tier II).
- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive, collision & all miscellaneous coverage (Tier III).
- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision for operators who have at least 30 yrs. driving experience with no inexperienced operators.
- 5% non-fleet private passenger bodily injury & property damage with anti-lock braking system.
- Various deviations for comprehensive with vehicles equipped with anti-theft devices.
- 5% non-fleet private passenger bodily injury, property damage, medical payments, uninsured & underinsured motorist, comprehensive, collision, towing & all miscellaneous coverage for auto & home discount.
- 10% non-fleet private passenger bodily injury, property damage, comprehensive & collision with named insured employed as an educator.
- 12% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision where name insured is an employee of Centry Furniture Industries Inc. Eff. 5-15-98

Northwestern National Casualty Company:

- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, uninsured motorist & underinsured motorist coverage.
- 15% non-fleet private passenger auto comprehensive & collision deviation to base premiums.
- Installment Payment Plan: Initial installment waived.
- 10% Account Credit on auto policy when named insured insures a Homeowners policy with State Capital, Northwestern National, or American Professional Insurance Companies.
- Renewal/Transfer Credit: Bodily injury, property damage, medical payments, & collision: 5% for policy in force with State Capital for 3 yrs. & no chargeable accidents or violations in the most recent 3 yrs.; 10% for policy in force with State Capital for 5 yrs. & no chargeable accident or violations in the most recent 5 yrs. Eff. 9-1-99

Ohio Casualty Insurance Company:

- 10% credit to all coverages when a West American Homeowners policy is written with Ohio Casualty private passenger.
- 4% credit to all coverages with an operator age 55 or older in household.
- Employee Discount: 15% when criteria is met.
- 15% Employee Discount.
- Base Rate Deviation by territory: 10% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision for vehicles garaged in Alamance County. Eff. 10-1-96

Omni Insurance Company:

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components.

Omni Insurance Company (con't):

12 point violation must not be one of the following.

- A. Manslaughter or negligent homicide.
- B. Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing.
- C. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
- D. Transporting illegal intoxicating liquors by motor vehicle.
- E. Driving while under the influences of drugs.
- F. Instructing while under the influence.
- G. Aiding and abetting or felony using a motor vehicle.

- Deviation for single car, unmarried driver with 12-20 SDIP pts. where driver with least licensed driving experience has 5-59 yrs. of driver experience. Credit varies 20%-52%.
- Deviation for single car, married driver with 12-20 SDIP pts. where driver with least licensed driving experience has 5-60 yrs. or more of driver experience. Credit varies 6%-52%.
- 6% deviation for multi car, unmarried driver with 12-20 SDIP pts. where driver with least licensed driving experience has 5-59 yrs. of driver experience. Applies to policies, six months proof of prior auto insurance or proof of homeownership.
- 6% deviation for multi car, unmarried driver with 12-16 SDIP pts. where driver with least licensed driving experience has 14-48 yrs. of driver experience..
- Deviation for multi car, married driver with 12-20 SDIP pts. where driver with least licensed driving experience has 5-59 yrs. of driver experience. Credit varies 6%-37%.

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components.

- 5% deviation for single car, with 5-6 SDIP pts. where driver with least licensed driving experience has 7-59 yrs. of driver experience. Applies to policies, six months proof of prior auto insurance or proof of homeownership.
- 6% deviation for single car, with 7-12 SDIP pts. where driver with least licensed driving experience has 7-59 yrs. of driver experience.
- 5% deviation for multi car, unmarried driver with 5-12 SDIP pts. where driver with least licensed driving experience has 7-59 yrs. of driver experience. Applies to policies, six months proof of prior auto insurance or proof of homeownership.
- 5% deviation for multi car, married driver with 5-6 SDIP pts. where driver with least licensed driving experience has 7-5 yrs. of driver experience. Applies to policies, six months proof of prior auto insurance or proof of homeownership.
- 6% deviation for multi car, married driver with 7-12 SDIP pts. where driver with least licensed driving experience has 7-59 yrs. of driver experience.
- 2% non fleet private passenger auto bodily injury increase limit of 50/100.
- 3% non fleet private passenger auto bodily injury increase limit of 100/300.
- 15%, if insured presents six months proof of prior auto insurance or proof of homeownership. The cumulative deviation only applies to policies that qualify for any other liability deviation that does not require the existence of prior insurance or homeownership.
- 5% if the insured has a qualifying homeowners policy with a member company of The Hartford Financial Services Group. Form 4 does not qualify for deviation.
- 5% if the insured pays their policy in full. Premium financed business does not qualify for the deviation.

Physical Damage All deviation applicable to non-fleet private passenger other than collision & collision.

12 point violation must not be one of the following.

- A. Manslaughter or negligent homicide.
- B. Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing.
- C. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
- D. Transporting illegal intoxicating liquors by motor vehicle.
- E. Driving while under the influences of drugs.
- F. Instructing while under the influence.
- G. Aiding and abetting or felony using a motor vehicle.

- Deviation for single car, unmarried driver with 12-20 SDIP pts. where driver with least licensed driving experience has 5-9 or more yrs. of driver experience. Credit varies 5%-46%.
- 5% deviation for single car, unmarried driver with 21-26 SDIP pts. where driver with least licensed driving experience has 5 or more yrs. of driver experience. Applies to policies, six months proof of prior auto insurance or proof of homeownership.
- Deviation for single car, married driver with 12-20 SDIP pts. where driver with least licensed driving experience has 5 or more yrs. or more of driver experience. Credit varies 14%-46%.
- 5% deviation for single car, married driver with 21-26 SDIP pts. where driver with least licensed driving experience has 5 or more yrs. of driver experience. Applies to policies, six months proof of prior auto insurance or proof of homeownership.

Omni Insurance Company (con't):

- 5%-18% deviation for multi car, unmarried driver with 12-16 SDIP pts. where driver with least licensed driving experience has 5-13 yrs. of driver experience..
- 5%-10% deviation for multi car, unmarried driver with 17-26 SDIP pts. where driver with least licensed driving experience has 5-13 or more yrs. of driver experience. Applies to policies, six months proof of prior auto insurance or proof of homeownership.
- 5%-37% deviation for multi car, unmarried driver with 12-20 SDIP pts. where driver with least licensed driving experience has 14 or more yrs. of driver experience.
- 14%-41% deviation for multi car, married driver with 12-20 SDIP pts. where driver with least licensed driving experience has 5 or more yrs. of driver experience.
- 5% deviation for multi car, married driver with 21-26 SDIP pts. where driver with least licensed driving experience has 5 or more yrs. of driver experience. Applies to policies, six months proof of prior auto insurance or proof of homeownership.

Physical Damage All deviation applicable to non-fleet private passenger other than collision & collision.

- 20% deviation with 7 or more SDIP pts. where driver with least of licensed driving experience has 7 or more yrs. of driver experience. Deviation applies to all qualifying policies regardless of the existence (or non existence) of prior auto insurance or homeownership.
15%, if insured presents six months proof of prior auto insurance or proof of homeownership. The cumulative deviation only applies to policies that qualify for any other physical damage deviation that does not require the existence of prior insurance or homeownership.
- 5% if the insured has a qualifying homeowners policy with a member company of The Hartford Financial Services Group. Form 4 does not qualify for deviation.
- 5% if the insured pays their policy in full. Premium financed business does not qualify for the deviation. Eff. 1-19-99

Owners Insurance Company:

- Mature Driver Discount: Age 55 or Older: 15% BI, PD, & MP: 5% Comprehensive: 20% Collision.
- Multi Car Discount: 5% Comprehensive & Collision.
- Owners Discount: Less than 14 yrs. driving experience: 5% BI, PD, MP, Comprehensive & Collision.
- Owners Discount: More than 14 yrs. driving experience: 5% BI, PD & MP: 10% Comprehensive: 15% Collision.
- Anti Lock Brakes Discount: All four wheels: 5% BI, PD & Collision.
- Anti Theft Device Discount: 5% Active Devices or 10% Passive Devices applied to Comprehensive Coverage.
- Auto/Home Discount: Certain Criteria Apply: 10% BI, PD, MP, Comprehensive & Collision.
- Life/Auto Discount: Named insured must have a life insurance policy with Auto Owners in addition to auto policy: 5% BI, PD, MP, Comprehensive & Collision. Eff. 11-1-99

Pacific Employers Insurance Company:

- 17% non-fleet private passenger auto bodily injury, property damage, medical payments, uninsured motorists, combined uninsured & underinsured, comprehensive & collision. Eff. 3-18-97

Pacific Indemnity Company:

- Antique auto: Various deviation for bodily injury, property damage, medical payments & uninsured motorist.
- Reduced rates for physical damage coverages for antique autos. Eff. 8-26-98

Peerless Insurance Company:

- 5% non-fleet private passenger auto bodily injury, property damage & medical payments for territory 11, 13, 14, 16, 18, 24, 25, 26, 31, 32, 33, 47 & 51.
- 10% non-fleet private passenger auto comprehensive & collision for territory 11, 13, 14, 16, 18, 24, 25, 26, 31, 32, 33, 47 & 51.
- 5% non-fleet private passenger auto comprehensive & collision for territory 17, 25, 40, 41 & 43.
- 4% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision. All operators must have "0" SDIP pts.
- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision. The policy must be a part of Personal Protector Program.
- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision with principal operator age 55 or older.
- 6% non-fleet private passenger auto bodily injury, property damage & medical payments for territory 52.
- 11% non-fleet private passenger auto comprehensive & collision. Eff. 4-1-99

Pennsylvania Casualty Company:

- 15% non-fleet private passenger auto bodily injury, property damage, medical payments & comprehensive in all territories.
- 5% non-fleet private passenger auto collision coverage. Eff. 6-1-92

Pennsylvania General Insurance Company:

- 20% non-fleet private passenger auto comprehensive & collision rates.
- 5% Account credit is applicable to all voluntary personal auto policies where named insured has his/her homeowners (except Forms HO-1 & HO-4) insurance in any of General Accident Companies. Credit applies to total premium for each coverage.
- 5% Anti-Lock Brake Discount: Non-fleet private passenger auto bodily injury, property damage, single limit liability, medical payments & collision if vehicle is equipped with factory installed anti-lock brakes.
- 15% non-fleet private passenger auto bodily injury, property damage & medical payments. Eff. 3-15-96

Pennsylvania National Mutual Casualty Insurance Company:

- Account Credit: 10% applied to final auto premium when homeowners is written through the same company & certain criteria is met.
- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, uninsured motorist, combined uninsured & underinsured motorist, comprehensive & collision when principal operator is age 55 or over & all drivers are licensed more than 3 yrs.
- Deviation on non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision for risk eligible for the Personal Auto Preferred Program. Credit varies.
- Deviation on non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision for risk eligible for the Personal Auto Preferred Advantage Program. Credit varies.
- 10% deviation non-fleet private passenger auto bodily injury, property damage, medical payments, uninsured motorist, comprehensive & collision if Pennsylvania National Mutual Casualty is unable to write homeowners due to exposure of windstorm or hail. Eff. 9-2-98

Pharmacists Mutual Insurance Company:

- 10% non-fleet private passenger auto bodily injury, property damage, medical payments, uninsured/underinsured motorists, comprehensive & collision.
- Safe Driver Discount Plan: Credit varies 10%-20% when criteria is met.
- Multi-Policy: Credit varies 5%-10% when criteria is met.
- Installment Payments: \$1 charge for installment payments. Eff. 1-1-00

Phoenix Insurance Company:

- 10% Account Discount applies when both voluntary non-fleet private passenger auto policy & homeowners policy with The Travelers.
- 10% deviation non-fleet private passenger auto comprehensive & collision insurance rates.
- 3% Careful Driver Credit on voluntary personal non-fleet private passenger auto bodily injury, property damage, medical payments & collision coverage to policies with 0 SDIP pts. for 3 consecutive yrs.
- 3% Renewal Credit for non-fleet private passenger auto rates, if insured has maintained auto coverage with the Travelers for last 6 or more consecutive yrs.
- 10% credit for physical damage coverage: 7% credit all other coverages, all vehicle types for voluntary private passenger auto policies issued to employees of Multi-Line Insurance & Financial Services Institutions. Installment charge for each installment is deleted.
- Senior Driver Credit: Credit for voluntary private passenger auto bodily injury, property damage, medical payments, comprehensive, fire/fire, theft/fire, theft, CAC & collision when there is at least one principal operator age 55 & over & no inexperienced operator. 4% credit-age 55-70; 1% credit-age 71 & over; 4% credit for principal operators in both age groups.
- Contributing Vehicle Credit: 25% non-fleet private passenger auto, pickups, vans & classic auto's bodily injury, property damage, medical payments & collision for single car policy and have more than one private passenger auto insured with The Travelers.
- Contributing Vehicle Credit: 15% non-fleet private passenger auto, pickups, vans & classic auto's for comprehensive, fire/fire and theft/fire, theft, & CAC coverages for single car policy and have more than one private passenger auto insured with The Travelers.
- 10% deviation non-fleet private passenger auto liability coverage. Eff. 6-21-99

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components.

- 14%-35% for single car policies, non standard underwriting with 5-6 or more SDIP pts.
- 28% for multi car policies, non standard underwriting with 6 or more SDIP pts.
- 15%-36% for single car policies, middle underwriting with 3-6 or more SDIP pts.
- 11%-29% for multi car policies, middle underwriting with 4-6 or more SDIP pts.
- 14%-50% for single car policies, standard underwriting with 0-6 or more SDIP pts.
- 16%-35% for multi car policies, standard underwriting with 2-6 or more SDIP pts.
- 31%-53% for single car policies, preferred underwriting with 0-6 or more SDIP pts.
- 25%-39% for multi car policies, preferred underwriting with 0-6 or more SDIP pts.
- 51%-53% for single car policies, ultra-preferred underwriting with 0-6 or more SDIP pts.
- 39%-42% for multi car policies, ultra preferred underwriting with 0-6 or more SDIP pts.
- 5% for policies in non-standard, middle & standard underwriting to policies with proof of homeownership.
- 5%-10% for risks who are members of qualified participating groups, associations or employees of qualified participating employer when risk meets underwriting guidelines.

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components.

12 point violation must not be one of the following.

- A. Manslaughter or negligent homicide.
- B. Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing.
- C. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
- D. Transporting illegal intoxicating liquors by motor vehicle.

- Deviation for single car policies, non standard underwriting, 12-21 SDIP pts. Credit varies 58%-74%.
- Deviation for multi car policies, non standard underwriting, 12-21 SDIP pts. Credit varies 44%-63%.
- Deviation for single car policies, middle underwriting, 12-21 SDIP pts. Credit varies 60%-75%.
- Deviation for multi car policies, middle underwriting, 12-21 SDIP pts. Credit varies 48%-66%.
- Deviation for single car policies, standard, preferred & ultra preferred underwriting, 12-21 SDIP pts. Credit varies 60%-75%.
- Deviation for multi car policies, standard, preferred & ultra preferred underwriting, 12-21 SDIP pts. Credit varies 48%-66%.

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components. If the resulting rate is equal to or greater than N.C. Rate Bureau rates, the policy is ineligible for any deviation.

- 1.14 factor applies single car policies, non standard underwriting for policies without proof of prior auto insurance.
- 1.09 factor applies multi car policies, non standard underwriting for policies without proof of prior auto insurance.
- 1.05-1.20 factors vary based on territories.
- 1.05-3.20 factors vary based on average driver group 1-17.
- 1.10-1.45 factors vary for single car policies with 1-3 or more accidents.
- 1.06-1.30 factors vary for multi car policies with 1-3 or more accidents.

PHYSICAL DAMAGE All deviation applicable to non-fleet private passenger auto physical damage coverage for all listed deviation components, unless otherwise stated below.

- 26% for single car policies, non standard underwriting with 6 or more SDIP pts.
- 23% for multi car policies, non standard underwriting with collision coverage on more than one vehicle with 6 or more SDIP pts.
- 27%-28% for single car policies, middle underwriting with 5-6 or more SDIP pts.
- 37% for multi car policies, non standard underwriting with collision coverage on one vehicle with 6 or more SDIP pts.
- 18%-24% for multi car policies, middle underwriting, collision coverage on more than one vehicle 5-6 or more SDIP pts.
- 33%-47% for single car policies, standard underwriting with 2-6 or more SDIP pts.
- 31%-38% for multi car policies, middle underwriting, collision coverage on one vehicle with 5-6 or more SDIP pts.
- 22%-40% for multi car policies, standard underwriting, collision coverage on more than one vehicle, 2-6 or more SDIP pts.
- 24%-47% for multi car policies, standard underwriting, collision coverage on one vehicle with 2-5 or more SDIP pts.
- 26%-47% for single car policies, preferred underwriting with 0-5 or more SDIP pts.
- 23%-40% for multi car policies, preferred underwriting, collision coverage on more than one vehicle, 0-6 or more SDIP pts.
- 23%-47% for multi car policies, preferred underwriting, collision coverage on one vehicle with 0-5 or more SDIP pts.
- 48% single car policies, ultra preferred underwriting.
- 40% multi car policies, ultra preferred underwriting, collision coverage on more than one vehicle.
- 40%-47% multi car policies, ultra preferred underwriting, collision coverage on one vehicle with 0-5 or more SDIP pts.

Progressive American Insurance Company(con't):

- 5% for policies, non standard, middle and standard underwriting with proof of homeownership.
- 5%-10% for risks who are members of qualified participating groups, associations or employees of qualified participating employers when risks meet underwriting guidelines.

PHYSICAL DAMAGE All deviation applicable to non-fleet private passenger auto physical damage coverage for all listed deviation components, unless otherwise stated below.

12 point violation must not be one of the following.

A. Manslaughter or negligent homicide.

B. Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing.

C. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.

D. Transporting illegal intoxicating liquors by motor vehicle.

- 54%-69% single car policies, non standard underwriting with 12-18 or more SDIP pts.
- 45%-64% for multi car policies, non standard underwriting, with collision coverage on more than one vehicle with 12-18 or more SDIP pts.
- 51%-67% for multi car policies, non standard underwriting, collision coverage on one vehicle with 12-18 or more SDIP pts.
- 57%-71% for single car policies, middle underwriting with 12-18 or more SDIP pts.
- 47%-66% for multi car policies, middle underwriting with collision on more than one vehicle with 12-18 or more SDIP pts..
- 54%-69% for multi car policies, middle underwriting with collision on one vehicle with 12-18 or more SDIP pts.
- 57%-71% for single car policies, standard, preferred and ultra preferred underwriting with 12-18 or more SDIP pts
- 47%-66% for multi car policies, standard, preferred and ultra preferred underwriting, collision coverage on more than one vehicle with 12-21 SDIP pts.
- 54%-69% for multi car policies, standard, preferred and ultra-preferred underwriting, collision coverage on one vehicle with 12-18 or more SDIP pts.

PHYSICAL DAMAGE All deviation applicable to non-fleet private passenger auto physical damage coverage for all listed deviation components. If the resulting rate is equal to or greater than the N.C. Rate Bureau, the policy is ineligible for any deviation.

- 1.19 factor applies, single car policies, non standard underwriting for policies without proof of auto insurance.
- 1.15 factor applies, multi car policies, non standard underwriting without proof of auto insurance.
- 1.05-1.10 factors based on territories.
- 1.10-2.75 factors vary based on average driver group 1-16.
- 1.08-1.35 single car policies with 1-3 or more accidents.
- 1.05-1.24 multi car policies with 1-3 or more accidents.
- 1.20 factor applies to auto physical damage rates for risks garaged in territory 17.
- Installment Payment Plan: \$3 charge waived for policies purchased by employees from an approved employer group if premium is paid via payroll deduction. Eff. 7-1-99

Progressive Casualty Insurance Company:

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components.

- 14%-35% for single car policies, non standard underwriting with 5-6 or more SDIP pts.
- 28% for multi car policies, non standard underwriting with 6 or more SDIP pts.
- 15%-36% for single car policies, middle underwriting with 3-6 or more SDIP pts.
- 11%-29% for multi car policies, middle underwriting with 4-6 or more SDIP pts.
- 14%-50% for single car policies, standard underwriting with 0-6 or more SDIP pts.
- 16%-35% for multi car policies, standard underwriting with 2-6 or more SDIP pts.
- 31%-53% for single car policies, preferred underwriting with 0-6 or more SDIP pts
- 25%-39% for multi car policies, preferred underwriting with 0-6 or more SDIP pts.
- 51%-53% for single car policies, ultra-preferred underwriting with 0-6 or more SDIP pts.
- 39%-42% for multi car policies, ultra preferred underwriting with 0-6 or more SDIP pts.
- 5% for policies in non-standard, middle & standard underwriting to policies with proof of homeownership.
- 5%-10% for risks who are members of qualified participating groups, associations or employees of qualified participating employer when risks meet underwriting guidelines.

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components.

12 point violation must not be one of the following.

A. Manslaughter or negligent homicide.

B. Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing.

C. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.

D. Transporting illegal intoxicating liquors by motor vehicle.

- Deviation for single car policies, 12-21 SDIP pts, non standard underwriting. Credit varies 58%-74%.
- Deviation for multi car policies, non standard underwriting, 12-21 SDIP pts. Credit varies 44%-63%.
- Deviation for single car policies, middle underwriting, 12-21 SDIP pts. Credit varies 60%-75%.
- Deviation for multi car policies, middle underwriting, 12-21 SDIP pts. Credit varies 48%-66%.
- Deviation for single car policies, standard, preferred and ultra preferred underwriting, 12-21 SDIP pts. Credit varies 60%-75%.
- Deviation for multi car policies, standard, preferred and ultra preferred underwriting, 12-21 SDIP pts. Credit varies 48%-66%.

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components. If the resulting rate is equal to or greater than N.C. Rate Bureau rates, the policy is ineligible for any deviation.

- 1.14 factor applies single car policies, non standard underwriting for policies without proof of prior auto insurance.
- 1.09 factor applies multi car policies, non standard underwriting for policies without proof of prior auto insurance.
- 1.05-1.20 factors vary based on territories.
- 1.05-3.20 factors vary based on average driver group 1-17.
- 1.10-1.45 factors vary for single car policies with 1-3 or more accidents.
- 1.06-1.30 factors vary for multi car policies with 1-3 or more accidents.

PHYSICAL DAMAGE All deviation applicable to non-fleet private passenger auto physical damage coverage for all listed deviation components, unless otherwise stated below.

- 26% for single car policies, non standard underwriting with 6 or more SDIP pts.
- 23% for multi car policies, non standard underwriting with collision coverage on more than one vehicle with 6 or more SDIP pts.
- 27%-28% for single car policies, middle underwriting with 5-6 or more SDIP pts.
- 37% for multi car policies, non standard underwriting with collision coverage on one vehicle with 6 or more SDIP pts.
- 18%-24% for multi car policies, middle underwriting, collision coverage on more than one vehicle 5-6 or more SDIP pts.
- 33%-47% for single car policies, standard underwriting with 2-6 or more SDIP pts.
- 31%-38% for multi car policies, middle underwriting, collision coverage on one vehicle with 5-6 or more SDIP pts.
- 22%-40% for multi car policies, standard underwriting, collision coverage on more than one vehicle, 2-6 or more SDIP pts.
- 24%-47% for multi car policies, standard underwriting, collision coverage on one vehicle with 2-5 or more SDIP pts.
- 26%-47% for single car policies, preferred underwriting with 0-5 or more SDIP pts.
- 23%-40% for multi car policies, preferred underwriting, collision coverage on more than one vehicle, 0-6 or more SDIP pts.
- 23%-47% for multi car policies, preferred underwriting, collision coverage on one vehicle with 0-5 or more SDIP pts.
- 48% single car policies, ultra preferred underwriting.
- 40% multi car policies, ultra preferred underwriting, collision coverage on more than one vehicle.
- 40%-47% multi car policies, ultra preferred underwriting, collision coverage on one vehicle with 0-5 or more SDIP pts.
- 5% for policies, non standard, middle and standard underwriting with proof of homeownership.
- 5%-10% for risks who are members of qualified participating groups, associations or employees of qualified participating employers when risks meet underwriting guidelines.

PHYSICAL DAMAGE All deviation applicable to non-fleet private passenger auto physical damage coverage for all listed deviation components, unless otherwise stated below.

12 point violation must not be one of the following.

A. Manslaughter or negligent homicide.

B. Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing.

C. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.

D. Transporting illegal intoxicating liquors by motor vehicle.

- 54%-69% single car policies, non standard underwriting with 12-18 or more SDIP pts.
- 45%-64% for multi car policies, non standard underwriting, with collision coverage on more than one vehicle with 12-18 or more SDIP pts.
- 51%-67% for multi car policies, non standard underwriting, collision coverage on one vehicle with 12-18 or more SDIP pts.
- 57%-71% for single car policies, middle underwriting with 12-18 or more SDIP pts.
- 47%-66% for multi car policies, middle underwriting with collision on more than one vehicle with 12-18 or more SDIP pts..
- 54%-69% for multi car policies, middle underwriting with collision on one vehicle with 12-18 or more SDIP pts.
- 57%-71% for single car policies, standard, preferred and ultra preferred underwriting with 12-18 or more SDIP pts
- 47%-66% for multi car policies, standard, preferred and ultra preferred underwriting, collision coverage on more than one vehicle with 12-21 SDIP pts.
- 54%-69% for multi car policies, standard, preferred and ultra-preferred underwriting, collision coverage on one vehicle with 12-18 or more SDIP pts.

Progressive Casualty Insurance Company (con't):

PHYSICAL DAMAGE All deviation applicable to non-fleet private passenger auto physical damage coverage for all listed deviation components. If the resulting rate is equal to or greater than the N.C. Rate Bureau, the policy is ineligible for any deviation.

- 1.19 factor applies, single car policies, non standard underwriting for policies without proof of auto insurance.
- 1.15 factor applies, multi car policies, non standard underwriting without proof of auto insurance.
- 1.05-1.20 factors based on territories.
- 1.10-2.75 factors vary based on average driver group 1-16.
- 1.08-1.35 single car policies with 1-3 or more accidents.
- 1.05-1.24 multi car policies with 1-3 or more accidents.
- Installment Payment Plan: \$3 charge waived for policies purchased by employees from an approved employer group if premium is paid via payroll deduction. Eff. 7-1-99

Progressive Northern Insurance Company:

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components.

- 6%-29% for single car policies, non standard underwriting with 5-6 or more SDIP pts.
- 22% for multi car policies, non standard underwriting with 6 or more SDIP pts.
- 7%-30% for single car policies, middle underwriting with 3-6 or more SDIP pts.
- 3%-23% for multi car policies, middle underwriting with 4-6 or more SDIP pts.
- 6%-46% for single car policies, standard underwriting with 0-6 or more SDIP pts.
- 9%-30% for multi car policies, standard underwriting with 2-6 or more SDIP pts.
- 25%-49% for single car policies, preferred underwriting with 0-6 or more SDIP pts.
- 18%-34% for multi car policies, preferred underwriting with 0-6 or more SDIP pts.
- 47%-49% for single car policies, ultra-preferred underwriting with 0-6 or more SDIP pts.
- 34%-37% for multi car policies, ultra preferred underwriting with 0-6 or more SDIP pts.
- 5% for policies in non-standard, middle & standard underwriting to policies with proof of homeownership.
- 5%-10% for risks who are members of qualified participating groups, associations or employees of qualified participating employer when risk meets underwriting guidelines.

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components.

12 point violation must not be one of the following.

- A. Manslaughter or negligent homicide.
- B. Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing.
- C. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
- D. Transporting illegal intoxicating liquors by motor vehicle.

- Deviation for single car policies, non standard underwriting, 12-21 SDIP pts. Credit varies 54%-71%.
- Deviation for multi car policies, non standard underwriting, 12-21 SDIP pts. Credit varies 39%-59%.
- Deviation for single car policies, middle underwriting, 12-21 SDIP pts. Credit varies 56%-72%.
- Deviation for multi car policies, middle underwriting, 12-21 SDIP pts. Credit varies 43%-62%.
- Deviation for single car policies, standard, preferred and ultra preferred underwriting, 12-21 SDIP pts. Credit varies 60%-75%.
- Deviation for multi car policies, standard, preferred and ultra preferred underwriting, 12-21 SDIP pts. Credit varies 48%-66%.
- Deviation for single car policies, standard underwriting, 12-21 SDIP pts. Credit varies 56%-73%.
- Deviation for multi car policies, standard underwriting, 12-21 SDIP pts. Credit varies 43%-63%.
- Deviation for single car policies, preferred underwriting, 12-21 SDIP pts. Credit varies 56%-73%.
- Deviation for multi car policies, preferred underwriting, 12-21 SDIP pts. Credit varies 44%-63%.
- Deviation for single car policies, ultra preferred underwriting, 12-21 SDIP pts. Credit varies 56%-73%.
- Deviation for multi car policies, ultra preferred underwriting, 12-21 SDIP pts. Credit varies 43%-63%.

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components. If the resulting rate is equal to or greater than N.C. Rate Bureau rates, the policy is ineligible for any deviation.

- 1.14 factor applies single car policies, non standard underwriting for policies without proof of prior auto insurance.
- 1.09 factor applies multi car policies, non standard underwriting for policies without proof of prior auto insurance.
- 1.05-1.20 factors vary based on territories.
- 1.05-3.20 factors vary based on average driver group 1-17.
- 1.10-1.45 factors vary for single car policies with 1-3 or more accidents.
- 1.06-1.30 factors vary for multi car policies with 1-3 or more accidents.

Progressive Northern Insurance Company (cont):

PHYSICAL DAMAGE All deviation applicable to non-fleet private passenger auto physical damage coverage for all listed deviation components, unless otherwise stated below.

- 20% for single car policies, non standard underwriting with 6 or more SDIP pts.
- 17% for multi car policies, non standard underwriting with collision coverage on more than one vehicle with 6 or more SDIP pts.
- 20%-22% for single car policies, middle underwriting with 5-6 or more SDIP pts.
- 31% for multi car policies, non standard underwriting with collision coverage on one vehicle with 6 or more SDIP pts.
- 10%-17% for multi car policies, middle underwriting, collision coverage on more than one vehicle, 5-6 or more SDIP pts.
- 27%-43% for single car policies, standard underwriting with 2-6 or more SDIP pts.
- 25%-32% for multi car policies, middle underwriting, collision coverage on one vehicle with 5-6 or more SDIP pts.
- 15%-35% for multi car policies, standard underwriting, collision coverage on more than one vehicle, 2-6 or more SDIP pts.
- 17%-42% for multi car policies, standard underwriting, collision coverage on one vehicle with 2-5 or more SDIP pts.

- 19%-43% for single car policies, preferred underwriting with 0-5 or more SDIP pts.
- 16%-35% for multi car policies, preferred underwriting, collision coverage on more than one vehicle, 0-6 or more SDIP pts.
- 16%-42% for multi car policies, preferred underwriting, collision coverage on one vehicle with 0-5 or more SDIP pts.
- 43% single car policies, ultra preferred underwriting.
- 35% multi car policies, ultra preferred underwriting, collision coverage on more than one vehicle.
- 35%-42% multi car policies, ultra preferred underwriting, collision coverage on one vehicle with 0-5 or more SDIP pts.

PHYSICAL DAMAGE All deviation applicable to non-fleet private passenger auto physical damage coverage for all listed deviation components, unless otherwise stated below.

12 point violation must not be one of the following.

- A. Manslaughter or negligent homicide.
- B. Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing.
- C. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
- D. Transporting illegal intoxicating liquors by motor vehicle.

- 50%-67% single car policies, non standard underwriting with 12-18 or more SDIP pts.
- 40%-61% for multi car policies, non standard underwriting, with collision coverage on more than one vehicle with 12-18 or more SDIP pts.
- 47%-64% for multi car policies, non standard underwriting, collision coverage on one vehicle with 12-18 or more SDIP pts.
- 53%-69% for single car policies, middle underwriting with 12-18 or more SDIP pts.
- 42%-63% for multi car policies, middle underwriting with collision on more than one vehicle with 12-18 or more SDIP pts..
- 50%-67% for multi car policies, middle underwriting with collision on one vehicle with 12-18 or more SDIP pts.
- 50%-67% for multi car policies, ultra preferred underwriting with collision on one vehicle with 12-18 or more SDIP pts.
- 53%-68% single car policies, standard underwriting with 12-18 or more SDIP pts.
- 42%-62% multi car policies, standard underwriting with collision coverage on more than one vehicle, 12-18 or more SDIP pts.
- 50%-66% multi car policies, standard underwriting with collision coverage on one vehicle, 12-18 or more SDIP pts.
- 53%-69% single car policies, preferred underwriting with 12-18 or more SDIP pts.
- 42%-62% multi car policies, preferred underwriting, collision coverage on more than one vehicle, 12-18 or more SDIP pts.
- 50%-66% multi car policies, preferred underwriting with collision coverage on one vehicle, 12-18 or more SDIP pts.
- 53%-68% single car policies, ultra preferred underwriting with 12-18 or more SDIP pts.
- 42%-62% multi car policies, ultra preferred underwriting collision coverage on more than one vehicle, 12-18 or more SDIP pts.

PHYSICAL DAMAGE All deviation applicable to non-fleet private passenger auto physical damage coverage for all listed deviation components. If the resulting rate is equal to or greater than the N.C. Rate Bureau, the policy is ineligible for any deviation.

- 1.19 factor applies, single car policies, non standard underwriting for policies without proof of auto insurance.
- 1.15 factor applies, multi car policies, non standard underwriting without proof of auto insurance.
- 1.05-1.20 factors based on territories.
- 1.10-2.75 factors vary based on average driver group 1-16.
- 1.08-1.35 single car policies with 1-3 or more accidents.
- 1.05-1.24 multi car policies with 1-3 or more accidents.
- 5% for policies in non-standard, middle & standard underwriting to policies with proof of homeownership.
- 5%-10% for risks who are members of qualified participating groups, associations or employees of qualified participating employer when risk meets underwriting guidelines.

Progressive Northern Insurance Company (con't):

- **Installment Payment Plan: \$3 charge waived for policies purchased by employees from an approved employer group if premium is paid via payroll deduction. Eff. 7-1-99**

Progressive Preferred Insurance Company:

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components.

- 14%-35% for single car policies, non standard underwriting with 5-6 or more SDIP pts.
- 28% for multi car policies, non standard underwriting with 6 or more SDIP pts.
- 15%-36% for single car policies, middle underwriting with 3-6 or more SDIP pts.
- 11%-29% for multi car policies, middle underwriting with 4-6 or more SDIP pts.
- 14%-50% for single car policies, standard underwriting with 0-6 or more SDIP pts.
- 16%-35% for multi car policies, standard underwriting with 2-6 or more SDIP pts.
- 31%-53% for single car policies, preferred underwriting with 0-6 or more SDIP pts.
- 25%-39% for multi car policies, preferred underwriting with 0-6 or more SDIP pts.
- 51%-53% for single car policies, ultra-preferred underwriting with 0-6 or more SDIP pts.
- 39%-42% for multi car policies, ultra preferred underwriting with 0-6 or more SDIP pts.
- 5% for policies in non-standard, middle & standard underwriting to policies with proof of homeownership.
- 5%-10% for risks who are members of qualified participating groups, associations or employees of qualified participating employer when risks meet underwriting guidelines.

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components.

12 point violation must not be one of the following.

- A. Manslaughter or negligent homicide.
- B. Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing.
- C. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
- D. Transporting illegal intoxicating liquors by motor vehicle.

- Deviation for single car, non standard underwriting, 12-21 SDIP pts. Credit varies 58%-74%.
- Deviation for multi car, non standard underwriting, 12-21 SDIP pts. Credit varies 44%-63%.
- Deviation for single car, middle underwriting, 12-21 SDIP pts. Credit varies 60%-75%.
- Deviation for multi car, middle underwriting, 12-21 SDIP pts. Credit varies 48%-66%.
- Deviation for single car, standard, preferred and ultra preferred underwriting, 12-21 SDIP pts. Credit varies 60%-75%.
- Deviation for multi car, standard, preferred and ultra preferred underwriting, 12-21 SDIP pts. Credit varies 48%-66%.

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components. If the resulting rate is equal to or greater than N.C. Rate Bureau rates, the policy is ineligible for any deviation.

- 1.14 factor applies single car, non standard underwriting for policies without proof of prior auto insurance.
- 1.09 factor applies multi car, non standard underwriting for policies without proof of prior auto insurance.
- 1.05-1.20 factors vary based on territories.
- 1.05-3.20 factors vary based on average driver group 1-17.
- 1.10-1.45 factors vary for single car policies with 1-3 or more accidents.
- 1.06-1.30 factors vary for multi car policies with 1-3 or more accidents.

PHYSICAL DAMAGE All deviation applicable to non-fleet private passenger auto physical damage coverage for all listed deviation components, unless otherwise stated below.

- 26% for single car policies, non standard underwriting with 6 or more SDIP pts.
- 23% for multi car policies, non standard underwriting with collision coverage on more than one vehicle with 6 or more SDIP pts.
- 27%-28% for single car policies, middle underwriting with 5-6 or more SDIP pts.
- 37% for multi car policies, non standard underwriting with collision coverage on one vehicle with 6 or more SDIP pts.
- 18%-24% for multi car policies, middle underwriting, collision coverage on more than one vehicle 5-6 or more SDIP pts.
- 33%-47% for single car policies, standard underwriting with 2-6 or more SDIP pts.
- 31%-38% for multi car policies, middle underwriting, collision coverage on one vehicle with 5-6 or more SDIP pts.
- 22%-40% for multi car policies, standard underwriting, collision coverage on more than one vehicle, 2-6 or more SDIP pts.
- 24%-47% for multi car policies, standard underwriting, collision coverage on one vehicle with 2-5 or more SDIP pts.

Progressive Preferred Insurance Company (con't):

- 26%-47% for single car policies, preferred underwriting with 0-5 or more SDIP pts.
- 23%-40% for multi car policies, preferred underwriting, collision coverage on more than one vehicle, 0-6 or more SDIP pts.
- 23%-47% for multi car policies, preferred underwriting, collision coverage on one vehicle with 0-5 or more SDIP pts.
- 48% single car policies, ultra preferred underwriting.
- 40% multi car policies, ultra preferred underwriting, collision coverage on more than one vehicle.
- 40%-47% multi car policies, ultra preferred underwriting, collision coverage on one vehicle with 0-5 or more SDIP pts.
- 5% for policies, non standard, middle and standard underwriting with proof of homeownership.
- 5%-10% for risks who are members of qualified participating groups, associations or employees of qualified participating employers when risks meet underwriting guidelines.

PHYSICAL DAMAGE All deviation applicable to non-fleet private passenger auto physical damage coverage for all listed deviation components, unless otherwise stated below.

12 point violation must not be one of the following.

- A. Manslaughter or negligent homicide.
- B. Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing.
- C. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
- D. Transporting illegal intoxicating liquors by motor vehicle.
 - 54%-69% single car policies, non standard underwriting with 12-18 or more SDIP pts.
 - 45%-64% for multi car policies, non standard underwriting, with collision coverage on more than one vehicle with 12-18 or more SDIP pts.
 - 51%-67% for multi car policies, non standard underwriting, collision coverage on one vehicle with 12-18 or more SDIP pts.
 - 57%-71% for single car policies, middle underwriting with 12-18 or more SDIP pts.
 - 47%-66% for multi car policies, middle underwriting with collision coverage on more than one vehicle with 12-18 or more SDIP pts.
 - 54%-69% for multi car policies, middle underwriting with collision coverage on one vehicle with 12-18 or more SDIP pts.
 - 57%-71% for single car policies, standard, preferred and ultra preferred underwriting with 12-18 or more SDIP pts.
 - 47%-66% for multi car policies, standard, preferred and ultra preferred underwriting, collision coverage on more than one vehicle with 12-21 SDIP pts.
 - 54%-69% for multi car policies, standard, preferred and ultra-preferred underwriting, collision coverage on one vehicle with 12-18 or more SDIP pts.

PHYSICAL DAMAGE All deviation applicable to non-fleet private passenger auto physical damage coverage for all listed deviation components. If the resulting rate is equal to or greater than the N.C. Rate Bureau, the policy is ineligible for any deviation.

- 1.19 factor applies, single car policies, non standard underwriting for policies without proof prior of auto insurance.
- 1.15 factor applies, multi car policies, non standard underwriting without proof of prior auto insurance.
- 1.05-1.20 factors vary based on territories.
- 1.10-2.75 factors vary based on average driver group 1-16.
- 1.08-1.35 single car policies with 1-3 or more accidents.
- 1.05-1.24 multi car policies with 1-3 or more accidents.
- Installment Payment Plan: \$3 charge waived for policies purchased by employees from an approved employer group if premium is paid via payroll deduction. Eff. 7-1-99

Progressive Southeastern Insurance Company:

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components.

- 14%-35% for single car policies, non standard underwriting with 5-6 or more SDIP pts.
- 28% for multi car policies, non standard underwriting with 6 or more SDIP pts.
- 15%-36% for single car policies, middle underwriting with 3-6 or more SDIP pts.
- 11%-29% for multi car policies, middle underwriting with 4-6 or more SDIP pts.
- 14%-50% for single car policies, standard underwriting with 0-6 or more SDIP pts.
- 16%-35% for multi car policies, standard underwriting with 2-6 or more SDIP pts.
- 31%-53% for single car policies, preferred underwriting with 0-6 or more SDIP pts.
- 25%-39% for multi car policies, preferred underwriting with 0-6 or more SDIP pts.
- 51%-53% for single car policies, ultra-preferred underwriting with 0-6 or more SDIP pts.
- 39%-42% for multi car policies, ultra preferred underwriting with 0-6 or more SDIP pts.
- 5% for policies in non-standard, middle & standard underwriting to policies with proof of homeownership.
- 5%-10% for risks who are members of qualified participating groups, associations or employees of qualified participating employer when risk meets underwriting guidelines.

Progressive Southeastern Insurance Company (con't):

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components.

12 point violation must not be one of the following.

- A. Manslaughter or negligent homicide.
- B. Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing.
- C. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
- D. Transporting illegal intoxicating liquors by motor vehicle.

- Deviation for single car policies, 12-21 SDIP pts., non standard underwriting. Credit varies 58%-74%.
- Deviation for multi car policies, non standard underwriting, 12-21 SDIP pts. Credit varies 44%-63%.
- Deviation for single car policies, middle underwriting, 12-21 SDIP pts. Credit varies 60%-75%.
- Deviation for multi car policies, middle underwriting, 12-21 SDIP pts. Credit varies 48%-66%.
- Deviation for single car policies, standard, preferred and ultra preferred underwriting, 12-21 SDIP pts. Credit varies 60%-75%.
- Deviation for multi car policies, standard, preferred and ultra preferred underwriting, 12-21 SDIP pts. Credit varies 48%-66%.

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components. If the resulting rate is equal to or greater than N.C. Rate Bureau rates, the policy is ineligible for any deviation.

- 1.14 factor applies single car policies, non standard underwriting for policies without proof of prior auto insurance.
- 1.09 factor applies multi car policies, non standard underwriting for policies without proof of prior auto insurance.
- 1.05-1.20 factors vary based on territories.
- 1.05-3.20 factors vary based on average driver group 1-17.
- 1.10-1.45 factors vary for single car policies with 1-3 or more accidents.
- 1.06-1.30 factors vary for multi car policies with 1-3 or more accidents.

PHYSICAL DAMAGE All deviation applicable to non-fleet private passenger auto physical damage coverage for all listed deviation components, unless otherwise stated below.

- 26% for single car policies, non standard underwriting with 6 or more SDIP pts.
- 23% for multi car policies, non standard underwriting, collision coverage on more than one vehicle, 6 or more SDIP pts.
- 37% for multi car policies, non standard underwriting, collision coverage on one vehicle, 6 or more SDIP pts.
- 27%-28% for single car policies, middle underwriting with 5-6 or more SDIP pts.
- 18%-24% for multi car policies, middle underwriting, collision coverage on more than one vehicle, 5-6 or more SDIP pts.
- 31%-38% for multi car policies, middle underwriting, collision coverage on one vehicle with 5-6 or more SDIP pts.
- 33%-47% for single car policies, standard underwriting with 2-6 or more SDIP points.
- 22%-40% multi car policies, standard underwriting, collision coverage on more than one vehicle, 2-6 or more SDIP pts.
- 24%-47% for multi car policies, standard underwriting with collision coverage on one vehicle, 2-5 or more SDIP pts.
- 26%-47% for single car policies, preferred underwriting with 0-5 or more SDIP pts.
- 23%-40% for multi car policies, preferred underwriting, collision coverage on more than one vehicle, 0-6 or more SDIP pts.
- 23%-47% for multi car policies, preferred underwriting, collision coverage on one vehicle with 0-5 or more SDIP pts.
- 48% single car policies, ultra preferred underwriting.
- 40% multi car policies, ultra preferred underwriting, collision coverage on more than one vehicle.
- 40%-47% multi car policies, ultra preferred underwriting, collision coverage on one vehicle with 0-5 or more SDIP pts.
- 5% for policies, non standard, middle and standard underwriting with proof of homeownership.
- 5%-10% for risks who are members of qualified participating groups, associations or employees of qualified participating employers when risks meets underwriting guidelines.

PHYSICAL DAMAGE All deviation applicable to non-fleet private passenger auto physical damage coverage for all listed deviation components, unless otherwise stated below.

12 point violation must not be one of the following.

- A. Manslaughter or negligent homicide.
- B. Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing.
- C. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
- D. Transporting illegal intoxicating liquors by motor vehicle.

- 54%-69% single car policies, non standard underwriting with 12-18 or more SDIP pts.
- 45%-64% for multi car policies, non standard underwriting, with collision coverage on more than one vehicle with 12-18 or more SDIP pts.

Progressive Southeastern Insurance Company (con't):

- 51%-67% for multi car policies, non standard underwriting, collision coverage on one vehicle with 12-18 or more SDIP pts
- 57%-71% for single car policies, middle underwriting with 12-18 or more SDIP pts.
- 47%-66% for multi car policies, middle underwriting with collision on more than one vehicle with 12-18 or more SDIP pts.
- 54%-69% for multi car policies, middle underwriting with collision on one vehicle with 12-18 or more SDIP pts.
- 57%-71% for single car policies, standard, preferred and ultra preferred underwriting with 12-18 or more SDIP pts
- 47%-66% for multi car policies, standard, preferred and ultra preferred underwriting, collision coverage on more than one vehicle with 12-21 SDIP pts.
- 54%-69% for multi car policies, standard, preferred and ultra-preferred underwriting, collision coverage on one vehicle with 12-18 or more SDIP pts.

PHYSICAL DAMAGE All deviation applicable to non-fleet private passenger auto physical damage coverage for all listed deviation components. If the resulting rate is equal to or greater than the N.C. Rate Bureau, the policy is ineligible for any deviation.

- 1.19 factor applies, single car policies, non standard underwriting for policies without proof of auto insurance.
- 1.15 factor applies, multi car policies, non standard underwriting for policies without proof of auto insurance.
- 1.05-1.20 factors based on territories.
- 1.10-2.75 factors vary based on average driver group 1-16.
- 1.08-1.35 single car policies with 1-3 or more accidents.
- 1.05-1.24 multi car policies with 1-3 or more accidents.
- Installment Payment Plan: \$3 charge waived for policies purchased by employees from an approved employer group if premium is paid via payroll deduction. Eff. 7-1-99

Prudential Property & Casualty Insurance Company:

- 2% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision for Senior Driver Discount. Certain criteria apply.
- 8% non-fleet private passenger auto bodily injury, property damage, comprehensive & collision for Long Term Discount, when criteria is met.
- 6% non-fleet private passenger auto bodily injury, property damage, comprehensive & collision for New Business Discount.
- 5% Renter's (HO-4) Companion Policy Discount for non-fleet private passenger auto bodily injury, property damage, comprehensive & collision.
- 10% Homeowners (HO-3) or Condominium (HO-6) Companion Policy Discount applicable to non-fleet private passenger auto bodily injury, property damage, comprehensive & collision.
- 5% Companion for Life Discount applicable to non-fleet private passenger auto bodily injury, property damage, comprehensive & collision.
- Base Rate Deviation for non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision. Credit varies 0%-4%, single car policies. Credit varies 0%-21%, multi-car policies.
- Electronic Funds Transfer Deviation: \$1 service charge deleted.
- Installment Payment Plan: No charge for first installment payment. Eff. 11-3-99

Republic Franklin Insurance Company:

- Personal Auto Account Credit: 10% credit applies to basic premium when auto & homeowner policy is insured by Utica Mutual Insurance Company or Graphic Arts Mutual Insurance Company.
- 20% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision.
- 5% payroll deduction provided the named insured is employed through an employer enrolled in the Company Work place Insurance Service for Employees (W.I.S.E.) program or is a member of a company approved affinity group. Eff. 12-1-98

Royal Indemnity Company:

- 5% Companion Policy Credit for automobile policy, for which on inception date there is in force, a homeowners policy covering same insured in any member of Royal Insurance.
- Discount for eligible employee: 20% credit to total personal auto policy premium.
- Installment Payment Plan waiver.
- 5% Good Driver Discount applies to bodily injury, property damage, medical payment & collision coverage.
- 5% Experience Operator Credit applies to bodily injury, property damage, medical payments, collision & comprehensive coverage if principal operator is age 55 - 65 & no inexperience operator.
- Passive Restraint Discount apply to medical payment rate. Credit varies 20% -40%.
- 5% Anti-Lock Braking System credit applies to bodily injury & property damage for vehicles equipped with factory installed 4 wheel anti-lock braking system.
- 5% Window Glass Etching Credit applies to comprehensive coverage,
- Anti-Theft Device Credit applies to comprehensive coverage. Credit varies 5% - 15%.

Royal Indemnity Company (cont):

- 10% Company Car Credit applies to bodily injury, property damage, medical payment, comprehensive & collision for single car policies when company car is in the household.
- Installment Payment Plan: \$1 each installment for Electronic Fund Transfer. Eff. 9-21-98

Royal Insurance Company of America:

- 20% discount for eligible employees. Credit applicable to total personal auto policy premium.
- Companion Policy Credit: 5% credit when auto & homeowner policy in-force with any member of Royal Insurance.
- Installment payment plan waived for employees.
- Installment Payment Plan Payroll Deduction: \$3 charge waived.
- 5% Good Driver Discount for private passenger auto bodily injury, property damage, medical payments & collision coverage.
- 5% Experience Operator Credit for private passenger auto bodily injury, property damage, medical payments & collision coverage.
- 5% Anti-Lock Braking System Credit for private passenger auto bodily injury & property damage for vehicles equipped with a factory installed 4 wheel anti-lock braking system.
- 5% Window Glass Etching credit for comprehensive coverage.
- Anti-Theft Device Coverage Credit for comprehensive coverage. Credit varies 5% - 15%.
- 10% Company Car Credit for bodily injury, property damage, medical payments, comprehensive & collision for single car policies when there is a company car in the household.
- Installment Payment Plan: \$1 each installment for Electronic Fund Transfer. Eff. 9-21-98

Safeco Insurance Company of America:

- 10% non-fleet private passenger comprehensive & collision for drivers age 55 or older.
- Account credit for having both Homeowners & Auto insurance with Safeco Insurance Co. of America based on rating factor.

<u>If the Regular Rating Factor is</u>	<u>The Reduction is</u>
.90 or greater	.05 factor points
.70 through .89	.04 factor PO
.69 or less	.03 factor points
- Checkless Pay Plan: Waive \$2 installment charge. Eff. 3-4-94

Safeguard Insurance Company:

- Companion Policy Credit: 5% credit when auto & homeowner policy in-force with any member of Royal Insurance Company.
- 20% discount for eligible employees. Credit applicable to total personal auto policy premium.
- Installment payment plan waived for employees.
- Installment Payment Plan Payroll Deduction: \$3 charge waived. Eff. 1-1-97

St. Paul Fire and Marine Insurance Company:

- Installment charge deviation: \$2 charge each installment. Eff. 1-1-95

St. Paul Guardian Insurance Company:

- 5% base rate comprehensive coverage when policy qualifies for PAK II Program.
- 5% base rate collision coverage when policy qualifies for PAK II Program.
- 10% Mature Operator Credit: Combined single limit bodily injury & property damage, medical payments, comprehensive & collision, when principal operator is age 55 & less than or equal to 64 yrs. of age & no inexperienced operators in household. 5% credit for ages 65-74 & no inexperience operator in household.
- 10% Good Driver Deviation, when certain criteria is met.
- Symbol Reactivities model year 1976-1982, Symbol 14, comprehensive - 7.8% credit; collision - 12.7% credit. Model yrs. 1975 & prior; Values above \$10,000 rated Symbol 7 for comprehensive & collision.
- Extended Transportation Expense Coverage is provided at no charge, when comprehensive coverage is purchased & policy qualifies for PAK II Program.
- Passive Restraint Deviation: 20% when restraint is installed in driver-side only position; 30% when restraint is installed in both front outboard seat positions. If policy qualifies for PAK II Program, airbag discount applies to factory installed automatic occupant restraint. Deviation applies only to medical payments base premium.
- Anti-Theft Device Deviation for PAK II Program: 5% alarm only, 5% active disabling device; 15% passive disabling device. This deviation applies to comprehensive base premium.
- Anti-Lock Braking System Deviation: 5% combined single limit liability, bodily injury & property damage liability base premium when private passenger auto equipped with factory installed four-wheel anti-lock braking system.

St. Paul Guardian Insurance Company (con't):

- **Golfmobile Liability Coverage provided at no additional charge.**
- **Miscellaneous Types: ATV, minibike & dune buggy, combined bodily injury & property damage liability rates not used for commercial purposes will be same rate as North Carolina Reinsurance Facility. Snowmobile rates, medical payments coverage rate will be 22% of Territory 18 private passenger auto medical payments rate. Collision rates will be same as NC Rate Bureau's snowmobile rates.**
- **10% when more than one recreational vehicle is covered under same policy for following miscellaneous types, trailers designed for use with private passenger autos, motorbikes or other similar motor vehicles not used for commercial purposes (excluding motorcycles, motorscooters & mopeds); snowmobiles & golfmobiles.**
- **Renewal Credit: 0-2 yrs.-0%; 3yrs.-3%; 4yrs.-4%; 5 or more yrs. -5% premium credit when insured maintained consecutive yrs. of coverage with St. Paul. Credit will apply to final premium for each coverage & rounded to nearest dollar. Installment charge deviation: \$2 charge each installment.**
- **Employee Discount: New Business - 20%; Renewals - 15% when criteria is met. Eff. 1-1-99**

St. Paul Mercury Insurance Company:

- **15% non-fleet private passenger auto liability & physical damage insurance rates. Eff. 1-1-88**

Selective Insurance Company of South Carolina:

- **Installment Payment Plan: \$2 per each installment. Eff. 9-1-98**

Selective Insurance Company of the Southeast:

- **Installment Payment Plan: \$2 per each installment. Eff. 9-1-98**

Shelby Insurance Company:

- **7.5% non-fleet private passenger auto liability & physical damage rates when insured has their Homeowners policy in the Anthem Casualty Insurance Group.**
- **Anti-Theft Discount: Discount applies to other than collision coverage only. 5% alarm & active disabling devices; 15% on vehicles equipped with passive disabling devices.**
- **Longevity Discount: 5% credit applies when policies have been in force past 5 yrs. Credit applies to Plus & Premier policies only.**
- **Mature Operator Discount: 5% discount for drivers age 55 to 69 yrs. old with no drivers with less than 5 yrs. driving experience. Credit applies to Plus & Premier policies.**
- **Point Factor Discount: Factors vary .00 - 3.90 for 0 - 12 points.**
- **10% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision for all Shelby Plus policies. Eff. 3-1-97**

South Carolina Insurance Company:

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components.

12 point violation must not be one of the following.

A. Manslaughter or negligent homicide.

B. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.

C. Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing.

D. Transporting illegal intoxicating liquors by motor vehicle.

- **Deviation for single car policies with 12-20 SDIP points where driver with least licensed driving experience has 5-52 yrs. of driving experience. 47%- 60% credit.**

- **Deviation for multi- car policies with 12-20 SDIP points where driver with least licensed driving experience has 5-42 yrs. of driving experience. 43% -55% credit.**

12 point violation must not be one of the following.

A. Manslaughter or negligent homicide.

B. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.

C. Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing.

D. Transporting illegal intoxicating liquors by motor vehicle.

E. Driving motor vehicle while intoxicated.

South Carolina Insurance Company (con't):

- Deviation for single-car policies with 6-20 SDIP pts. where driver with least licensed driving experience has from 7-52 yrs. of driving experience with no accidents or claims. 5% credit.
- Deviation for single-car policies with 6-20 SDIP pts. where driver with least licensed driving experience has from 7-52 yrs. of driving experience with one accident or claim 3% credit.
- Deviation for multi-car policies with 6-20 SDIP pts. where driver with least licensed driving experience has from 7-52 yrs. of driving experience with no accidents or claims. 3% credit.
- Deviation for multi-car policies with 6-20 SDIP pts. where driver with least licensed driving experience has from 7-52 yrs. of driving experience with one accident or claim. 1.5% credit.

PHYSICAL DAMAGE All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components.

12 point violation must not be one of the following.

- A. Manslaughter or negligent homicide.
- B. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
- C. Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing
- D. Transporting illegal intoxicating liquors by motor vehicle.
- 5% non-fleet private passenger auto comprehensive & collision for policies that are insured with South Carolina Insurance Company with no lapse in coverage between policies & have 12-20 SDIP pts. & all drivers licensed 5-52 yrs.
- 15% non-fleet private passenger auto comprehensive & collision for policies with 12-20 SDIP pts. & all drivers licensed 5 - 52 yrs.

12 point violation must not be one of the following.

- A. Manslaughter or negligent homicide.
- B. Failure to stop & render aid when involved in an accident resulting in bodily injury or death
- C. Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing.
- D. Transporting illegal intoxicating liquors by motor vehicle.
- E. Driving motor vehicle while intoxicated.
- 25% non-fleet private passenger auto comprehensive & collision for policies with 12 - 20 SDIP pts., all drivers licensed 5 - 52 yrs. & no driver with an at fault accident within the last 12 months preceding policy effective date. Eff.10-21-98

Southern Guaranty Insurance Company:

- Exception Driver Program: 15% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision when underwriting guidelines are met.
- Exception Plus: Additional 5% credit for private passenger non-fleet auto bodily injury, property damage, medical payments, comprehensive & collision when policy has been in-force at least 3 yrs. & no at-fault accidents in preceding 3 yrs. A second 5% credit for policies in-force at least 6 yrs. & no at-fault accidents in preceding 6 yrs. Maximum Exceptional Driver credit is 25%.
- Drivers 55 yrs. of Age or Older: Applicable primary rating factor will be reduced .05 on comprehensive & collision coverage for those drivers 55 yrs. of age or older written voluntary market.
- Preferred Automobile Policy: 10% non-fleet private passenger auto comprehensive & collision base rate if Southern Guaranty Insurance Company insures both homeowner & auto policy.
- 25% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision coverage for University of North Carolina Employees.
- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision coverage for University of North Carolina Employees when policy has been in force 3 yrs. & at fault accident free. Additional 5% credit for same coverage if policy has been in force 6 yrs. and at fault accident free. Eff. 9-1-98

Southern Heritage Insurance Company:

- Downward deviation on territories non-fleet private passenger auto bodily injury, property damage, medical payments, uninsured motorist, underinsured motorist, comprehensive & collision coverage when criteria is met. Credit varies 10% - 32%.
- Multi-car discount applies to single car risk when there is another vehicle furnished for the regular use of insured.
- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision coverage for all operators in household who have 19-44 yrs of driving experience & have no SDIP points.
- Basic Rental Reimbursement coverage will be added to the vehicle at no charge if the vehicle is insured for comprehensive coverage.
- Deviation for recreational trailer rate. Rate varies \$3 - \$6 for each \$1,000 in cost over \$10,000.
- Loss Free Renewal Discount: Loss free yrs. 3-5 yrs.: Discount varies 5% - 10% for non-fleet private passenger auto bod. injury, property damage, comprehensive & collision.

Southern Heritage Insurance Company (con't):

- **New Business Automobile of 7.5% deviation applies to non-fleet private passenger auto bodily injury, property damage comprehensive & collision when criteria is met. Eff. 10-1-98**

Link Plus Only

- **Preferred Driver Deviation: Non-fleet private passenger auto: 10% bodily injury & property damage: 12% comprehensive & collision.**
- **Mature Driver Credit: 5% non-fleet private passenger auto bodily injury, property damage, comprehensive & collision when all operators in household have 29 or more yrs. of driving experience.**
- **Increased Limit Factor Deviation. Eff. 3-11-97**

Southern Pilot Insurance Company:

- **15% non-fleet private passenger auto bodily injury, property damage & medical payments rates.**
- **15% non-fleet private passenger auto comprehensive & collision rates.**
- **20% non-fleet private passenger bodily injury, property damage, medical payments, comprehensive & collision for all Employees of the Group UNC Chapel Hill.**
- **5% non-fleet private passenger auto comprehensive & collision for age 55 yrs. or older.**
- **Exceptional Driver Discount: Applies to non-fleet private passenger bodily injury, property damage, medical payments, comprehensive & collision. 5% for policy in-force 3 yrs. & no at fault accident in the preceding 3 yrs. Second 5% for policy in-force 6 yrs. & no at fault accident preceding 6 yrs. Maximum Exceptional Driver Credit is 25%. Eff. 1-1-97**

Southern Fire & Casualty Insurance Company:

- **5% non-fleet private passenger auto bodily injury, property damage & medical payments.**
- **10% non-fleet private passenger auto comprehensive & collision.**
- **5% non-fleet private passenger auto comprehensive & collision for drivers age 55 yrs. Or older. Eff. 1-1-97**

Standard Fire Insurance Company:

- **15% non-fleet private passenger auto liability insurance rates.**
- **23% non-fleet private passenger auto physical damage rates.**
- **Loss & Conviction Free Deviation for multi-car policies. 15% non-fleet private passenger auto bodily injury, property damage, medical payments & collision for single & multi-car policies.**
- **5% non-fleet private passenger auto bodily injury, property damage, medical payments, uninsured motorist, comprehensive & collision. 5% for facility issued policies for comprehensive & collision coverage. Eff. 3-29-96**

State Automobile Mutual Insurance Company:

- **10% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision coverages, no SDIP pts., no inexperienced operators & insured has Homeowners policy with State Auto Companies.**
- **5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision coverages provided no SDIP pts., no inexperienced operators & all operators in household are age 55 or older.**
- **15% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision coverages provided there are no SDIP pts., no inexperienced operators, all operators in household are age 55 or older and insured has a Homeowners policy with State Auto Companies.**
- **Installment Pay Plan charge is reduced to \$1 per installment on all new and renewal business.**
- **5% non-fleet private passenger auto bodily injury & property damage liability (or combined single liability) coverage for private passenger auto equipped with factory installed four wheel anti-locking braking systems. Eff. 2-1-93**

State Auto Property & Casualty Insurance Company:

- **10% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision coverages, no inexperienced operators, operator is less than 50 yrs. old & insured has Homeowner policy with State Auto Companies.**
- **5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision coverages provided no inexperienced operators & operator is age 55 or older.**
- **15% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision coverages provided no inexperienced operators, operator is age 50-54 and insured has a Homeowner policy with State Auto Companies.**
- **Installment Pay Plan: \$1 per installment on all new & renewal business.**

State Auto Property & Casualty Insurance Company (con't):

- **Anti-lock Braking System Discount:** 5% deviation on non-fleet private passenger auto bodily injury & property damage or combined single limit liability on private passenger autos equipped with factory installed four wheel anti-lock braking systems.
- **20% non-fleet private passenger auto bodily injury , property damage, medical payments, comprehensive & collision coverage provided no inexperience operators, operator is age 55 or older & insured has a Homeowner policy with Stat Auto Companies.**
- **Electronic Funds Transfer:** \$1 monthly service charge per policy. Eff. 6-15-99

State Capital Insurance Company:

- **Installment Payment Plan:** Waive initial installment charge.
- **10% credit applicable to auto policy when named insured has Homeowners policy with State Capital, Northwestern National, or American Professionals Insurance Company.**
- **Renewal/Transfer Credit:** Bodily injury, property damage, medical payments & collision: 5% for policy in force with State Capital for 3 yrs. & no chargeable accidents or violations in the most recent 3 yrs.: 10% for policy in force with State Capital for 5 yrs. & no chargeable accident or violations in the most recent 5 yrs. Eff. 9-1-99

State Farm Mutual Automobile Insurance Company:

- **Deviation for non-fleet private passenger auto bodily injury, property damage, medical payments, collision & uninsured & combined uninsured/underinsured.** Credit varies based on territory.
- **15% on non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision rates applicable to principal operators age 55 & over where there is no inexperienced operator in household.** Credit not applicable to motorcycle.
- **10% non-fleet private passenger auto bodily injury, property damage, medical payments & collision.** Applicable to vehicles (not motorcycles) written in State Farm Mutual & free of at-fault accidents for between 3 & 6 yrs.: 6-10 yrs. - 15% credit: 10 or more yrs. - 20%: 9 or more yrs. - 15%. 20% credit continues after first at fault accident.
- **Installment Payment Charge:** \$1 monthly installment of premium. Charge waived if payment made by electronic funds transfer.
- **Multi Policy Discount:** 10% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision when criteria is met. Eff. 12-15-98

TIG Premier Insurance Company:

- **10.7% non-fleet private passenger auto bodily injury, property damage, medical payments, collision, uninsured BI and combined uninsured/underinsured BI; 15.5% comprehensive.**
- **Free of at fault accidents: 3-6 yrs.; 10%-non-fleet private passenger auto bodily injury, property damage, medical payments & collision; Over 6 yrs.-15%.**
- **10% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision for principal operators age 55 and over where there is no principal operator in household.**
- **BMW model yrs. 1995 & newer: 20% comprehensive; 10% collision. Eff. 3-1-98**

Teachers Insurance Company:

- **4% non-fleet private passenger auto bodily injury & property damage: single car, no chargeable SDIP pts. & no inexperience.**
- **Deviation for certain comprehensive & collision deductibles, when the insured has no chargeable SDIP pts. & no inexperience.**
- **5% non-fleet private passenger auto collision \$200 & \$250 deductible, when policy is entirely voluntary with no chargeable SDIP pts. & no inexperience.**
- **Driving Quality Deviation: Non-fleet private passenger, bodily injury, property damage & collision when criteria is met.**
- **9% non-fleet private passenger auto bodily injury & property damage; 8% comprehensive & collision premiums, if insured is a member in good standing of a sponsoring education association & policy is voluntary.** No deviation applies if policy has comprehensive only or physical damage only.
- **2% non-fleet private passenger auto bodily injury, property damage & collision, written new business prior to 9-20-98, principal operator licensed for at least 3 yrs., claim free for 3 yrs. & no convictions that result in 4 or more pts.** Credit applies to subsequent renewals up to 3 yrs. of experience.
- **5% non-fleet private passenger auto bodily injury, property damage, & collision for territories 11, 14 & 18.**
- **25% - 45% deviation for first accident if loss free for 5 yrs. & not ceded.**
- **2% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision for operators age 55 & over when criteria is met.**
- **Installment Payment Plan:** Charge waived when paid by Electronic Funds Transfer.
- **Installment Payment Charge:** No charge on 1st installment for new business policies written on an installment basis.
- **15% non-fleet private passenger auto bodily injury, property damage, collision & comprehensive for territory 41.**
- **8% non-fleet private passenger auto comprehensive for territories 32, 51 & 52.**

Teachers Insurance Company (con't):

- 5% non-fleet private passenger auto bodily injury, property damage & collision when individual policy is written new business on or after 9-2-98 when criteria is met.
- 13% non-fleet private passenger auto bodily injury, property damage & collision for territories 32, 51 & 52.
- Home/Auto Deviation when criteria is met.
- 7% non-fleet private passenger collision for utility vehicles, vans or pickups, 1993 or subsequent. Eff. 6-1-99

Travelers Casualty & Surety Company:

- Anti-Lock Brake Deviation: 5% non-fleet private passenger auto single limit (liability & medical payments) or bodily injury, property damage & medical payments.
- Anti-Theft Device Deviation: 5% or 10% discount depending on how vehicle is equipped. Applicable to non-fleet private passenger auto comprehensive base premiums.
- 7% Loss & Conviction Free Renewal Deviation: Multi-car policies: Applies to non-fleet private passenger auto bodily injury, property damage, medical payments & collision coverage. Credit applies to voluntary policies.
- Mature Driver Deviation: 3% to non-fleet private passenger auto bodily injury, property damage & medical payments; 5% collision, 10% comprehensive coverage.
- Passive Restraint Discount: 1% non-fleet private passenger auto bodily injury, property damage & medical payments. Credit applies to voluntary policies.
- 7% Loss & Conviction Free Renewal Deviation; Multi-car policies: Applies to collision coverage only when policy is ceded to the Facility.
- Mature Driver Deviation: 5% non-fleet private passenger auto collision coverage & 10% comprehensive coverage. Eff. 12-17-93

Travelers Casualty & Surety Company of America:

- 15% non-fleet private passenger auto bodily injury, property damage & medical payments rates.
- 15% non-fleet private passenger auto comprehensive & collision rates. Eff. 10-15-92

Travelers Casualty & Surety Company of Illinois:

- 30% non-fleet private passenger auto liability & medical payments rates.
- 30% non-fleet private passenger auto physical damage rates. Eff. 10-15-92

Travelers Indemnity Company:

- 10% Account Discount when insured has private passenger auto policy & homeowners policy with The Travelers.
- 3% Careful Driver Credit: Non-fleet private passenger auto bodily injury, property damage, medical payments & collision coverage to insured who have maintained 3 consecutive yrs. & have no "0" SDIP pts.
- 3% Renewal Credit: Non-fleet private passenger auto rates if insured has maintained auto coverage with the Travelers for last 6 or more consecutive yrs.
- Deviation for Multi-Line Insurance and Financial Services Institution Employees: 5% voluntary private passenger auto rates. Each installment charge is deleted.
- Deviation for Education Institution Employees Other Than North Carolina State University: 5% for voluntary private passenger auto rates for employees of an Educational Institution as part of an Employer Payroll Deduction Premium Payment Plan. Each installment charge is deleted.
- 5% for voluntary private passenger auto rates for all other entities for which there is no specifically defined deviation. Each installment charge is deleted.
- Deviation for North Carolina State University: 5% for voluntary private passenger auto rates for North Carolina State University employees as part as of an Employer Payroll Deduction Premium Payment Plan. Each installment is deleted.
- Contributing Vehicle Credit: 25% non-fleet private passenger auto bodily injury, property damage, medical payments & collision for insured who have single car policy & have more than one private passenger auto with The Travelers.
- Contributing Vehicle Credit: 15% non-fleet private passenger auto comprehensive, fire/fire & theft/fire, theft, CAC for insureds who have a single car policy and have more than one private passenger auto insured with The Travelers.
- Senior Driver Credit: Credit for voluntary private passenger auto bodily injury, property damage, medical payments, comprehensive, fire/fire, theft/fire, theft, CAC & collision when at least one principal operator age 55 & over with no inexperienced operator. 4% credit age 55-70; 1% age 71 & over; 4% credit for principal operators in both age groups.
- Deviation for Members/Customer of A Credit Union Family: 5% for voluntary private passenger auto rates. Installment charge for each installment is deleted.
- Deviation for Employees of Research and Development Institutions: 5% for voluntary private passenger auto rates. Installment charge for each installment is deleted.
- Deviation for Members/Customer of AAA Group. 5% for voluntary private passenger auto rates. Installment charge for each installment is deleted.

Travelers Indemnity Company (cont):

- **Rate Deviation for Philip Morris Companies, Inc.: 5% for employee as part of an Employee Payroll Deduction Premium Payment Plan. Installment charge for each installment is deleted.**
- **Rate Deviation for Volvo Truck North America, Inc.: 5% for employees. Installment charge for each installment is deleted. Eff. 6-21-99**

Travelers Indemnity Company of America:

- **Installment Payment Charge: Installment charge for each installment is deleted.**
- **18% non-fleet private passenger auto physical damage & 15% insurance rates for all other coverages on policies issued to employees of a North Carolina Educational Institution as part of an employer payroll deduction premium payment plan.**
- **20% non-fleet private passenger auto physical damage & 17% insurance rates for all other coverages on policies issued to employees of Multi-Line Insurance & Financial Services Institution.**
- **15% non-fleet private passenger auto physical damage & 12% insurance rates for all other coverages on policies issued for all other entities for which there is no specifically defined deviation.**
- **10% Account Discount: Non-fleet auto liability & physical damage to all insured that have both private passenger auto & homeowners policy with The Travelers.**
- **Careful Driver Credit: 3% non-fleet private passenger auto bodily injury, property damage, medical payments & collision coverage to insured who maintain auto policy with The Travelers for 3 consecutive yrs. and have no "0" SDIP pts.**
- **Renewal Credit: 3% non-fleet private passenger rates if insured has maintained auto policy with The Travelers for the last 6 or more consecutive yrs.**
- **28% private passenger auto policies for comprehensive, fire/fire & theft/fire, theft & comprehensive & collision; 25% insurance rates for all other coverages on policies issued to NCSU Employees as part of an Employee Payroll Deduction Premium Payment Plan.**
- **Contributing Vehicle Credit: 25% non-fleet private passenger auto bodily injury, property damage, medical payments & collision for single car policy & have more than one private passenger auto insured with The Travelers. 15% credit for comprehensive, fire/fire and theft/fire, theft, CAC for single car policy & have more than one private passenger auto insured with The Travelers.**
- **18% non fleet private passenger auto physical damage & 15% insurance rates for all other coverages for Member/Customers of a Credit Union family.**
- **Senior Driver Credit: Credit for voluntary private passenger auto bodily injury, property damage, medical payments, comprehensive, fire/fire, theft/fire, theft, CAC & collision when at least one principal operator age 55 & over with no inexperienced operator. 4% credit age 55-70; 1% age 71 & over; 4% credit for principal operators in both age groups.**
- **20% non-fleet private passenger insurance rates for all coverages for Employees of Research and Development Institution**
- **18% non-fleet private passenger for physical damage & 15% insurance rates for all other coverages for members of AAA Groups.**
- **Rate Deviation for Philip Morris Companies, Inc.: 20 % for comprehensive, fire/fire, theft/fire, theft, CAC & collision; 17% all other coverages as part of an Employee Payroll Deduction Premium Payment Plan.**
- **Rate Deviation for Volvo Truck North America, Inc.: 20 % for comprehensive, fire/fire, theft/fire, theft, CAC & collision; 17% all other coverages. Eff. 6-21-99**

The Travelers Indemnity Company of Connecticut:

- **Account Discount: 10% applies when voluntary private passenger auto & homeowners policy with The Travelers.**
- **Careful Driver Credit: 3% non-fleet private passenger auto bodily injury, property damage, medical payment & collision coverage for autos, pickups & vans with 0 SDIP pts. for the last 3 consecutive yrs.**
- **Renewal Credit: 3% if insured has maintained auto policy with The Travelers for 6 or more consecutive yrs.**
- **Contributing Vehicle Credit: 25% non-fleet private passenger autos, pickups, vans & classic autos for bodily injury property damage, medical payments & collision for single car policy yet have more than one private passenger auto insured with The Travelers. 15% for comprehensive, fire/fire & theft/fire, theft & CAC coverages.**
- **Senior Driver Credit: Credit for voluntary private passenger auto bodily injury, property damage, medical payments, comprehensive, fire/fire, theft/fire, theft, CAC & collision when at least one principal operator age 55 & over with no inexperienced operator. 4% credit age 55-70; 1% age 71 & over; 4% credit for principal operators in both age groups.**
- **15% deviation for non-fleet private passenger auto liability and 15% deviation for physical damage to coverages to non-fleet private passenger autos. Eff. 6-21-99**

Travelers Indemnity Company of Illinois:

- **Account Credit: 10% credit when voluntary auto & homeowners policy with The Travelers.**
- **Careful Driver Credit: 7% non-fleet private passenger auto bodily injury, property damage, medical payments & collision that have 0 SDIP pts. for the last 3 consecutive yrs.**
- **Senior Driver Credit: Credit varies 3% - 6% when criteria is met.**

Travelers Indemnity Company of Illinois (cont):

- **Contributing Vehicle Credit: 25% non-fleet private passenger auto bodily injury, property damage, medical payments & collision for single car policy, yet have more than one auto insured with The Travelers.**
- **Contributing Vehicle Credit: 15% non-fleet private passenger auto comprehensive, fire/fire & theft/fire, theft, CAC for insured who have a single car policy, yet have more than one auto insured with The Travelers.**
- **Highly Preferred Credit: 19% credit when certain criteria is met.**
- **Preferred Credit: 10% credit when certain criteria is met. Eff. 8-21-99**

Travelers Personal Security Insurance Company:

- **10% non-fleet private passenger auto liability rates.**
- **19% non-fleet private passenger auto physical damage rates.**
- **15% non-fleet private passenger auto bodily injury, property damage, medical payment & collision to single & multi-car policies that are loss & conviction free.**
- **5% non-fleet private passenger auto bodily injury, property damage, medical payments, uninsured motorist coverage, comprehensive & collision coverage, Facility policies: 5% applies comprehensive & collision when named insured also purchases homeowner policy (HO-2, HO-3 or HO-6). Eff. 3-29-96**

Twin City Fire Insurance Company:

- **86% factor for non-fleet private passenger auto comprehensive & collision rates if principal operator is age 55 or over. All other operators 90% factor. Applies to new & renewal policy.**
- **15% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision rates, if insured has qualifying homeowners policy in effect with one of the Hartford Group Companies. (The HO-4 policy does not qualify).**
- **Homeownership Credit: 5% non-fleet private passenger auto comprehensive & collision for policyholders who own their home or condominium, but do not carry their homeowners with an ITT Hartford Company.**
- **Incident Free Credit: 5% non-fleet private passenger auto comprehensive & collision when criteria is met.**
- **Base rate deviation for non-fleet private passenger bodily injury, property damage, comprehensive & collision. Eff. 4-1-98**

USAA Casualty Insurance Company:

- **5% non-fleet private passenger auto other than collision coverage for vehicles equipped with alarm only or active anti-theft disabling devices.**
- **5% non-fleet private passenger auto other than collision coverage for vehicles equipped with a window identification system.**
- **10% non-fleet private passenger auto other than collision coverage for vehicles with passive disabling anti-theft devices.**
- **100% non-fleet private passenger auto other than collision coverage for audio, visual & data electronics equipment & tapes, records, discs & other media.**
- **100% on rates for covered property coverage for trailers insured for other than collision coverage.**
- **100% on rates for customizing equipment coverage.**
- **30% non-fleet private passenger auto medical payments coverage for vehicles equipped with air bags both sides.**
- **10% non-fleet private passenger auto medical payments coverage for vehicles equipped with passive seat belt both sides or drivers side only.**
- **10% non-fleet private passenger auto liability & physical damage if principal operator is age 55 & older.**
- **5% non-fleet private passenger auto collision for vehicles equipped with a daytime running light device.**
- **Safe Driver Incentive Discount: 10% non-fleet private passenger auto bodily injury, property damage, medical payments, other than collision, collision, uninsured motorist, fire, theft & combined additional coverage when criteria is met.**
- **Deviation on 6 month and annual short rate cancellation tables.**
- **19% non-fleet private passenger auto liability & physical damage; 10% Extended Transportation Expense Coverage, Towing & Labor.**
- **20% non-fleet private passenger auto medical payments coverage for vehicles equipped with air bag drivers side only. Eff. 1-1-98**

USAA General Indemnity Company:

- **5% non-fleet private passenger auto other than collision coverage for vehicles equipped with passive anti theft disabling devices.**
- **100% non-fleet private passenger auto other than collision coverage for audio, visual & data electronic equipment & tapes, records, discs & other media.**
- **100% deviation for trailers insured for other than collision coverage.**
- **100% deviation for vehicles insured for customizing equipment coverage.**

USAA General Indemnity Company (con't):

- 5% non-fleet private passenger auto collision for vehicles equipped with daytime running light device.
- Deviation on 6 month & annual short rate cancellation tables.
- Installment Payment Plan: Regular Plan - installment charge waived. Eff. 7-20-97

Underwriters Insurance Company

- 17.5 % Credit Physical Damage and 5% Credit Liability base premiums: Certain Preferred Driver criteria must be met.
- 5% Credit Physical Damage base premiums: Certain Standard Driver criteria must be met.

Underwriters Insurance Company (con't):

- 10% Credit: Account Credit Program: Must have Homeowners and Auto policy with UIC.
- 5% Credit for BI, PD and Med Pay for factory installed Anti-Lock Brake System.
- 5% Credit for BI, PD, Med Pay, Collisions, and Comprehensive premiums: Mature Driver Discount: Certain criteria apply. Eff. 10-1-99

Unigard Indemnity Company:

- 5% non-fleet private passenger auto physical damage rates. Deviation applies: (1) All vehicles assigned to driver 55 yrs. of age or older, (2) All vehicles on policy, regardless of number, if all drivers are 55 yrs. of age or older, (3) Private passenger vehicles only.
- 10% non-fleet private passenger auto physical damage rates when same insured also has Homeowners Form HO-3 or HO-6. Eff. 9-5-89

Unigard Insurance Company:

- 5% non-fleet private passenger auto comprehensive & collision rates drivers 55 yrs. or older.
- 15% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision for multi-car policies, when auto & homeowner policy is written on Uni-Mate Program. Additional 5% for policy written 3 yrs. with no at-fault accidents. Second 5% credit for policies in-force 3 yrs. with no at fault accidents preceding 6 yrs. Maximum Uni-Mate Credit is 25% with no at fault accidents preceding 6 yrs. - Maximum Uni-Mate Credit 25%. Eff. 8-1-94

Unigard Security Insurance Company:

- 15% non-fleet private passenger auto liability, medical payments & physical damage. "Unimate Plus" in addition to above: (1) Policy in force 3 yrs. & no at-fault accident additional 5% credit liability, medical payments & physical damage; (2) Policy in force 6 yrs. & no at-fault accident; Second 5% credit on coverages listed above.
- 5% non-fleet private passenger auto non-fleet physical damage rates. Discount applies: (1) All vehicles assigned to driver 55 yrs. of age or older, (2) All vehicles on policy, regardless of number, if all drivers are 55 yrs. of age or older, (3) Private passenger vehicles only (no miscellaneous types). Eff. 6-20-88

Union Insurance Company:

- Homeowner Credit: 5% non-fleet private passenger auto comprehensive & collision.
- Anti-Theft Devices Credit: 5% alarm only & active disabling devices, 15% passive disabling devices when criteria is met.
- Territorial deviation for non-fleet private passenger auto bodily injury: Credit varies 5% - 22% based on territory.
- Territorial deviation for non-fleet private passenger auto property damage: Credit varies 5% - 15% based on territory.
- Comprehensive & collision deviation non-fleet private passenger auto deviation: 40% if no driving pts.; 10% if driving pts. Eff. 2-1-97

Unisun Insurance Company:

- Preferred Driver Discount: 10% non-fleet private passenger auto bodily injury, property damage, medical payments, collision & other than collision premium. Credit applies to each vehicles when criteria is met.
- Full Coverage Discount: 3% non-fleet private passenger auto bodily injury, property damage, medical payments collision & other than collision when criteria is met.
- Multi-Vehicle Discount: 5% additional credit for non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision. Eff. 12-15-96

United Pacific Insurance Company:

- 10% non-fleet private passenger auto comprehensive & collision. Eff. 8-8-91

United Services Automobile Association:

- 19% non-fleet private passenger auto liability & physical damage; 10% extended transportation expense coverage, towing & labor.
- 5% non-fleet private passenger auto comprehensive coverage for vehicles equipped with alarm only or active anti-theft disabling devices or vehicles using steering wheel bar locks.
- 5% non-fleet private passenger auto comprehensive coverage for vehicles equipped with a window identification system.
- 10% non-fleet private passenger auto comprehensive coverage for vehicles with passive disabling anti-theft devices.
- 100% private passenger non-fleet auto other than collision coverage for audio, visual & data electronic equipment & tapes; records, discs & other media.
- 30% non-fleet private passenger auto medical payments coverage for vehicles equipped with air bags on both sides.
- 20% non-fleet private passenger auto medical payments coverage for vehicles equipped with air bag on driver side only.
- 10% non-fleet private passenger auto medical payments coverage for vehicles with passive seat belt restraint.
- 5% non-fleet private passenger auto bodily injury & property damage coverages for vehicles equipped with an anti-lock brake system.
- 10% non-fleet private passenger auto liability & physical damage rates if principal operator is age 55 & older.
- 100% on rates for covered property for trailers insured for other than collision coverage.
- 100% on rates for customizing equipment coverage.
- 5% non-fleet private passenger auto collision for vehicles equipped with a Daytime Running Light device.
- Safe Driver Incentive Discount: 10% non-fleet private passenger auto bodily injury, property damage, medical payments other than collision, collision, uninsured motorist, fire, theft & combined additional coverages.
- Deviation on 6 month & annual short rate cancellation tables. Eff. 1-1-98

United States Fidelity & Guaranty Company:

- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision insurance rates. Deviation applies when principal operator of auto is age 55 & over & there are no inexperienced operators in household.
- Multi-Policy Discount: 5% credit on total non-fleet private passenger auto premium when both auto & residential policies are issued through USF&G Insurance Company when certain criteria is met.
- Physical Damage Deviation: 5% non-fleet private passenger auto comprehensive & collision for each car that is fully covered.
- Special Package Discount: 5% for those insured who meet specified underwriting guidelines.
- 15% deviation non-fleet private passenger auto total premium for insureds who are a participant through any of the USF&G Group Marketing Plans. Eff. 11-15-95

Universal Insurance Company:

- 15.0% non-fleet private passenger auto bodily injury, property damage & medical payments for DWI conviction limited to one lifetime alcohol related conviction per household. Credit applies to single car. SDIP pts. must be between 12- 20.
- 7.5% Multi-car, non-fleet private passenger auto bodily injury, property damage & medical payments when an insured has a DWI conviction and SDIP pts. are between 12 & 20. There can be no more than one lifetime alcohol related conviction per household.
- 3.5% non-fleet private passenger auto bodily injury, property damage & medical payments when an insured has a DWI & SDIP pts. are between 8 & 14. Credit applies to single or multi-car risk.
- 5% non-fleet private passenger auto comprehensive & collision with 10-18 SDIP pts. based on model year of auto.
- 10% non-fleet private passenger auto comprehensive & collision with 8-9 SDIP pts. based on model year of auto.
- 25% non-fleet private passenger auto comprehensive & collision with 10-18 SDIP pts. based on model year of auto.
- 40% non-fleet private passenger auto comprehensive & collision with 12-14 SDIP pts. based on model year of auto.
- 20% non-fleet private passenger auto comprehensive & collision with 12-14 SDIP pts. based on model year of auto.
- 52% non-fleet private passenger auto bodily injury, property damage & medical payments for experience drivers, single car risk with 12-20 SDIP pts.
- 42% non-fleet private passenger auto bodily injury, property damage & medical payments for experience drivers, multi-car risk with 12-20 SDIP pts. by at least one driver. Eff. 2-1-98

Utica Mutual Insurance Company:

- Mass Merchandising Plan: 15% discount on base rates for employees of Utica National Insurance Group.
- Personal Auto Account Credit: 10% credit applied to basic premium when auto & homeowner policy is insured by Utica Mutual Insurance Company or Graphic Arts Mutual Insurance Company.
- 5% payroll deduction provided the named insured is employed through an employer enrolled in the Company Workplace Insurance Service for Employees (W.I.S.E.) program or is a member of a company approved affinity group. Eff. 12-1-98

Valiant Insurance Company:

- 5% non-fleet private passenger auto comprehensive & collision insurance rates.
- 5% non-fleet private passenger auto bodily injury, property damage, comprehensive & collision coverage if named insured is an educator.
- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision for loss-free credit insured with 3 years with "0" SDIP pts.
- 10% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision for loss-free credit insured 6 years with "0" SDIP pts.
- 5% non-fleet private passenger auto bodily injury & property damage for anti-lock brakes.
- 5% non-fleet private passenger auto comprehensive with anti-theft device (active).
- 10% non-fleet private passenger auto comprehensive with anti-theft device (passive).
- 5% non-fleet private passenger auto bodily, property damage, medical payments, comprehensive & collision for mature driver.
- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision for account driver.
- 5% non-fleet private passenger auto comprehensive & collision for multi-car policies.
- 15% non-fleet private passenger auto comprehensive & collision for cars with "0" SDIP pts. Eff. 2-15-98

Vigilant Insurance Company:

- Antique Autos: Reduce bodily injury, property damage, medical payments & uninsured motorist rates by territory. Credit varies.
- Reduced rates for physical damage coverage for antique autos. Eff. 8-26-98

Virginia Mutual Insurance Company:

- 15% non-fleet private passenger auto bodily injury, property damage & medical payments, with "0" SDIP pts. & no inexperience operators.
- 10% non-fleet private passenger auto comprehensive & collision with "0" pts. and no inexperience operators. Eff. 9-1-97

Windsor Insurance Company:

LIABILITY Applicable to non-fleet private passenger auto bodily injury, damage & medical payments coverage for all listed components.

Group I

12 point violation that is not one of the following.

- A. Manslaughter or negligent homicide.
 - B. Prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing.
 - C. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
 - D. Transporting illegal intoxicating liquors by motor vehicle.
- Deviation for single car policies, unmarried driver, 12-20 SDIP pts. & least experienced operator has 5-13 yrs. licensed driving experience or 49-53 yrs. licensed driving experience. Credit varies 16%, 25% or 28%.
 - Deviation for single car policies, married driver, 12-20 SDIP pts. & least experienced operator has 5-13 yrs. licensed driving experience or 49-53 yrs. licensed driving experience. Credit varies 25% or 52%.
 - Deviation for single car policies, unmarried driver, 12-20 SDIP pts. & least experienced operator has 14-48 yrs. licensed driving experience. Credit varies 22% or 54%.
 - Deviation for single car policies, married driver, 14-20 SDIP pts. & least experienced operator has 14-48 yrs. licensed driving experience. Credit varies 42% or 57%.
 - Deviation multi-car policies, unmarried driver, 12-20 SDIP pts. & least experienced operator has 5-13 yrs. licensed driving experience or 49-53 yrs. licensed driving experience. Credit varies 12% or 25%.
 - Deviation multi-car policies, unmarried driver, 12-20 SDIP pts. & least experienced operator has 14-48 yrs. licensed driving experience. Credit varies 22% or 45%.
 - Deviation multi-car policies, married driver, 12-20 SDIP pts. & least experienced operator has 5-13 yrs. licensed driving experience or 49-53 yrs. licensed driving experience. Credit varies 30% or 55%.
 - Deviation multi-car policies, married driver, 12-20 SDIP pts. & least experienced operator has 14-48 yrs. licensed driving experience. Credit varies 43% or 60%.
 - 10% deviation applies to auto bodily injury & property damage to policies with proof of 6 months prior auto insurance coverage with no lapse.

Windsor Insurance Company (con't):

- 10% deviation applies to auto bodily injury, property damage and med pay when the total policy premium is paid with the application or renewal quote.
- 15% auto bodily injury & property damage to policies with proof of 6 months prior auto insurance coverage with no lapse & BI limit on the prior proof are higher than 25/50.
- 8% deviation applies to auto bodily injury & property damage on risks presenting proof of home ownership with homeowners dec page, a homeowners dec page with expiration date less than 24 months old, property tax records mortgage payment coupons or property deeds. Address listed on any form must match address on Windsor policy.

Group II

Contain either no 12 point violations or a 12 point violation that is one of the following.

- A. Manslaughter or negligent homicide.
- B. Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing.
- C. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.

D. Transporting illegal intoxicating liquors by motor vehicle.

- Deviation single-car policies, married driver, 6-20 SDIP pts. & least experienced operator has 7-13 yrs. licensed driving experience or 49-53 yrs. licensed driving experience. Credit varies 3% or 10%.
- Deviation single-car policies, married driver, 6-20 SDIP pts. & least experienced operator has 14-48 yrs. licensed driving experience. Credit varies 10% or 15%.
- Deviation single-car policies, unmarried driver, 6-20 SDIP pts. & least experienced operator has 14-48 yrs. licensed driving experience. Credit 8%.
- Deviation multi-car policies, married driver, 5-20 SDIP pts. & least experienced operator has 5-13 yrs. licensed driving experience or 49-53 yrs. licensed driving experience. Credit varies 10% or 12%.
- Deviation multi-car policies, married driver, 5-20 SDIP pts. & least experienced operator has 14-48 yrs. licensed driving experience. Credit 20%.
- Deviation multi-car policies, unmarried driver, 5-20 SDIP pts. & least experienced operator has 14-48 yrs. licensed driving experience. Credit 5%.
- 10% deviation applies to auto bodily injury, property damage and med pay when the total policy premium is paid with the application or renewal quote.
- 15% auto bodily injury & property damage to policies with proof of 6 months prior auto insurance coverage with no lapse & BI limit on the prior proof are higher than 25/50.
- 10% deviation applies to auto bodily injury & property damage to policies with proof of 6 months prior auto insurance coverage with no lapse.
- 8% deviation applies to auto bodily injury & property damage on risks presenting proof of home ownership with homeowners dec page, a homeowners dec page with expiration date less than 24 months old, property tax records, mortgage payment coupons or property deeds. Address listed on any form must match address on Windsor policy. Eff. 7-1-99

Worldwide Insurance Company:

- 7.0% non-fleet private passenger auto bodily injury, property damage & medical payments coverage when certain criteria is met.
- 10.0% non-fleet private passenger auto comprehensive & collision coverage if certain criteria is met. Eff. 7-15-96

RATE DEVIATION - COMPANIES OPERATING IN NORTH CAROLINA

AUTOMOBILE

ACE American Insurance Company:

- 17% non-fleet private passenger auto bodily injury, property damage, medical payments, uninsured motorist, combined uninsured & underinsured, comprehensive & collision. Eff. 3-18-97

ACE Fire Underwriters Insurance Company:

- 17% non-fleet private passenger auto bodily injury, property damage, medical payment, uninsured motorist, combined uninsured motorist & underinsured motorist, comprehensive & collision. Eff. 3-18-97

ACE Property & Casualty Insurance Company:

- 17% non-fleet private passenger auto bodily injury, property damage, medical payment, uninsured motorist, combined uninsured motorist & underinsured motorist, comprehensive & collision. Eff. 3-18-97

AMEX Assurance Company:

- Downward deviation by territory for non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive, collision & combined UM/UIM, Commercial Excess & Umbrella: Credit varies.
- Downward Deviation on Accident-Free Discount for non-fleet private passenger auto bodily injury, property damage, medical payment & collision: 3-5 yrs.- 10% credit; 6 yrs. or more- 15% credit.
- 5% Auto/Homeowner Deviation.
- Downward deviation for single-car & multi-car policyholders for non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision: Credit varies.
- 10% Preferred Client Deviation for non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision when criteria is met.
- Installment Payment Plan: Charge waived for electronic funds transfer or payroll deduction.
- Downward deviation for vehicle usage for non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision: Credit varies.
- 1% deviation non-fleet private passenger automobile rates where the named insured has acquired his/her auto pol through the Work Site Marketing Program of AMEX Insurance Company. Eff. 9-1-00

Agricultural Insurance Company:

- Renewal Policy Credit: 4% on bodily injury, property damage, medical payments, comprehensive & collision.
- Companion Policy Credit: 4% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision.
- Company Car Credit: 8% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision.
- Loss Free Credit applies to non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision: Credit varies.
- Mass Marketing Credit: 5% non-fleet private passenger auto bodily injury, medical payments, comprehensive & collision.
- Miscellaneous Coverage Deviation for vehicles that carry comprehensive & collision. Eff. 9-2-00

All America Insurance Company:

- 10% private passenger auto liability & physical damage whenever Company carries both the homeowners (HO-2, HO-3, HO-3w/15 or HO-6) & auto coverages. Eff. 7-1-86

Allegiance Insurance Company:

- Deviation on non-fleet private passenger automobile rates by territory, when criteria met: 5% - 40% credits.
- Driving Quality Deviation on non-fleet private passenger when criteria met.
- Deviation on voluntary non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive, & collision for principal operators age 55+, no chargeable SDIP pts., & no inexperience.
- 5% deviation on voluntary non-fleet private passenger auto bodily injury, property damage & collision if named insured has homeowners, mobile homeowner, tenant or condo policy with a Horace Mann Company and other criteria met.

- **9% deviation for bodily injury & property damage; 8% deviation for comprehensive & collision if insured is a member of a sponsoring education association & the policy is voluntary.**
- **7% deviation on voluntary non-fleet private passenger collision coverage on model yr. 1993 & up for pickups, vans or utility vehicles.**
- **Deviation on voluntary non-fleet private passenger comprehensive & collision deductibles with no chargeable SDIP pts. & no inexperience.**
- **Deviation on 1st accident if insured has been insured with Allegiance Insurance Company for 5 consecutive yrs. & free of accidents for a 5 yr. period: 25% or 45% surcharge waived.**
- **Installment fee waived for monthly payments via electronic funds transfer.**
- **New business policies on an installment payment basis: 1st installment fee waived.**
- **4% deviation on voluntary non-fleet private passenger auto bodily injury & property damage for single car, no chargeable SDIP pts. & no inexperience. Eff. 6-1-99**

Allstate Indemnity Company:

- **22.5% non-fleet private passenger auto bodily injury & property damage for policies with 12-15 SDIP pts. for single car policies.**
- **16.0% non-fleet private passenger auto bodily injury & property damage for policies with 12-15 SDIP pts. for multi-car policies.**
- **Installment Pay Plan: \$1 per installment by Easy Payment Plan (EPP) Electronic Funds Transfer.**
- **Installment Pay Plan: Payroll deduction for Allstate Employees (NC); Installment Charges Waived.**
- **10% discount on collision & comprehensive for member of an approved Allstate Corporation and its subsidiaries (The Good Hands People Discount). Eff. 7-5-99**

Allstate Insurance Company:

- **1%-15% non-fleet private passenger auto comprehensive & collision. Deviation applies if principal operator is 55 yrs. old or older. 1% for principal operator 71 yrs. or older.**
- **5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision coverage when operators meet Company's eligibility requirements for Allstate Advantage Discount for single car policies. 15% for multi-car policies.**
- **1% non-fleet private passenger auto collision rates which is equipped with factory installed anti-lock braking system on all four wheels for 1983 models or later.**
- **Preferred Driver Discount: 10% non-fleet private passenger auto bodily injury, property damage & medical payment coverage where operators meet company eligibility requirements.**
- **10% private passenger auto liability & physical damage whenever Company carries both the Homeowners (HO-2, HO-3, HO-3w/15 or HO-6) & auto coverages.**
- **Preferred Driver Discount: 10% for non-fleet private passenger auto collision & comprehensive.**
- **Installment Payment Plan: \$1 - \$6 charge per each installment when policyholder pays through electronic funds transfer. (Allstate Easy Payment Plan).**
- **Installment Payment Plan: Payroll deduction option for Allstate Employees (NC); Installment charges waived.**
- **10% discount on collision & comprehensive for member of an approved Allstate Corporation and its subsidiaries (The Good Hands People Discount). Eff. 7-5-99**

American Alliance Insurance Company:

- **Renewal Policy Credit: 4 % on bodily injury, property damage, medical payments, collision & comprehensive.**
- **5% Occurrence Free Credit for non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision, when criteria is met & vehicle is not assigned to an inexperience operator.**
- **Miscellaneous Coverage Deviation for vehicles that carry comprehensive & collision. Eff. 10-18-00**

American Automobile Insurance Company:

- **5% non-fleet private passenger auto comp. coverage for all vehicles equipped with an alarm and/or active device.**
- **15% non-fleet private passenger auto comp. coverage for all vehicles equipped with passive disabling device.**
- **5% non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all vehicles equipped with a factor installed four wheel Anti-Lock Braking System.**
- **10% non-fleet private passenger auto to all coverage, except uninsured motorist, to auto insured who also maintained homeowners, condominium or tenants policy for primary residence with American Automobile Insurance Company.**
- **Various deviations on bodily injury, property damage, combined single limits, medical payments, uninsured/underinsured motorist, collision, comprehensive & alternative economic loss coverage.**
- **Electronic Funds Transfer Program: No charge. Eff. 10-1-00**

American Bankers Insurance Company of Florida:

- 8% non-fleet private passenger physical damage insurance rates, if liability insurance is provided. Eff. 3-15-86

American Centennial Insurance Company:

- 5% non-fleet private passenger auto liability & physical damage rates. Eff. 9-1-85

American Economy Insurance Company:

- 10% private passenger auto bodily injury, property damage, medical payments, comprehensive & collision rates where principal operator is aged 55 & over with no inexperienced operator in household. Eff. 4-19-91

American Employers Insurance Company:

- Base rate deviation by territory: Non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision rates: Variable credits.
- Multi-policy Credit: 5% when named insured has homeowner policy with Commercial Union Company.
- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision driven by insured who reached age 55.
- Anti-Theft Device Credits: Non-fleet private passenger auto comprehensive when vehicle is equipped with anti-theft device. 5% alarm only, active disabling device. 10% passive disabling device.
- Claim Free Discount applies to liability, medical & physical damage: 3% for policies in force 3 yrs., less than 5 yrs. & not an at fault accident in the preceding 3 yrs.: 5% for policies in force 5 yrs. and not an at fault accident.
- Cancellation will be done on a pro-rata basis. Eff. 4-6-98

American Fire & Casualty Company:

- Fampak Discount: 5% credit for all coverages.
- Prime Life Discount: 4% credit for all coverages: Certain criteria must be met.
- Employee Discount: 15% credit for all coverages.
- Base Rate Deviation by territory for bodily injury, property damage, medical payments, uninsured motorists, comprehensive & collision coverages.
- Anti-Theft Discount: Comprehensive Coverage only: 5% & 15% credit: Certain criteria apply. Eff. 9-1-00

American & Foreign Insurance Company:

- 5% Companion Policy Credit for automobile policy, for which on inception date there is in force a homeowners policy covering same insured in any member of Royal Insurance.
- Discount for eligible employee: 20% credit to total personal auto policy premium.
- Installment Payment Plan waiver.
- 5% Good Driver Discount applies to bodily injury, property damage, medical payment & collision coverage.
- 5% Experience Operator Credit applies to bodily injury, property damage, medical payments, collision & comprehensive coverage if principal operator is age 55 - 65 & no inexperience operator.
- Passive Restraint Discount apply to medical payment rate. Credit varies 20% -40%.
- 5% Anti-Lock Braking System credit applies to bodily injury & property damage for vehicles equipped with factory installed 4 wheel anti-lock braking system.
- 5% Window Glass Etching Credit applies to comprehensive coverage.
- Anti-Theft Device Credit applies to comprehensive coverage: Credit varies 5% - 15%.
- 10% Company Car Credit applies to bodily injury, property damage, medical payment, comprehensive & collision for single car policies when company car is in the household.
- Installment Payment Plan: \$1 each installment for Electronic Fund Transfer. Eff. 9-21-98

American Home Assurance Company:

- 37% deviation for medical payments & uninsured & combined uninsured/underinsured motorists coverage: All territories: Certain underwriting criteria must be met.
- Territory 11: Deviation for bodily injury & property damage coverages: Certain criteria apply: Credit varies 10% - 38%.
- Territory 11: Deviation for comprehensive coverage: Certain criteria apply: Credit varies 0% - 31%.
- Territory 11: Deviation for collision coverage: Certain criteria apply: Credit varies 6% - 36%.
- Territory 13: Deviation for bodily injury & property damage coverages: Certain criteria apply: Credit varies 22% - 46%.
- Territory 13: Deviation for comprehensive coverage: Certain criteria apply: Credit varies 15% - 42%.
- Territory 13: Deviation for collision coverage: Certain criteria apply: Credit varies 9% - 38%.
- Territory 14: Deviation for bodily injury & property damage coverages: Certain criteria apply: Credit varies 14% - 41%

- Territory 14: Deviation for comprehensive coverage: Certain criteria apply: Credit varies 15% - 42%.
- Territory 14: Deviation for collision coverage: Certain criteria apply: Credit varies 14% - 41%.
- Territory 15: Deviation for bodily injury & property damage coverages: Certain criteria apply: Credit varies 10% - 38%.
- Territory 15: Deviation for comprehensive coverage: Certain criteria apply: Credit varies 12% - 39%.
- Territory 15: Deviation for collision coverage: Certain criteria apply: Credit varies 3% - 34%.
- Territory 16: Deviation for bodily injury & property damage coverages: Certain criteria apply: Credit varies 10% - 38%.
- Territory 16: Deviation for comprehensive coverage: Certain criteria apply: Credit varies 15% - 42%.
- Territory 16: Deviation for collision coverage: Certain criteria apply: Credit varies 7% - 36%.
- Territory 17: Deviation for bodily injury & property damage coverages: Certain criteria apply: Credit varies 15% - 42%.
- Territory 17: Deviation for comprehensive coverage: Certain criteria apply: Credit varies 24% - 48%.
- Territory 17: Deviation for collision coverage: Certain criteria apply: Credit varies 0% - 31%.
- Territory 18: Deviation for bodily injury & property damage coverages: Certain criteria apply: Credit varies 8% - 37%.
- Territory 18: Deviation for comprehensive coverage: Certain criteria apply: Credit varies 18% - 44%.
- Territory 18: Deviation for collision coverage: Certain criteria apply: Credit varies 13% - 41%.
- Territory 24: Deviation for bodily injury & property damage coverages: Certain criteria apply: Credit varies 8% - 37%.
- Territory 24: Deviation for comprehensive coverage: Certain criteria apply: Credit varies 13% - 40%.
- Territory 24: Deviation for collision coverage: Certain criteria apply: Credit varies 9% - 38%.
- Territory 25: Deviation for bodily injury & property damage coverages: Certain criteria apply: Credit varies 8% - 37%.
- Territory 25: Deviation for comprehensive coverage: Certain criteria apply: Credit varies 3% - 33%.
- Territory 25: Deviation for collision coverage: Certain criteria apply: Credit varies 0% - 31%.
- Territory 26: Deviation for bodily injury & property damage coverages: Certain criteria apply: Credit varies 10% - 38%.
- Territory 26: Deviation for comprehensive coverage: Certain criteria apply: Credit varies 18% - 44%.
- Territory 26: Deviation for collision coverage: Certain criteria apply: Credit varies 6% - 36%.
- Territory 31: Deviation for bodily injury & property damage coverages: Certain criteria apply: Credit varies 8% - 37%.
- Territory 31: Deviation for comprehensive coverage: Certain criteria apply: Credit varies 10% - 39%.
- Territory 31: Deviation for collision coverage: Certain criteria apply: Credit varies 2% - 33%.
- Territory 32: Deviation for bodily injury & property damage coverages: Certain criteria apply: Credit varies 8% - 37%.
- Territory 32: Deviation for comprehensive coverage: Certain criteria apply: Credit varies 10% - 39%.
- Territory 32: Deviation for collision coverage: Certain criteria apply: Credit varies 4% - 34%.
- Territory 33: Deviation for bodily injury & property damage coverages: Certain criteria apply: Credit varies 8% - 37%.
- Territory 33: Deviation for comprehensive coverage: Certain criteria apply: Credit varies 7% - 36%.
- Territory 33: Deviation for collision coverage: Certain criteria apply: Credit varies 0% - 31%.
- Territory 40: Deviation for bodily injury & property damage coverages: Certain criteria apply: Credit varies 15% - 42%.
- Territory 40: Deviation for comprehensive coverage: Certain criteria apply: Credit varies 6% - 36%.
- Territory 40: Deviation for collision coverage: Certain criteria apply: Credit varies 6% - 36%.
- Territory 41: Deviation for bodily injury & property damage coverages: Certain criteria apply: Credit varies 8% - 37%.
- Territory 41: Deviation for comprehensive coverage: Certain criteria apply: Credit varies 0% - 27%.
- Territory 41: Deviation for collision coverage: Certain criteria apply: Credit varies 0% - 28%.
- Territory 43: Deviation for bodily injury & property damage coverages: Certain criteria apply: Credit varies 8% - 37%.
- Territory 43: Deviation for comprehensive coverage: Certain criteria apply: Credit varies 4% - 34%.
- Territory 43: Deviation for collision coverage: Certain criteria apply: Credit varies 7% - 36%.
- Territory 47: Deviation for bodily injury & property damage coverages: Certain criteria apply: Credit varies 8% - 37%.
- Territory 47: Deviation for comprehensive coverage: Certain criteria apply: Credit varies 0% - 25%.
- Territory 47: Deviation for collision coverage: Certain criteria apply: Credit varies 0% - 28%.
- Territory 51: Deviation for bodily injury & property damage coverages: Certain criteria apply: Credit varies 22 - 46%.
- Territory 51: Deviation for comprehensive coverage: Certain criteria apply: Credit varies 27% - 50%.
- Territory 51: Deviation for collision coverage: Certain criteria apply: Credit varies 15% - 42%.
- Territory 52: Deviation for bodily injury & property damage coverages: Certain criteria apply: Credit varies 24 - 48%.
- Territory 52: Deviation for comprehensive coverage: Certain criteria apply: Credit varies 15% - 42%.
- Territory 52: Deviation for collision coverage: Certain criteria apply: Credit varies 15% - 41%.
- 5% deviation for bodily injury, property damage, medical payments, comprehensive & collision for multi car policies.
- 5% deviation for comprehensive: All vehicles equipped with certain anti-theft devices.
- 5% deviation for certain coverages: All insureds within sponsored groups.
- \$3 installment fee waived for automatic deductions from a financial account.
- \$3 installment fee waived for all multiple payment modes. Eff. 11-1-99

American Insurance Company:

- 5% non-fleet private passenger auto comprehensive coverage for all vehicles equipped with an alarm and/or active device.
- 15% non-fleet private passenger auto comprehensive coverage for all vehicles equipped with passive disabling device.

American Insurance Company (con't):

- 5% non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all vehicles equipped with a factor installed four wheel Anti-Lock Braking System.
- 10% non-fleet private passenger auto to all coverage, except uninsured motorist, to auto insured who also maintained homeowners, condominium or tenants policy for primary residence with American Automobile Insurance Company.
- Various deviations on bodily injury, property damage, combined single limits, medical payments, uninsured/underinsured motorist, collision, comprehensive & alternative economic loss coverage.
- Electronic Funds Transfer Program: No charge. Eff. 10-1-00

American Manufacturers Mutual Insurance Company:

- 10% non-fleet private passenger auto physical damage for risks with driving pts.
- 30% non-fleet private passenger auto physical damage for risks without driving pts.
- 20% non-fleet private passenger auto medical payments when vehicle is equipped with factory installed air bag or seat belt in driver-side-only position.
- 30% non-fleet private passenger auto medical payment when vehicle is equipped with either factory installed air bags or seat belts in both front outboard seat positions.
- 40% non-fleet private passenger auto medical payments when vehicle is equipped with factory installed air bags & seat belts in both front outboard seat positions.
- 5% non-fleet private passenger auto bodily injury & property damage coverage for those vehicles equipped with factory installed four wheel anti-lock braking system (ABS).
- Extended Transportation Expenses Coverage KIP only: Coverage is included at no additional charge.
- Cancellation KIP only: Cancellation will be computed on pro rata basis.
- Deviation non-fleet private passenger auto bodily injury & property damage written voluntary based on territory: Credit varies.
- Experience Driver Discount: 5% non-fleet private passenger auto bodily injury, property damage, medical payments, collision & comprehensive, if principal operator is age 55 or older & no inexperienced operators.
- Classic Auto Discount: 80% discount to Miscellaneous Types Rule-19.F. Classic Auto Discount for bodily injury, property damage & medical payments coverages.
- Installment Payment Plan: \$1 charge if paid through electronic funds transfer.
- 7% Kemper Network Deviation: Certsin criteria apply. Eff. 9-1-00

American Motorists Insurance Company:

- Safety Equipment Discount: Credit varies 20%, 30% or 40% by combinations of equipment.
- Anti-Lock Braking System Discount.
- Extended Transportation Expenses Coverage - KIP only: Coverage included at no additional charge.
- Cancellation - KIP only: Compute return premium on pro rata basis.
- Experienced Operator Credit: Principal Operator is age 55 or older & no inexperienced operators.
- Deferred Premium Payment Plan.
- 7% Kemper Network Deviation: Certain criteria apply. Eff. 9-1-00

American National Fire Insurance Company:

- Various downward deviations on comprehensive & collision for chargeable & no chargeable activity.
- Renewal Policy Credit: 4% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision.
- Companion Policy Credit: 4% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision.
- Company Car Credit: 8% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision.
- Loss Free Renewal Credit: Various downward deviations for non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision.
- Mass Marketing Credit: 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision.
- Downward deviation for physical damage, comprehensive and collision coverages. Vehicle symbols 14-20+; Credit varies 1%-20%.
- Miscellaneous Coverage Deviation for vehicles that carry comprehensive & collision. Eff. 9-2-00

American Professionals Insurance Company:

- Installment charge waived on initial payment: \$3 charge for each installment thereafter: Applies to all policies. Eff. 7-1-99

- 15% non-fleet private passenger auto physical damage for risks with driving pts.
- 42.0% non-fleet private passenger auto physical damage for risks without driving pts.
- 20% non-fleet private passenger auto medical payments when vehicle is equipped with factory installed air bag or seat belt in driver-side-only position.
- 30% non-fleet private passenger auto medical payment when vehicle is equipped with either factory installed air bags or seat belts in both front outboard seat positions.
- 40% non-fleet private passenger auto medical payments when vehicle is equipped with factory installed air bags & seat belts in both front outboard seat positions.
- 5% non-fleet private passenger auto bodily injury & property damage coverage for those vehicles equipped with factory installed four wheel anti-lock braking system (ABS).
- Extended Transportation Expenses Coverage KIP only: Coverage is included at no additional charge.
- Cancellation KIP only: Cancellations will be computed pro rata basis.
- Territory Deviation for non-fleet private passenger auto bodily injury & property damage: Credit varies.
- Experience Driver Discount: 3% non-fleet private passenger auto bodily injury, property damage, medical payments, collision & comprehensive if principal operator is age 55 & over & no inexperience operators.
- Installment Payment Plan: \$1 charge if paid through electronic funds transfer.
- 7% Kemper Network Deviation for bodily injury, property damage, med pay, comprehensive & collision: Certain criteria apply. Eff. 9-1-00

American Security Insurance Company:

- Deviation: Charge as premium for comprehensive (full coverage) & collision (\$100 deductible), the NC Rate Bureau base rates, which became effective January 1, 1984 for territory 17, separately for each coverage. Premiums so determined are applied statewide regardless of territory, no primary or secondary rating factors are applied. Eff. 2-1-86

American Southern Insurance Company:

- 15% Elite Driver Discount: Applies to each vehicle, each driver when meeting criteria. Credit applies to non-fleet private passenger auto bodily injury, property damage, medical payments, collision & other than collision premiums.
- 10% Preferred Driver Discount: Applies to each vehicle, each driver when meeting criteria. Credit applies to non-fleet private passenger auto bodily injury, property damage, medical payments, collision & other than collision premiums.
- 2% AAA Carolina Affinity Group Discount when insured is a member of AAA Carolinas. Credit applies to non-fleet private passenger auto bodily injury, property damage, medical payments, collision & other than collision premiums
- 10% 55 Plus Program Discount: Applies to non-fleet private passenger auto collision & other than collision when there is a least one driver 55 & over.
- 10% Renewal Discount Program applicable to each vehicle when policyholder has been insured with American Southern the previous 3 yrs. Discount applies to each vehicle, each driver when meeting criteria. Credit applies to non-fleet private passenger auto bodily injury, property damage, med payments, collision & other than collision premiums. Eff. 12-1-98

American Spirit Insurance Company:

- Renewal Policy Credit: 4% non-fleet private passenger auto bodily injury, property damage, med pay, comprehensive & collision credit for drivers meeting eligibility requirements.
- Miscellaneous Coverage Deviation for vehicles that carry comprehensive & collision. Eff. 10-18-00

American States Insurance Company:

- 10% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision where principal operator is aged 55 & over with no inexperienced operator in household. Eff. 4-19-91

American States Preferred Insurance Company:

- Preferred Driver Credit: 5% non-fleet private passenger auto bodily injury, property damage, medical payments & collision when all principal operators have no accidents (at-fault or not-at-fault) or violation during the previous 3 yrs. Deviation applicable new policies only & will continue for 3 yrs. unless removed due to a chargeable accident.
- Accident Free Discount: 10% non-fleet private passenger auto bodily injury, property damage, medical payments & collision when principal operator has been written with any of the American States Insurance Companies for a period of 3 or more yrs. & has had no chargeable accidents during the 3 yr. period. 15% non-fleet private passenger auto bodily injury, property damage, medical payments & collision when the principal operator has been written with any of the American States Insurance Companies for 6 or more yrs. & has no chargeable accidents during the 6 yr. period.
- 35% non-fleet private passenger auto physical damage for risks without driving points.
- Deviation by territory: Non-fleet private passenger bodily injury. Credits vary 3%-10%.

American States Preferred Insurance Company (con't.):

- Deviation by territory: 5% non-fleet private passenger auto property damage.
- 10% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision where principal operator is age 55 & over with no inexperience operator in the household.
- Passive Restraint Discount: 10% - 40% non-fleet private passenger auto med payments based on type of system. Eff. 12-19-95

AMICA Mutual Insurance Company:

- Downward Deviation to Base Rates for BI, PD, med pay, uninsured/underinsured motorists, comprehensive & collision.
- Downward Deviation by Territories for BI, PD, med pay, comprehensive & collision.
- Charge \$2 in lieu of \$3 each installment with certain exceptions.
- Eliminate additional charge \$2 on 1st installment of installment plan.
- Eliminate additional charge \$2 for all installment payments for members of any AMICA Group.
- Eliminate additional charge \$2 for 1st installment payment for insured participating in account billing payment plan. Eff. 9-1-00

Amerisure Insurance Company:

- 15% non-fleet private passenger auto comprehensive & collision premiums on voluntary personal auto policies.
- 15% non-fleet to all coverages when insured has their primary homeowners with an Amerisure Company. Eff. 10-15-94

Amerisure Mutual Insurance Company:

- Multi-Policy Credit: Non-fleet private passenger auto; 10% credit all coverage when insured has primary homeowners coverage for Forms 2, 3 & 6 with Michigan Mutual or any American policy. Eff. 7-1-92

Argonaut Insurance Company:

- Advantage Discount: 13.5% discount applies to bodily injury, property damage, medical, collision & comprehensive for single car auto policies.
- Multi-Car Discount: 23.7% discount applies to bodily injury, property damage, medical, collision & comprehensive for single car auto policies.
- Preferred Driver Discount: 10% discount applies to bodily injury, property damage, medical, collision & comprehensive for single car auto policies. Eff. 4-1-00

Associated Indemnity Corporation:

- 5% non-fleet private passenger auto comprehensive coverage for all vehicles equipped with an alarm and/or active device.
- 15% non-fleet private passenger auto comprehensive coverage for all vehicles equipped with passive disabling device.
- 5% non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all vehicles equipped with a factor installed four wheel Anti-Lock Braking System.
- 10% non-fleet private passenger auto to all coverage, except uninsured motorist, to auto insured who also maintained homeowners, condominium or tenants policy for primary residence with American Automobile Insurance Company.
- Various deviations on bodily injury, property damage, combined single limits, medical payments, uninsured/underinsured motorist, collision, comprehensive & alternative economic loss coverage.
- Electronic Funds Transfer Program: No charge. Eff. 10-1-00

Association Insurance Company:

- 12.5% non-fleet private passenger auto liability & physical damage insurance rates.
- 32.5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision for SAS Institute Employees. Eff. 1-1-96

Assurance Company of America:

- 5% non-fleet private passenger auto liability bodily injury, property damage & medical payments.
- 15% non-fleet private passenger auto comprehensive & collision.
- 7.5% non-fleet private passenger auto bodily injury, property damage, medical payments comprehensive & collision coverage for drivers with 30 yrs. driving experience & no inexperience operator on policy.
- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision coverage for 3 consecutive yrs. with "0" SDIP pts.

- 10% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision coverage for 6 consecutive yrs. with "0" SDIP pts.
- 5% non-fleet private passenger auto liability, property damage, comprehensive & collision coverage if named insured is an educator.
- 5% non-fleet private passenger auto bodily injury & property if auto has anti-lock brakes.
- 5% non-fleet private passenger auto comprehensive if auto has anti-theft device.
- 10% non-fleet private passenger auto comprehensive if auto has anti-theft device.
- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision coverage if insured has homeowners policy with Assurance.
- 5% non-fleet private passenger auto comprehensive & collision for multi-car policies.
- 20% non-fleet private passenger auto comprehensive & collision for cars with "0" SDIP pts. Eff. 2-15-98

Atlantic Casualty Insurance Company:

- 37% non-fleet private passenger bodily injury & property damage, single car policies with limits of liability that do not exceed \$25,000/\$50,000 bodily injury, \$25,000 property damage, \$2,000 medical payments; \$25,000/\$50,000/\$25,000 uninsured motorists for operators with 3 yrs. or more driving experience & limits of \$50,000/\$100,000 bodily injury, \$50,000 property damage, \$2,000 medical payments, \$50,000/\$100,000/\$50,000 UM/UIM for operators with 5 yrs. or more driving experience with 12-20 SDIP pts. with 12 SDIP pt. violation that is not one of the following:
 - (a) Manslaughter or negligent homicide;
 - (b) Failure to stop & render aid when involved in an accident resulting in bodily injury or death;
 - (c) Pre-arranged racing or knowingly lending a motor vehicle to be used in pre-arranged racing;
 - (d) Transporting illegal intoxicating liquors by motor vehicle.
- 33% non-fleet private passenger bodily injury & property damage, multi-car policies with limits of liability that do not exceed \$25,000/\$50,000 bodily injury, \$25,000 property damage, \$2,000 medical payments, \$25,000/\$50,000/\$25,000 uninsured motorists for operators with 3 yrs. or more driving experience & limits of \$50,000/\$100,000 bodily injury, \$50,000 property damage, \$2,000 medical payments, \$50,000/\$100,000/\$50,000 UM/UIM for operators with 5 yrs. or more driving experience with 12-20 SDIP pts. with 12 SDIP pt. violation that is not one of the following:
 - (a) Manslaughter or negligent homicide.
 - (b) Failure to stop & render aid when involved in accident resulting in bodily injury or death.
 - (c) Pre-arranged racing or knowingly lending a motor vehicle to be used in pre-arranged racing.
 - (d) Transporting illegal intoxicating liquors by motor vehicle.
- 21% average deviation for non-fleet private passenger physical damage policies 3 or more SDIP pts. Eff. 7-1-94

Motorcycle

- 9% average deviation for private passenger motorcycle physical damage.
- 15% average deviation private passenger motorcycle bodily injury & property damage. Eff. 7-1-91

Atlantic Indemnity Company:

- 55% non-fleet private passenger auto bodily injury, property damage & medical payment single car policies with 12-20 SDIP pts. with 12 SDIP pt. violation that is not one of the following:
 - (a) Manslaughter or negligent homicide.
 - (b) Failure to stop & render aid when involved in accident resulting in bodily injury or death.
 - (c) Pre-arranged racing or knowingly lending a motor vehicle to be used in pre-arranged racing.
 - (d) Transporting illegal intoxicating liquors by motor vehicle.
 - (e) DUI involving drugs.
- 45% non-fleet private passenger auto bodily injury, property damage & medical payments multi-car policies with 12-20 SDIP pts. with 12 SDIP pt. violation that is not one of the following:
 - (a) Manslaughter or negligent homicide.
 - (b) Failure to stop and render aid when involved in an accident resulting in bodily injury or death.
 - (c) Pre-arranged racing or knowingly lending a motor vehicle to be used in pre-arranged racing.
 - (d) Transporting illegal intoxicating liquors by motor vehicle.
 - (e) DUI involving drugs.
- 5% non-fleet private passenger auto bodily injury, property damage & medical payments single car policies with 6-20 SDIP pts. that do not include a Driving While Intoxicated conviction.
- 2.5% non-fleet private passenger auto bodily injury, property damage & medical payments multi-car policies with 6-20 SDIP pts. that do not include a Driving While Intoxicated conviction.
- 21% average deviation for non-fleet private passenger automobile physical damage with 3 or more SDIP pts. Eff. 11-1-95

Auto Owners Insurance Company:

Premier Program

- **Mature Driver Discount:** Applies to non-fleet private passenger auto bodily injury, property damage, med payments, comprehensive & collision coverages for insureds 55 yrs. of age or older: Credit varies.
- **Multi-Car Discount:** 5% non-fleet private passenger auto comprehensive & collision coverage: Certain criteria apply.
- **Physical Damage Rate Deviation non-fleet private passenger auto:** 5% comprehensive: 10% collision, applicants must have at least 14 yrs. driving experience.
- **Anti-Lock Brakes (ABS) Discount:** 5% non-fleet private passenger bodily injury, property damage & collision coverage when vehicles equipped with anti-lock brakes on all four wheels.
- **Anti-Theft Device Discount:** 5% - 10% non-fleet private passenger auto comprehensive coverage depending on how vehicle is equipped.
- **Auto-Home Discount:** 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision.
- **5% non-fleet private passenger auto bodily injury, physical damage, med payments, comprehensive & collision for Life/Auto policy.**

Standard Program

- **Mature Driver Discount:** Applies to non-fleet private passenger auto bodily injury, property damage, med payments, comprehensive & collision coverages for insureds 55 yrs. of age or older: Credit varies.
- **Multi-Car Discount:** 5% non-fleet private passenger auto comprehensive & collision coverage: Certain criteria apply.
- **Auto-Home Discount:** 5% non-fleet private passenger auto bodily injury, property damage, med payments, comprehensive & collision.
- **Anti-Lock Brakes (ABS) Discount:** 5% non-fleet private passenger auto bodily injury, property damage & collision.
- **Anti-Theft Device Discount:** 5% non-fleet private passenger auto comprehensive for active device; 10% non-fleet private passenger auto comprehensive for passive devices.
- **5% non-fleet private passenger auto bodily injury, physical damage, med payments, comprehensive & collision for Life/Auto policy. Eff. 9-1-00**

Automobile Insurance Company of Hartford:

- **5% Anti-Lock Brake (ABS):** Non-fleet private passenger auto Single Limits Liability (liability & medical payment) or Split Liability (bodily injury, property damage & medical payments).
- **5% or 10% Anti-Theft Device Discount** depending on how vehicle is equipped. Applies to non-fleet private passenger auto comprehensive coverage.
- **15% Loss & Conviction Free Renewal Credit** for single & multi-car policies. Applies to non-fleet private passenger auto bodily injury, property damage, medical payments & collision coverage.
- **Mature Driver Credit:** 3% non-fleet private passenger auto bodily injury, property damage & medical payment; 5% collision; 10% comprehensive.
- **Passive Restraint Discount:** 1% non-fleet private passenger auto bodily injury, property damage & medical payments.
- **7% non-fleet private passenger auto bodily injury, property damage, medical payments & collision.** Credit applies multi-car policies that are loss & conviction free.
- **5% non-fleet private passenger auto bodily injury, property damage, medical payments, uninsured motorist, comprehensive & collision** when coverage issued for homeowners (Form 2, 3 & 6) in any of Aetna Life & Casualty Affiliated Companies. Credit applies to comprehensive & collision coverage for facility policies. Eff. 3-29-96

Bankers Standard Insurance Company:

- **17% non-fleet private passenger auto bodily injury, property damage, medical payment, uninsured motorist, combined uninsured motorist & underinsured motorist, comprehensive & collision. Eff. 3-18-97**

Builders Mutual Insurance Company:

- **5% deviation on bodily injury, property damage, medical payments, comprehensive, & collision, if primary driver has at least 30 yrs. driving experience.**
- **Rating plan factor reduced by .05 for comprehensive & collision if the risk qualifies for multi car discount & has no inexperienced operator.**
- **Rating plan factor reduction by .05 for bodily injury, property damage, medical payments, comprehensive & collision, if the risk is classified as having 0 SDIP pts.**
- **5% deviation on bodily injury & property damage, if the vehicle is equipped with anti-lock brakes.**
- **5% deviation for comprehensive only, if vehicle is equipped with an active anti-theft device: 10% deviation, if vehicle is equipped with a passive anti-theft device. Eff. 10-1-99**

Washington Insurance Company:

- 15% private passenger auto physical damage insurance rates. Eff. 5-28-87

CGU Insurance Company:

- 5% Account Credit is applicable to Personal Auto Policies where named insured has his/her Homeowners (except Forms HO-1 & HO-4) insurance in any of General Accident companies. Credit applies to total premium for each coverage.
- 5% Anti-Lock Brake Discount: Bodily injury, property damage, single limit liability, medical payments & collision if vehicle is equipped with factory installed anti-lock brakes. Eff. 9-15-91

Central Mutual Insurance Company:

- 0% -10% non-fleet private passenger auto premium for liability coverage, except uninsured or underinsured motorist coverage when the Company carries both the homeowner & auto coverages. 0% - 20% credit physical damage coverage.
- 5% private passenger auto bodily injury & property damage liability coverage for autos equipped with factory installed four wheel anti-lock braking system (ABS).
- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision coverage for principal operators age 55 or over or has 34-38 yrs. of driving experience with 0 SDIP pts. and no inexperienced operators in household.
- 1%-5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision coverage for principal operators age 70-74 with 0 SDIP pts., no inexperienced operators in household.
- 5% non-fleet private passenger auto comprehensive for vehicles equipped with alarm only or active anti-theft disabling device. 15% comprehensive for vehicles equipped with passive anti-theft disabling device.
- Deviation for "First Accident Forgiveness" program. Credit varies 25%-65% when criteria is met.
- Installment Payment plan; \$1 each installment for Electronic Fund Transfer.
- 10% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision when criteria is met.
- Deviation for non-fleet private passenger auto: 30% bodily injury, property damage & medical payments; 25% collision; 15% comprehensive.
- 20% deviation for auto bodily injury, property damage, medical payments, comprehensive & collision when criteria is met regarding insured & vehicle. Eff. 7-1-99

Century Indemnity Company:

- 10% non-fleet private passenger auto comprehensive & collision rates. Eff. 6-1-89

The Charter Oak Fire Insurance Company:

- 20% non-fleet private passenger auto liability rates.
- 20% non-fleet private passenger auto physical damage rates.
- Account Discount: 10% when insured has auto & homeowner policy with The Travelers.
- Careful Driver Credit: 3% non-fleet private passenger auto bodily injury, property damage, medical payments & collision for insureds who maintain an auto policy with The Travelers for 3 consecutive yrs. & have no "0" SDIP pts.
- Renewal Credit: 3% non-fleet private passenger auto rates if insured has maintained an auto policy for the last 6 yrs.
- Contributing Vehicle Credit: 25% non-fleet private passenger auto bodily injury, property damage, medical payments & collision for insureds who have a single car policy yet have more than one private passenger auto insured with The Travelers.
- Contributing Vehicle Credit: 15% non-fleet private passenger auto comprehensive, fire/fire, theft/fire, theft & CAC coverage for insureds who have a single car policy yet have more than one private passenger auto insured with The Travelers.
- Senior Driver Credit: Credit for voluntary private passenger auto bodily injury, property damage, medical payments, comprehensive, fire/fire, theft/fire, theft, CAC & collision when at least one principal operator age 55 & over with no inexperienced operator. 4% credit age 55-70; 1% age 71 & over; 4% credit for principal operators in both age groups. Eff. 6-21-99

The Cincinnati Insurance Company:

- 30% non-fleet private passenger auto liability rate deviation.
- 40% non-fleet private passenger auto physical damage rate deviation.
- 10% non-fleet private passenger liability & physical damage rate deviation, if policyholder has package policy with Cincinnati Insurance Company.
- Installment Payment Plan charge waived for personal autos & autos written in conjunction with a homeowner policy. Eff. 6-1-98

Citizens Insurance Company of America:

- 10% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision coverage for principal operators in household age 55 or older where there are no other operators in household with less than 3 yrs. driving experience. This is a per vehicle credit.
- Account Credit: 5% non-fleet private passenger auto comprehensive & collision coverage if insured has Homeowners policy with The Hanover Insurance Company.
- Non-Smoker Discount: 5% non-fleet private passenger auto comprehensive & collision coverage if no drivers smoked in the past 15 months.
- 10% deviation for non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision.
- Renewal Credit applies to non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision. Less than 3 yrs.-0%; 3-5 yrs.-3.0%; 5 yrs or more-6.0%. Eff. 9-1-94

Colonial American Casualty and Surety Company:

- 20% non-fleet private passenger auto bodily injury and property damage. 30% physical damage.
- 10% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision age 55 and over.
- Good Driver Discount: 10% non-fleet private passenger auto liability, property damage, medical payments, comprehensive & collision when principal operator(s) has no fault accidents & no moving violation in past 3 yrs.
- Anti-Theft Device Deviation varies 5% - 10% for non-fleet private passenger auto comprehensive. Eff. 1-1-98

Colonial Penn Insurance Company:

- 10% non-fleet private passenger auto collision & comprehensive insurance rates.
- 10% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision coverage for all operators age 55 & over.
- Driver safety course discount: 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision for operators who have successfully completed approved driver safety course. Eff. 2-16-98

Commercial Insurance Company of Newark, New Jersey:

Classic Auto Program

- Deviation for bodily injury, property damage & medical payments premium for all territories.
- Comprehensive, collision, fire only & theft only premiums deductible deviation factors for all territories.
- Uninsured motorists coverage, combined uninsured/underinsured motorist coverage deviation for all territories. Eff. 8-1-00

Commercial Union Insurance Company:

- Base rate deviation by territory: Factor varies 0.66 - 0.74.
- Multi Policy Credit: 5% credit when named insured has a homeowner policy with Commercial Union.
- 5% Multi-Policy Credit for non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision for principal driver age 55 & over.
- Anti-Theft Device Credit: Credit varies 5% - 10% for comprehensive coverage.
- Claim Free Discount: Credit varies 3% - 5% for non-fleet private passenger liability, medical payments & physical damage when criteria is met.
- Cancellation: Deviation on short rate cancellation resulting in pro-rata cancellation. Eff. 4-6-98

Commercial Union Midwest Insurance Company:

- 5% Account Credit on non-fleet private passenger auto total premium when insured also has homeowners policy through Commercial Union Company.
- Base rate deviation by territory: Non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision premium. Variable credits.
- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision driven by insured who reached age 55.
- Anti-Theft Device Credits: Non-fleet private auto comprehensive who vehicle is equipped with anti-theft device. 5% alarm only, active disabling device. 10% passive disabling device.
- Claim Free Discount applies to liability, medical & physical damage: 3% for policies in forced 3 yrs. less than 5 yrs. & not an at fault accident in the preceding 3 yrs. 5% for policies in force 5 yrs and not an at fault accident.
- Cancellation will be done on a pro-rata basis. Eff. 4-6-98

- **10% non-fleet private passenger comprehensive & 15% collision rates. Deviation applies multi-car risk, all classes except farm use classes. No inexperienced operators in household & 0 SDIP pts. applicable. Eff. 12-1-92**

Continental Insurance Company:

- **Anti-Theft Device Discount: Certain criteria apply.**
- **Accident/Violation Free Discount.**
- **Daytime Running Light Discount.**
- **Companion Policy Discount.**
- **Airbag Discount: Credit varies when certain criteria is met.**
- **Anti-Lock Braking System Discount. Eff. 9-1-00**

Eagle American Insurance Company:

- **Renewal Deviation: 4% non-fleet private passenger auto bodily injury, property damage, medical payments comprehensive & collision: Certain criteria must be met. 3% comprehensive & collision only when certain criteria is met**
- **Multi-Car Credit: 4% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision for drivers meeting eligibility requirements.**
- **Married Deviation: 3% non-fleet private passenger auto bodily injury, property damage & medical payments if eligibility requirements are met.**
- **5% non-fleet private passenger auto bodily injury, property damage, medical payments, uninsured & underinsured motorist, comprehensive & collision. Credit applied to members of an employer based account written through an agent who has been specifically contracted with our marketing systems division to provide this discount.**
- **Territory Deviation: 3% credits for non-fleet private passenger auto bodily injury, property damage, medical payment, uninsured/underinsured motorist, comprehensive & collision for garaging location in territory 11,13,15,18,51 or 52.**
- **Occurrence Free Credit: 5% credit non-fleet private passenger bodily injury, property damage, medical payments, comprehensive & collision based on SDIP pts record.**
- **Companion Policy Credit: 4% credit applies to non-fleet private passenger bodily injury and property damage liability, medical payments, comprehensive & collision for drivers meeting eligibility requirements.**
- **Miscellaneous Coverage Deviation for vehicles that carry comprehensive & collision. Eff. 10-18-00**

Electric Insurance Company:

- **10% non-fleet private passenger bodily injury, property damage, medical payments, comprehensive & collision if principal operator of vehicle is 55 yrs or older. Vehicle with inexperienced operator surcharge is not eligible.**
- **5% non-fleet private passenger bodily injury, property damage, medical payments, comprehensive & collision for risks that meet Elfun Society Membership.**
- **15% non-fleet private passenger auto bodily injury, property damage, med pay, comprehensive or collision when certain underwriting criteria is met.**
- **Accident and Violation Free Discount: Credit varies 5% - 15% when criteria is met.**
- **5% Mass Marketing Discount. Eff. 8-15-98**

Employers Mutual Casualty Company:

- **Multi-Policy Credit: 10% when auto & homeowners coverage are written with Employers Mutual Casualty Company and/or Emcasco Insurance Company.**
- **Safety Equipment/Anti-Theft Discount: 20% med pay premium passive restraint on driver side only. 30% med pay premium passive restraint on both sides. 5% on bodily injury & property damage premium for four wheel anti-lock braking system. 5% comprehensive premium for alarm & active disabling devices. 15% comprehensive premium for passive disabling devices.**
- **Installment Payment Plan: \$3 charge waived when method of payment is through electronic funds transfer. Eff. 5-25-97**

Erie Insurance Company:

- **5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision when principal operators are age 55 or older & there is no inexperienced operator in household.**
- **10% non-fleet private passenger automobile bodily injury & property damage for all vehicles with factory-installed anti-lock brake systems on all four wheels.**
- **5% non-fleet private passenger comprehensive for all vehicles with etching a vin or serial number or active anti-theft devices.**
- **10% non-fleet private passenger comprehensive for all vehicles with alarm or passive anti-theft devices.**

Erie Insurance Company (con'L):

- **Feature 15: SDIP surcharge will be waived for any at-fault accident presented on an Erie personal auto policy which has been in force 15 or more yrs. Deviation 1 pt. - 15%, 2 pts. - 40%, 3 pts. - 65%.**
- **Premium Payment Plan Service Charge Installment Payment deviation.**
- **Non-fleet private passenger auto base rate deviation for bodily injury, property damage, medical payments, comprehensive & collision coverage by territory & coverage. Credit varies.**
- **Coverage for Rented Vehicles: Waive \$4 charge for coverage.**
- **Pro rata cancellation for all policies.**
- **Multi-Policy Discount: 10% credit when Homeowner or Mobile homeowner policy is written with The Erie and named insured must be same on all policies.**
- **Pioneer Experience Rating Credit Discount: Applies to private passenger auto bodily injury, property damage, comprehensive & collision on a Pioneer Family Auto Policy. A review of experience will be done in a period of up to 5 yrs. to determine discount. Other criteria apply.**
- **Married Experience Driver Discount: Applies to bodily injury, property damage, medical payments, comprehensive & collision: Certain criteria has to be met.**
- **Resident Relative Discount. Eff. 7-1-00**

Erie Insurance Exchange:

- **Non-fleet private passenger auto base rate deviation for bodily injury, property damage, medical payments, comprehensive & collision by territory. Credit varies..**
- **5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision when principally driven by insureds who are age 55 or older & there is no inexperienced operator in household.**
- **10% non-fleet private passenger automobile bodily injury & property damage for all vehicles with factory installed anti-lock brake systems on all four wheels.**
- **Anti-Theft Device Deviation on comprehensive premiums: 5% for etching identification or an active device: 10% for an alarm or passive device.**
- **Feature 15: SDIP surcharge will be deviated for following at-fault accidents presented on a personal auto policy which has been in force with Erie Insurance Group for 15 or more yrs. Deviation - 1 pt. - 15%; 2 pts. - 40%; 3 pts. - 65%.**
- **Coverage for Rented Vehicles: Waive \$4 charge for coverage.**
- **Pro rata cancellation for all policies.**
- **Premium Payment Plan: Service charge waived for payment plan B when criteria is met.**
- **Comprehensive Deductible Factors Deviation: 5% Deviation other than full coverage.**
- **Multi Policy Discount: 10% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision when criteria is met.**
- **First Accident Forgiveness Deviation: The SDIP surcharge will be deviated for the first at-fault accident presented on Erie Personal Auto policy: 1 pt. - 15%; 2 pts - 40%; 3 pts. - 65%. Other criteria apply.**
- **Pioneer Experience Rating Credit Discount(PERC): Certain criteria apply.**
- **Experienced Driver Discount(EDD): Certain criteria apply.**
- **Resident Relative Discount. Eff. 9-1-00**

Farm Bureau Insurance of North Carolina Inc.:

- **45% deviation for chargeable DWI surcharge applicable to bodily injury, property damage, medical payments, comprehensive & collision coverage. Eff. 12-1-96**

Farmers Insurance Exchange:

- **Base Rate Deviations: BI, PD Med Pay, UM/UIM (BI,PD), Collision & other than Collision for Premier & Preferred Rating Plans.**
- **Auto/Home Discount & Auto/Renters Discount: Certain criteria apply.**
- **Loss Free Discount: 2% - 7% applies to BI, PD, Med Pay, Comprehensive, UM/UIM, & Collision: Certain criteria applies.**
- **Anti-Theft Device Discount: 5% discount applies to Comprehensive when a vehicle is equipped with a passive anti-theft device.**
- **Anti-Lock Brakes Discount: 5% discount applies to BI, PD, Med Pay & Collision: Factory installed ABS, all 4 wheels.**
- **Physical Damage Deductible Deviations: Credit varies.**
- **SDIP Point Free Credit: 3% discount applies to BI, PD, Med Pay, Comprehensive, & Collision if all operators in household have no SDIP pts.**
- **Experienced Operator Credit: Varied credits apply to BI, PD Med Pay, Comprehensive & Collision. Eff. 9-1-00**

Federal Insurance Company:

- Various deviations for bodily injury, property damage, medical payments & uninsured motorist for antique auto.
- Reduced rates for physical damage coverages for antique autos.
- Deviation for Split Limit Bodily Injury Increased Limits. Eff. 9-1-00

Federated Mutual Insurance Company:

- 5% non-fleet private passenger liability & physical damage when homeowners & personal umbrella policy is written with Federated Mutual Insurance Company.
- Installment Payment Plan: \$2 charge each installment subject to max. of \$5 per account for all policies. Eff. 4-21-95

Fidelity & Casualty Company of New York:

- 10% deviation for non-fleet private passenger auto comprehensive & collision.
- 12% deviation for non-fleet private passenger auto bodily injury, property damage & medical payments.
- Accident/Violation Free Discount: 10% non-fleet private passenger auto bodily injury, property damage, combined single limit, medical payments & collision without points.
- Various Discount for Air Bags.
- Anti-Lock Braking system: 5% non-fleet private passenger bodily injury & property damage.
- Anti Theft Device Discount: Credit varies when criteria is met.
- 5% Daytime Running Light Discount: Credit applies to non-fleet private passenger auto bodily injury, property damage, single limit liability, medical payments & collision for private passenger autos equipped with factory installed daytime running lights.
- 5% Companion Policy Discount: Credit applies to non-fleet private passenger auto bodily injury, property damage, single limit liability, medical payments, comprehensive & collision if named insured has a homeowner policy with any CNA Insurance Group. Eff. 7-1-98

Classic Auto Program

- Deviations for bodily injury, property damage & medical payments, all territories. Factors vary.
- Deviations for comprehensive, collision, fire only & theft only, all territories. Factors vary.
- Uninsured motorist coverage, combined uninsured/underinsured motorist coverage deviation, all territories. Factors vary. Eff. 4-1-99

Fidelity & Deposit Company of Maryland:

- 20% non-fleet private passenger auto bodily injury and property damage. 30% physical damage.
- 10% non-fleet private passenger auto bodily injury, property damage, med pay, comp. & collision age 55 and over.
- Good Driver Discount: 10% non-fleet private passenger auto liability, property damage, medical payments, comprehensive & collision when principal operator(s) has no fault accidents & no moving violation in past 3 yrs.
- Anti-Theft Device: Deviation varies 5% - 10% for non-fleet private passenger auto comprehensive. Eff. 1-1-98

Fidelity & Guaranty Insurance Company:

- Multi-Policy Discount: 2% credit to total non-fleet private passenger auto insurance premium when both auto & homeowners policies are purchased through USF&G Group when certain criteria is met.
- 2% credit non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision premium when principal operator is age 55 & over and there are no inexperienced operators in household.
- Physical Damage Deviation: 6% applies to comprehensive & collision.
- Special Package Discount: 5% credit total policy premium for insured who meet specified underwriting guidelines.
- 15% non-fleet private passenger auto total premium for insureds who are a participant through any of the USF&G Group Marketing Plans. Eff. 9-1-00

Fidelity & Guaranty Insurance Underwriters:

- Multi-Policy Discount: 2% credit to total non-fleet private passenger auto insurance premium when both auto & homeowners policies are purchased through USF&G Group when certain criteria is met.
- 2% credit non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision premium when principal operator is age 55 & over and there are no inexperienced operators in household.
- Physical Damage Deviation: 6% applies to comprehensive & collision.
- Special Package Discount: 5% credit total policy premium for insured who meet specified underwriting guidelines.
- 15% non-fleet private passenger auto total premium for insureds who are a participant through any of the USF&G Group Marketing Plans. Eff. 9-1-00

Firemans Fund Insurance Company:

- **5% non-fleet private passenger auto comprehensive coverage for all vehicles equipped with an alarm and/or active device.**
- **15% non-fleet private passenger auto comprehensive coverage for all vehicles equipped with passive disabling device.**
- **5% non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all vehicles equipped with a factor installed four wheel Anti-Lock Braking System.**
- **10% non-fleet private passenger auto to all coverage, except uninsured motorist, to auto insured who also maintain homeowners, condominium or tenants policy for primary residence with American Automobile Insurance Company.**
- **Various deviations on bodily injury, property damage, combined single limits, medical payments, uninsured/underinsured motorist, collision, comprehensive & alternative economic loss coverage.**
- **Electronic Funds Transfer Program: No charge. Eff. 10-1-00**

Firemans Fund Insurance Company of Wisconsin:

- **5% non-fleet private passenger auto bodily injury, property damage, medical payments, uninsured motorist, combined uninsured/underinsured motorist, comprehensive & collision.**
- **5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision when principal operator age 55 and older with no inexperience operators.**
- **5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision when principal operator(s) have a minimum of 9 yrs. driving experience.**
- **5% non-fleet private passenger auto bodily injury, property damage medical payments, comprehensive & collision for renewal discount where all operators have been written in the Fireman's Fund Direct program for at least 3 yrs. & are free of chargeable accidents & free of convictions. Eff. 11-24-97**

Firemen's Insurance Company of Newark, New Jersey:

- **Anti-Theft Device Discount: Certain criteria apply.**
- **Accident/Violation Free Discount.**
- **Daytime Running Light Discount.**
- **Companion Policy Discount.**
- **Airbag Discount: Credit varies when certain criteria is met.**
- **Anti-Lock Braking System Discount.**
- **Preferred-Plus Rating Tier: Certain criteria apply.**
- **Employee or Affinity Group Discount. Eff. 9-1-00**

Firemen's Insurance Company of Washington D.C.:

- **15% non-fleet private passenger auto bodily injury, property damage, medical payments, uninsured/underinsured motorist, comprehensive & collision coverage. Eff. 11-1-94**

First American Insurance Company:

- **15% private passenger auto comprehensive & collision rates. Eff. 9-29-92**

First Financial Insurance Company:

- **15% non-fleet private passenger physical damage rates. Eff. 12-7-87**

First Liberty Insurance Corporation:

- **10% Account Discount applies to non-fleet private passenger auto physical damage & liability rates when named insured also maintains Homeowners (HO-1, HO-2, HO-3 or HO-6) policy. Credit applies to all private passenger & truck type vehicles rated by N.C. personal auto manual.**
- **10% Mature Driver Discount non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision when all operators in household are age 55 or older & there is no inexperienced operator in household.**
- **Group Savings Plus Discount: 5% credit: Certain criteria apply.**
- **1% non-fleet private passenger auto bodily injury & property damage equipped with factory installed anti-lock braking system on all four wheels.**
- **Waive additional charge of \$3 on first installment of installment plan.**
- **Additional 3% multi-car discount for non-fleet private passenger auto liability coverage.**
- **Liability single limits deviation by territory.**
- **Property Damage Deviation by territory.**

First National Insurance Corporation (con't.)

- **College Education Discount Program: 10% applies to bodily injury, property damage, med pay, & physical damage. Certain criteria apply.**
- **Group Savings Plus Discount: Installment payments waived. Eff. 9-1-00**

First National Insurance Company of America:

- **15% Deviation on bodily injury, property damage, med pay, comprehensive & collision.**
- **Additional 5% Deviation on bodily injury, property damage, med pay, comprehensive & collision if policyholder has had auto insurance with any Safeco Company for 3 consecutive yrs.**
- **Additional 5% Deviation on bodily injury, property damage, med pay, comprehensive & collision for having a Safeco homeowners policy in force.**
- **Additional 5% Deviation on bodily injury, property damage, med pay, comprehensive & collision for certain specified 4 door vehicles.**
- **Additional 10% Deviation on comprehensive & collision for mature drivers age 55 or older.**
- **Checkless Pay Plan: Waive \$3 installment charge.**
- **Additional 5% Deviation on bodily injury, property damage, med pay, comprehensive & collision for specified territories.**
- **Additional 5% Deviation on bodily injury, property damage, med pay, comprehensive & collision for owning & occupying a home or condominium.**
- **Additional 10% Deviation on comprehensive & collision for drivers with a driving record sub-classification of 0. Eff. 9-1-00**

GEICO Indemnity Company:

- **Associate Discount: 8% non-fleet private passenger applies to auto total policy premium.**
- **Installment Payment Plan: \$1.50 for Electronic Fund Transfer payments. Eff. 4-1-00**

General Accident Insurance Company:

- **20% non-fleet private passenger auto comprehensive & collision rates.**
- **5% Account credit is applicable to all voluntary personal auto policies where named insured has his/her homeowners (except Forms HO-1 & HO-4) insurance in any of General Accident Companies. Credit applies to total premium for each coverage.**
- **5% Anti-Lock Brake Discount: Non-fleet private passenger auto bodily injury, property damage, single limit liability, medical payments & collision if vehicle is equipped with factory installed anti-lock brakes.**
- **15% non-fleet private passenger auto bodily injury, property damage & medical payments. Eff. 3-15-96**

General Insurance Company of America:

- **5% non-fleet private passenger auto bodily injury, property damage & med pay, comprehensive & collision rates.**
- **10% non-fleet private passenger comprehensive & collision rates on policies where all drivers are age 55 or older. There are no inexperienced drivers on policy. All drivers have a valid drivers license & vehicles are rated as a private passenger or utility vehicle. Antique autos, corporate owned autos & trailers are not eligible.**
- **Checkless Pay Plan: Waive \$3 installment charge.**
- **5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision, if policyholder has been with any Safeco Company for 3 yrs. without lapse in coverage.**
- **5% for multi-policy credit.**
- **5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision for certain specified vehicles.**
- **5% non-fleet private passenger auto bodily injury, property damage & medical payments, comprehensive & collision for territories 13, 14, 16, 18, 24, 31, 32, 51 & 52.**
- **5% non-fleet private passenger auto bodily injury, property damage & medical payments, comprehensive & collision for insureds who own & occupy a home or condominium.**
- **10% non-fleet private passenger auto comprehensive & collision for drivers with a driving record sub-class of 0. Eff. 9-1-00**

Generali - U S Branch:

- **10% non-fleet private passenger auto liability bodily injury & property damage for operator licensed 15 or more yrs. & all drivers total 7-11 SDIP pts.**
- **20% non-fleet private passenger auto liability bodily injury & property damage for operators licensed 15 or more yrs. & all drivers total 12-20 SDIP pts.**

General - U S Branch (con't.):

- **15% non-fleet private passenger auto liability bodily injury & property damage for operators licensed 10 yrs., but less than 15 yrs. & all drivers total 12-20 SDIP pts.**
- **5% non-fleet private passenger auto liability bodily injury & property damage for operators licensed 5 yrs., but less than 10 yrs. & all drivers total of 12-20 SDIP pts.**
- **5% non-fleet private passenger auto liability bodily injury & property damage rates where vehicles are garaged territories 11,13,17,31,32,41 or 47.**
- **7.5% non-fleet private passenger auto liability bodily injury & property damage rates where vehicles are garaged in territories 24,26,33 or 43. Eff. 2-9-94**

Globe Indemnity Company:

- **5% Companion Policy Credit for automobile policy, for which on inception date there is in force, a homeowners policy covering same insured in any member of Royal Insurance.**
- **Discount for eligible employee: 20% credit to total personal auto policy premium.**
- **Installment Payment Plan waiver.**
- **5% Good Driver Discount applies to bodily injury, property damage, medical payment & collision coverage.**
- **5% Experience Operator Credit applies to bodily injury, property damage, medical payments, collision & comprehensive coverage if principal operator is age 55 or older & no inexperienced operator.**
- **Passive Restraint Discount: Credit varies.**
- **5% Anti-Lock Braking System credit applies to bodily injury & property damage for vehicles equipped with factory installed 4 wheel anti-lock braking system.**
- **5% Window Glass Etching Credit applies to comprehensive coverage,**
- **Anti-Theft Device Credit applies to comprehensive coverage. Credit varies 5% - 15%.**
- **10% Company Car Credit applies to bodily injury, property damage, medical payment, comprehensive & collision for single car policies when company car is in the household.**
- **Installment Payment Plan: \$1 each installment for Electronic Fund Transfer.**
- **Installment Payment Plan-Agency Payroll Deduction: Certain criteria apply.**
- **10% Mass Marketing Discount: Applies to liability, med pay, comprehensive & collision: Certain criteria has to be met.**
- **Preferred Program Discount by territory. Eff. 9-1-00**

Government Employees Insurance Company:

- **5% Base Premium Deviation applicable to comprehensive & collision by territory.**
- **10% non-fleet private passenger auto comprehensive & collision coverage for drivers 55 yrs. or older & auto is not surcharged for an inexperienced operator.**
- **8% deviation on total policy program for Sponsored Marketing Group Pricing Track: Certain criteria apply.**
- **Motorcycle Safety Course Credit: Non-fleet private passenger auto bodily injury, property damage, uninsured motorist, medical payments, personal injury, comprehensive & collision coverage. Credit varies 10% - 20%.**
- **5 Year Good Driving Discount: 8% non-fleet private passenger auto bodily injury, property damage, medical payment, collision & comprehensive: Certain criteria apply.**
- **Associate Discount: 8% credit to total policy premium.**
- **Military Discount Deviation for members on bodily injury, property damage, medical payment, comprehensive & collision.**
- **15% Ultra Preferred Tier(2) Discount: Applies to bodily injury, property damage, collision, comprehensive, medical payments & uninsured/underinsured motorists coverages: certain criteria apply.**
- **Installment Payment Plan: \$1.50 for Electronic Fund Transfer payments. Eff. 9-1-00**

Grain Dealers Mutual Insurance Company:

- **Multiple Policy Deviation: 5% non-fleet private passenger auto liability & physical damage if Grain Dealers Mutual writes their homeowners policy.**
- **10% credit will apply to rates for non-fleet private passenger bodily injury and property damage liability, medical payments, collision & other than collision applicable to that vehicle, if principal vehicle operator is age 55 or over and there is no inexperienced operator in the household.**
- **Safe Program Loss Free Discount: 5% credit- 3 yrs. accident free. 10% credit- 5 yrs. accident free, when criteria is met.**
- **Auto/Commercial Credit: 5% on personal auto policy when commercial risk is placed with Grain Dealers. Certain criteria applies. Eff. 12-1-00**

Graphic Arts Mutual Insurance Company:

- **10% non-fleet private passenger auto bodily injury, property damage liability & physical damage rates.**
- **15% discount on base rates for employees of Utica National Insurance Group.**
- **Mass Merchandising Plan: 15% discount on base rates for employees of Utica National Insurance Company.**

Graphic Arts Mutual Insurance Company (cont.)

- **Personal Auto Account Credit: 10% credit applied to basic premiums, when auto & homeowner policy is insured by Ut Mutual Insurance Company or Graphic Arts Mutual Insurance Company.**
- **5% payroll deduction provided the named insured is employed through an employer enrolled in the Company Workpla Insurance Service for Employees (W.I.S.E.) Program or is a member of a company approved affinity group. Eff. 12-1-**

Great American Insurance Company:

- **Various downward deviations for non-fleet private passenger auto bodily injury & property damage by territory. Cred varies.**
- **Various downward deviations for non-fleet private passenger auto comprehensive & collision for chargeable or r chargeable activity when criteria is met. Credit varies.**
- **4% downward deviation on bodily injury, property damage, medical payments, comprehensive & collision for renew homeowners.**
- **Companion Policy Credit: 4% non-fleet private passenger auto bodily injury, property damage, medical payment: comprehensive & collision.**
- **Mature Driver Credit: 4% non-fleet private passenger auto bodily injury, property damage, medical payment: comprehensive & collision.**
- **Company Car Credit: 8% non-fleet private passenger auto bodily injury, prop. damage, med payments, comp. & collision**
- **Various downward deviation on bodily injury, property damage, medical payments, comprehensive & collision for Los Free Renewal Credit.**
- **5% downward deviation for non-fleet private passenger auto bodily injury, prop. damage, med payments, comp. & collision for Mass Marketing Credit.**
- **Downward deviation for physical damage, comp. and collision coverages. Vehicle symbols 14-20+: Credit varies 1%-20%.**
- **Miscellaneous Coverage Deviation for vehicles that carry comprehensive & collision. Eff. 9-2-00**

Guaranty National Insurance Company:

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury & property damage coverage for all listed components.

12 point violation must not be one of the following:

- A. **Manslaughter or negligent homicide.**
- B. **Failure to stop & render aid when involved in an accident resulting in bodily injury or death.**
- C. **Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing.**
- D. **Transporting illegal intoxicating liquors by motor vehicle.**

- **37% deviation for single car policies with 12-20 SDIP pts.**
- **33% deviation for multi-car policies with 12-20 SDIP pts.**

Physical Damage

- **21% deviation with 3 or more SDIP pts. Eff. 3-1-99**

Motorcycle

- **15% deviation on bodily injury & property damage for all drivers with 15 yrs. or more driving experience.**
- **9% deviation on private passenger motorcycle physical damage. Eff. 3-1-99**

GuideOne Mutual Insurance Company:

- **55% non-fleet private passenger auto liability & physical damage rates on autos rated as Class 3 under Rule 4 of the NC Personal Auto Manual. Eff. 2-1-89**

Hanover American Insurance Company:

- **10% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision coverage for operators 55 yrs. of age or older, when no operators in household with less than 3 yrs. driving experience.**
- **Account Credit Program: 5% non-fleet private passenger auto comprehensive & collision coverage, if insured has homeowners with any of the Hanover Insurance Companies.**
- **Non-Smoker Discount: 5% non-fleet private passenger auto comprehensive & collision coverage, if no drivers have smoked in the past 12 months.**

Hanover American Insurance Company (con't):

- **Territorial Deviation: Applies to non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision: Credit varies 10% - 37%.**
- **Renewal Credit: 3 yrs. to less than 5 yrs. - 3.0%; 5 yrs. or more - 6.0%: Must be insured with Hanover American Insurance Company or within an agency which Hanover represents.**
- **Installment Pay Plan By Electronic Funds Transfer: Installment charges waived.**
- **Group Modification Plan: Deviation range 0.5% -31.5%.**
- **Installment Payment Plan: Four payment plan \$3 per installment excludes first installment charge.**
- **Anti-Theft Discount Deviation: 5%-10% when certain criteria is met. Eff. 9-1-00**

The Hanover Insurance Company:

- **Anti-Theft Discount Deviation: 5%-10% when certain criteria is met.**
- **Installment Pay Plan by Electronic Funds Transfer: No service charge.**
- **Group Modification Plan Deviation: 0% - 31.5%.**
- **Installment Payment Plan: \$3 charge for each installment, excluding first installment. Eff. 9-1-00**

Harbor Specialty Insurance Company:

- **10% non-fleet private passenger auto physical damage insurance rates for risks with "0" SDIP pts.**
- **5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision rates if principal operator of vehicle is age 55 or older.**
- **15% non-fleet private passenger auto comprehensive & collision rates for risks with "0" SDIP pts. Policy must be a part of Personal Protection Program.**
- **5% non-fleet private passenger auto bodily injury, property damage & medical payments rates for risks with "0" SDIP pts. Eff. 2-1-94**

Harleysville Mutual Insurance Company:

- **10% non-fleet private passenger auto collision & other than collision rates, if insured has more than 6 consecutive loss free yrs. with our Company.**
- **5% non-fleet private passenger collision & other than collision rates, if insured has more than 3, but less than 6 consecutive loss free yrs. with our Company.**
- **Passive Restraint Discount: Applies to medical payments only. 20% discount for driver side position. 30% discount for both front outboard seat positions.**
- **Anti-Lock Braking System Discount: 5% non-fleet private passenger auto bodily injury & property damage for auto. equipped with factory installed four wheel anti-lock brake system.**
- **Anti-Theft Device Discount: 5% non-fleet private passenger auto comprehensive for vehicles equipped with a disabling device which disables the vehicle by making the fuel, ignition or starting system inoperative.**
- **Group Mass Marketing Discount: 10% applies to voluntary policies to the liability, medical payments, comprehensive, & collision coverages of eligible employer groups, affinity groups & mass marketing programs. Eff. 9-1-99**

Hartford Casualty Insurance Company:

- **A .95 factor applies to non-fleet private passenger auto comprehensive & collision coverage premiums if principal operator of vehicle is age 55 or over.**
- **5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision rates if insured has qualifying homeowners policy in effect with one of Hartford Group Companies.**
- **Incident Free Credit: 5% non-fleet private passenger auto comprehensive & collision when criteria is met.**
- **Base rate territory deviation non-fleet private auto bodily injury, property damage, comprehensive & collision. Credit varies. Eff. 9-1-00**

Hartford Fire Insurance Company:

- **A .81 factor applies to non-fleet private passenger auto bodily injury, property damage & medical payments: A .73 factor applies to comprehensive & collision for operators age 55 and over; All other operators .85 factor applies to bodily injury, property damage & medical payments. A .77 factor applies to comprehensive & collision.**
- **Account Credit: 15% non-fleet private passenger bodily injury, property damage, medical payments, comprehensive & collision, if insured has qualifying homeowners policy in effect with one of the Hartford Group Companies. (The HO-4 policy qualifies for a 5% credit.**

Harleyville Insurance Company (con't):

- **5% Incident Free Credit** applies to non-fleet private passenger auto comprehensive & collision coverages for policyholders who meet the eligibility criteria.
- **Base rate deviation by coverage & territory** for non-fleet private passenger auto bodily injury, property damage, comprehensive & collision, medical payments & uninsured/underinsured motorists. Eff. 9-1-00

Hartford Underwriters Insurance Company:

- **Various downward deviations for operators age 55 & over.**
- **10% Defensive Driver Discount**, if Principal Operator has completion certificate dated within last 36 months, certifying that Principal Operator has both successfully & voluntarily completed course meeting standards of the N. C. Department of Transportation.
- **10% Account Credit**, if policyholder has homeowners policy in effect in the AARP Homeowners Insurance Program.
- **Renewal Credit Discount:** 3-5 yrs. - 2%; 6 or more yrs. - 8%: Certain criteria apply.
- **2% non-fleet private passenger auto bodily injury, property damage & collision coverage** when auto is equipped with factory installed anti-lock braking system (ABS).
- **5% Limited Driver Credit** applies when principal operator is age 75 or over & such operators use of auto is limited to daylight driving.
- **Incident Free Credit:** 3% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision: Certain criteria apply.
- **Safe Driver Plus Credit:** 3% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision when criteria is met.
- **Advantage Discount:** 10% credit when criteria is met. Eff. 9-1-00

Horace Mann Insurance Company:

- **25%-45% deviation for waiving SDIP surcharge** for 1st chargeable accident, if insured is with company for 5 consecutive yrs., has been free of chargeable accidents during that 5 yr. period.
- **9% non-fleet private passenger auto bodily injury & property damage:** 8% comprehensive & collision premiums for insured in good standing of a sponsoring education association & policy is completely voluntary. Discount not applicable if policy is written comprehensive only.
- **8% non-fleet private passenger auto bodily injury, property damage & collision** when policy has been in force 3 or more yrs. with no paid losses during this time & has not had conviction resulting 4 pts. or more.
- **Driving Quality Deviation:** Non-fleet private passenger auto bodily injury, property damage & collision when criteria is met.
- **Deviation on non-fleet private passenger:** Certain comprehensive & collision deductibles when the insured has no chargeable SDIP pts. & no inexperience.
- **5% non-fleet private passenger auto collision \$200 & \$250 deductible**, no chargeable SDIP pts. & no inexperience operator.
- **2% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision** for operators age 55 & over when criteria is met.
- **Installment Payment Plan:** Charge waived when paid by Electronic Funds Transfer.
- **5% non-fleet private passenger auto bodily injury, property damage & collision** when individual policy is written new business on or after 9-10-98 when criteria is met.
- **Installment Payment Charge:** No charge on 1st installment for new business policies written on an installment payment basis.
- **5% Home & Auto Deviation:** Non-fleet private passenger auto bodily injury, property damage & collision when criteria is met. Eff. 6-1-99

Huron Insurance Company:

- **Passive Restraint Discount:** Medical payments coverage only. 20% when restraint is installed in driver-side position only. 30% when restraints are installed both front outboard seat positions.
- **Loss Free Discount:** Non-fleet private passenger auto comprehensive & collision. 5% - 10% applies when criteria is met.
- **5% non-fleet private passenger bodily injury, property damage, medical payments, comprehensive & collision** when Homeowners policy form 2, 3 or 6 is in force with Harleyville or Huron Insurance Company.
- **15% non-fleet private passenger auto comprehensive & collision deviation.**
- **Anti-Lock Braking System Discount:** 5% non-fleet private passenger auto bodily injury & property damage for autos equipped with factory installed four wheel anti-lock brake system.
- **Anti-Theft Device Discount:** 5% non-fleet private passenger auto comprehensive for vehicles equipped with a disabling device which disables the vehicle by making the fuel, ignition or starting system inoperative.

Merion Insurance Company (cont.):

- **Multi-Car Discount: Additional 5% credit.**
- **Group Mass Marketing Discount: 10% applies to voluntary policies to the liability, medical payments, comprehensive, & collision coverages of eligible employer groups, affinity groups & mass marketing programs. Eff. 9-1-99**

Indemnity Insurance Company of North America:

- **17% non-fleet private passenger auto bodily injury, property damage, medical payments, uninsured motorists, combined uninsured & underinsured, comprehensive & collision. Eff. 3-18-97**

Independent Fire Insurance Company:

- **Deviation non-fleet private passenger auto bodily injury, property damage & medical payments: 15% - 0 SDIP pts.; 10% 1-4 SDIP pts. if certain criteria is met.**
- **Deviation non-fleet private passenger auto comprehensive & collision coverage: 10% - 0 SDIP pts. if certain criteria is met. Eff. 2-6-95**

Insura Property and Casualty Insurance Company:

- **Multi Policy Discount: 7.5% credit when Homeowners policy is written in the Anthem Casualty Insurance Group.**
- **Anti-Theft Discount: Variable credit**
- **Longevity Discount: 5% credit to auto policies that have been in force for past 5 yrs. Credit applies to Plus & Premier policies only.**
- **Mature Operator Discount: 5% discount for drivers age 55 to 69 yrs. old with no driver with less than 5 yrs. driving experience. Credit applies to Plus & Premier policies only.**
- **Point Factor Discount: Factors vary .00 - 3.90 for 0- 12 pts.**
- **.837 Discount Factor for non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision on all Insura Premier policies. Eff. 3-1-97**

Insurance Company of North America:

- **17% non-fleet private passenger auto bodily injury, property damage, medical payments, uninsured motorists, combined uninsured & underinsured, comprehensive & collision. Eff. 3-18-97**

Integon Casualty Insurance Company:

LIABILITY All deviation applicable to non fleet private passenger auto bodily injury & property damage coverage for all listed components.

12 point violation must not be one of the following:

- Manslaughter or negligent homicide.**
 - Prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing.**
 - Failure to stop & render aid when involved in an accident resulting in bodily injury or death.**
 - Transporting illegal intoxicating liquors by motor vehicle.**
- **47% deviation, multi-car policies with 15-17 SDIP pts. & 5+ yrs. driving experience.**
 - **57% deviation, single car policies with 12-17 SDIP pts. & 5-6 yrs. driving experience.**
 - **47% deviation, multi-car policies with 18-20 SDIP pts., married driver with 5-38 yrs. driving experience.**
 - **57% deviation, single car policies with 18-20 SDIP pts., married driver with 5-38 yrs. driving experience.**
 - **25% deviation, multi-car policy & single car policy with 18-20 SDIP pts., unmarried with 5+ yrs. driving experience.**
 - **25% deviation, multi-car policy & single car policy with 18-20 SDIP pts., married driver with 39+ yrs. driving experience.**
 - **57% deviation, single car policy with 12-17 SDIP pts. & driving experience of 39+ yrs.**
 - **61% deviation, single car policies with 15-17 SDIP pts. & driving experience of 7-38 yrs.**
 - **47% deviation, multi-car policies with 12-14 SDIP pts. & driving experience of 5-6 yrs.**
 - **47% deviation, multi-car policies with 12-14 SDIP pts. single driver with 7-38 yrs.**
 - **47% deviation, multi-car policies with 12-14 SDIP pts. & driving experience of 39+ yrs.**
 - **54% deviation, multi-car policies with 12-14 SDIP pts. married drivers with 7-38 yrs driving experience.**
 - **65% deviation, single car policies with 12-14 SDIP pts. & driving experience of 7-38 yrs. Eff. 4-29-98**

- 5% non-fleet private passenger bodily injury & property damage liability rates for single car policies with 12-20 pts. with a 12 point violation that is not (1) manslaughter or negligent homicide (2) prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing (3) failure to stop & render aid when involved in an accident resulting in bodily injury or death (4) transporting illegal intoxicating liquors by motor vehicle (5) Non-owners policies do not qualify
- 3.3% average deviation on non-fleet private passenger auto physical damage rates for risks with 5 or more SDIP pts. Non-owners policies do not qualify. Eff. 7-1-99

Integon Indemnity Corporation:

Preferred Program

- 12.5% non-fleet private passenger auto bodily injury & property damage liability insurance rates on policies issued with "0" SDIP pts. for multi-car risks. In addition, all single car risks with "0" SDIP pts. where an additional vehicle is furnished to insured & available for regular use of the insured by his/her employer. Non-owners do not qualify.

Non Preferred Program

- 7% non-fleet private passenger bodily injury & property damage liability rates for single car policies with 12-20 pts. with a 12 pt. violation that is not (1) manslaughter or negligent homicide. (2) prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing. (3) failure to stop and render aid when involved in an accident resulting in bodily injury or death. (4) transporting illegal intoxicating liquors by motor vehicle (5) Non-owners do not qualify.
- 2% non-fleet private passenger bodily injury & property damage liability rates for multi car policies with 12-20 pts. with a 12 pt. violation that is not (1) manslaughter or negligent homicide. (2) prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing. (3) failure to stop and render aid when involved in an accident resulting in bodily injury or death. (4) transporting illegal intoxicating liquors by motor vehicle (5) Non-owners do not qualify.
- 5.7% average deviation non-fleet private passenger auto physical damage rates-5 or more pts. Non-owners policies do not qualify. Eff. 9-1-00

Integon National Insurance Company:

Preferred Program

- 4% on all non-fleet private passenger auto BI, PD, Med Pay, UM, UIM, Comprehensive and Collision insurance rates on multi-car policies in the ultra-preferred underwriting tier where the policy has "0" SDIP points and married drivers with 9-13 years driving experience. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines. Non-owners policies do not qualify for this deviation.
- 12% on all non-fleet private passenger auto BI, PD, Med Pay, UM, UIM, Comprehensive and Collision insurance rates on multi-car policies in the ultra-preferred underwriting tier where the policy has "0" SDIP points and married drivers with 14-43 years driving experience. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines. Non-owners policies do not qualify for this deviation.
- 4% on all non-fleet private passenger auto BI, PD, Med Pay, UM, UIM, Comprehensive and Collision insurance rates on multi-car policies in the ultra-preferred underwriting tier where the policy has "0" SDIP points and married drivers with 44-48 years driving experience. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines. Non-owners policies do not qualify for this deviation.
- 4% on all non-fleet private passenger auto BI, PD, Med Pay, UM, UIM, Comprehensive and Collision insurance rates on multi-car policies in the ultra-preferred underwriting tier where the policy has "1-4" SDIP points and married drivers with 9-43 years driving experience. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines. Non-owners policies do not qualify for this deviation.
- 10% on all non-fleet private passenger auto BI, PD, Med Pay, UM, UIM, Comprehensive and Collision insurance rates on policies in the ultra-preferred underwriting tier. This deviation applies only to policies with proof of homeownership. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines. Non-owners policies do not qualify for this deviation.
- 10% on all non-fleet private passenger auto BI, PD, Med Pay, UM, UIM, Comprehensive and Collision insurance rates on policies in the ultra-preferred underwriting tier. This deviation applies only to policies with proof of prior limits of 100/300 or higher. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines. Non-owners policies do not qualify for this deviation.
- 20% on all non-fleet private passenger auto BI, PD, Med Pay, UM, UIM, Comprehensive and Collision insurance rates on policies in the ultra-preferred underwriting tier. This deviation applies only to policies qualifying for a superior credit score. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines. Non-owners policies do not qualify for this deviation.

Integon National Insurance Company (con't):

- **1.10 factor applies to all non-fleet private passenger auto BI, PD, Med Pay, UM, UIM, Comprehensive and Collision insurance rates on policies in the ultra-preferred underwriting tier where any driver has one or more of the following: a) prayer for judgement continued, b) not-at-fault accident, c) comprehensive claim, d) waivable accident or violation, or e) at-fault accident in a company car. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.**
- **1.15 factor applies to all non-fleet private passenger auto BI, PD, Med Pay, UM, UIM, Comprehensive and Colli. insurance rates on policies in the ultra-preferred underwriting tier where any driver has one or more at fault accident. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.**
- **1.06 factor applies to all non-fleet private passenger auto BI, PD, Med Pay, UM, UIM, Comprehensive and Collision insurance rates on policies in the ultra-preferred underwriting tier. This factor applies only to policies where there is an operator with less than 9 years driving experience. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.**
- **1.10 factor applies to all non-fleet private passenger auto BI, PD, Med Pay, UM, UIM, Comprehensive and Collision insurance rates on policies in the ultra-preferred underwriting tier. This factor applies only to policies qualifying for an above average credit score. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.**

Non-Preferred Program

- **7% non fleet private passenger auto BI & PD liability for single car with 12-20 SDIP pts. with a 12 pt. violation that is not (1) manslaughter or negligent homicide. (2) prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing. (3) failure to stop and render aid when involved in an accident resulting in bodily injury or death. (4) transporting illegal intoxicating liquors by motor vehicle (5) Non-owners do not qualify.**
- **2% non fleet private passenger auto BI & PD liability for multi car with 12-20 SDIP pts. with a 12 pt. violation that is not (1) manslaughter or negligent homicide. (2) prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing. (3) failure to stop and render aid when involved in an accident resulting in bodily injury or death. (4) transporting illegal intoxicating liquors by motor vehicle (5) Non-owners do not qualify.**
- **5.7% non fleet private passenger auto physical damage for 5 or more SDIP pts. Non owner policies do not qualify. Eff. 9-1-00**

Integon Specialty Insurance Company:

Non-Preferred Program

- **47% non fleet private passenger auto BI & PD liability for single car with 12-16 SDIP pts. with a 12 pt. violation that is not (1) manslaughter or negligent homicide. (2) prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing. (3) failure to stop and render aid when involved in an accident resulting in bodily injury or death. (4) transporting illegal intoxicating liquors by motor vehicle (5) Non-owners do not qualify.**
- **37% non fleet private passenger auto BI & PD liability for single car with 19-20 SDIP pts. with a 12 pt. violation that is not (1) manslaughter or negligent homicide. (2) prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing. (3) failure to stop and render aid when involved in an accident resulting in bodily injury or death. (4) transporting illegal intoxicating liquors by motor vehicle (5) Non-owners do not qualify.**
- **42% non fleet private passenger auto BI & PD liability for multi car with 12-18 SDIP pts. with a 12 pt. violation that is not (1) manslaughter or negligent homicide. (2) prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing. (3) failure to stop and render aid when involved in an accident resulting in bodily injury or death. (4) transporting illegal intoxicating liquors by motor vehicle (5) Non-owners do not qualify.**
- **37% non fleet private passenger auto BI & PD liability for multi car with 19-20 SDIP pts. with a 12 pt. violation that is not (1) manslaughter or negligent homicide. (2) prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing. (3) failure to stop and render aid when involved in an accident resulting in bodily injury or death. (4) transporting illegal intoxicating liquors by motor vehicle (5) Non-owners do not qualify.**
- **10% non fleet private passenger auto BI & PD liability for single & multi car with 5-20 SDIP pts. Non owner policies do not qualify.**
- **35% non fleet private passenger auto physical damage for single & multi car with 12-17 SDIP pts. that is not (1) manslaughter or negligent homicide. (2) prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing. (3) failure to stop and render aid when involved in an accident resulting in bodily injury or death. (4) transporting illegal intoxicating liquors by motor vehicle (5) Non-owners do not qualify.**
- **20% non fleet private passenger auto physical damage for single & multi car with 18-20 SDIP pts. that is not (1) manslaughter or negligent homicide. (2) prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing. (3) failure to stop and render aid when involved in an accident resulting in bodily injury or death. (4) transporting illegal intoxicating liquors by motor vehicle (5) Non-owners do not qualify.**

Integon Specialty Insurance Company (2011-12):

- **42% non-fleet private passenger auto BI & PD liability for single car with 17-18 SDIP pts. with a 12 pt. violation that is not (1) manslaughter or negligent homicide. (2) prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing. (3) failure to stop and render aid when involved in an accident resulting in bodily injury or death. (4) transporting illegal intoxicating liquors by motor vehicle (5) Non-owners do not qualify. Eff. 9-1-00**

Kansas City Fire and Marine Insurance Company:

- **Anti-Theft Device Discount: Certain criteria apply.**
- **Accident/Violation Free Discount.**
- **Daytime Running Light Discount.**
- **Airbag Discount: Credit varies when certain criteria is met.**
- **Anti-Lock Braking System Discount.**
- **Group Program Discount. Eff. 9-1-00**

LMI Insurance Company:

- **5% non-fleet private passenger auto bodily injury, property damage & medical payments.**
- **15% non-fleet private passenger auto comprehensive & collision. Eff. 8-1-96**

Lancer Insurance Company:

All deviations applicable to non-fleet private passenger auto comprehensive & collision coverages for single car and the insured may not have one of the following:

- A. **Manslaughter or negligent homicide.**
- B. **Failure to stop & render aid when involved in an accident resulting in bodily injury or death.**
- C. **Prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing.**
- D. **Transporting illegal liquors by motor vehicle.**

- **28% for policies with 12-15 pts.; based on model yr. of auto; driver has at least 3-6 yrs. driving experience.**
- **45% for policies with 12-15 pts.; based on model yr. of auto; driver has at least 7-14 yrs. driving experience.**
- **48% for policies with 12-15 pts.; based on model yr. of auto; driver has at least 15-45 yrs. driving experience.**
- **30% for policies with 10-11 pts.; based on model yr. of auto; driver has at least 7-14 yrs. driving experience.**
- **35% for policies with 10-11 pts.; based on model yr. of auto; driver has at least 15-45 yrs. driving experience.**
- **20% for policies with 8-9 pts.; based on model yr. of auto; driver has at least 7-14 yrs. driving experience.**
- **25% for policies with 8-9 pts.; based on model yr. of auto; driver has at least 15-45 yrs. driving experience.**
- **37% for policies with 8-15 pts.; based on model yr. of auto; driver has at least 3 yrs. driving experience. Eff. 4-1-99**

Liberty Mutual Insurance Company:

- **10% non-fleet private passenger auto physical damage & liability rates when named insured also maintains Homeowners (HO-1, HO-2, HO-3 or HO-6) policy.**
- **10% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision when all operators in household are age 55 or older and there is no inexperienced operator in household.**
- **Group Savings Plus Discount: 5% credit: Certain criteria apply.**
- **Waive additional charge of \$3 - 1st installment of installment plan.**
- **1% non-fleet private passenger automobile bodily injury & property damage equipped with factory installed anti-lock braking system on all four wheels.**
- **Additional 3% multi-car discount for non-fleet private passenger auto bodily injury & property damage coverage.**
- **Liability Single Limits Deviation by territory.**
- **Property Damage Limits Deviation by territory.**
- **College Education Discount Program: 10% applies to bodily injury, property damage, med pay, & physical damage: Certain criteria apply.**
- **Group Savings Plus Discount: Installment payments waived. Eff. 9-1-00**

Lumbermens Mutual Casualty Company:

- **20% non-fleet private passenger auto medical payments when vehicle is equipped with factory installed air bag or seat belt in driver-side-only position.**
- **30% non-fleet private passenger auto medical payment when vehicle is equipped with either factory installed air bags or seat belts in both front outboard seat positions.**

Lumbermens Mutual Casualty Company (cont.):

- **40% non-fleet private passenger auto medical payments when vehicle is equipped with factory installed air bags & seat belts in both front outboard seat positions.**
- **5% non-fleet private passenger auto bodily injury & property damage for those vehicles equipped with factory installed four wheel anti-lock braking system (ABS).**
- **Experience Driver Discount: Principal operator is age 55 or older & no inexperienced operator.**
- **Installment Payment Plan: \$1 charge per billing for electronic funds transfer.**
- **7% Kemper Network Deviation: Certain criteria apply. Eff. 9-1-00**

Maryland Casualty Company:

- **5% non-fleet private passenger auto bodily injury, property damage, comprehensive & collision coverage if named insured is an educator.**
- **5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision for drivers with least 30 yrs. driving experience & no inexperienced operator.**
- **5% non-fleet private passenger auto comprehensive & collision for multi-car policies.**
- **5% non-fleet private passenger auto comprehensive & collision for vehicles with "0" SDIP.**
- **5% non-fleet private passenger auto bodily injury, property damage for anti-lock braking system.**
- **5% non-fleet private passenger auto comprehensive for active anti-theft disabling devices.**
- **5% non-fleet private passenger auto bodily injury, property damage, comprehensive, collision, uninsured underinsured motorist, towing & labor & all miscellaneous coverage [companion policy]. Eff. 2-15-98**

Massachusetts Bay Insurance Company:

- **10% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision rates, if principal operators are age 55 or older and there are no other operators in household with less than 3 yrs. driving experience.**
- **Account Credit Program: 5% applies to non-fleet private passenger auto comprehensive & collision rates for insured who have both their private passenger auto & primary homeowners insured with one of Hanover Insurance Companies.**
- **Non-Smoker Discount: 5% non-fleet private passenger auto comprehensive & collision rates if no drivers have smoked in past 12 months: Certain criteria apply.**
- **Installment Payment Plan: No service charge by Electronic Funds Transfer.**
- **Installment Payment Plan: \$3 per installment, excluding first installment.**
- **Group Modification Plan: Deviation 0.5% - 31.5%.**
- **Territorial Deviation: 5%- 9% credit for non-fleet private passenger auto bodily injury, property damage, med payments, comprehensive & collision.**
- **Anti-Theft Discount Deviation: 5%-10% when certain criteria is met. Eff. 9-1-00**

Merastar Insurance Company:

- **\$2 per installment charge is waived on all policies paid through pre-authorized checking or payroll deduction plans.**
- **20% non-fleet private passenger auto bodily injury, property damage, medical payments & comprehensive & collision rates if named insured is member of an employer sponsored account or qualifying affinity group.**
- **5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision if named insured is age 55 or older & no operator has less than 9 yrs. driving experience.**
- **6% non-fleet private passenger auto comprehensive & collision, if policy qualifies for Company's Safe and Sound Discount.**
- **5% non-fleet private passenger auto comprehensive rates for alarm only or other anti-theft system requiring driver to enable system.**
- **15% non-fleet private passenger auto comprehensive rates for passive anti-theft system.**
- **2% non-fleet private passenger auto collision rate, if vehicle is equipped with factory installed anti-lock braking system. Eff. 3-15-00**

Metropolitan Direct P & C Insurance Company:

- **6.0% non-fleet private passenger auto comprehensive & collision; 6.0% liability when policy is written through Metropolitan Property & Casualty. Special Accounts Department to member of any employee or affinity group.**
- **Age 55 & Over Deviation: Assigned operator is experienced & all operators have no SDIP pts.: Single Car; Liability & Physical Damage-3%; Multi Car; With Inexperienced operator; Liability & Physical Damage 3%; No Inexperienced operator; Liability 4% & Physical Damage 11%.**
- **3% non-fleet private passenger auto comprehensive & collision; 3% liability for individuals age 55 & over with multi-car with inexperienced operators & no SDIP pts.**

Metropolitan Property & Casualty Insurance Company (con L):

- 15% non-fleet private passenger auto comprehensive & collision; 6% liability for individuals age 55 & over, multi-car, no inexperience operator & no SDIP pts.
- 1% non-fleet private passenger auto comprehensive & collision; 3% liability single car & no SDIP pts.
- 1% non-fleet private passenger auto comprehensive & collision & 3% liability multi-car, inexperience operator & no SDIP pts.
- 5% non-fleet private passenger auto comprehensive & collision & 4% liability with multi-car, no inexperience operators & no SDIP pts.
- 10% non-fleet private passenger auto total auto premium for multi-policy discount when insured has homeowners policy with Metropolitan.
- Superior Driver Discount: 5%, 10% or 15% applies to non-fleet private passenger auto bodily injury, property damage, medical payments & collision coverage.
- Payroll Deduction Discount: 5% non-fleet private passenger auto bodily injury, property damage, uninsured motorist, medical payments, comprehensive & collision.
- 15% Preferred Customer Discount: Certain criteria apply & must be met.
- No SDIP pts., single car. Discount - 3% Liability, - 1% Physical Damage.
- Territorial Deviation for bodily injury, property damage, med pay, uninsured motorists, combined uninsured/underinsured motorists, comprehensive, & collision coverages: Credit varies 3%-7%. Eff. 9-22-99

Metropolitan Property & Casualty Insurance Company:

- 2% non-fleet private passenger auto comprehensive & collision & 2% on liability when written through Metropolitan Property & Casualty Special Accounts Department to member of any employee or affinity group.
- 15% non-fleet private passenger auto comprehensive & collision for individuals age 55 & over, no inexperienced operator & no SDIP pts.
- 8% Multi-Car Discount: Applies to automobile premium when insured has auto & homeowners policy with Metropolitan.
- Superior Driver Discount: 5%, 10% or 15% non-fleet private passenger auto bodily injury, property damage, medical payments & collision coverages if named insured has maintained a Metropolitan automobile policy for last 3 yrs. & all drivers qualify according to guidelines.
- Payroll Deduction Discount: 4% non-fleet private passenger auto bodily injury, property damage, uninsured motorist, medical payments, comprehensive & collision coverage.
- Small Employers Group: 5% non-fleet private passenger liability & physical damage.
- 15% Preferred Customer Discount: Certain criteria apply.
- Employment Tenure Discount: 3% - 5% applies to non fleet private passenger auto bodily injury, property damage, medical payments, uninsured motorists, combined uninsured & underinsured motorists, comprehensive and collision for customers or members employed with one of our affinity groups for 10 - 20 or more yrs.
- Territory Deviation for bodily injury, property damage, med pay, uninsured motorists, combined uninsured & underinsured motorists, comprehensive & collision. Credit varies 0% - 6%. Eff. 9-22-99

Montgomery Mutual Insurance Company:

- 4% Discount on bodily injury, property damage, medical payments, comprehensive & collision for risks with 0 SDIP pts.
- 5% Discount on bodily injury, property damage, medical payments, comprehensive & collision for risks where named insured on a Montgomery Mutual Insurance Company Homeowners policy. Eff. 10-1-00

Motors Insurance Corporation:

- Deviation applies under Mechanical Insurance Program & provides for eliminating surcharge on all eligible vehicles equipped with diesel engines. Eff. 10-1-85

Mutual Service Casualty Insurance Company:

- 7.5% non-fleet private passenger auto bodily injury & property damage for multi-car policies, where all drivers on policy together have 12-20 SDIP pts. with one 12 pt. violation which is not one of following: A. Manslaughter or negligent homicide; B. Failure to stop & render aid when involved in an accident resulting in bodily injury or death; C. Pre-arranged racing or knowingly lending a vehicle to be used in prearranged racing; D. Transporting illegal intoxicating liquors by motor vehicle.
- 15% non-fleet private passenger auto bodily injury & property damage for single car risk, where all drivers on policy together have 12-20 SDIP pts. with one 12 pt. violation is not one of following: A. Manslaughter or negligent homicide; B. Failure to stop & render aid when involved in an accident resulting in bodily injury or death; C. Pre-arranged racing or knowingly lending a vehicle to be used in pre-arranged racing; D. Transporting illegal intoxicating liquors by motor vehicle. Eff. 6-7-95

National Grange Mutual Insurance Company:

- **Qualified Preferred Drivers: Non-fleet private passenger auto physical damage- 10%, liability and medical- 5% credit applied to base premiums meeting preferred driver criteria.**
- **Qualified Standard Drivers: 5% non-fleet private passenger auto physical damage base premium meeting standard driver criteria.**
- **Combined Personal Protection Program: 10% non-fleet private passenger auto bodily injury, property damage & medical payments, collision & comprehensive when both homeowners & voluntary auto policy is written thru NGM.**
- **Mature Driver Discount: 5% non-fleet private passenger auto bodily injury, property damage, medical payments collision & comprehensive when criteria is met.**
- **Anti-lock Braking System Discount: 5% non-fleet private passenger auto bodily injury, property damage & medical payments when certain criteria is met.**
- **Installation Payment Plan: \$3 Charge each installment for 1st policy. \$1 Charge each installment for each additional personal lines policy. No service charge if paid via EFT. Eff. 10-29-99**

National Surety Corporation:

- **5% non-fleet private passenger auto comprehensive coverage for all vehicles equipped with an alarm and/or active device.**
- **15% non-fleet private passenger auto comprehensive coverage for all vehicles equipped with passive disabling device.**
- **5% non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all vehicles equipped with a factor installed four wheel Anti-Lock Braking System.**
- **10% non-fleet private passenger auto to all coverage, except uninsured motorist, to auto insured who also maintained homeowners, condominium or tenants policy for primary residence with American Automobile Insurance Company.**
- **Various deviations on bodily injury, property damage, combined single limits, medical payments, uninsured/underinsured motorist, collision, comprehensive & alternative economic loss coverage.**
- **Electronic Funds Transfer Program: No charge. Eff. 10-1-00**

Nationwide Mutual Fire Insurance Company:

- **47% non-fleet private passenger auto bodily injury & property damage on single car policies & 41% on multi-car policies bodily injury & property damage with a 12 pt. violation that is not one of the following. A. Manslaughter or negligent homicide resulting from the operation of a motor vehicle. B. Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing. C. Failure to stop & render aid when involved in an accident resulting in bodily injury or death. D. Transporting for the purpose of sale of illegal intoxicating liquors by motor vehicle.**
- **Policies being rated with 12-20 SDIP pts. without a DWI conviction will be written with 10% deviation for bodily injury, property damage coverage. Eff. 7-5-98**

Nationwide Mutual Insurance Company:

- **Senior Adult Discount Deviation: 2% applies to medical payments only.**
- **Home and Car Deviation/Homeowner Deviation: Applies to auto bodily injury, property damage, comprehensive & collision: Credit varies depending on combination of deviation & territory.**
- **5% Non-fleet private passenger auto bodily injury, property damage, comprehensive & collision. Deviation is applicable to motorcycles, antique or classic autos, or any vehicle not subject to Safe Driver Insurance Plan.**
- **Long Term Policyholder Deviation: Applies to bodily injury, property damage, comprehensive & collision: Credit varies 1% - 4% if insured has had coverage for 3+ yrs. & depending on number of SDIP pts.**
- **N.C. Rate Bureau Multi-Car Rating Factor shall apply when either of the following conditions. 1. Two or more four wheeled private passenger auto owned jointly by two or more individuals resident in the same household insured on the same policy. 2. A named insured on a Nationwide Mutual Insurance Company auto policy resides in a household in which a resident relative is also a named insured on a Nationwide Mutual Insurance Company auto policy.**
- **Physical Damage Deviation: Applies to non-fleet private passenger auto comprehensive & collision for single car policies & multi-car policies: Credit varies depending on yrs. of driving experience & number of SDIP pts. Eff. 9-1-00**

Netherlands Insurance Company:

- **22% discount bodily injury, property damage & medical payments for risks in territory 52.**
- **20% discount bodily injury, property damage & medical payments for risks in territories 11,13,18, 24 & 51.**
- **19% discount bodily injury, property damage & medical payments for risks in territory 32.**
- **18% discount bodily injury, property damage & medical payments for risks in territory 31.**
- **17% discount bodily injury, property damage & medical payments for risks in territories 14,17,25 & 47.**
- **16% discount bodily injury, property damage & medical payments for risks in territories 15, 16 & 33.**
- **7% discount bodily injury, property damage & medical payments for risks in territory 26.**
- **2% discount bodily injury, property damage & medical payments for risks in territories 40, 41 & 43.**

Insurance Company (cont.):

- 27% discount comprehensive & collision for risk in territory 52.
- 25% discount comprehensive & collision for risk in territories 11, 13, 18, 24 & 51.
- 24% discount comprehensive & collision for risk in territory 32.
- 23% discount comprehensive & collision for risk in territory 31.
- 22% discount comprehensive & collision for risk in territories 14,17,25 & 47.
- 21% discount comprehensive & collision for risk in territories 15, 16 & 33.
- 12% discount comprehensive & collision for risk in territory 26.
- 7% discount comprehensive & collision for risk in territories 40, 41 & 43.
- 4% discount bodily injury, property damage, medical payment, comprehensive & collision for risk with no SDIP pts.
- 5% discount bodily injury, property damage, medical payments, comprehensive & collision provided the principal operator of vehicle is age 55 or older.
- 5% discount bodily injury, property damage, medical payments, comprehensive & collision for risks part of the Personal Protector Program. Eff. 4-1-99

New South Insurance Company:

Preferred Program

- 7.5% non-fleet private passenger auto bodily injury & property damage insurance rates on policies issued with "0" SDIP pts. for multi-car. In addition, all single car risks with "0" SDIP pts. where an additional vehicle is furnished to insured & available for regular use of insured by his/her employer. Non-owner policies do not qualify.

Non-Preferred Program

- 19.5% non-fleet private passenger auto bodily injury & property damage liability rates for single car policies with 12 - 20 SDIP pts. with 12 pt. violation that is not (1) manslaughter or negligent homicide (2) prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing (3) failure to stop & render aid when involved in an accident resulting in bodily injury or death (4) transporting illegal intoxicating liquors by motor vehicle (5) Non-owners policies do not qualify.
- 13% non-fleet private passenger auto bodily injury & property damage liability rates for multi-car policies with 12-20 SDIP pts. with 12 point violation that is not (1) manslaughter or negligent homicide (2) prearranged racing or knowingly lending motor vehicle to be used in prearranged racing (3) failure to stop and render aid when involved in an accident resulting in bodily injury or death (4) transporting illegal intoxicating liquors by motor vehicle (5) Non-owners policies do not qualify.
- 6.8% average deviation for non-fleet private passenger auto physical damage rates with 5 or more SDIP pts. Non-owners policies do not qualify. Eff. 9-1-00

New York Central Mutual Fire Insurance Company:

- 10% non-fleet private passenger auto liability, bodily injury, property damage & collision coverage. Deviation applies to operators who have had no traffic tickets or been involved in any accidents within past 39 months. Eff. 8-27-90

Newark Insurance Company:

- 20% discount for eligible employees. Credit applicable to total personal auto policy premium.
- Companion policy credit: 5% credit when auto & homeowner policy in force in any Royal Insurance.
- Installment payment plan waived for employees.
- Installment Payment Plan Payroll Deduction: \$3 charge waived. Eff. 1-1-97

Niagara Fire Insurance Company:

- 10% non-fleet private passenger auto Personal Comprehensive Protection Program auto physical damage. Eff. 11-7-86

North Carolina Farm Bureau Mutual Insurance Company:

All deviation components applicable to bodily injury, property damage, medical payments and physical damage.

- 29% for multi car, with property coverage, all drivers with 34 - 49 yrs. driving experience.
- 16% for multi car, without property coverage, all drivers with 34 - 49 yrs. driving experience.
- 28 % for single car, with property coverage, all drivers with 34 - 49 yrs. driving experience.
- 15% for single car, without property coverage, all drivers with 34 - 49 yrs. driving experience.

North Carolina Farm Bureau Mutual Insurance Company (cont.):

- 22% for multi car, with property coverage, on a driver with 11 - 34 or 49- 54 yrs. driving experience & no drivers with less than 11 or more than 54 yrs. driving experience.
- 8% for multi car, without property coverage, on a driver with 11 - 34 or 49- 54 yrs. driving experience & no drivers with less than 11 or more than 54 yrs. driving experience.
- 19% for single car, with property coverage, on a driver with 11 - 34 or 49- 54 yrs. driving experience & no drivers with less than 11 or more than 54 yrs. driving experience.
- 6% for single car, without property coverage, on a driver with 11 - 34 or 49- 54 yrs. driving experience & no drivers with less than 11 or more than 54 yrs. driving experience.
- 22% for multi car, with property coverage, on a driver with 34 - 49 yrs. driving experience & a drivers with less than 3 yrs. or more than 54 yrs. driving experience & no driver with 3 - 11 yrs. driving experience.
- 8% for multi car, without property coverage, on a driver with 34 - 49 yrs. driving experience & a driver with less than 3 yrs. or more than 54 yrs. driving experience & no driver with 3 - 11 yrs. driving experience.
- 19% for single car, with property coverage, on a driver with 34 - 49 yrs. driving experience & a driver with less than 3 yrs. or more than 54 yrs. driving experience & no driver with 3 - 11 yrs. driving experience.
- 6% for single car, without property coverage, on a driver with 34 - 49 yrs. driving experience & a driver with less than 3 yrs. or more than 54 yrs. driving experience & no driver with 3 - 11 yrs. driving experience.
- 15% for multi car, with property coverage, on a driver with 34 - 49 yrs. driving experience & a driver with 3 - 11 yrs. driving experience.
- 5% for multi car, without property coverage, on a driver with 34 - 49 yrs. driving experience & a driver with 3 - 11 yrs. driving experience.
- 11% for single car, with property coverage, on a driver with 34 - 49 yrs. driving experience & a driver with 3 - 11 yrs. driving experience.
- 3% single car, without property coverage, on a driver with 34 - 49 yrs. driving experience & a driver with 3 - 11 yrs. driving experience.
- 15 % for multi car, with property coverage, on no driver with 34 - 49 or 3 - 11 yrs. driving experience & a driver with 11 - 34 or 49 - 54 yrs. driving experience & a driver with less than 3 or more than 54 yrs. driving experience.
- 5% for multi car, without property coverage, on no driver with 34 - 49 or 3 - 11 yrs. driving experience & a driver with 11 - 34 or 49 - 54 yrs. driving experience & a driver with less than 3 or more than 54 yrs. driving experience.
- 11% for single car, with property coverage, on no driver with 34 - 49 or 3 - 11 yrs. driving experience & a driver with 11 - 34 or 49 - 54 yrs. driving experience & a driver with less than 3 or more than 54 yrs. driving experience.
- 3% for single car, without property coverage, on no driver with 34 - 49 or 3 - 11 yrs. driving experience & a driver with 11 - 34 or 49 - 54 yrs. driving experience & a driver with less than 3 or more than 54 yrs. driving experience.
- 15% for multi car, with property coverage, on a driver with more than 54 yrs. driving experience & no driver with 34 - 49 or 3 - 11 yrs. driving experience.
- 5% for multi car, without property coverage, on a driver with more than 54 yrs. driving experience & no driver with 34 - 49 or 3 - 11 yrs. driving experience.
- 11% for single car, with property coverage, on a driver with less than 54 yrs. driving experience & no driver with 34 - 49 or 3 - 11 yrs. driving experience.
- 3% for single car, without property coverage, on a driver with more than 54 yrs. driving experience & no driver with 34 - 49 or 3 - 11 yrs. driving experience.
- 10% for multi car, with property coverage, on only drivers with less than 3 or 3 - 11 yrs. driving experience & no driver with 34 - 49 yrs. driving experience.
- 2% for multi car, without property coverage, on only drivers with less than 3 or 3 - 11 yrs. driving experience & no driver with 34 - 49 yrs. driving experience.
- 6% for single car, with property coverage, on only drivers with less than 3 or 3 - 11 yrs. driving experience & no driver with 34 - 49 yrs. driving experience.
- 2% for single car, without property coverage, on only drivers with less than 3 or 3 - 11 yrs. driving experience & no driver with 34 - 49 yrs. driving experience.
- 6% deviation by territory. Eff. 9-1-00

Northern Insurance Company of New York:

- 10% non-fleet private auto bodily injury, property damage, medical payments, comprehensive, collision & all miscellaneous coverage (Tier I).
- 6% deviation non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive, collision & all other miscellaneous coverage (Tier II).
- 3% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive, collision & all miscellaneous coverage (Tier III).
- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision for operators who have at least 30 yrs. driving experience with no inexperience operators.
- 5% non-fleet private passenger bodily injury & property damage with anti-lock braking system.
- Various deviations for comprehensive with vehicles equipped with anti-theft devices.

- 5% non-fleet private passenger bodily injury, property damage, medical payments, uninsured & underinsured motorist, comprehensive, collision, towing & all miscellaneous coverage for auto & home discount.
- 10% non-fleet private passenger bodily injury, property damage, comprehensive & collision with named insured employed as an educator.
- 12% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision where name insured is an employee of Centry Furniture Industries Inc. Eff. 9-1-00

Northwestern National Casualty Company:

- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, uninsured motorist & underinsured motorist coverage.
- 15% non-fleet private passenger auto comprehensive & collision deviation to base premiums.
- Installment Payment Plan: Initial installment waived.
- 10% Account Credit on auto policy when named insured insures a Homeowners policy with State Capital, Northwestern National, or American Professional Insurance Companies.
- Renewal/Transfer Credit: Bodily injury, property damage, medical payments, & collision: 5% for policy in force with State Capital for 3 yrs. & no chargeable accidents or violations in the most recent 3 yrs.: 10% for policy in force with State Capital for 5 yrs. & no chargeable accident or violations in the most recent 5 yrs. Eff. 9-1-99

Ohio Casualty Insurance Company:

- 4% credit to all coverages with an operator age 55 or older who purchase Homeowners coverage in Ohio Casualty Group.
- Employee Discount: 15% when criteria is met.
- Anti-Theft Discount: Comprehensive Coverage only: 5% alarm only & active disabling devices: 15% passive disabling devices: Other criteria apply. Eff. 9-1-00

Omni Insurance Company:

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components.

12 point violation must not be one of the following:

- A. Manslaughter or negligent homicide.
 - B. Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing.
 - C. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
 - D. Transporting illegal intoxicating liquors by motor vehicle.
 - E. Driving while under the influences of drugs.
 - F. Instructing while under the influence.
 - G. Aiding and abetting or felony using a motor vehicle.
- Deviation for single car, unmarried driver with 12-20 SDIP pts. where driver with least licensed driving experience has 5-59 yrs. of driver experience. Credit varies 20%-52%.
 - Deviation for single car, married driver with 12-20 SDIP pts. where driver with least licensed driving experience has 5-60 yrs. or more of driver experience. Credit varies 6%-52%.
 - 6% deviation for multi car, unmarried driver with 12-20 SDIP pts. where driver with least licensed driving experience has 5-59 yrs. of driver experience. Applies to policies, six months proof of prior auto insurance or proof of homeownership.
 - 6% deviation for multi car, unmarried driver with 12-20 SDIP pts. where driver with least licensed driving experience has 5-59 yrs. of driver experience..
 - Deviation for multi car, unmarried driver with 12-20 SDIP pts. where driver with least licensed driving experience has 5-59 yrs. of driver experience. Credit varies 6%-37%.

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components.

- 5% deviation for single car, with 3-6 SDIP pts. where driver with least licensed driving experience has 7-59 yrs. of driver experience. Applies to policies, six months proof of prior auto insurance or proof of homeownership.
- 6% deviation for single car, with 7-12 SDIP pts. where driver with least licensed driving experience has 7-59 yrs. of driver experience.
- 5% deviation for multi car, with 3-12 SDIP pts. where driver with least licensed driving experience has 7-59 yrs. of driver experience. Applies to policies, six months proof of prior auto insurance or proof of homeownership.
- 5% deviation for multi car, with 3-6 SDIP pts. where driver with least licensed driving experience has 7-59 yrs. of driver experience. Applies to policies, six months proof of prior auto insurance or proof of homeownership.

Omni Insurance Company (con't.):

- 6% deviation for multi car, with 7-12 SDIP pts. where driver with least licensed driving experience has 7-59 yrs. of driver experience.
- 5% non fleet private passenger auto bodily injury increase limit of 50/100.
- 5% non fleet private passenger auto bodily injury increase limit of 100/300.
- 15%, if insured presents six months proof of prior auto insurance or proof of homeownership. The cumulative deviation only applies to policies that qualify for any other liability deviation that does not require the existence of prior insurance or homeownership.
- 5% if the insured has a qualifying homeowners policy with a member company of The Hartford Financial Services Group. Form 4 does not qualify for deviation.
- 5% if the insured pays their policy in full. Premium financed business does not qualify for the deviation.
- 7.5% deviation for policies obtained through one of the Hartford Financial Services Groups Affinity based marketing channels.

PHYSICAL DAMAGE All deviation applicable to non-fleet private passenger other than collision & collision.

12 point violation must not be one of the following:

- A. Manslaughter or negligent homicide.
 - B. Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing.
 - C. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
 - D. Transporting illegal intoxicating liquors by motor vehicle.
 - E. Driving while under the influences of drugs.
 - F. Instructing while under the influence.
 - G. Aiding and abetting or felony using a motor vehicle.
- Deviation for single car, unmarried driver with 12-20 SDIP pts. where driver with least licensed driving experience has 5-9 or more yrs. of driver experience. Credit varies 5%-46%.
 - 5% deviation for single car, unmarried driver with 21-26 SDIP pts. where driver with least licensed driving experience has 5 or more yrs. of driver experience. Applies to policies, six months proof of prior auto insurance or proof of homeownership.
 - Deviation for single car, married driver with 12-20 SDIP pts. where driver with least licensed driving experience has 5 or more yrs. or more of driver experience. Credit varies 14%-46%.
 - 5% deviation for single car, married driver with 21-26 SDIP pts. where driver with least licensed driving experience has 5 or more yrs. of driver experience. Applies to policies, six months proof of prior auto insurance or proof of homeownership.
 - 5%-18% deviation for multi car, unmarried driver with 12-16 SDIP pts. where driver with least licensed driving experience has 5-13 yrs. of driver experience..
 - 5%-10% deviation for multi car, unmarried driver with 17-26 SDIP pts. where driver with least licensed driving experience has 5-13 or more yrs. of driver experience. Applies to policies, six months proof of prior auto insurance or proof of homeownership.
 - 5%-37% deviation for multi car, unmarried driver with 12-20 SDIP pts. where driver with least licensed driving experience has 14 or more yrs. of driver experience.
 - 14%-41% deviation for multi car, married driver with 12-20 SDIP pts. where driver with least licensed driving experience has 5 or more yrs. of driver experience.
 - 5% deviation for multi car, married driver with 21-26 SDIP pts. where driver with least licensed driving experience has 5 or more yrs. of driver experience. Applies to policies, six months proof of prior auto insurance or proof of homeownership.

PHYSICAL DAMAGE All deviation applicable to non-fleet private passenger other than collision & collision.

- 20% deviation with 7 or more SDIP pts. where driver with least of licensed driving experience has 7 or more yrs. of driver experience. Deviation applies to all qualifying policies regardless of the existence (or non existence) of prior auto insurance or homeownership.
- 15%, if insured presents six months proof of prior auto insurance or proof of homeownership. The cumulative deviation only applies to policies that qualify for any other physical damage deviation that does not require the existence of prior insurance or homeownership.
- 5% if the insured has a qualifying homeowners policy with a member company of The Hartford Financial Services Group. Form 4 does not qualify for deviation.
- 5% if the insured pays their policy in full. Premium financed business does not qualify for the deviation. Eff. 2-1-00

- **Mature Driver Discount:** Credit varies when criteria is met.
- **Multi Car Discount:** 5% Comprehensive & Collision: Certain criteria apply.
- **Owners Discount:** More than 14 yrs. driving experience: 5% BI, PD & MP: 10% Comprehensive: 15% Collision.
- **Auto/Home Discount:** Certain Criteria Apply: 10% BI, PD, MP, Comprehensive & Collision.
- **Life/Auto Discount:** Named insured must have a life insurance policy with Auto Owners in addition to auto policy: 5% BI, PD, MP, Comprehensive & Collision. Eff. 9-1-00

Pacific Employers Insurance Company:

- **17% non-fleet private passenger auto bodily injury, property damage, medical payments, uninsured motorists, combined uninsured & underinsured, comprehensive & collision.** Eff. 3-18-97

Pacific Indemnity Company:

- **4% deviation on bodily injury, property damage, medical payments, comprehensive & collision.**
- **Antique Auto:** Various deviations on liability & physical damage coverages.
- **Increased Limits Deviations.** Eff. 9-1-00

Peerless Insurance Company:

- **5% non-fleet private passenger auto bodily injury, property damage & medical payments for territory 11, 13, 14, 16, 18, 24, 25, 26, 31, 32, 33, 47 & 51.**
- **10% non-fleet private passenger auto comprehensive & collision for territory 11, 13, 14, 16, 18, 24, 25, 26, 31, 32, 33, 47 & 51.**
- **5% non-fleet private passenger auto comprehensive & collision for territory 17, 25, 40, 41 & 43.**
- **4% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision. All operators must have "0" SDIP pts.**
- **5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision. The policy must be a part of Personal Protector Program.**
- **5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision with principal operator age 55 or older.**
- **6% non-fleet private passenger auto bodily injury, property damage & medical payments for territory 52.**
- **11% non-fleet private passenger auto comprehensive & collision.** Eff. 4-1-99

Pennsylvania National Mutual Casualty Insurance Company:

- **Account Credit:** 5% applied to final auto premium when homeowners is written through the same company & certain criteria is met.
- **5% non-fleet private passenger auto bodily injury, property damage, medical payments, uninsured motorist, combined uninsured & underinsured motorist, comprehensive & collision when principal operator is age 55 or over & all drivers are licensed more than 3 yrs.**
- **Deviation on non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision for risk eligible for the Personal Auto Preferred Program. Credit varies.**
- **Deviation on non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision for risk eligible for the Personal Auto Preferred Advantage Program. Credit varies.**
- **5% deviation non-fleet private passenger auto bodily injury, property damage, medical payments, uninsured motorist, comprehensive & collision if Pennsylvania National Mutual Casualty is unable to write homeowners due to exposure of windstorm or hail.** Eff. 9-1-00

Pharmacists Mutual Insurance Company:

- **10% non-fleet private passenger auto bodily injury, property damage, medical payments, uninsured/underinsured motorists, comprehensive & collision.**
- **Safe Driver Discount Plan:** Credit varies 10%-20% when criteria is met.
- **Multi-Policy:** Credit varies 5%-10% when criteria is met.
- **Installment Payments:** \$1 charge for installment payments. Eff. 1-1-00

Phoenix Insurance Company:

- **10% Account Discount** applies when both voluntary non-fleet private passenger auto policy & homeowners policy with The Travelers.
- **10% deviation non-fleet private passenger auto comprehensive & collision insurance rates.**

Multi-Line Insurance Company (Continued):

- **3% Careful Driver Credit on voluntary personal non-fleet private passenger auto bodily injury, property damage, medical payments & collision coverage to policies with 0 SDIP pts. for 3 consecutive yrs.**
- **3% Renewal Credit for non-fleet private passenger auto rates, if insured has maintained auto coverage with the Travelers for last 6 or more consecutive yrs.**
- **10% credit for physical damage coverage: 7% credit all other coverages, all vehicle types for voluntary private passenger auto policies issued to employees of Multi-Line Insurance & Financial Services Institutions. Installment charge for a installment is deleted.**
- **Senior Driver Credit: Credit for voluntary private passenger auto bodily injury, property damage, medical payments, comprehensive, fire/fire, theft/fire, theft, CAC & collision when there is at least one principal operator age 55 & over & no inexperienced operator. 4% credit-age 55-70; 1% credit-age 71 & over; 4% credit for principal operators in both age groups.**
- **Contributing Vehicle Credit: 25% non-fleet private passenger auto, pickups, vans & classic auto's bodily injury, property damage, medical payments & collision for single car policy and have more than one private passenger auto insured with The Travelers.**
- **Contributing Vehicle Credit: 15% non-fleet private passenger auto, pickups, vans & classic auto's for comprehensive, fire/fire and theft/fire, theft, & CAC coverages for single car policy and have more than one private passenger auto insured with The Travelers.**
- **10% deviation non-fleet private passenger auto liability coverage. Eff. 6-21-99**

Progressive American Insurance Company:

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components.

- **3%-25% for single car policies, non standard underwriting with 4-8 SDIP pts.**
- **1%-24% for multi car policies, non standard underwriting with 4-8 SDIP pts.**
- **3%-33% for single car policies, middle underwriting with 3-8 SDIP pts.**
- **1%-34% for multi car policies, middle underwriting with 2-8 SDIP pts.**
- **3%-43% for single car policies, standard underwriting with 1-8 SDIP pts.**
- **6%-38% for multi car policies, standard underwriting with 2-8 SDIP pts.**
- **20%-56% for single car policies, preferred underwriting with 0-8 SDIP pts**
- **13%-51% for multi car policies, preferred underwriting with 0-8 SDIP pts.**
- **40%-67% for single car policies, ultra-preferred underwriting with 0-8 SDIP pts.**
- **34%-63% for multi car policies, ultra preferred underwriting with 0-8 SDIP pts.**
- **28% for single car policies, non standard underwriting, 9-12 SDIP pts. with risk not eligible for deviation #37.**
- **32% for single car policies, non standard underwriting, 13 or more SDIP pts. with risk not eligible for deviations #37, #38 or #39.**
- **28% for multi car policies, non standard underwriting, 9-12 SDIP pts. with risk not eligible for deviation #40.**
- **35% for multi car policies, non standard underwriting, 13 or more SDIP pts. with risk not eligible for deviations #40, #41 or #42.**
- **36% for single car policies, middle underwriting, 9-12 SDIP pts. with risk not eligible for deviation #43.**
- **39% for single car policies, middle underwriting, 13 or more SDIP pts. with risk not eligible for deviations #43, #44, or #45.**
- **38% for multi car policies, middle underwriting, 9-12 SDIP pts. with risk not eligible for deviation #46.**
- **44% for multi car policies, middle underwriting, 13 or more SDIP pts. with risk not eligible for deviations #46, #47 or #48.**
- **45% for single car policies, standard underwriting, 9-12 SDIP pts. with risk not eligible for deviation #49.**
- **48% for single car policies, standard underwriting, 13 or more SDIP pts., risk not eligible for deviations #49, #50, or #51.**
- **42% for multi car policies, standard underwriting, 9-12 SDIP pts. with risk not eligible for deviation #52.**
- **47% for multi car policies, standard underwriting, 13 or more SDIP pts., risk not eligible for deviations #52, #53 or #54.**
- **58% for single car policies, preferred underwriting, 9-12 SDIP pts. with risk not eligible for deviation #142.**
- **60% for single car policies, preferred underwriting, 13 or more SDIP pts., with risk not eligible for deviations #142, #143 or #144.**
- **54% for multi car policies, preferred underwriting, 9-12 SDIP pts. with risk not eligible for deviation #145.**
- **58% for multi car policies, preferred underwriting, 13 or more SDIP pts. with risk not eligible for deviations #145, #146, or #147.**
- **68% for single car policies, ultra-preferred underwriting, 9-12 SDIP pts. with risk not eligible for deviation #148.**
- **70% for single car policies, ultra-preferred underwriting, 13 or more SDIP pts. with risk not eligible for deviations #148, #149 or #150.**
- **65% for multi car policies, ultra preferred underwriting, 9-12 SDIP pts. with risk not eligible for deviation #151.**
- **68% for multi car policies, ultra preferred underwriting, 13 or more SDIP pts. with risk not eligible for deviation #151, #152 or #153.**
- **5% for policies in non-standard, middle & standard underwriting to policies with proof of homeownership.**

Progressive American Insurance Company (con L):

- 5%-10% for risks who are members of qualified participating groups, associations or employees of qualified participating employer when risk meets underwriting guidelines.
- 3%-8% for single car policies, non standard, standard, middle, preferred & ultra preferred underwriting with proof of homeownership.
- 2%-6% for multi car policies, standard, non standard, middle, preferred & ultra preferred underwriting with proof of homeownership.
- \$3 installment fee waived for policies purchased by employees from an approved employer group if premium is paid via payroll deduction.

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components.

12 point violation must not be one of the following:

- A. Manslaughter or negligent homicide.
- B. Prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing.
- C. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
- D. Transporting illegal intoxicating liquors by motor vehicle.

- Deviation for single car policies, non standard underwriting, 12-21 SDIP pts. Credit varies 32%-69%.
- Deviation for multi car policies, non standard underwriting, 12-21 SDIP pts. Credit varies 35%-59%.
- Deviation for single car policies, middle underwriting, 12-21 SDIP pts. Credit varies 39%-72%.
- Deviation for multi car policies, middle underwriting, 12-21 SDIP pts. Credit varies 44%-65%.
- Deviation for single car policies, standard underwriting, 12-21 SDIP pts. Credit varies 48%-76%.
- Deviation for multi car policies, standard underwriting, 12-21 SDIP pts. Credit varies 47%-67%.
- Deviation for single car policies, preferred underwriting, 12-21 SDIP pts. Credit varies 60%-82%.
- Deviation for multi car policies, preferred underwriting, 12-21 SDIP pts. Credit varies 58%-74%.
- Deviation for single car policies, ultra preferred underwriting, 12-21 SDIP pts. Credit varies 70%-86%.
- Deviation for multi car policies, ultra preferred underwriting, 12-21 SDIP pts. Credit varies 68%-80%.

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components. If the resulting rate is equal to or greater than N.C. Rate Bureau rates, the policy is ineligible for any deviation.

- 1.14 factor applies single car policies, non standard underwriting for policies without proof of prior auto insurance.
- 1.09 factor applies multi car policies, non standard underwriting for policies without proof of prior auto insurance.
- 1.08-1.24 factors vary based on risks garaged in certain territories.
- 1.08-3.25 factors vary based on average driver group 1-16.
- 1.10-1.23 factor for single car policies with 1-3 or more accidents, 0 SDIP pts.
- 1.06-1.12 factor for multi car policies with 1-3 or more accidents, 0 SDIP pts.
- 1.35 factor for policies with 1 or more major violations per company guidelines, 0 SDIP pts., or with a driver whose driving record cannot be verified.
- 1.12-1.30 for single car policies, 0-1 SDIP pts. & 1 or more speed or minor violation per company guidelines.
- 1.06-1.15 for multi car policies, 0-1 SDIP pts. & 1 or more speed or minor violation per company guidelines.
- 1.05-1.08 factors for single car policies, preferred & ultra preferred underwriting with 1 speed or minor violation per company guidelines.
- 1.03-1.04 factors for multi car policies, preferred & ultra preferred underwriting with 1 speed or minor violation per company guidelines.
- 1.09-1.94 factors for policies, 2-12 or more SDIP pts. with 1 or more inexperience operators.
- 1.16 factor for single car policies with an operator with less than 5 yrs. of licensed driving experience who is not the named insured.
- 1.29 factor for multi car policies with an operator with less than 5 yrs. of licensed driving experience who is the named insured.
- 1.50 factor for multi car policies with an operator with less than 5 yrs. of licensed driving experience who is not the named insured.
- 1.02 factor for risks with BI limits of 50/100.
- 1.07 factor for risks with BI limits of 100/300 or 250/500.

LIABILITY All deviation applies to non fleet private passenger auto bodily injury, property damage & medical payments with one or more of the following:

- A. At fault accident.
- B. Major violation per company guidelines.

Progressive American Insurance Company (con't.):

- C. DWI violation class per company guidelines.**
- D. Two or more speed or minor violations per company guidelines.**
- E. Driver whose driving record cannot be verified.**

- 1.13 factor for single car policies, preferred underwriting or 0 SDIP pts.
- 1.33 factor for single car policies, ultra preferred underwriting.
- 1.07 factor for multi car policies, preferred underwriting.
- 1.17 factor for multi car policies, ultra preferred underwriting.

PHYSICAL DAMAGE All deviation applicable to non-fleet private passenger auto physical damage coverage for all listed deviation components, unless otherwise stated below.

- 24%-32% for single car policies, non standard underwriting with 6-8 SDIP pts.
- 23%-31% for multi car policies, non standard underwriting with collision coverage on more than one vehicle with 6-8 SDIP pts.
- 40%-49% for single car policies, middle underwriting with 5-8 SDIP pts.
- 33%-42% for multi car policies, non standard underwriting with collision coverage on one vehicle with 6-8 SDIP pts.
- 34%-45% for multi car policies, middle underwriting, collision coverage on more than one vehicle 5-8 SDIP pts.
- 34%-57% for single car policies, standard underwriting with 2-8 SDIP pts.
- 43%-53% for multi car policies, middle underwriting, collision coverage on one vehicle with 5-8 SDIP pts.
- 28%-51% for multi car policies, standard underwriting, collision coverage on more than one vehicle, 2-8 SDIP pts.
- 32%-59% for multi car policies, standard underwriting, collision coverage on one vehicle with 2-8 SDIP pts.
- 40%-68% for single car policies, preferred underwriting with 0-8 SDIP pts.
- 38%-64% for multi car policies, preferred underwriting, collision coverage on more than one vehicle, 0-8 SDIP pts.
- 38%-70% for multi car policies, preferred underwriting, collision coverage on one vehicle with 0-8 SDIP pts.
- 59%-78% for single car policies, ultra preferred underwriting, 0-8 SDIP pts.
- 61%-76% for multi car policies, ultra preferred underwriting, collision coverage on more than one vehicle with 1-8 SDIP pts.
- 61%-79% for multi car policies, ultra preferred underwriting, collision coverage on one vehicle with 1-8 SDIP pts.
- 27% for single car policies, non standard underwriting, 9-12 SDIP pts. with risk not eligible for deviation #47.
- 35% for single car policies, non standard underwriting, 13 or more SDIP pts. with risk not eligible for deviation #47, #48 or #49.
- 25% for multi car policies, non standard underwriting, collision coverage on more than one vehicle, 9-12 SDIP pts. with risk not eligible for deviation #50.
- 35% for multi car policies, non standard underwriting, collision coverage on more than one vehicle, 13 or more SDIP pts. with risk not eligible for deviations #50, #51 or #52.
- 38% for multi car policies, non standard underwriting, collision coverage on one vehicle, 9-12 SDIP pts. with risk not eligible for deviation #53.
- 44% for multi car policies, non standard underwriting, collision coverage on one vehicle, 13 or more SDIP pts. with risk not eligible for deviations #53, #54 or #55.
- 45% for single car policies, middle underwriting, 9-12 SDIP pts. with risk not eligible for deviation #56.
- 51% for single car policies, middle underwriting, 13 or more SDIP pts. with risk not eligible for deviations #56, #57 or #58.
- 40% for multi car policies, middle underwriting, collision coverage on more than one vehicle, 9-12 SDIP pts. with risk not eligible for deviation #59.
- 48% for multi car policies, middle underwriting, collision coverage on more than one vehicle, 13 or more SDIP pts. with risk not eligible for deviations #59, #60 or #61.
- 51% for multi car policies, middle underwriting, collision coverage on one vehicle, 9-12 SDIP pts. with risk not eligible for deviation #62.
- 55% for multi car policies, middle underwriting, collision coverage on one vehicle, 13 or more SDIP pts. with risk not eligible for deviations #62, #63 or #64.
- 54% for single car policies, standard underwriting, 9-12 SDIP pts. with risk not eligible for deviation #65.
- 59% for single car policies, standard underwriting, 13 or more SDIP pts., risk not eligible for deviations #65, #66 or #67.
- 47% for multi car policies, standard underwriting, collision coverage on more than one vehicle, 9-12 SDIP pts. with risk not eligible for deviation #68.
- 54% for multi car policies, standard underwriting, collision coverage on more than one vehicle, 13 or more SDIP pts. with risk not eligible for deviations #68, #69 or #70.
- 56% for multi car policies, standard underwriting, collision coverage on one vehicle, 9-12 SDIP pts. with risk not eligible for deviation #71.
- 61% for multi car policies, standard underwriting, collision coverage on one vehicle, 13 or more SDIP pts. with risk not eligible for deviations #71, #72 or #73.
- 66% for single car policies, preferred underwriting, 9-12 SDIP pts. with risk not eligible for deviation #180.

- 69% for single car policies, preferred underwriting, 13 or more SDIP pts. with risk not eligible for deviations #180, #181 or #182.
- 61% for multi car policies, preferred underwriting, collision coverage on more than one vehicle, 9-12 SDIP pts. with risk not eligible for deviation #183.
- 66% for multi car policies, preferred underwriting, collision coverage on more than one vehicle, 13-or more SDIP pts. with risk not eligible for deviations #183, #184 or #185.
- 68% for multi car policies, preferred underwriting, collision coverage on one vehicle with 9-12 SDIP pts. with risk not eligible for deviation #186.
- 71% for multi car policies, preferred underwriting, collision coverage on one vehicle with 13 or more SDIP pts. with risk not eligible for deviation #186, #187 or #188.
- 77% for single car policies, ultra preferred underwriting, 9-12 SDIP pts. with risk not eligible for deviation #189.
- 79% for single car policies, ultra preferred underwriting, 13 or more SDIP pts. with risk not eligible for deviations #189, #190 or #191.
- 74% for multi car policies, ultra preferred underwriting, collision coverage on more than one vehicle, 9-12 SDIP pts. with risk not eligible for deviation #192.
- 77% for multi car policies, ultra preferred underwriting, collision coverage on more than one vehicle, 13 or more SDIP pts. with risk not eligible for deviations #192, #193 or #194.
- 78% for multi car policies, ultra preferred underwriting, collision coverage on one vehicle, 9-12 SDIP pts. with risk not eligible for deviation #195.
- 80% for multi car policies, ultra preferred underwriting, collision coverage on one vehicle, 13 or more SDIP pts. with risk not eligible for deviations #195, #196 or #197.
- 3%-8% for single car policies standard, non standard, middle, preferred & ultra preferred underwriting with proof of homeownership.
- 5%-11% for multi car policies, standard, nonstandard, middle, preferred & ultra preferred underwriting with proof of homeownership.
- 5%-10% for risks who are members of qualified participating groups, associations or employees of qualified participating employers when risks meet underwriting guidelines.

PHYSICAL DAMAGE All deviation applicable to non-fleet private passenger auto physical damage coverage for all listed deviation components, unless otherwise stated below.

12 point violation must not be one of the following:

- A. Manslaughter or negligent homicide.
 - B. Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing.
 - C. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
 - D. Transporting illegal intoxicating liquors by motor vehicle.
- 35%-67% single car policies, non standard underwriting with 12-18 or more SDIP pts.
 - 35%-60% for multi car policies, non standard underwriting, with collision coverage on more than one vehicle with 12-18 or more SDIP pts.
 - 44%-68% for multi car policies, non standard underwriting, collision coverage on one vehicle with 12-18 or more SDIP pts.
 - 51%-75% for single car policies, middle underwriting with 12-18 or more SDIP pts.
 - 48%-68% for multi car policies, middle underwriting with collision on more than one vehicle with 12-18 or more SDIP pts..
 - 55%-74% for multi car policies, middle underwriting with collision on one vehicle with 12-18 or more SDIP pts.
 - 69%-89% for single car policies, standard, preferred and ultra preferred underwriting with 12-18 or more SDIP pts.
 - 66%-86% for multi car policies, standard, preferred and ultra preferred underwriting, collision coverage on more than one vehicle with 12-18 or more SDIP pts.
 - 71%-89% for multi car policies, standard, preferred and ultra-preferred underwriting, collision coverage on one vehicle with 12-18 or more SDIP pts.

PHYSICAL DAMAGE All deviation applicable to non-fleet private passenger auto physical damage coverage for all listed deviation components. If the resulting rate is equal to or greater than the N.C. Rate Bureau, the policy is ineligible for any deviation.

- 1.06-1.64 factors apply for risks garaged in certain territories.
- 1.06-3.56 factors vary based on average driver group 1-16.
- 1.10-1.23 single car policies with 1-3 or more accidents, 0 SDIP pts.
- 1.10-1.20 multi car policies with 1-3 or more accidents, 0 SDIP pts.
- 1.35 factor for policies with 1 or more major violations per company guidelines, 0 SDIP pts. or with a driver whose driving record cannot be verified.
- 1.12-1.30 factors for single car policies, 0-1 SDIP pts. & 1-2 or more speed or minor violations per company guidelines.
- 1.06-1.15 factors for multi car policies, 0-1 SDIP pts. & 1-2 or more speed or minor violations per company guidelines.

Progressive American Insurance Company (cont.):

- 1.08-1.19 factors for single car policies, ultra preferred & preferred underwriting, 1 speed or minor violation per company guidelines.
- 1.04-1.10 factors for multi car policies, ultra preferred & preferred underwriting, 1 speed or minor violation per company guidelines.
- 1.07-1.81 factors for policies, 2-12 or more SDIP pts. with 1 or more inexperience operators.
- 1.12 factor for single car policies with an operator with less than 5 yrs. licensed driving experience who is not principal named insured.
- 1.40 factor for multi car policies with an operator with less than 5 yrs. licensed driving experience who is the principal named insured.
- 1.56 factor for multi car policies with an operator with less than 5 yrs. licensed driving experience who is not the principal named insured.

PHYSICAL DAMAGE All deviation applies to non fleet private passenger auto physical damage rates. One or more of the following apply.

- A. At fault accident.
 - B. Major violation per company guidelines.
 - C. DWI violation class per company guidelines.
 - D. Two or more speed or minor violations per company guidelines.
 - E. Driver whose driving record cannot be verified.
- 1.27 factor for single car policies, preferred underwriting.
 - 1.49 factor for single car policies, ultra preferred underwriting.
 - 1.14 factor for multi car policies, preferred underwriting.
 - 1.25 factor for multi car policies, ultra preferred underwriting. Eff. 9-1-00

Progressive Casualty Insurance Company:

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components.

- 14%-35% for single car policies, non standard underwriting with 5-6 or more SDIP pts.
- 28% for multi car policies, non standard underwriting with 6 or more SDIP pts.
- 15%-36% for single car policies, middle underwriting with 3-6 or more SDIP pts.
- 11%-29% for multi car policies, middle underwriting with 4-6 or more SDIP pts.
- 14%-50% for single car policies, standard underwriting with 0-6 or more SDIP pts.
- 16%-35% for multi car policies, standard underwriting with 2-6 or more SDIP pts.
- 31%-53% for single car policies, preferred underwriting with 0-6 or more SDIP pts.
- 25%-39% for multi car policies, preferred underwriting with 0-6 or more SDIP pts.
- 51%-53% for single car policies, ultra-preferred underwriting with 0-6 or more SDIP pts.
- 39%-42% for multi car policies, ultra preferred underwriting with 0-6 or more SDIP pts.
- 5% for policies in non-standard, middle & standard underwriting to policies with proof of homeownership.
- 5%-10% for risks who are members of qualified participating groups, associations or employees of qualified participating employer when risks meet underwriting guidelines.

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components.

12 point violation must not be one of the following:

- A. Manslaughter or negligent homicide.
 - B. Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing.
 - C. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
 - D. Transporting illegal intoxicating liquors by motor vehicle.
- Deviation for single car policies, 12-21 SDIP pts, non standard underwriting. Credit varies 58%-74%.
 - Deviation for multi car policies, non standard underwriting, 12-21 SDIP pts. Credit varies 44%-63%.
 - Deviation for single car policies, middle underwriting, 12-21 SDIP pts. Credit varies 60%-75%.
 - Deviation for multi car policies, middle underwriting, 12-21 SDIP pts. Credit varies 48%-66%.
 - Deviation for single car policies, standard, preferred and ultra preferred underwriting, 12-21 SDIP pts. Credit varies 60%-75%.
 - Deviation for multi car policies, standard, preferred and ultra preferred underwriting, 12-21 SDIP pts. Credit varies 48%-66%.

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payment coverage for all listed components. If the resulting rate is equal to or greater than N.C. Rate Bureau rates, the policy is ineligible for any deviation.

- 1.14 factor applies single car policies, non standard underwriting for policies without proof of prior auto insurance.
- 1.09 factor applies multi car policies, non standard underwriting for policies without proof of prior auto insurance.
- 1.05-1.20 factors vary based on territories.
- 1.05-3.20 factors vary based on average driver group 1-17.
- 1.10-1.45 factors vary for single car policies with 1-3 or more accidents.
- 1.06-1.30 factors vary for multi car policies with 1-3 or more accidents.

PHYSICAL DAMAGE All deviation applicable to non-fleet private passenger auto physical damage coverage for all listed deviation components, unless otherwise stated below.

- 26% for single car policies, non standard underwriting with 6 or more SDIP pts.
- 23% for multi car policies, non standard underwriting with collision coverage on more than one vehicle with 6 or more SDIP pts.
- 27%-28% for single car policies, middle underwriting with 5-6 or more SDIP pts.
- 37% for multi car policies, non standard underwriting with collision coverage on more than one vehicle with 6 or more SDIP pts.
- 18%-24% for multi car policies, middle underwriting, collision coverage on more than one vehicle 5-6 or more SDIP pts.
- 33%-47% for single car policies, standard underwriting with 2-6 or more SDIP pts.
- 31%-38% for multi car policies, middle underwriting, collision coverage on one vehicle with 5-6 or more SDIP pts.
- 22%-40% for multi car policies, standard underwriting, collision coverage on more than one vehicle, 2-6 or more SDIP pts.
- 24%-47% for multi car policies, standard underwriting, collision coverage on one vehicle with 2-5 or more SDIP pts.
- 26%-47% for single car policies, preferred underwriting with 0-5 or more SDIP pts.
- 23%-40% for multi car policies, preferred underwriting, collision coverage on more than one vehicle, 0-6 or more SDIP pts.
- 23%-47% for multi car policies, preferred underwriting, collision coverage on one vehicle with 0-5 or more SDIP pts.
- 48% single car policies, ultra preferred underwriting.
- 40% multi car policies, ultra preferred underwriting, collision coverage on more than one vehicle.
- 40%-47% multi car policies, ultra preferred underwriting, collision coverage on one vehicle with 0-5 or more SDIP pts.
- 5% for policies, non standard, middle and standard underwriting with proof of homeownership.
- 5%-10% for risks who are members of qualified participating groups, associations or employees of qualified participating employers when risks meet underwriting guidelines.

PHYSICAL DAMAGE All deviation applicable to non-fleet private passenger auto physical damage coverage for all listed deviation components, unless otherwise stated below.

12 point violation must not be one of the following:

- A. Manslaughter or negligent homicide.
 - B. Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing.
 - C. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
 - D. Transporting illegal intoxicating liquors by motor vehicle.
- 54%-69% single car policies, non standard underwriting with 12-18 or more SDIP pts.
 - 45%-64% for multi car policies, non standard underwriting, with collision coverage on more than one vehicle with 12-18 or more SDIP pts.
 - 51%-67% for multi car policies, non standard underwriting, collision coverage on one vehicle with 12-18 or more SDIP pts.
 - 57%-71% for single car policies, middle underwriting with 12-18 or more SDIP pts.
 - 47%-66% for multi car policies, middle underwriting with collision on more than one vehicle with 12-18 or more SDIP pts..
 - 54%-69% for multi car policies, middle underwriting with collision on one vehicle with 12-18 or more SDIP pts.
 - 57%-71% for single car policies, standard, preferred and ultra preferred underwriting with 12-18 or more SDIP pts.
 - 47%-66% for multi car policies, standard, preferred and ultra preferred underwriting, collision coverage on more than one vehicle with 12-21 SDIP pts.
 - 54%-69% for multi car policies, standard, preferred and ultra-preferred underwriting, collision coverage on one vehicle with 12-18 or more SDIP pts.

PHYSICAL DAMAGE All deviation applicable to non-fleet private passenger auto physical damage coverage for all listed deviation components. If the resulting rate is equal to or greater than the N.C. Rate Bureau, the policy is ineligible for any deviation.

Progressive Casualty Insurance Company (cont.)

- 1.19 factor applies, single car policies, non standard underwriting for policies without proof of auto insurance.
- 1.15 factor applies, multi car policies, non standard underwriting without proof of auto insurance.
- 1.05-1.20 factors based on territories.
- 1.10-2.75 factors vary based on average driver group 1-16.
- 1.08-1.35 single car policies with 1-3 or more accidents.
- 1.05-1.24 multi car policies with 1-3 or more accidents.
- Installment Payment Plan: \$3 charge waived for policies purchased by employees from an approved employer group if premium is paid via payroll deduction. Eff. 7-1-99

Progressive Northern Insurance Company:

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components.

- 7%-11% for single car policies, non standard underwriting, 5-6 SDIP pts.
- 7% for multi car policies, non standard underwriting, 6 SDIP pts.
- 6%-21% for single car policies, middle underwriting, 4-6 SDIP pts.
- 7%-20% for multi car policies, middle underwriting, 4-6 SDIP pts.
- 7%-37% for single car policies, standard underwriting, 2-7 SDIP pts.
- 3%-24% for multi car policies, standard underwriting, 3-6 SDIP pts.
- 13%-38% for single car policies, preferred underwriting, 0-4 SDIP pts.
- 5%-31% for multi car policies, preferred underwriting, 0-4 SDIP pts.
- 35%-39% for single car policies, ultra-preferred underwriting, 0-1 SDIP pts.
- 28%-33% for multi car policies, ultra preferred underwriting, 0-1 SDIP pts.
- 17%-18% for single car policies, non standard underwriting, 7-8 SDIP pts.
- 21% for single car policies, non standard underwriting, 9-12 SDIP pts. with risk not eligible for deviation #34.
- 26% for single car policies, non standard underwriting, 13 or more SDIP pts. with risk not eligible for deviations #34, #35 or #36.
- 3%-18% for multi car policies, non standard underwriting, 5-8 SDIP pts.
- 22% for multi car policies, non standard underwriting, 9-12 SDIP pts. with risk not eligible for deviation #37.
- 29% for multi car policies, non standard underwriting, 13 or more SDIP pts. with risk not eligible for deviations #37, #38, or #39.
- 26%-27% for single car policies, middle underwriting, 7-8 SDIP pts.
- 30% for single car policies, middle underwriting, 9-12 SDIP pts. with risk not eligible for deviation #40.
- 34% for single car policies, middle underwriting, 13 or more SDIP pts. with risk not eligible for deviations #40, #41 or #42.
- 26%-29% for multi car policies, middle underwriting, 7-8 SDIP pts.
- 32% for multi car policies, middle underwriting, 9-12 SDIP pts. with risk not eligible for deviation #43.
- 39% for multi car policies, middle underwriting, 13 or more SDIP pts. with risk not eligible for deviations #43, #44 or #45.
- 38% for single car policies, standard underwriting, 8 SDIP pts.
- 40% for single car policies, standard underwriting, 9-12 SDIP pts. with risk not eligible for deviation #46.
- 44% for single car policies, standard underwriting, 13 or more SDIP pts. with risk not eligible for deviations #46, #47 or #48.
- 30%-33% for multi car policies, standard underwriting, 7-8 SDIP pts.
- 36% for multi car policies, standard underwriting, 9-12 SDIP pts. with risk not eligible for deviation #49.
- 42% for multi car policies, standard underwriting, 13 or more SDIP pts. with risk not eligible for deviations #49, #50 or #51.
- 45%-52% for single car policies, preferred underwriting, 5-8 SDIP pts.
- 54% for single car policies, preferred underwriting, 9-12 SDIP pts. with risk not eligible for deviation #135.
- 56% for single car policies, preferred underwriting, 13 or more SDIP pts. with risk not eligible for deviations #135, #136 or #137.
- 37%-47% for multi car policies, preferred underwriting, 5-8 SDIP pts.
- 50% for multi car policies, preferred underwriting, 9-12 SDIP pts. with risk not eligible for deviation #138.
- 54% for multi car policies, preferred underwriting, 13 or more SDIP pts. with risk not eligible for deviations #138, #139 or #140.
- 46%-64% for single car policies, ultra-preferred underwriting, 2-8 SDIP pts.
- 65% for single car policies, ultra-preferred underwriting, 9-12 SDIP pts. with risk not eligible for deviation #141.
- 67% for single car policies, ultra-preferred underwriting, 13 or more SDIP pts. with risk not eligible for deviations #141, #142 or #143.
- 39%-60% for multi car policies, ultra-preferred underwriting, 2-8 SDIP pts.
- 62% for multi car policies, ultra-preferred underwriting, 9-12 SDIP pts. with risk not eligible for deviation #144.
- 65% for multi car policies, ultra-preferred underwriting, 13 or more SDIP pts. with risk not eligible for deviations #144, #145 or #146.

... insurance company (con't):

- 3%-8% for single car policies in standard, preferred, ultra preferred, non-standard & middle underwriting with proof homeownership & risk meets underwriting guidelines.
- 2%-6% for multi car, standard, preferred, ultra preferred, non-standard & middle underwriting with proof homeownership & risk meets underwriting guidelines.
- 5%-10% for risks who are members of qualified participating groups, associations or employees of qualified participant employer when risk meets underwriting guidelines.
- \$3 installment fee waived for policies purchased by employees from an approved employer group via payroll deduction.

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payment coverage for all listed components.

12 point violation must not be one of the following:

- A. Manslaughter or negligent homicide.
 - B. Prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing.
 - C. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
 - D. Transporting illegal intoxicating liquors by motor vehicle.
- Deviation for single car policies, non standard underwriting, 12-21 SDIP pts. Credit varies 26%-66%.
 - Deviation for multi car policies, non standard underwriting, 12-21 SDIP pts. Credit varies 29%-56%.
 - Deviation for single car policies, middle underwriting, 12-21 SDIP pts. Credit varies 34%-70%.
 - Deviation for multi car policies, middle underwriting, 12-21 SDIP pts. Credit varies 39%-62%.
 - Deviation for single car policies, standard, preferred & ultra preferred underwriting, 12-21 SDIP pts. Credit varies 44%-85%.
 - Deviation for multi car policies, standard, preferred & ultra preferred underwriting, 12-21 SDIP pts. Credit varies 42%-78%.

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payment coverage for all listed components. If the resulting rate is equal to or greater than N.C. Rate Bureau rates, the policy is ineligible for any deviation.

- 1.14 factor applies single car policies, non standard underwriting for policies without proof of prior auto insurance.
- 1.09 factor applies multi car policies, non standard underwriting for policies without proof of prior auto insurance.
- 1.10-1.30 factors vary based on risks garaged in certain territories.
- 1.08-3.25 factors vary based on average driver group 1-16.
- 1.10-1.23 factors vary for single car policies with 1-3 or more accidents, more than 0 SDIP pts.
- 1.06-1.12 factors vary for multi car policies with 1-3 or more accidents, more than 0 SDIP pts.
- 1.35 factor for policies with 1 or more major violations per company guidelines, 0 SDIP pts., or with a driver whose driving record cannot be verified.
- 1.15 factor for single car policies, 0 SDIP pts., & 1 speed or minor violation per company guidelines.
- 1.12-1.30 factors for single car policies, 0-1 SDIP pts. & 1 or more speed or minor violation per company guidelines.
- 1.08 factor for multi car policies, 0 SDIP pts., & 1 speed or minor violation per company guidelines.
- 1.06-1.15 factors for multi car policies, 0-1 SDIP pts. 2 or more speed or minor violation per company guidelines.
- 1.05-1.08 factors for single cars, preferred & ultra preferred underwriting with 1 speed or minor violation per company guidelines.
- 1.03-1.04 factors for multi car policies, preferred & ultra preferred underwriting 1 speed or minor violation per company guidelines.
- 1.09-1.94 factors for policies, 2-12 or more SDIP pts. with 1 or more inexperienced operators.
- 1.16 factor for single car policies with an operator with less than 5 yrs. of licensed driving experience who is not the principal named insured.
- 1.29 factor for multi car policies with an operator with less than 5 yrs. of licensed driving experience who is the principal named insured.
- 1.50 factor for multi car policies with an operator with less than 5 yrs. of licensed driving experience who is not the named insured.
- 1.02 factor for risks with BI limits of 50/100.
- 1.07 factor for risks with BI limits of 100/300 or 250/300.

LIABILITY All deviation applies to non fleet private passenger auto bodily injury, property damage & medical payments with one or more of the following:

- A. At fault accident.
- B. Major violation per company guidelines.
- C. DWI violation class per company guidelines.
- D. Two or more speed or minor violations per company guidelines.
- E. Driver whose driving record cannot be verified.

Progressive Northern Insurance Company (con't.):

- 1.13 factor for single car policies, preferred underwriting or 0 SDIP pts.
- 1.33 factor for single car policies, ultra preferred underwriting.
- 1.07 factor for multi car policies, preferred underwriting.
- 1.17 factor for multi car policies, ultra preferred underwriting.

PHYSICAL DAMAGE All deviation applicable to non-fleet private passenger auto physical damage coverage for all list deviation components, unless otherwise stated below.

- 18% for single car policies, non standard underwriting, 6-8 SDIP pts.
- 20% for single car policies, non standard underwriting, 9-12 SDIP pts. with risk not eligible for deviation #47.
- 29% for single car policies, non standard underwriting, 13 or more SDIP pts. with risk not eligible for deviations #47, #48 or #49.
- 16%- 25% for multi car policies, non standard underwriting with collision cov. on more than one vehicle, 6-8 SDIP pts.
- 18% for multi car policies, non standard underwriting with collision coverage on more than one vehicle, 9-12 SDIP pts. with risk not eligible for deviation # 50.
- 29% for multi car policies, non standard underwriting with collision coverage on more than one vehicle, 13 or more SDIP pts. with risk not eligible for deviation # 50, #51 or #52.
- 34%-45% for single car policies, middle underwriting with 5-8 SDIP pts.
- 40% for single car policies, middle underwriting, 9-12 SDIP pts., risk not eligible for deviation #56.
- 47% for single car policies, middle underwriting, 13 or more SDIP pts., risk not eligible for deviations #56, #57 or #58.
- 27%-36% for multi car policies, non standard underwriting with collision coverage on one vehicle, 6-8 SDIP pts.
- 33% for multi car policies, non standard underwriting with collision coverage on one vehicle, 9-12 SDIP pts. with risk not eligible for deviation #53.
- 39% for multi car policies, non standard underwriting with collision coverage on one vehicle, 13 or more SDIP pts. with risk not eligible for deviations #53, #54 or #55.
- 29%-40% for multi car policies, middle underwriting, collision coverage on more than one vehicle, 5-8 SDIP pts.
- 35% for multi car policies, middle underwriting, collision coverage on more than one vehicle, 9-12 SDIP pts. with risk not eligible for deviation #59.
- 43% for multi car policies, middle underwriting, collision coverage on more than one vehicle, 13 or more SDIP pts. with risk not eligible for deviations #59, #60 or #61.
- 28%-53% for single car policies, standard underwriting with 2-8 SDIP pts.
- 50% for single car policies, standard underwriting, 9-12 SDIP pts. with risk not eligible for deviation #65.
- 55% for single car policies, standard underwriting, 13 or more SDIP pts. with risk not eligible for deviations #65, #66 or #67.
- 38%-49% for multi car policies, middle underwriting, collision coverage on one vehicle, 5-8 SDIP pts.
- 46% for multi car policies, middle underwriting, collision coverage on one vehicle, 9-12 SDIP pts. with risk not eligible for deviation #62.
- 51% for multi car policies, middle underwriting, collision coverage on one vehicle, 13 or more SDIP pts. with risk not eligible for deviations #62, #63 or #64.
- 21%-47% for multi car policies, standard underwriting, collision coverage on more than one vehicle, 2-8 SDIP pts.
- 42% for multi car policies, standard underwriting, collision coverage on more than one vehicle, 9-12 SDIP pts. with risk not eligible for deviation for #68.
- 50% for multi car policies, standard underwriting, collision coverage on more than one vehicle, 13 or more SDIP pts. with risk not eligible for deviation for #68, #69 or #70.
- 26%-55% for multi car policies, standard underwriting, collision coverage on one vehicle, 2-8 SDIP pts.
- 52% for multi car policies, standard underwriting, collision coverage on one vehicle, 9-12 SDIP pts. with risk not eligible for deviation #71.
- 57% for multi car policies, standard underwriting, collision coverage on one vehicle, 13 or more SDIP pts. with risk not eligible for deviations #71, #72 or #73.
- 35%-65% for single car policies, preferred underwriting, 0-8 SDIP pts.
- 63% for single car policies, preferred underwriting, 9-12 SDIP pts. with risk not eligible for deviation #180.
- 67% for single car policies, preferred underwriting, 13 or more SDIP pts. with risk not eligible for deviations #180, #181 or #182.
- 32%-61% for multi car policies, preferred underwriting, collision coverage on more than one vehicle, 0-8 SDIP pts.
- 57% for multi car policies, preferred underwriting, collision coverage on more than one vehicle, 9-12 SDIP pts. with risk not eligible for deviation #183.
- 63% for multi car policies, preferred underwriting, collision coverage on more than one vehicle, 13 or more SDIP pts. with risk not eligible for deviations #183, #184 or #185.
- 32%-67% for multi car policies, preferred underwriting, collision coverage on one vehicle, 0-8 SDIP pts.
- 65% for multi car policies, preferred underwriting, collision coverage on one vehicle, 9-12 SDIP pts. with risk not eligible for deviation #186.

- 68% for multi car policies, preferred underwriting, collision coverage on one vehicle, 13 or more SDIP pts. with risk not eligible for deviations #186, #187, or #188.
- 55%-76% for single car policies, ultra preferred underwriting, 0-8 SDIP pts.
- 75% for single car policies, ultra preferred underwriting, 9-12 SDIP pts. with risk not eligible for deviation #189.
- 77% for single car policies, ultra preferred underwriting, 13 or more SDIP pts. with risk not eligible for deviation #189 or #191.
- 54%-76% for multi car policies, ultra preferred underwriting, collision coverage on more than one vehicle, 0-8 SDIP pts.
- 71% for multi car policies, ultra preferred underwriting, collision coverage on more than one vehicle, 9-12 SDIP pts. with risk not eligible for deviation #192.
- 75% for multi car policies, ultra preferred underwriting, collision coverage on more than one vehicle, 13 or more SDIP pts. with risk not eligible for deviations #192, #193, or #194
- 54%-76% for multi car policies, ultra preferred underwriting, collision coverage on one vehicle, 0-8 SDIP pts.
- 76% for multi car policies, ultra preferred underwriting, collision coverage on one vehicle, 9-12 SDIP pts. with risk not eligible for deviation #195.
- 78% for multi car policies, ultra preferred underwriting, collision coverage on one vehicle, 13 or more SDIP pts. with risk not eligible for deviations #195, #196 or #197.

PHYSICAL DAMAGE All deviation applicable to non-fleet private passenger auto physical damage coverage for all listed deviation components, unless otherwise stated below.

12 point violation must not be one of the following:

- Manslaughter or negligent homicide.
- Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing.
- Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
- Transporting illegal intoxicating liquors by motor vehicle.

- 22%-64% single car policies, non standard underwriting with 12-18 or more SDIP pts.
- 29%-56% for multi car policies, non standard underwriting, with collision coverage on more than one vehicle with 12-18 or more SDIP pts.
- 39%-65% for multi car policies, non standard underwriting, collision cov. on one vehicle with 12-18 or more SDIP pts.
- 47%-73% for single car policies, middle underwriting with 12-18 or more SDIP pts.
- 43%-65% for multi car policies, middle underwriting with collision on more than one vehicle with 12-18 or more SDIP pts..
- 51%-72% for multi car policies, middle underwriting with collision on one vehicle with 12-18 or more SDIP pts.
- 55%-77% for single car policies, standard underwriting with 12-18 or more SDIP pts.
- 50%-69% for multi car policies, standard underwriting with collision coverage on more than one vehicle, 12-18 or more SDIP pts.
- 57%-75% for multi car policies, standard underwriting with collision coverage on one vehicle, 12-18 or more SDIP pts.
- 67%-83% for single car policies, preferred underwriting with 12-18 or more SDIP pts.
- 63%-77% for multi car policies, preferred underwriting, collision cov. on more than one vehicle, 12-18 or more SDIP pts.
- 68%-82% for multi car policies, preferred underwriting with collision coverage on one vehicle, 12-18 or more SDIP pts.
- 77%-88% for single car policies, ultra preferred underwriting with 12-18 or more SDIP pts.
- 75%-84% for multi car policies, ultra preferred underwriting collision coverage on more than one vehicle, 12-18 or more SDIP pts.
- 78%-88% for multi car policies, ultra preferred underwriting collision coverage on one vehicle, 12-18 or more SDIP pts.

PHYSICAL DAMAGE All deviation applicable to non-fleet private passenger auto physical damage coverage for all listed deviation components. If the resulting rate is equal to or greater than the N.C. Rate Bureau, the policy is ineligible for any deviation.

- 1.27-1.64 factors based for risks garaged in certain territories.
- 1.06-3.56 factors vary based on average driver group 1-16.
- 1.10-1.20 factors for single car policies with 1-3 or more accidents, 0 SDIP pts.
- 1.06-1.12 factors for multi car policies with 1-3 or more accidents, 0 SDIP pts.
- 1.12-1.30 factors for single car policies, 0-1 SDIP pts. & 1-2 or more speed or minor violations per company guidelines.
- 1.06-1.15 factors for multi car policies, 0-1 SDIP pts. & 1-2 or more speed or minor violations per company guidelines.
- 1.08-1.19 factors for single car policies, preferred or ultra preferred underwriting, 1 speed or minor violation per company guidelines.
- 1.04-1.10 factors for multi car policies, preferred or ultra preferred underwriting, 1 speed or minor violation per company guidelines.
- 1.35 factor for policies with 1 or more major violations per company guidelines, 0 SDIP pts. or with a driver whose driving record cannot be verified.

Progressive Northern Insurance Company (con't):

- 3%-8% for single car policies in non-standard, standard, middle, preferred & ultra preferred underwriting for policies with proof of homeownership.
- 5%-11% for multi car policies, non standard, standard, middle, preferred & ultra preferred underwriting with proof of homeownership.
- 5%-10% for risks who are members of qualified participating groups, associations or employees of qualified participating employer when risk meets underwriting guidelines.
- 1.07-1.81 factors for policies, 2-12 or more SDIP pts with 1 or more inexperience operators.
- 1.12 factor for single car policies with an operator with less than 5 yrs. licensed driving experience who is not the principal named insured.
- 1.40 factor for multi car policies with an operator with less than 5 yrs. licensed driving experience who is the principal named insured.
- 1.56 factor for multi car policies with an operator with less than 5 yrs. licensed driving experience who is not the principal named insured.

PHYSICAL DAMAGE All deviation applies to non fleet private passenger auto physical damage rates. One or more of the following apply.

- A. At fault accident.
 - B. Major violation per company guidelines.
 - C. DWI violation class per company guidelines.
 - D. Two or more speed or minor violations per company guidelines.
 - E. Driver whose driving record cannot be verified.
- 1.27 factor for single car policies, preferred underwriting.
 - 1.49 factor for single car policies, ultra preferred underwriting.
 - 1.14 factor for multi car policies, preferred underwriting.
 - 1.25 factor for multi car policies, ultra preferred underwriting. Eff. 9-1-00

Progressive Preferred Insurance Company:

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components.

- 14%-35% for single car policies, non standard underwriting with 5-6 or more SDIP pts.
- 28% for multi car policies, non standard underwriting with 6 or more SDIP pts.
- 15%-36% for single car policies, middle underwriting with 3-6 or more SDIP pts.
- 11%-29% for multi car policies, middle underwriting with 4-6 or more SDIP pts.
- 14%-50% for single car policies, standard underwriting with 0-6 or more SDIP pts.
- 16%-35% for multi car policies, standard underwriting with 2-6 or more SDIP pts.
- 31%-53% for single car policies, preferred underwriting with 0-6 or more SDIP pts.
- 25%-39% for multi car policies, preferred underwriting with 0-6 or more SDIP pts.
- 51%-53% for single car policies, ultra-preferred underwriting with 0-6 or more SDIP pts.
- 39%-42% for multi car policies, ultra preferred underwriting with 0-6 or more SDIP pts.
- 5% for policies in non-standard, middle & standard underwriting to policies with proof of homeownership.
- 5%-10% for risks who are members of qualified participating groups, associations or employees of qualified participating employer when risks meet underwriting guidelines.

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components.

12 point violation must not be one of the following:

- A. Manslaughter or negligent homicide.
 - B. Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing.
 - C. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
 - D. Transporting illegal intoxicating liquors by motor vehicle.
- Deviation for single car, non standard underwriting, 12-21 SDIP pts. Credit varies 58%-74%.
 - Deviation for multi car, non standard underwriting, 12-21 SDIP pts. Credit varies 44%-63%.
 - Deviation for single car, middle underwriting, 12-21 SDIP pts. Credit varies 60%-75%.
 - Deviation for multi car, middle underwriting, 12-21 SDIP pts. Credit varies 48%-66%.
 - Deviation for single car, standard, preferred and ultra preferred underwriting, 12-21 SDIP pts. Credit varies 60%-75%.
 - Deviation for multi car, standard, preferred and ultra preferred underwriting, 12-21 SDIP pts. Credit varies 48%-66%.

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components. If the resulting rate is equal to or greater than N.C. Rate Bureau rates, the policy is ineligible for any deviation.

- 1.14 factor applies single car, non standard underwriting for policies without proof of prior auto insurance.
- 1.09 factor applies multi car, non standard underwriting for policies without proof of prior auto insurance.
- 1.05-1.20 factors vary based on territories.
- 1.05-3.20 factors vary based on average driver group 1-17.
- 1.10-1.45 factors vary for single car policies with 1-3 or more accidents.
- 1.06-1.30 factors vary for multi car policies with 1-3 or more accidents.

PHYSICAL DAMAGE All deviation applicable to non-fleet private passenger auto physical damage coverage for all listed deviation components, unless otherwise stated below.

- 26% for single car policies, non standard underwriting with 6 or more SDIP pts.
- 23% for multi car policies, non standard underwriting with collision coverage on more than one vehicle with 6 or more SDIP pts.
- 27%-28% for single car policies, middle underwriting with 5-6 or more SDIP pts.
- 37% for multi car policies, non standard underwriting with collision coverage on more than one vehicle with 6 or more SDIP pts.
- 18%-24% for multi car policies, middle underwriting, collision coverage on more than one vehicle 5-6 or more SDIP pts.
- 33%-47% for single car policies, standard underwriting with 2-6 or more SDIP pts.
- 31%-38% for multi car policies, middle underwriting, collision coverage on one vehicle with 5-6 or more SDIP pts.
- 22%-40% for multi car policies, standard underwriting, collision coverage on more than one vehicle, 2-6 or more SDIP pts.
- 24%-47% for multi car policies, standard underwriting, collision coverage on one vehicle with 2-5 or more SDIP pts.
- 26%-47% for single car policies, preferred underwriting with 0-5 or more SDIP pts.
- 23%-40% for multi car policies, preferred underwriting, collision coverage on more than one vehicle, 0-6 or more SDIP pts.
- 23%-47% for multi car policies, preferred underwriting, collision coverage on one vehicle with 0-5 or more SDIP pts.
- 48% single car policies, ultra preferred underwriting.
- 40% multi car policies, ultra preferred underwriting, collision coverage on more than one vehicle.
- 40%-47% multi car policies, ultra preferred underwriting, collision coverage on one vehicle with 0-5 or more SDIP pts.
- 5% for policies, non standard, middle and standard underwriting with proof of homeownership.
- 5%-10% for risks who are members of qualified participating groups, associations or employees of qualified participating employers when risks meet underwriting guidelines.

PHYSICAL DAMAGE All deviation applicable to non-fleet private passenger auto physical damage coverage for all listed deviation components, unless otherwise stated below.

12 point violation must not be one of the following:

- A. Manslaughter or negligent homicide.
- B. Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing.
- C. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
- D. Transporting illegal intoxicating liquors by motor vehicle.

- 54%-69% single car policies, non standard underwriting with 12-18 or more SDIP pts.
- 45%-64% for multi car policies, non standard underwriting, with collision coverage on more than one vehicle with 12-18 or more SDIP pts.
- 51%-67% for multi car policies, non standard underwriting, collision coverage on one vehicle with 12-18 or more SDIP pts.
- 57%-71% for single car policies, middle underwriting with 12-18 or more SDIP pts.
- 47%-66% for multi car policies, middle underwriting with collision coverage on more than one vehicle with 12-18 or more SDIP pts.
- 54%-69% for multi car policies, middle underwriting with collision coverage on one vehicle with 12-18 or more SDIP pts.
- 57%-71% for single car policies, standard, preferred and ultra preferred underwriting with 12-18 or more SDIP pts.
- 47%-66% for multi car policies, standard, preferred and ultra preferred underwriting, collision coverage on more than one vehicle with 12-21 SDIP pts.
- 54%-69% for multi car policies, standard, preferred and ultra-preferred underwriting, collision coverage on one vehicle with 12-18 or more SDIP pts.

PHYSICAL DAMAGE All deviation applicable to non-fleet private passenger auto physical damage coverage for all listed deviation components. If the resulting rate is equal to or greater than the N.C. Rate Bureau, the policy is ineligible for any deviation.

- 1.19 factor applies, single car policies, non standard underwriting for policies without proof prior of auto insurance.

Progressive Preferred Insurance Company (cont.):

- 1.15 factor applies, multi car policies, non standard underwriting without proof of prior auto insurance.
- 1.05-1.20 factors vary based on territories.
- 1.10-2.75 factors vary based on average driver group 1-16.
- 1.08-1.35 single car policies with 1-3 or more accidents.
- 1.05-1.24 multi car policies with 1-3 or more accidents.
- Installment Payment Plan: \$3 charge waived for policies purchased by employees from an approved employer gro. premium is paid via payroll deduction. Eff. 7-1-99

Progressive Southeastern Insurance Company:

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components.

- 3%-25% for single car policies, non standard underwriting with 4-8 SDIP pts.
- 1%-24% for multi car policies, non standard underwriting with 4-8 SDIP pts.
- 3%-33% for single car policies, middle underwriting with 3-8 SDIP pts.
- 1%-34% for multi car policies, middle underwriting with 2-8 SDIP pts.
- 3%-43% for single car policies, standard underwriting with 1-8 SDIP pts.
- 6%-38% for multi car policies, standard underwriting with 2-8 SDIP pts.
- 20%-56% for single car policies, preferred underwriting with 0-8 SDIP pts.
- 13%-51% for multi car policies, preferred underwriting with 0-8 SDIP pts.
- 40%-67% for single car policies, ultra-preferred underwriting with 0-8 SDIP pts.
- 34%-63% for multi car policies, ultra preferred underwriting with 0-8 SDIP pts.
- 28% for single car policies, non standard underwriting, 9-12 SDIP pts. with risk not eligible for deviation #37.
- 32% for single car policies, non standard underwriting, 13 or more SDIP pts. with risk not eligible for deviations #37, #38 or #39.
- 28% for multi car policies, non standard underwriting, 9-12 SDIP pts. with risk not eligible for deviation #40.
- 35% for multi car policies, non standard underwriting, 13 or more SDIP pts. with risk not eligible for deviations #40, #41 or #42.
- 36% for single car policies, middle underwriting, 9-12 SDIP pts. with risk not eligible for deviation #43.
- 39% for single car policies, middle underwriting, 13 or more SDIP pts. with risk not eligible for deviations #43, #44, or #45.
- 38% for multi car policies, middle underwriting, 9-12 SDIP pts. with risk not eligible for deviation #46.
- 44% for multi car policies, middle underwriting, 13 or more SDIP pts. with risk not eligible for deviations #46, #47 or #48.
- 45% for single car policies, standard underwriting, 9-12 SDIP pts. with risk not eligible for deviation #49.
- 48% for single car policies, standard underwriting, 13 or more SDIP pts., risk not eligible for deviations #49, #50, or #51.
- 42% for multi car policies, standard underwriting, 9-12 SDIP pts. with risk not eligible for deviation #52.
- 47% for multi car policies, standard underwriting, 13 or more SDIP pts., risk not eligible for deviations #52, #53 or #54.
- 58% for single car policies, preferred underwriting, 9-12 SDIP pts. with risk not eligible for deviation #142.
- 60% for single car policies, preferred underwriting, 13 or more SDIP pts., with risk not eligible for deviations #142, #143 or #144.
- 54% for multi car policies, preferred underwriting, 9-12 SDIP pts. with risk not eligible for deviation #145.
- 58% for multi car policies, preferred underwriting, 13 or more SDIP pts. with risk not eligible for deviations #145, #146, or #147.
- 68% for single car policies, ultra-preferred underwriting, 9-12 SDIP pts. with risk not eligible for deviation #148.
- 70% for single car policies, ultra-preferred underwriting, 13 or more SDIP pts. with risk not eligible for deviations #148, #149 or #150.
- 65% for multi car policies, ultra preferred underwriting, 9-12 SDIP pts. with risk not eligible for deviation #151.
- 68% for multi car policies, ultra preferred underwriting, 13 or more SDIP pts. with risk not eligible for deviation #151, #152 or #153.
- 5% for policies in non-standard, middle & standard underwriting to policies with proof of homeownership.
- 5%-10% for risks who are members of qualified participating groups, associations or employees of qualified participating employer when risk meets underwriting guidelines.
- 3%-8% for single car policies, non standard, standard, middle, preferred & ultra preferred underwriting with proof of homeownership.
- 2%-6% for multi car policies, standard, non standard, middle, preferred & ultra preferred underwriting with proof of homeownership.
- \$3 installment fee waived for policies purchased by employees from an approved employer group if premium is paid via payroll deduction.

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components.

Progressive Southeastern Insurance Company (con't.):

12 point violation must not be one of the following:

- A. Manslaughter or negligent homicide.**
 - B. Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing.**
 - C. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.**
 - D. Transporting illegal intoxicating liquors by motor vehicle.**
-
- Deviation for single car policies, non standard underwriting, 12-21 SDIP pts. Credit varies 32%-69%.
 - Deviation for multi car policies, non standard underwriting, 12-21 SDIP pts. Credit varies 35%-59%.
 - Deviation for single car policies, middle underwriting, 12-21 SDIP pts. Credit varies 39%-72%.
 - Deviation for multi car policies, middle underwriting, 12-21 SDIP pts. Credit varies 44%-65%.
 - Deviation for single car policies, standard underwriting, 12-21 SDIP pts. Credit varies 48%-76%.
 - Deviation for multi car policies, standard underwriting, 12-21 SDIP pts. Credit varies 47%-67%.
 - Deviation for single car policies, preferred underwriting, 12-21 SDIP pts. Credit varies 60%-82%.
 - Deviation for multi car policies, preferred underwriting, 12-21 SDIP pts. Credit varies 58%-74%.
 - Deviation for single car policies, ultra preferred underwriting, 12-21 SDIP pts. Credit varies 70%-86%.
 - Deviation for multi car policies, ultra preferred underwriting, 12-21 SDIP pts. Credit varies 68%-80%.

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components. If the resulting rate is equal to or greater than N.C. Rate Bureau rates, the policy is ineligible for any deviation.

- 1.14 factor applies single car policies, non standard underwriting for policies without proof of prior auto insurance.
- 1.09 factor applies multi car policies, non standard underwriting for policies without proof of prior auto insurance.
- 1.08-1.30 factors vary based on risks garaged in certain territories.
- 1.08-3.25 factors vary based on average driver group 1-16.
- 1.10-1.23 factor for single car policies with 1-3 or more accidents, 0 SDIP pts.
- 1.06-1.12 factor for multi car policies with 1-3 or more accidents, 0 SDIP pts.
- 1.35 factor for policies with 1 or more major violations per company guidelines, 0 SDIP pts., or with a driver whose driving record cannot be verified.
- 1.12-1.30 for single car policies, 0-1 SDIP pts. & 1 or more speed or minor violation per company guidelines.
- 1.06-1.15 for multi car policies, 0-1 SDIP pts. & 1 or more speed or minor violation per company guidelines.
- 1.05-1.08 factors for single car policies, preferred & ultra preferred underwriting with 1 speed or minor violation per company guidelines.
- 1.03-1.04 factors for multi car policies, preferred & ultra preferred underwriting with 1 speed or minor violation per company guidelines.
- 1.09-1.94 factors for policies, 2-12 or more SDIP pts. with 1 or more inexperience operators.
- 1.16 factor for single car policies with an operator with less than 5 yrs. of licensed driving experience who is not the named insured.
- 1.29 factor for multi car policies with an operator with less than 5 yrs. of licensed driving experience who is the named insured.
- 1.50 factor for multi car policies with an operator with less than 5 yrs. of licensed driving experience who is not the named insured.
- 1.02 factor for risks with BI limits of 50/100.
- 1.07 factor for risks with BI limits of 100/300 or 250/500.

LIABILITY All deviation applies to non fleet private passenger auto bodily injury, property damage & medical payments with one or more of the following:

- A. At fault accident.**
 - B. Major violation per company guidelines.**
 - C. DWI violation class per company guidelines.**
 - D. Two or more speed or minor violations per company guidelines.**
 - E. Driver whose driving record cannot be verified.**
-
- 1.13 factor for single car policies, preferred underwriting or 0 SDIP pts.
 - 1.33 factor for single car policies, ultra preferred underwriting.
 - 1.07 factor for multi car policies, preferred underwriting.
 - 1.17 factor for multi car policies, ultra preferred underwriting.

PHYSICAL DAMAGE All deviation applicable to non-fleet private passenger auto physical damage coverage for all listed deviation components, unless otherwise stated below.

Progressive Southeastern Insurance Company (cont.):

- 24%-32% for single car policies, non standard underwriting with 6-8 SDIP pts.
- 23%-31% for multi car policies, non standard underwriting with collision coverage on more than one vehicle with 6-8 SDIP pts.
- 40%-49% for single car policies, middle underwriting with 5-8 SDIP pts.
- 33%-42% for multi car policies, non standard underwriting with collision coverage on one vehicle with 6-8 SDIP pts.
- 34%-45% for multi car policies, middle underwriting, collision coverage on more than one vehicle 5-8 SDIP pts.
- 34%-57% for single car policies, standard underwriting with 2-8 SDIP pts.
- 43%-53% for multi car policies, middle underwriting, collision coverage on one vehicle with 5-8 SDIP pts.
- 28%-51% for multi car policies, standard underwriting, collision coverage on more than one vehicle, 2-8 SDIP pts.
- 32%-59% for multi car policies, standard underwriting, collision coverage on one vehicle with 2-8 SDIP pts.
- 40%-68% for single car policies, preferred underwriting with 0-8 SDIP pts.
- 38%-64% for multi car policies, preferred underwriting, collision coverage on more than one vehicle, 0-8 SDIP pts.
- 38%-70% for multi car policies, preferred underwriting, collision coverage on one vehicle with 0-8 SDIP pts.
- 59%-78% for single car policies, ultra preferred underwriting, 0-8 SDIP pts.
- 61%-76% for multi car policies, ultra preferred underwriting, collision coverage on more than one vehicle with 1-8 SDIP pts.
- 61%-79% for multi car policies, ultra preferred underwriting, collision coverage on one vehicle with 1-8 SDIP pts.
- 27% for single car policies, non standard underwriting, 9-12 SDIP pts. with risk not eligible for deviation #47.
- 35% for single car policies, non standard underwriting, 13 or more SDIP pts. with risk not eligible for deviation #47, #48 or #49.
- 25% for multi car policies, non standard underwriting, collision coverage on more than one vehicle, 9-12 SDIP pts. with risk not eligible for deviation #50.
- 35% for multi car policies, non standard underwriting, collision coverage on more than one vehicle, 13 or more SDIP pts. with risk not eligible for deviations #50, #51 or #52.
- 38% for multi car policies, non standard underwriting, collision coverage on one vehicle, 9-12 SDIP pts. with risk not eligible for deviation #53.
- 44% for multi car policies, non standard underwriting, collision coverage on one vehicle, 13 or more SDIP pts. with risk not eligible for deviations #53, #54 or #55.
- 45% for single car policies, middle underwriting, 9-12 SDIP pts. with risk not eligible for deviation #56.
- 51% for single car policies, middle underwriting, 13 or more SDIP pts. with risk not eligible for deviations #56, #57 or #58.
- 40% for multi car policies, middle underwriting, collision coverage on more than one vehicle, 9-12 SDIP pts. with risk not eligible for deviation #59.
- 48% for multi car policies, middle underwriting, collision coverage on more than one vehicle, 13 or more SDIP pts. with risk not eligible for deviations #59, #60 or #61.
- 51% for multi car policies, middle underwriting, collision coverage on one vehicle, 9-12 SDIP pts. with risk not eligible for deviation #62.
- 55% for multi car policies, middle underwriting, collision coverage on one vehicle, 13 or more SDIP pts. with risk not eligible for deviations #62, #63 or #64.
- 54% for single car policies, standard underwriting, 9-12 SDIP pts. with risk not eligible for deviation #65.
- 59% for single car policies, standard underwriting, 13 or more SDIP pts., risk not eligible for deviations #65, #66 or #67.
- 47% for multi car policies, standard underwriting, collision coverage on more than one vehicle, 9-12 SDIP pts. with risk not eligible for deviation #68.
- 54% for multi car policies, standard underwriting, collision coverage on more than one vehicle, 13 or more SDIP pts. with risk not eligible for deviations #68, #69 or #70.
- 56% for multi car policies, standard underwriting, collision coverage on one vehicle, 9-12 SDIP pts. with risk not eligible for deviation #71.
- 61% for multi car policies, standard underwriting, collision coverage on one vehicle, 13 or more SDIP pts. with risk not eligible for deviations #71, #72 or #73.
- 66% for single car policies, preferred underwriting, 9-12 SDIP pts. with risk not eligible for deviation #180.
- 69% for single car policies, preferred underwriting, 13 or more SDIP pts. with risk not eligible for deviations #180, #181 or #182.
- 61% for multi car policies, preferred underwriting, collision coverage on more than one vehicle, 9-12 SDIP pts. with risk not eligible for deviation #183.
- 66% for multi car policies, preferred underwriting, collision coverage on more than one vehicle, 13-or more SDIP pts. with risk not eligible for deviations #183, #184 or #185.
- 68% for multi car policies, preferred underwriting, collision coverage on one vehicle with 9-12 SDIP pts. with risk not eligible for deviation #186.
- 71% for multi car policies, preferred underwriting, collision coverage on one vehicle with 13 or more SDIP pts. with risk not eligible for deviation #186, #187 or #188.
- 77% for single car policies, ultra preferred underwriting, 9-12 SDIP pts. with risk not eligible for deviation #189.
- 79% for single car policies, ultra preferred underwriting, 13 or more SDIP pts. with risk not eligible for deviations #189, #190 or #191.

Progressive Southeastern Insurance Company (con't):

- 74% for multi car policies, ultra preferred underwriting, collision coverage on more than one vehicle, 9-12 SDIP pts. with risk not eligible for deviation #192.
- 77% for multi car policies, ultra preferred underwriting, collision coverage on more than one vehicle, 13 or more SDIP pts. with risk not eligible for deviations #192, #193 or #194.
- 78% for multi car policies, ultra preferred underwriting, collision coverage on one vehicle, 9-12 SDIP pts. with risk not eligible for deviation #195.
- 80% for multi car policies, ultra preferred underwriting, collision coverage on one vehicle, 13 or more SDIP pts. with risk not eligible for deviations #195, #196 or #197.
- 3%-8% for single car policies standard, non standard, middle, preferred & ultra preferred underwriting with proof of homeownership.
- 5%-11% for multi car policies, standard, nonstandard, middle, preferred & ultra preferred underwriting with proof of homeownership.
- 5%-10% for risks who are members of qualified participating groups, associations or employees of qualified participating employers when risks meet underwriting guidelines.

PHYSICAL DAMAGE All deviation applicable to non-fleet private passenger auto physical damage coverage for all listed deviation components, unless otherwise stated below.

12 point violation must not be one of the following:

- A. Manslaughter or negligent homicide.
 - B. Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing.
 - C. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
 - D. Transporting illegal intoxicating liquors by motor vehicle.
- 35%-67% single car policies, non standard underwriting with 12-18 or more SDIP pts.
 - 35%-60% for multi car policies, non standard underwriting, with collision coverage on more than one vehicle with 12-18 or more SDIP pts.
 - 44%-68% for multi car policies, non standard underwriting, collision coverage on one vehicle with 12-18 or more SDIP pts.
 - 51%-75% for single car policies, middle underwriting with 12-18 or more SDIP pts.
 - 48%-68% for multi car policies, middle underwriting with collision on more than one vehicle with 12-18 or more SDIP pts..
 - 55%-74% for multi car policies, middle underwriting with collision on one vehicle with 12-18 or more SDIP pts.
 - 69%-89% for single car policies, standard, preferred and ultra preferred underwriting with 12-18 or more SDIP pts.
 - 66%-86% for multi car policies, standard, preferred and ultra preferred underwriting, collision coverage on more than one vehicle with 12-18 or more SDIP pts.
 - 71%-89% for multi car policies, standard, preferred and ultra-preferred underwriting, collision coverage on one vehicle with 12-18 or more SDIP pts.

PHYSICAL DAMAGE All deviation applicable to non-fleet private passenger auto physical damage coverage for all listed deviation components. If the resulting rate is equal to or greater than the N.C. Rate Bureau, the policy is ineligible for any deviation.

- 1.37-1.64 factors apply for risks garaged in certain territories.
- 1.06-3.56 factors vary based on average driver group 1-16.
- 1.10-1.23 single car policies with 1-3 or more accidents, 0 SDIP pts.
- 1.10-1.20 multi car policies with 1-3 or more accidents, 0 SDIP pts.
- 1.35 factor for policies with 1 or more major violations per company guidelines, 0 SDIP pts. or with a driver whose driving record cannot be verified.
- 1.12-1.30 factors for single car policies, 0-1 SDIP pts. & 1-2 or more speed or minor violations per company guidelines.
- 1.06-1.15 factors for multi car policies, 0-1 SDIP pts. & 1-2 or more speed or minor violations per company guidelines.
- 1.08-1.19 factors for single car policies, ultra preferred & preferred underwriting, 1 speed or minor violation per company guidelines.
- 1.04-1.10 factors for multi car policies, ultra preferred & preferred underwriting, 1 speed or minor violation per company guidelines.
- 1.07-1.81 factors for policies, 2-12 or more SDIP pts. with 1 or more inexperience operators.
- 1.12 factor for single car policies with an operator with less than 5 yrs. licensed driving experience who is not the principal named insured.
- 1.40 factor for multi car policies with an operator with less than 5 yrs. licensed driving experience who is the principal named insured.
- 1.56 factor for multi car policies with an operator with less than 5 yrs. licensed driving experience who is not the principal named insured.

Progressive Southeastern Insurance Company (con't):

PHYSICAL DAMAGE All deviation applies to non fleet private passenger auto physical damage rates. One or more of the following apply.

- A. At fault accident.
 - B. Major violation per company guidelines.
 - C. DWI violation class per company guidelines.
 - D. Two or more speed or minor violations per company guidelines.
 - E. Driver whose driving record cannot be verified.
-
- 1.27 factor for single car policies, preferred underwriting.
 - 1.49 factor for single car policies, ultra preferred underwriting.
 - 1.14 factor for multi car policies, preferred underwriting.
 - 1.25 factor for multi car policies, ultra preferred underwriting. Eff. 9-1-00

Providence Washington Insurance Company:

Preferred Program

- Territory Deviation: Various credits apply to bodily injury, property damage, medical payments, comprehensive & collision.
- Multi Policy Credit: 10% applies to bodily injury, property damage, medical payments, comprehensive & collision.
- Mature Driver Credit: Applies to bodily injury, property damage, medical payments, comprehensive & collision.
- Multiple Automobile Credit: 5% applies to bodily injury, property damage, medical payments, comprehensive & collision: Certain criteria apply. Eff.1-6-00.

Standard Program

- Multi-Policy Credit: 10% applies to bodily injury, property damage, medical payments, comprehensive & collision.
- Mature Driver Credit: Applies to bodily injury, property damage, medical payments, comprehensive & collision.
- Multiple Automobile Credit: 5% applies to bodily injury, property damage, medical payments, comprehensive & collision: Certain criteria apply.

Prudential Property & Casualty Insurance Company:

- 2% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision to Senior Driver Discount. Certain criteria apply.
- 8% non-fleet private passenger auto bodily injury, property damage, comprehensive & collision for Long Term Discount, when criteria is met.
- 6% non-fleet private passenger auto bodily injury, property damage, comprehensive & collision for New Business Discount.
- 5% Renter's (HO-4) Companion Policy Discount for non-fleet private passenger auto bodily injury, property damage, comprehensive & collision.
- 10% Homeowners (HO-3) or Condominium (HO-6) Companion Policy Discount applicable to non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision.
- 5% Companion for Life Discount applicable to non-fleet private passenger auto bodily injury, property damage, comprehensive & collision.
- Base Rate Deviation for single & multi car policies: Applies to bodily injury, property damage, medical payments, comprehensive, & collision: Credit varies.
- Electronic Funds Transfer Deviation: \$1 service charge deleted.
- Installment Payment Plan: No charge for first installment payment. Eff. 11-17-00

Republic Franklin Insurance Company:

- Personal Auto Account Credit: 10% credit applies to basic premium when auto & homeowner policy is insured by Utica Mutual Insurance Company or Graphic Arts Mutual Insurance Company.
- 20% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision.
- 5% payroll deduction provided the named insured is employed through an employer enrolled in the Company Work place Insurance Service for Employees (W.I.S.E.) program or is a member of a company approved affinity group. Eff. 12-1-98

Royal Indemnity Company:

- **5% Companion Policy Credit** for automobile policy, for which on inception date there is in force, a homeowners policy covering same insured in any member of Royal Insurance.
- **Discount for eligible employee: 20%** credit to total personal auto policy premium.
- **Installment Payment Plan waiver.**
- **5% Good Driver Discount** applies to bodily injury, property damage, medical payment & collision coverage.
- **5% Experience Operator Credit** applies to bodily injury, property damage, medical payments, collision & comprehensive coverage if principal operator is age 55 or older & no inexperienced operator.
- **Passive Restraint Discount: Credit varies.**
- **5% Anti-Lock Braking System credit** applies to bodily injury & property damage for vehicles equipped with factory installed 4 wheel anti-lock braking system.
- **5% Window Glass Etching Credit** applies to comprehensive coverage,
- **Anti-Theft Device Credit** applies to comprehensive coverage. Credit varies 5% - 15%.
- **10% Company Car Credit** applies to bodily injury, property damage, medical payment, comprehensive & collision for single car policies when company car is in the household.
- **Installment Payment Plan: \$1 each installment for Electronic Fund Transfer.**
- **Installment Payment Plan-Agency Payroll Deduction: Certain criteria apply.**
- **10% Mass Marketing Discount: Applies to liability, med pay, comprehensive & collision: Certain criteria has to be met.**
- **Preferred Program Discount by territory. Eff. 9-1-00**

Royal Insurance Company of America:

- **20% Employee Discount** for eligible employees. Credit applicable to total personal auto policy premium.
- **Companion Policy Credit: 1%** credit when auto & homeowner policy in-force with any member of Royal Insurance.
- **Installment payment plan waived** for employees.
- **Installment Payment Plan Payroll Deduction: \$3 charge waived.**
- **5% Good Driver Discount** for private passenger auto bodily injury, property damage, medical payments & collision coverage.
- **5% Experience Operator Credit** for private passenger auto bodily injury, property damage, medical payments & collision coverage: Certain criteria apply.
- **5% Anti-Lock Braking System Credit** for private passenger auto bodily injury & property damage for vehicles equipped with a factory installed 4 wheel anti-lock braking system.
- **5% Window Glass Etching credit** for comprehensive coverage.
- **Anti-Theft Device Coverage Credit** for comprehensive coverage. Credit varies 5% - 15%.
- **10% Company Car Credit** for bodily injury, property damage, medical payments, comprehensive & collision for single car policies when there is a company car in the household.
- **Installment Payment Plan: \$1 each installment for Electronic Fund Transfer.**
- **Group Mass Marketing Discount: 10%** applies to liability, med pay, comp & collision: Certain criteria apply.
- **Passive Restraint Discount** applicable to med pay only. Eff. 9-1-00

Safeco Insurance Company of America:

- **Checkless Pay Plan: No service charge** if insured makes 1st month's down payment and subsequent payments made through automatic withdrawal. Eff. 9-1-00

Safeguard Insurance Company:

- **Companion Policy Credit: 1%** credit when auto & homeowner policy in-force with any member of Royal Insurance Co.
- **20% Discount for Eligible Employees.** Credit applicable to total personal auto policy premium.
- **Installment payment plan waived** for employees.
- **Installment Payment Plan Payroll Deduction: \$3 charge waived.**
- **5% Good Driver Discount** applies to bodily injury, property damage, med pay, & collision coverage: Certain criteria apply.
- **5% Experienced Operator Credit** applies to bodily injury, property damage, med pay, collision & comprehensive coverage if principal operator is age 55 or older & no inexperienced operators apply to vehicle.
- **Passive Restraint Discount** applies to medical payments rate: Credit varies 20% - 40%.
- **5% Anti-Lock Braking System Discount** applies to bodily injury & property damage for vehicles equipped with factory installed 4-wheel anti-lock braking system.
- **5% Window Glass Etching Credit** applies to comprehensive coverage.
- **5% or 15% Anti-Theft Device Credit** applies to comprehensive coverage: Certain criteria apply.
- **10% Company Car Credit** applies to bodily injury, property damage, med pay, comprehensive & collision for single car policies when there is a Company car in the household.
- **Installment Payment Plan: \$1 each installment for Electronic Funds Transfer.**
- **10% Group Discount** applies to liability, med pay, comprehensive & collision: Certain criteria apply.

Safeguard Insurance Company (con't):

- Preferred Program Discount applies to bodily injury, property damage, med pay, comprehensive & collision by territory.
- Super Preferred Program Discount applies to bodily injury, property damage, med pay, comprehensive & collision for all territories.
- 7% Company Deviation applies to bodily injury, property damage, med pay, comprehensive & collision. Eff. 9-1-00

St. Paul Fire and Marine Insurance Company:

- Installment charge deviation: \$2 charge each installment. Eff. 1-1-95

St. Paul Guardian Insurance Company:

- 5% base rate comprehensive coverage when policy qualifies for PAK II Program.
- 5% base rate collision coverage when policy qualifies for PAK II Program.
- 10% Mature Operator Credit: Combined single limit bodily injury & property damage, medical payments, comprehensive & collision, when principal operator is age 55 & less than or equal to 64 yrs. of age & no inexperienced operators in household. 5% credit for ages 65-74 & no inexperience operator in household.
- 10% Good Driver Deviation, when certain criteria is met.
- Symbol Reactivities model year 1976-1982, Symbol 14, comprehensive - 7.8% credit; collision - 12.7% credit. Model yrs. 1975 & prior; Values above \$10,000 rated Symbol 7 for comprehensive & collision.
- Increase Limits Extended Transportation Expense Coverage is provided at no charge, when comprehensive coverage is purchased & policy qualifies for PAK II Program.
- Passive Restraint Deviation: 20% when restraint is installed in driver-side only position; 30% when restraint is installed in both front outboard seat positions. If policy qualifies for PAK II Program, airbag discount applies to factory installed automatic occupant restraint. Deviation applies only to medical payments base premium.
- Anti-Theft Device Deviation for PAK II Program: 5% alarm only, 5% active disabling device; 15% passive disabling device. This deviation applies to comprehensive base premium.
- Anti-Lock Braking System Deviation: 5% combined single limit liability, bodily injury & property damage liability base premium when private passenger auto equipped with factory installed four-wheel anti-lock braking system.
- Golfmobile Liability Coverage provided at no additional charge.
- Miscellaneous Types: ATV, minibike & dune buggy, combined bodily injury & property damage liability rates not used for commercial purposes will be same rate as North Carolina Reinsurance Facility. Snowmobile rates, medical payments coverage rate will be 22% of Territory 18 private passenger auto medical payments rate. Collision rates will be same as NC Rate Bureau's snowmobile rates.
- 10% when more than one recreational vehicle is covered under same policy for following miscellaneous types, trails designed for use with private passenger autos, motorbikes or other similar motor vehicles not used for commercial purposes (excluding motorcycles, motorscooters & mopeds); snowmobiles & golfmobiles.
- Renewal Credit: 0-2 yrs.-0%; 3yrs.-3%; 4yrs.-4%; 5 or more yrs. -5% premium credit when insured maintained consecutive yrs. of coverage with St. Paul. Credit will apply to final premium for each coverage & rounded to nearest dollar.
- Installment charge deviation: \$2 charge each installment unless Electronic Funds Transfer billing option is selected, then no charge.
- Employee Discount: New Business - 20%; Renewals - 15% when criteria is met. Eff. 3-1-00

St. Paul Mercury Insurance Company:

- 15% non-fleet private passenger auto liability & physical damage insurance rates. Eff. 1-1-88

Seaton Insurance Company:

- 15% non-fleet private passenger auto liability, medical payments & physical damage. "Unimate Plus" in addition to above: (1) Policy in force 3 yrs. & no at-fault accident additional 5% credit liability, medical payments & physical damage; (2) Policy in force 6 yrs. & no at-fault accident; Second 5% credit on coverages listed above.
- 5% non-fleet private passenger auto non-fleet physical damage rates. Discount applies: (1) All vehicles assigned to driver 55 yrs. of age or older, (2) All vehicles on policy, regardless of number, if all drivers are 55 yrs. of age or older, (3) Private passenger vehicles only (no miscellaneous types). Eff. 6-20-88

Security Insurance Company of Hartford:

- Territorial Deviation for BI, PD, med pay, uninsured motorists/underinsured motorists, comprehensive & collision: Credits vary.
- Classification Rating Factors Deviation for liability, comprehensive & collision.
- 5%, 10% or 15% Anti-Theft Device Discount: Certain criteria apply.
- 5% Good Drivers Discount.

Security Insurance Company of Hartford (con't.):

- **5% Affinity Group Discount.**
- **Preferred Policy Program Deviation. Eff. 9-1-00**

Selective Insurance Company of South Carolina:

- **Installment Payment Plan: \$2 per each installment. Eff. 9-1-98**

Selective Insurance Company of the Southeast:

- **Installment Payment Plan: \$2 per each installment. Eff. 9-1-98**

Shelby Insurance Company:

- **7.5% non-fleet private passenger auto liability & physical damage rates when insured has their Homeowners policy in the Anthem Casualty Insurance Group.**
- **Anti-Theft Discount: Discount applies to other than collision coverage only. 5% alarm & active disabling devices; 15% on vehicles equipped with passive disabling devices.**
- **Longevity Discount: 5% credit applies when policies have been in force past 5 yrs. Credit applies to Plus & Premier policies only.**
- **Mature Operator Discount: 5% discount for drivers age 55 to 69 yrs. old with no drivers with less than 5 yrs. driving experience. Credit applies to Plus & Premier policies.**
- **Point Factor Discount: Factors vary .00 - 3.90 for 0 - 12 points.**
- **10% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision for all Shelby Plus policies. Eff. 3-1-97**

South Carolina Insurance Company:

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components.

12 point violation must not be one of the following:

- Manslaughter or negligent homicide.**
 - Failure to stop & render aid when involved in an accident resulting in bodily injury or death.**
 - Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing.**
 - Transporting illegal intoxicating liquors by motor vehicle.**
- **Deviation for single car policies with 12-20 SDIP points where driver with least licensed driving experience has 5-52 yrs. of driving experience. 47%- 60% credit.**
 - **Deviation for multi- car policies with 12-20 SDIP points where driver with least licensed driving experience has 5-42 yrs. of driving experience. 43% -55% credit.**

12 point violation must not be one of the following:

- Manslaughter or negligent homicide.**
 - Failure to stop & render aid when involved in an accident resulting in bodily injury or death.**
 - Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing.**
 - Transporting illegal intoxicating liquors by motor vehicle.**
 - Driving motor vehicle while intoxicated.**
- **Deviation for single-car policies with 6-20 SDIP pts. where driver with least licensed driving experience has from 7-52 yrs. of driving experience with no accidents or claims. 5% credit.**
 - **Deviation for single-car policies with 6-20 SDIP pts. where driver with least licensed driving experience has from 7-52 yrs. of driving experience with one accident or claim 3% credit.**
 - **Deviation for multi-car policies with 6-20 SDIP pts. where driver with least licensed driving experience has from 7-52 yrs. of driving experience with no accidents or claims. 3% credit.**
 - **Deviation for multi-car policies with 6-20 SDIP pts. where driver with least licensed driving experience has from 7-52 yrs. of driving experience with one accident or claim. 1.5% credit.**

PHYSICAL DAMAGE All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components.

South Carolina Insurance Company (con't):

12 point violation must not be one of the following:

- A. Manslaughter or negligent homicide.**
- B. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.**
- C. Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing**
- D. Transporting illegal intoxicating liquors by motor vehicle.**

- **5% non-fleet private passenger auto comprehensive & collision for policies that are insured with South Carolina Insurance Company with no lapse in coverage between policies & have 12-20 SDIP pts. & all drivers licensed 5-52 yrs.**
- **15% non-fleet private passenger auto comprehensive & collision for policies with 12-20 SDIP pts. & all drivers licensed 5 - 52 yrs.**

12 point violation must not be one of the following.

- A. Manslaughter or negligent homicide.**
- B. Failure to stop & render aid when involved in an accident resulting in bodily injury or death**
- C. Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing.**
- D. Transporting illegal intoxicating liquors by motor vehicle.**
- E. Driving motor vehicle while intoxicated.**

- **25% non-fleet private passenger auto comprehensive & collision for policies with 12 - 20 SDIP pts., all drivers licensed 5 - 52 yrs. & no driver with an at fault accident within the last 12 months preceding policy effective date. Eff.10-21-98**

Southern Fire & Casualty Insurance Company:

- **5% non-fleet private passenger auto bodily injury, property damage & medical payments.**
- **10% non-fleet private passenger auto comprehensive & collision.**
- **5% non-fleet private passenger auto comprehensive & collision for drivers age 55 yrs. or older. Eff. 1-1-97**

Southern Guaranty Insurance Company:

- **Exceptional Driver Program: 15% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision when underwriting guidelines are met.**
- **Exception Plus: Additional 5% credit for private passenger non-fleet auto bodily injury, property damage, medical payments, comprehensive & collision when policy has been in-force at least 3 yrs. & no at-fault accidents in preceding 3 yrs. A second 5% credit for policies in-force at least 6 yrs. & no at-fault accidents in preceding 6 yrs. Maximum Exceptional Driver credit is 25%.**
- **Mature Driver Discount: 10% non fleet private passenger auto bodily injury, property damage, medical payments, comprehensive, collision & medical payments when underwriting guidelines are met.**
- **Multi Policy Discount: 5% non-fleet private passenger auto comprehensive & collision base rate if Southern Guaranty Insurance Company insures both homeowner & auto policy.**
- **10% credit non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision for all private passenger auto policies for University of North Carolina Employees Eff. 7-1-00**

Southern Heritage Insurance Company:

- **Downward deviation on territories non-fleet private passenger auto bodily injury, property damage, medical payments, uninsured motorist, underinsured motorist, comprehensive & collision coverage when criteria is met. Credit varies 10%-32%.**
- **Multi-car discount applies to single car risk when there is another vehicle furnished for the regular use of insured.**
- **5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision coverage for all operators in household who have 19-44 yrs of driving experience & have no SDIP points.**
- **Basic Rental Reimbursement coverage will be added to the vehicle at no charge if the vehicle is insured for comprehensive coverage.**
- **Deviation for recreational trailer rate. Rate varies \$3 - \$6 for each \$1,000 in cost over \$10,000.**
- **Loss Free Renewal Discount: Loss free yrs. 3-5 yrs.: Discount varies 5% - 10% for non-fleet private passenger auto bodily injury, property damage, comprehensive & collision.**
- **New Business Automobile of 7.5% deviation applies to non-fleet private passenger auto bodily injury, property damage, comprehensive & collision when criteria is met. Eff. 10-1-98**

Link Plus Only

- **Preferred Driver Deviation: Non-fleet private passenger auto: 10% bodily injury & property damage: 12% comprehensive & collision.**

Southern Heritage Insurance Company (con't.):

- **Mature Driver Credit: 5% non-fleet private passenger auto bodily injury, property damage, comprehensive & collision when all operators in household have 29 or more yrs. of driving experience.**
- **Increased Limit Factor Deviation. Eff. 3-11-97**

Southern Pilot Insurance Company:

- **15% non-fleet private passenger auto bodily injury, property damage & medical payments rates.**
- **15% non-fleet private passenger auto comprehensive & collision rates.**
- **20% non-fleet private passenger bodily injury, property damage, medical payments, comprehensive & collision for all Employees of the Group UNC Chapel Hill.**
- **5% non-fleet private passenger auto comprehensive & collision for age 55 yrs. or older.**
- **Exceptional Driver Discount: Applies to non-fleet private passenger bodily injury, property damage, medical payments, comprehensive & collision. 5% for policy in-force 3 yrs. & no at fault accident in the preceding 3 yrs. Second 5% for policy in-force 6 yrs. & no at fault accident preceding 6 yrs. Maximum Exceptional Driver Credit is 25%. Eff. 1-1-97**

Standard Fire Insurance Company:

- **15% non-fleet private passenger auto liability insurance rates.**
- **23% non-fleet private passenger auto physical damage rates.**
- **Loss & Conviction Free Deviation for multi-car policies. 15% non-fleet private passenger auto bodily injury, property damage, medical payments & collision for single & multi-car policies.**
- **5% non-fleet private passenger auto bodily injury, property damage, medical payments, uninsured motorist, comprehensive & collision. 5% for facility issued policies for comprehensive & collision coverage. Eff. 3-29-96**

State Auto Property & Casualty Insurance Company:

- **5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision coverages, no inexperienced operators, for operators 0-38 yrs. driving experience or 55 yrs. of age or older.**
- **10% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision coverages, no inexperienced operators, for an insured with 0-33 yrs. driving experience & a homeowners policy with State Auto Companies, or 0-38 yrs. driving experience or 55 yrs. of age or older for insured without a homeowners policy with State Auto Companies**
- **15% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision coverages, no inexperienced operators, for an insured with 0-33 yrs. driving experience, 34-38 yrs. driving experience or is 70 yrs. of age or older and has a homeowner policy with State Auto Companies, or 55 yrs. of age or older or 0-38 yrs. driving experience for insured without a homeowners policy.**
- **20% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision coverages, no inexperienced operators, for an insured with 0-33 yrs. driving experience, 34-38 yrs. driving experience or is 55 yrs. of age or older and has a homeowner policy with State Auto Companies, or 55-69 yrs. of age for insured without a homeowners policy.**
- **25% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision coverages, no inexperienced operators, for an insured with 0-33 yrs. driving experience, 34-38 yrs. driving experience or is 55 yrs. of age or older and has a homeowner policy with State Auto Companies.**
- **30% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision coverages, no inexperienced operators, for an insured with 34-38 yrs. driving experience or is 55 yrs. of age or older and has a homeowner policy with State Auto Companies.**
- **35% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision coverages, no inexperienced operators, for an insured who is 55-69 yrs. of age and has a homeowner policy with State Auto Companies.**
- **Anti-lock Braking System Discount: 5% deviation on non-fleet private passenger auto bodily injury & property damage or combined single limit liability on private passenger autos equipped with factory installed four wheel anti-lock braking systems.**
- **Electronic Funds Transfer: \$1 monthly service charge per policy. Eff. 9-1-00**

State Automobile Mutual Insurance Company:

- **10% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision coverages, no SDIP pts., no inexperienced operators & insured has Homeowners policy with State Auto Companies.**
- **5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision coverages provided no SDIP pts., no inexperienced operators & all operators in household are age 55 or older.**

State Automobile Mutual Insurance Company (con't.):

- 15% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision coverages provided there are no SDIP pts., no inexperienced operators, all operators in household are age 55 or older and insured has a Homeowners policy with State Auto Companies.
- Installment Pay Plan charge is reduced to \$1 per installment on all new and renewal business.
- 5% non-fleet private passenger auto bodily injury & property damage liability (or combined single liability) coverage private passenger auto equipped with factory installed four wheel anti-locking braking systems. Eff. 2-1-93

State Capital Insurance Company:

- Installment Payment Plan: Waive initial installment charge.
- 10% credit applicable to auto policy when named insured has Homeowners policy with State Capital, Northwestern National, or American Professionals Insurance Company.
- Renewal/Transfer Credit: Bodily injury, property damage, medical payments & collision: 5% for policy in force with State Capital for 3 yrs. & no chargeable accidents or violations in the most recent 3 yrs.: 10% for policy in force with State Capital for 5 yrs. & no chargeable accident or violations in the most recent 5 yrs. Eff. 9-1-99

State Farm Mutual Automobile Insurance Company:

- Deviation for non-fleet private passenger automobile rates: Credit varies based on territory.
- 15% on non-fleet private passenger automobile rates applicable to principal operators age 55 & over where there is no inexperienced operator in household. Credit not applicable to motorcycle.
- 10% non-fleet private passenger automobile rates. Applicable to vehicles (not motorcycles) written in State Farm Mutual & free of at-fault accidents for 3 or more yrs.: 6-10 yrs. - 15% credit: 10 or more yrs. - 20%: 9 or more yrs. - 15% or 20% credit continues after first at fault accident.
- Installment Payment Charge: \$1 monthly installment of premium. Charge waived if payment made by electronic funds transfer.
- Multi Policy Discount: 10% credit for non-fleet private passenger automobile rates when criteria is met.
- 5% on non-fleet private passenger automobile rates applicable to new business policies (not motorcycles) when all drivers have been licensed in the U.S. or Canada for 3 yrs. & all driving records combined have no violations & no at-fault accidents during past 5 yrs. Eff. 9-1-00

TIG Premier Insurance Company:

- 10.7% non-fleet private passenger auto bodily injury, property damage, medical payments, collision, uninsured BI & combined uninsured/underinsured BI; 15.5% comprehensive.
- Free of at fault accidents: 3-6 yrs.; 10%-non-fleet private passenger auto bodily injury, property damage, medical payments & collision; Over 6 yrs.-15%.
- 10% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision for principal operators age 55 and over where there is no principal operator in household.
- BMW model yrs. 1995 & newer: 20% comprehensive; 10% collision. Eff. 3-1-98

Teachers Insurance Company:

- 4% non-fleet private passenger auto bodily injury & property damage: single car, no chargeable SDIP pts. & no inexperience.
- Deviation for certain comprehensive & collision deductibles, when the insured has no chargeable SDIP pts. & no inexperience.
- 5% non-fleet private passenger auto collision \$200 & \$250 deductible, when policy is entirely voluntary with no chargeable SDIP pts. & no inexperience.
- Driving Quality Deviation: Non-fleet private passenger, bodily injury, property damage & collision when criteria is met.
- 9% non-fleet private passenger auto bodily injury & property damage; 8% comprehensive & collision premiums, if insured is a member in good standing of a sponsoring education association & policy is voluntary. No deviation applies if policy has comprehensive only or physical damage only.
- 2% non-fleet private passenger auto bodily injury, property damage & collision, written new business prior to 9-20-98, principal operator licensed for at least 3 yrs., claim free for 3 yrs. & no convictions that result in 4 or more pts. Credit applies to subsequent renewals up to 3 yrs. of experience.
- 5% non-fleet private passenger auto bodily injury, property damage, & collision for territories 11, 14 & 18.
- 25% - 45% deviation for first accident if loss free for 5 yrs. & not ceded.
- 2% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision for operators age 55 & over when criteria is met.
- Installment Payment Plan: Charge waived when paid by Electronic Funds Transfer.
- Installment Payment Charge: No charge on 1st installment for new business policies written on an installment basis

Teachers Insurance Company (con't):

- 15% non-fleet private passenger auto bodily injury, property damage, collision & comprehensive for territory 41.
- 8% non-fleet private passenger auto comprehensive for territories 32, 51 & 52.
- 5% non-fleet private passenger auto bodily injury, property damage & collision when individual policy is written on business on or after 9-2-98 when criteria is met.
- 13% non-fleet private passenger auto bodily injury, property damage & collision for territories 32, 51 & 52.
- Home/Auto Deviation when criteria is met.
- 7% non-fleet private passenger collision for utility vehicles, vans or pickups, 1993 or subsequent. Eff. 6-1-99

Travelers Casualty & Surety Company:

- Anti-Lock Brake Deviation: 5% non-fleet private passenger auto single limit (liability & medical payments) or bodily injury property damage & medical payments.
- Anti-Theft Device Deviation: 5% or 10% discount depending on how vehicle is equipped. Applicable to non-fleet private passenger auto comprehensive base premiums.
- 7% Loss & Conviction Free Renewal Deviation: Multi-car policies: Applies to non-fleet private passenger auto bodily injury, property damage, medical payments & collision coverage. Credit applies to voluntary policies.
- Mature Driver Deviation: 3% to non-fleet private passenger auto bodily injury, property damage & medical payments; 5% collision, 10% comprehensive coverage.
- Passive Restraint Discount: 1% non-fleet private passenger auto bodily injury, property damage & medical payment; Credit applies to voluntary policies.
- 7% Loss & Conviction Free Renewal Deviation; Multi-car policies: Applies to collision coverage only when policy is coded to the Facility.
- Mature Driver Deviation: 5% non-fleet private passenger auto collision coverage & 10% comprehensive coverage. Eff. 12-17-93

Travelers Casualty & Surety Company of America:

- 15% non-fleet private passenger auto bodily injury, property damage & medical payments rates.
- 15% non-fleet private passenger auto comprehensive & collision rates. Eff. 10-15-92

Travelers Casualty & Surety Company of Illinois:

- 30% non-fleet private passenger auto liability & medical payments rates.
- 30% non-fleet private passenger auto physical damage rates. Eff. 10-15-92

Travelers Indemnity Company:

- 10% Account Discount when insured has private passenger auto policy & homeowners policy with The Travelers.
- 3% Careful Driver Credit: Non-fleet private passenger auto bodily injury, property damage, medical payments & collision coverage to insured who have maintained 3 consecutive yrs. & have no "0" SDIP pts.
- 3% Renewal Credit: Non-fleet private passenger auto rates if insured has maintained auto coverage with the Travelers for last 6 or more consecutive yrs.
- Deviation for Multi-Line Insurance and Financial Services Institution Employees: 5% voluntary private passenger auto rates. Each installment charge is deleted.
- Deviation for Education Institution Employees Other Than North Carolina State University: 5% for voluntary private passenger auto rates for employees of an Educational Institution as part of an Employer Payroll Deduction Premium Payment Plan. Each installment charge is deleted.
- 5% for voluntary private passenger auto rates for all other entities for which there is no specifically defined deviation. Each installment charge is deleted.
- Deviation for North Carolina State University: 5% for voluntary private passenger auto rates for North Carolina State University employees as part of an Employer Payroll Deduction Premium Payment Plan. Each installment is deleted.
- Contributing Vehicle Credit: 25% non-fleet private passenger auto bodily injury, property damage, medical payments & collision for insured who have single car policy & have more than one private passenger auto with The Travelers.
- Contributing Vehicle Credit: 15% non-fleet private passenger auto comprehensive, fire/theft & theft/fire, theft, CAC for insureds who have a single car policy and have more than one private passenger auto insured with The Travelers.
- Senior Driver Credit: Credit for voluntary private passenger auto bodily injury, property damage, medical payments, comprehensive, fire/theft, theft, CAC & collision when at least one principal operator age 55 & over with no inexperienced operator. 4% credit age 55-70; 1% age 71 & over; 4% credit for principal operators in both age groups.
- Deviation for Members/Customer of A Credit Union Family: 5% for voluntary private passenger auto rates. Installment charge for each installment is deleted.
- Deviation for Employees of Research and Development Institutions: 5% for voluntary private passenger auto rates. Installment charge for each installment is deleted.

Travelers Indemnity Company (con't.):

- **Deviation for Members/Customer of AAA Group: 5% for voluntary private passenger auto rates. Installment charge for each installment is deleted.**
- **Rate Deviation for Philip Morris Companies, Inc.: 5% for employee as part of an Employee Payroll Deduction Premium Payment Plan. Installment charge for each installment is deleted.**
- **Rate Deviation for Volvo Truck North America, Inc.: 5% for employees. Installment charge for each installment is deleted. Eff. 6-21-99**

Travelers Indemnity Company of America:

- **Installment Payment Charge: Installment charge for each installment is deleted.**
- **18% non-fleet private passenger auto physical damage & 15% insurance rates for all other coverages on policies issued to employees of a North Carolina Educational Institution as part of an employer payroll deduction premium payment plan.**
- **20% non-fleet private passenger auto physical damage & 17% insurance rates for all other coverages on policies issued to employees of Multi-Line Insurance & Financial Services Institution.**
- **15% non-fleet private passenger auto physical damage & 12% insurance rates for all other coverages on policies issued for all other entities for which there is no specifically defined deviation.**
- **10% Account Discount: Non-fleet auto liability & physical damage to all insured that have both private passenger auto & homeowners policy with The Travelers.**
- **Careful Driver Credit: 3% non-fleet private passenger auto bodily injury, property damage, medical payments & collision coverage to insured who maintain auto policy with The Travelers for 3 consecutive yrs. and have no "0" SDIP pts.**
- **Renewal Credit: 3% non-fleet private passenger rates if insured has maintained auto policy with The Travelers for the last 6 or more consecutive yrs.**
- **28% private passenger auto policies for comprehensive, fire/fire & theft/fire, theft & comprehensive & collision; 25% insurance rates for all other coverages on policies issued to NCSU Employees as part of an Employee Payroll Deduction Premium Payment Plan.**
- **Contributing Vehicle Credit: 25% non-fleet private passenger auto bodily injury, property damage, medical payments & collision for single car policy & have more than one private passenger auto insured with The Travelers. 15% credit for comprehensive, fire/fire and theft/fire, theft, CAC for single car policy & have more than one private passenger auto insured with The Travelers.**
- **18% non fleet private passenger auto physical damage & 15% insurance rates for all other coverages for Member/Customers of a Credit Union family.**
- **Senior Driver Credit: Credit for voluntary private passenger auto bodily injury, property damage, medical payments, comprehensive, fire/fire, theft/fire, theft, CAC & collision when at least one principal operator age 55 & over with no inexperienced operator. 4% credit age 55-70; 1% age 71 & over; 4% credit for principal operators in both age group.**
- **20% non-fleet private passenger insurance rates for all coverages for Employees of Research and Development Institutions.**
- **18% non-fleet private passenger for physical damage & 15% insurance rates for all other coverages for members of AAA Groups.**
- **Rate Deviation for Philip Morris Companies, Inc.: 20 % for comprehensive, fire/fire, theft/fire, theft, CAC & collision; 17% all other coverages as part of an Employee Payroll Deduction Premium Payment Plan.**
- **Rate Deviation for Volvo Truck North America, Inc.: 20 % for comprehensive, fire/fire, theft/fire, theft, CAC & collision; 17% all other coverages. Eff. 6-21-99**

The Travelers Indemnity Company of Connecticut:

- **Account Discount: 10% applies when voluntary private passenger auto & homeowners policy with The Travelers.**
- **Careful Driver Credit: 3% non-fleet private passenger auto bodily injury, property damage, medical payment & collision coverage for autos, pickups & vans with 0 SDIP pts. for the last 3 consecutive yrs.**
- **Renewal Credit: 3% if insured has maintained auto policy with The Travelers for 6 or more consecutive yrs.**
- **Contributing Vehicle Credit: 25% non-fleet private passenger autos, pickups, vans & classic autos for bodily injury property damage, medical payments & collision for single car policy yet have more than one private passenger auto insured with The Travelers. 15% for comprehensive, fire/fire & theft/fire, theft & CAC coverages.**
- **Senior Driver Credit: Credit for voluntary private passenger auto bodily injury, property damage, medical payments, comprehensive, fire/fire, theft/fire, theft, CAC & collision when at least one principal operator age 55 & over with no inexperienced operator. 4% credit age 55-70; 1% age 71 & over; 4% credit for principal operators in both age groups.**
- **15% deviation for non-fleet private passenger auto liability and 15% deviation for physical damage to coverages to non-fleet private passenger autos. Eff. 6-21-99**

Travelers Indemnity Company of Illinois:

- **Account Credit: 10% credit when voluntary auto & homeowners policy with The Travelers.**
- **Careful Driver Credit: 7% non-fleet private passenger auto bodily injury, property damage, medical payments & collision that have 0 SDIP pts. for the last 3 consecutive yrs.**
- **Senior Driver Credit: Credit varies 3% - 6% when criteria is met.**
- **Contributing Vehicle Credit: 25% non-fleet private passenger auto bodily injury, property damage, medical payments & collision for single car policy, yet have more than one auto insured with The Travelers.**
- **Contributing Vehicle Credit: 15% non-fleet private passenger auto comprehensive, fire/fire & theft/fire, theft, CAC for insured who have a single car policy, yet have more than one auto insured with The Travelers.**
- **Highly Preferred Credit: 19% credit when certain criteria is met.**
- **Preferred Credit: 10% credit when certain criteria is met. Eff. 8-21-99**

Travelers Personal Security Insurance Company:

- **10% non-fleet private passenger auto liability rates.**
- **19% non-fleet private passenger auto physical damage rates.**
- **15% non-fleet private passenger auto bodily injury, property damage, medical payment & collision to single & multi-car policies that are loss & conviction free.**
- **5% non-fleet private passenger auto bodily injury, property damage, medical payments, uninsured motorist coverage, comprehensive & collision coverage, Facility policies: 5% applies comprehensive & collision when named insured also purchases homeowner policy (HO-2, HO-3 or HO-6). Eff. 3-29-96**

Twin City Fire Insurance Company:

- **.94 factor for non-fleet private passenger auto comprehensive & collision rates if principal operator is age 55 or over. All other operators .98 factor.**
- **6% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision rates, if insured has qualifying homeowners policy in effect with one of the Hartford Group Companies. (The HO-4 policy qualifies for a 5% credit.)**
- **Incident Free Credit: 5% non-fleet private passenger auto comprehensive & collision when criteria is met.**
- **Base rate deviation by coverage & territory for non-fleet private passenger bodily injury, property damage, comprehensive & collision, medical payment & Uninsured/Underinsured Motorists. Eff. 9-1-00**

USAA Casualty Insurance Company:

- **10% non-fleet private passenger auto other than collision coverage for vehicles equipped with passive anti-theft disabling devices & for vehicles equipped with a vehicle recovery system.**
- **5% non-fleet private passenger auto other than collision coverage for vehicles equipped with a window identification system.**
- **5% non-fleet private passenger auto other than collision coverage for vehicles with active disabling anti-theft devices.**
- **100% non-fleet private passenger auto other than collision coverage for audio, visual & data electronics equipment & tapes, records, discs & other media.**
- **100% on rates for covered property coverage for trailers insured for other than collision coverage.**
- **100% on rates for customizing equipment coverage.**
- **30% non-fleet private passenger auto medical payments coverage for vehicles equipped with air bags both sides.**
- **10% non-fleet private passenger auto medical payments coverage for vehicles equipped with passive seat belt both sides or drivers side only.**
- **10% non-fleet private passenger auto liability & physical damage if principal operator is age 55 or older.**
- **5% non-fleet private passenger auto collision for vehicles equipped with a daytime running light device.**
- **Safe Driver Incentive Discount: 10% non-fleet private passenger auto bodily injury, property damage, medical payments, other than collision, collision uninsured motorist, fire, theft & combined additional coverage when criteria is met.**
- **Deviation on 6 month and annual short rate cancellation tables.**
- **10% non-fleet private passenger auto liability, physical damage, extended transportation expense, & towing & labor coverages.**
- **20% non-fleet private passenger auto medical payments coverage for vehicles equipped with air bag drivers side only.**
- **Extended Billing Plan: Regular Plan - no installment charge: Extended Plan - \$3 installment charge Eff. 9-1-00**

USAA General Indemnity Company:

- **5% non-fleet private passenger auto other than collision coverage for vehicles equipped with passive anti-theft disabling devices.**
- **10% non-fleet private passenger auto other than collision coverage for audio, visual & data electronic equipment & tapes, records, discs & other media.**

USAA General Indemnity Company (con't):

- 100% deviation for trailers insured for other than collision coverage.
- 100% deviation for vehicles insured for customizing equipment coverage.
- 5% non-fleet private passenger auto collision for vehicles equipped with daytime running light device.
- Deviation on 6 month & annual short rate cancellation tables.
- Installment Payment Plan: Regular Plan - installment charge waived: Extended Plan - \$3 each installment, unless by electronic transfer then no charge. Eff. 8-1-00

Underwriters Insurance Company:

- 17.5 % Credit Physical Damage and 5% Credit Liability base premiums: Certain Preferred Driver criteria must be met.
- 5% Credit Physical Damage base premiums: Certain Standard Driver criteria must be met.
- Account Credit Program: 10% Credit: Must have Homeowners and Auto policy with UIC.
- 5% Credit for BI, PD and Med Pay for factory installed Anti-Lock Brake System.
- 5% Credit for BI, PD, Med Pay, Collisions, and Comprehensive premiums: Mature Driver Discount: Certain criteria apply. Eff. 10-1-99

Unigard Indemnity Company:

- 5% non-fleet private passenger auto physical damage rates. Deviation applies: (1) All vehicles assigned to driver 55 yrs. of age or older, (2) All vehicles on policy, regardless of number, if all drivers are 55 yrs. of age or older, (3) Private passenger vehicles only.
- 10% non-fleet private passenger auto physical damage rates when same insured also has Homeowners Form HO-3 or HO-6. Eff. 9-5-89

Unigard Insurance Company:

- 5% non-fleet private passenger auto comprehensive & collision rates drivers 55 yrs. or older.
- 15% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision for multi-car policies, when auto & homeowner policy is written on Uni-Mate Program. Additional 5% for policy written 3 yrs. with no at-fault accidents. Second 5% credit for policies in-force 3 yrs. with no at fault accidents preceding 6 yrs. Maximum Uni-Mate Credit is 25% with no at fault accidents preceding 6 yrs. - Maximum Uni-Mate Credit 25%. Eff. 8-1-94

Union Insurance Company:

- Homeowner Credit: 5% non-fleet private passenger auto comprehensive & collision.
- Anti-Theft Devices Credit: 5% alarm only & active disabling devices, 15% passive disabling devices when criteria is met.
- Territorial deviation for non-fleet private passenger auto bodily injury: Credit varies 5% - 22% based on territory.
- Territorial deviation for non-fleet private passenger auto property damage: Credit varies 5% - 15% based on territory.
- Comprehensive & collision deviation non-fleet private passenger auto deviation: 40% if no driving pts.: 10% if driving pts. Eff. 2-1-97

Unisun Insurance Company:

- Preferred Driver Discount: 10% non-fleet private passenger auto bodily injury, property damage, medical payments, collision & other than collision premium. Credit applies to each vehicles when criteria is met.
- Full Coverage Discount: 3% non-fleet private passenger auto bodily injury, property damage, medical payments collision & other than collision when criteria is met.
- Multi-Vehicle Discount: 5% additional credit for non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision. Eff. 12-15-96

United Pacific Insurance Company:

- 10% non-fleet private passenger auto comprehensive & collision. Eff. 8-8-91

United Services Automobile Association:

- 11% non-fleet private passenger auto liability & physical damage; 10% extended transportation expense coverage, towing & labor.
- 5% non-fleet private passenger auto other than collision coverage for vehicles equipped with active anti-theft disabling devices or vehicles using steering wheel bar locks.
- 5% non-fleet private passenger auto other than collision coverage for vehicles equipped with a window identification system.
- 10% non-fleet private passenger auto other than collision coverage for vehicles with passive disabling anti-theft device & vehicle recovery system..

United Services Automobile Association (con't):

- 100% private passenger non-fleet auto other than collision coverage for audio, visual & data electronic equipment & tapes, records, discs & other media.
- 30% non-fleet private passenger auto medical payments coverage for vehicles equipped with air bags on both sides.
- 20% non-fleet private passenger auto medical payments coverage for vehicles equipped with air bag on driver side only.
- 10% non-fleet private passenger auto medical payments coverage for vehicles with passive seat belt restraint.
- 10% non-fleet private passenger auto liability & physical damage rates if principal operator is age 55 & older.
- 100% on rates for covered property for trailers insured for other than collision coverage.
- 100% on rates for customizing equipment coverage.
- 5% non-fleet private passenger auto collision for vehicles equipped with a daytime running light device.
- Safe Driver Incentive Discount: 10% non-fleet private passenger auto bodily injury, property damage, medical payments, other than collision, collision uninsured motorist, fire, theft & combined additional coverages.
- Deviation on 6 month & annual short rate cancellation tables.
- Extended Billing Plan: Regular Plan - no installment charge: Extended Plan - \$3 installment charge. Eff. 9-1-00

United States Fidelity & Guaranty Company:

- Multi-Policy Discount: 2% credit to total non-fleet private passenger auto insurance premium when both auto & home-owners policies are purchased through USF&G Group when certain criteria is met.
- 2% credit non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision premium when principal operator is age 55 & over and there are no inexperienced operators in household.
- Physical Damage Deviation: 6% applies to comprehensive & collision.
- Special Package Discount: 5% credit total policy premium for insured who meet specified underwriting guidelines.
- 15% non-fleet private passenger auto total premium for insureds who are a participant through any of the USF&G Group Marketing Plans. Eff. 9-1-00

Universal Insurance Company:

- 15.0% non-fleet private passenger auto bodily injury, property damage & medical payments for DWI conviction limited to one lifetime alcohol related conviction per household. Credit applies to single car. SDIP pts. must be between 12- 20.
- 7.5% Multi-car, non-fleet private passenger auto bodily injury, property damage & medical payments when an insured has a DWI conviction and SDIP pts. are between 12 & 20. There can be no more than one lifetime alcohol related conviction per household.
- 3.5% non-fleet private passenger auto bodily injury, property damage & medical payments when an insured has a DWI & SDIP pts. are between 8 & 14. Credit applies to single or multi-car risk.
- 5% non-fleet private passenger auto comprehensive & collision with 10-18 SDIP pts. based on model year of auto.
- 10% non-fleet private passenger auto comprehensive & collision with 8-9 SDIP pts. based on model year of auto.
- 25% non-fleet private passenger auto comprehensive & collision with 10-18 SDIP pts. based on model year of auto.
- 40% non-fleet private passenger auto comprehensive & collision with 12-14 SDIP pts. based on model year of auto.
- 20% non-fleet private passenger auto comprehensive & collision with 12-14 SDIP pts. based on model year of auto.
- 52% non-fleet private passenger auto bodily injury, property damage & medical payments for experience drivers, single car risk with 12-20 SDIP pts.
- 42% non-fleet private passenger auto bodily injury, property damage & medical payments for experience drivers, multi-car risk with 12-20 SDIP pts. by at least one driver. Eff. 2-1-98

Utica Mutual Insurance Company:

- Mass Merchandising Plan: 15% discount on base rates for employees of Utica National Insurance Group.
- Personal Auto Account Credit: 10% credit applied to basic premium when auto & homeowner policy is insured by Utica Mutual Insurance Company or Graphic Arts Mutual Insurance Company.
- 5% payroll deduction provided the named insured is employed through an employer enrolled in the Company Workplace Insurance Service for Employees (W.I.S.E.) program or is a member of a company approved affinity group. Eff. 12-1-98

Valiant Insurance Company:

- 5% non-fleet private passenger auto comprehensive & collision insurance rates.
- 5% non-fleet private passenger auto bodily injury, property damage, comprehensive & collision coverage if named insured is an educator.
- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision for loss free credit insured with 3 years with "0" SDIP pts.
- 10% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision for loss free credit insured 6 years with "0" SDIP pts.
- 5% non-fleet private passenger auto bodily injury & property damage for anti-lock brakes.
- 5% non-fleet private passenger auto comprehensive with anti-theft device (active).
- 10% non-fleet private passenger auto comprehensive with anti-theft device (passive).

Vallant Insurance Company (con't.):

- 5% non-fleet private passenger auto bodily, property damage, medical payments, comprehensive & collision for mature driver.
- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision for account driver.
- 5% non-fleet private passenger auto comprehensive & collision for multi-car policies.
- 15% non-fleet private passenger auto comprehensive & collision for cars with "0" SDIP pts. Eff. 2-15-98

Vigilant Insurance Company:

- Various deviations for bodily injury, property damage, medical payments & uninsured motorist coverage for antique autos.
- Reduced rates for physical damage coverage for antique autos.
- Deviation for split limit bodily injury increased limits. Eff. 9-1-00

Virginia Mutual Insurance Company:

- 15% non-fleet private passenger auto bodily injury, property damage & medical payments, with "0" SDIP pts. & no inexperience operators.
- 10% non-fleet private passenger auto comprehensive & collision with "0" pts. and no inexperience operators. Eff. 9-1-97

West American Insurance Company:

- Fampak Discount: 5% credit for all coverages.
- Prime Life Discount: 4% credit for all coverages: Certain criteria must be met.
- Employee Discount: 15% credit for all coverages.
- Base Rate Deviation by territory for bodily injury, property damage, medical payments, uninsured motorists, comprehensive & collision coverages.
- Anti-Theft Discount: Comprehensive Coverage only: 5% & 15% credit: Certain criteria apply. Eff. 9-1-00

Windsor Insurance Company:

LIABILITY Applicable to non-fleet private passenger auto bodily injury, damage & medical payments coverage for all list components.

Group I

12 point violation that is not one of the following:

- A. Manslaughter or negligent homicide.**
 - B. Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing.**
 - C. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.**
 - D. Transporting illegal intoxicating liquors by motor vehicle.**
- Deviation for single car policies, unmarried driver, 12-20 SDIP pts. & least experienced operator has 5-13 yrs. licensed driving experience or 49-53 yrs. licensed driving experience. Credit varies 16% - 43%.
 - Deviation for single car policies, married driver, 12-20 SDIP pts. & least experienced operator has 5-13 yrs. licensed driving experience or 49-53 yrs. licensed driving experience. Credit varies 25% - 70%.
 - Deviation for single car policies, unmarried driver, 12-20 SDIP pts. & least experienced operator has 14-48 yrs. licensed driving experience. Credit varies 22% - 70%.
 - Deviation for single car policies, married driver, 12-20 SDIP pts. & least experienced operator has 14-48 yrs. licensed driving experience. Credit varies 42% - 75%.
 - Deviation multi-car policies, unmarried driver, 12-20 SDIP pts. & least experienced operator has 5-13 yrs. licensed driving experience or 49-53 yrs. licensed driving experience. Credit varies 12% - 43%.
 - Deviation multi-car policies, unmarried driver, 12-20 SDIP pts. & least experienced operator has 14-48 yrs. licensed driving experience. Credit varies 22% - 70%.
 - Deviation multi-car policies, married driver, 12-20 SDIP pts. & least experienced operator has 5-13 yrs. licensed driving experience or 49-53 yrs. licensed driving experience. Credit varies 30% - 70%.
 - Deviation multi-car policies, married driver, 12-20 SDIP pts. & least experienced operator has 14-48 yrs. licensed driving experience. Credit varies 43% - 75%.
 - 10% deviation applies to auto BI & PD on Basic Program risks to policies with proof of 6 months prior auto insurance coverage with no lapse.
 - 3% deviation to BI & PD coverages on Elite Program risks presenting proof of 6 months prior auto insurance coverage with no lapse.

Windsor Insurance Company (con't):

- 10% deviation applies to auto BI, PD and Med Pay when the total policy premium is paid with the application or renewal quote.
- 15% auto BI & PD policies with proof of 6 months prior auto insurance coverage with no lapse & BI limit on the prior proof are higher than 25/50.
- 7% deviation applies to BI & PD coverages on Elite Program risks presenting proof of 6 months prior auto coverage with no lapse & the BI limits on the prior proof are higher than 30/60.
- 8% deviation applies to BI & PD coverages on risks presenting proof of home ownership with homeowners dec page, a homeowners dec page with expiration date less than 24 months old, property tax records, mortgage payment coupons or property deeds. Address listed on any form must match address on Windsor policy.
- 8% deviation applies to BI & PD coverage on Elite Program risks presenting proof of home ownership with homeowners dec page, a homeowners dec page with expiration date less than 24 months old, property tax records, mortgage payment coupons or property deeds. Address listed on any form must match address on Windsor policy.
- 5% deviation applies to BI, PD & med pay coverages on Elite Program risks when the total premium is paid with the application or the renewal quote.
- 2% deviation applies to BI & PD coverages on Elite Program risks must reside in rented residence for which he or she can provide proof of contents insurance or must reside in an owned mobile home for which he or she can provide proof of homeowners insurance.

Group II

Contain either no 12 point violation or a 12 point violation that is one of the following:

- A. Manslaughter or negligent homicide.
 - B. Prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing.
 - C. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
 - D. Transporting illegal intoxicating liquors by motor vehicle.
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- Deviation single-car policies, married driver, 2-20 SDIP pts. & least experienced operator has 5-13 yrs. licensed driving experience or 49-53 yrs. licensed driving experience. Credit varies 3% - 30%.
 - Deviation single-car policies, married driver, 2-20 SDIP pts. & least experienced operator has 14-48 yrs. licensed driving experience. Credit varies 2% - 34%.
 - Deviation single-car policies, unmarried driver, 3-20 SDIP pts. & least experienced operator has 14-48 yrs. licensed driving experience. Credit 6% - 30%.
 - Deviation single-car policies, unmarried driver, 2-20 SDIP pts. & least experienced operator has 7-13 yrs. licensed driving experience or 49-53 yrs. licensed driving experience. Credit varies 2% - 25%.
 - Deviation multi-car policies, married driver, 3-20 SDIP pts. & least experienced operator has 5-13 yrs. licensed driving experience or 49-53 yrs. licensed driving experience. Credit varies 3% or 26%.
 - Deviation multi-car policies, married driver, 3-20 SDIP pts. & least experienced operator has 14-48 yrs. licensed driving experience. Credit varies 3% - 28%.
 - Deviation multi-car policies, unmarried driver, 3-20 SDIP pts. & least experienced operator has 14-48 yrs. licensed driving experience. Credit varies 4% - 20%.
 - Deviation multi-car policies, unmarried driver, 4 - 20 SDIP pts. & least experienced operator has 5-13 yrs. licensed driving experience or 49-53 yrs. licensed driving experience. Credit varies 4% or 20%.
 - 10% deviation applies to auto BI, PD & Med Pay when the total policy premium is paid with the application or renewal quote.
 - 15% auto BI & PD on Basic Program risks to policies with proof of 6 months prior auto insurance coverage with no lapse & BI limit on the prior proof are higher than 25/50.
 - 10% deviation applies to auto BI & PD on Basic Program risks to policies with proof of 6 months prior auto insurance coverage with no lapse.
 - 3% deviation to BI & PD coverages on Elite Program risks presenting proof of 6 months prior auto insurance coverage with no lapse.
 - 7% deviation applies to BI & PD coverages on Elite Program risks presenting proof of 6 months prior auto coverage with no lapse & the BI limits on the prior proof are higher than 30/60.
 - 8% deviation applies to BI & PD coverages on risks presenting proof of home ownership with homeowners dec page, a homeowners dec page with expiration date less than 24 months old, property tax records, mortgage payment coupons or property deeds. Address listed on any form must match address on Windsor policy.
 - 8% deviation applies to BI & PD coverage on Elite Program risks presenting proof of home ownership with homeowners dec page, a homeowners dec page with expiration date less than 24 months old, property tax records, mortgage payment coupons or property deeds. Address listed on any form must match address on Windsor policy.
 - 5% deviation applies to BI, PD & med pay coverages on Elite Program risks when the total premium is paid with the application or the renewal quote.
 - 2% deviation applies to BI & PD coverages on Elite Program risks must reside in rented residence for which he or she can provide proof of contents insurance or must reside in an owned mobile home for which he or she can provide proof of homeowners insurance. Eff. 9-1-00

Worldwide Insurance Company:

- **7.0% non-fleet private passenger auto bodily injury, property damage & medical payments coverage when certain criteria is met.**
- **10.0% non-fleet private passenger auto comprehensive & collision coverage if certain criteria is met. Eff. 7-15-96**

ACE American Insurance Company

- 17% non-fleet private passenger auto bodily injury, property damage, medical payments, uninsured motorist, combined uninsured & underinsured, comprehensive & collision. Eff. 3-18-97

ACE Fire Underwriters Insurance Company

- 17% non-fleet private passenger auto bodily injury, property damage, medical payment, uninsured motorist, combined uninsured motorist & underinsured motorist, comprehensive & collision. Eff. 3-18-97

ACE Property & Casualty Insurance Company

- 17% non-fleet private passenger auto bodily injury, property damage, medical payment, uninsured motorist, combined uninsured motorist & underinsured motorist, comprehensive & collision. Eff. 3-18-97

AMEX Assurance Company

- Downward deviation by territory for non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive, collision & combined UM/UIM by territory: Credit varies by coverage.
- Accident-Free Discount: Applies to non-fleet private passenger auto bodily injury, property damage, medical payment & collision: 3-5 yrs.- 10% credit: 6 yrs. or more- 15% credit.
- Forms 3 & 6: 5% Auto/Homeowner Deviation.
- Downward deviation for single-car & multi-car policyholders for non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision: Credit varies.
- 10% Preferred Client Deviation for non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision when criteria is met.
- Installment Payment Plan: Charge waived for electronic funds transfer or payroll deduction.
- Downward deviation for vehicle usage for non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision: Credit varies.
- 1% deviation non-fleet private passenger automobile rates where the named insured has acquired his/her auto policy through the Work Site Marketing Program of AMEX Assurance Company.
- Costco Discount: 3% applies to policies for member insureds of Costco. Eff. 7-2-01

All America Insurance Company

- 10% private passenger auto liability & physical damage whenever Company carries both the homeowners (HO-2, HO-3, HO-3w/15 or HO-6) & auto coverages. Eff. 7-1-86

Allegiance Insurance Company

- Deviation applied to non fleet private passenger auto rates when policy has no chargeable SDIP pts. & no inexperience operator: Credits vary by territory.
- Driving Quality Deviation on non-fleet private passenger when certain criteria is met.
- Deviation on voluntary non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive, & collision for principal operators age 55+, no chargeable SDIP pts. & no inexperience.
- 8% deviation on voluntary non-fleet private passenger auto bodily injury, property damage & collision if named insured has homeowners, mobile homeowner, tenant or condo policy with a Horace Mann Company and other criteria met.
- 9% deviation for bodily injury & property damage: 8% deviation for comprehensive & collision if insured is a member of a sponsoring education association & the policy is voluntary.
- 7% deviation on voluntary non-fleet private passenger collision coverage. on model yr. 1993 & up for pickups, vans or utility vehicles.
- Deviation on voluntary non-fleet private passenger comprehensive & collision deductibles with no chargeable SDIP pts. & no inexperience.
- Deviation on one to two point accident, if insured has been insured with one of the Horace Mann Insurance Companies for 5 consecutive yrs. & free of accidents for a 5 yr. period: 25% or 45% surcharge waived.
- Installment fee waived for monthly payments via electronic funds transfer.
- New business policies on an installment payment basis: 1st installment fee waived.

- 4% deviation on voluntary non-fleet private passenger auto bodily injury & property damage for single car, no chargeable SDIP pts. & no inexperience.
- 5% deviation on private passenger auto bodily injury, property damage, comprehensive & collision for insureds in credit rating tiers 1, 2 & 3 when policy has no chargeable SDIP pts. & no inexperience operator. Eff. 3-1-01

Allstate Indemnity Company

Preferred Program

- Territory Deviations: Applies to auto bodily injury, property damage, med pay, collision and comprehensive coverages: Credit varies.
- Tier Deviation: Certain criteria must be met.
- Years Licensed Deviation: Applies to auto bodily injury, property damage, comprehensive & collision coverages: Credit varies by coverage.
- Accident Rating Deviation: Years since last accident 0 - 3+: Factors vary 1.00 – 1.20.
- Anti Lock Brake Discount: 1% credit for collision coverage when factory installed anti lock braking system on all four wheels.
- 55 and Over Discount: 15% credit when principal operator is 55 or less than 71 yrs. of age, 1% credit when 71 yrs. or older: Other criteria apply.
- New Car Discount: 0 – 2+ yrs.: Factors vary .95 – 1.00: Other criteria apply.
- The Good Hands People Discount: 10% credit applies to qualifying named insureds.
- Electronic Funds Transfer Deviation: \$1 installment fee.

Regular Auto Program

- 22.5% non-fleet private passenger auto bodily injury & property damage for policies with 12-15 SDIP pts. for single car policies.
- 16.0% non-fleet private passenger auto bodily injury & property damage for policies with 12-15 SDIP pts. for multi-car policies.
- Installment Pay Plan: \$1 per installment by Easy Payment Plan (EZP) Electronic Funds Transfer.
- Installment Pay Plan: Payroll deduction for Allstate Employees (NC); Installment charges waived.
- 10% discount on collision & comprehensive for member of an approved Allstate Corporation and its subsidiaries (Good Hands People Discount). Eff. 9-17-01

Allstate Insurance Company

- 1%-15% non-fleet private passenger auto comprehensive & collision. Deviation applies if principal operator is 55 yrs. old or older. 1% for principal operator 71 yrs. or older.
- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision coverage when operators meet Company's eligibility requirements for Allstate Advantage Discount for single car policies. 15% for multi-car policies.
- 1% non-fleet private passenger auto collision rates which is equipped with factory installed anti-lock braking system on all four wheels for 1983 models or later.
- Preferred Driver Discount: 10% non-fleet private passenger auto bodily injury, property damage & medical payment coverage where operators meet company eligibility requirements.
- 10% private passenger auto liability & physical damage whenever Company carries both the Homeowners (HO-2, HO-3, HO-3w/15 or HO-6) & auto coverages.
- Preferred Driver Discount: 10% for non-fleet private passenger auto collision & comprehensive.
- Installment Payment Plan: \$1 - \$6 charge per each installment when policyholder pays through electronic funds transfer. (Allstate Easy Payment Plan).
- Installment Payment Plan: Payroll deduction option for Allstate Employees (NC): Installment charges waived.
- 10% discount on collision & comprehensive for member of an approved Allstate Corporation and its subsidiaries (The Good Hands People Discount). Eff. 10-22-01

American Automobile Insurance Company

- 5% non-fleet private passenger auto comp. coverage for all vehicles equipped with an alarm and/or active device.
- 15% non-fleet private passenger auto comp. coverage for all vehicles equipped with passive disabling device.

- 5% non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all vehicles equipped with a factor installed four wheel Anti-Lock Braking System.
- 10% non-fleet private passenger auto to all coverage, except uninsured motorist, to auto insured who also maintained homeowners, condominium or tenants policy for primary residence with American Automobile Insurance Company
- Various deviations on bodily injury, property damage, combined single limits, medical payments, extended transportation expense, collision, & comprehensive coverages.
- Electronic Funds Transfer Program: No charge. Eff. 10-1-00

American Bankers Insurance Company of Florida

- 8% non-fleet private passenger physical damage insurance rates, if liability insurance is provided. Eff. 3-15-86

American Centennial Insurance Company

- 5% non-fleet private passenger auto liability & physical damage rates. Eff. 9-1-85

American Economy Insurance Company

- 10% private passenger auto bodily injury, property damage, medical payments, comprehensive & collision rates where principal operator is aged 55 & over with no inexperienced operator in household. Eff. 4-19-91

American Employers Insurance Company

- Base rate deviation by territory: Non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision rates: Variable credits.
- Multi-Policy Credit: 5% when named insured has homeowner policy with Commercial Union Company.
- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision driven by insured who reached age 55.
- Anti-Theft Device Credits: Non-fleet private passenger auto comprehensive when vehicle is equipped with anti-theft device. 5% alarm only, active disabling device. 10% passive disabling device.
- Claim Free Discount applies to liability, medical & physical damage: 3% for policies in force 3 yrs., less than 5 yrs. & not an at fault accident in the preceding 3 yrs.: 5% for policies in force 5 yrs. and not an at fault accident.
- Cancellation will be done on a pro-rata basis. Eff. 4-6-98

American Fire & Casualty Company

- Fampak Discount: 5% credit for all coverages.
- Prime Life Discount: 4% credit for all coverages: Certain criteria must be met.
- Employee Discount: 15% credit for all coverages.
- Base Rate Deviation by territory for bodily injury, property damage, medical payments, uninsured motorists, comprehensive & collision coverages.
- Anti-Theft Discount: Comprehensive Coverage only: 5% & 15% credit: Certain criteria apply. Eff. 9-1-00

American & Foreign Insurance Company

- 5% Companion Policy Credit for automobile policy, for which on inception date there is in force a homeowners policy covering same insured in any member of Royal Insurance.
- Discount for eligible employee: 20% credit to total personal auto policy premium.
- Installment Payment Plan waiver.
- 5% Good Driver Discount applies to bodily injury, property damage, medical payment & collision coverage.
- 5% Experience Operator Credit applies to bodily injury, property damage, medical payments, collision & comprehensive coverage if principal operator is age 55 - 65 & no inexperience operator.
- Passive Restraint Discount apply to medical payment rate. Credit varies 20% -40%.
- 5% Anti-Lock Braking System credit applies to bodily injury & property damage for vehicles equipped with factory installed 4 wheel anti-lock braking system.
- 5% Window Glass Etching Credit applies to comprehensive coverage.
- Anti-Theft Device Credit applies to comprehensive coverage: Credit varies 5% - 15%.
- 10% Company Car Credit applies to bodily injury, property damage, medical payment, comprehensive & collision for

single car policies when company car is in the household.

- Installment Payment Plan: \$1 each installment for Electronic Fund Transfer. Eff. 9-21-98

American Home Assurance Company

- 17% - 43% deviation for medical payments & uninsured & combined uninsured/underinsured motorists coverage: Certain territories: Certain underwriting criteria must be met.
- 0% - 42% deviation for bodily injury, property damage, comprehensive & collision coverages: Certain criteria apply.
- 5% deviation for bodily injury, property damage, medical payments, comprehensive & collision for multi car policies.
- 5% deviation for comprehensive: All vehicles equipped with alarm only and active disabling devices.
- 15% deviation for comprehensive: All vehicles equipped with passive disabling devices.
- 5% deviation for certain coverages: All insureds within sponsored groups.
- Installment fee waived for automatic deductions from a financial account.
- 1st installment fee waived for all multiple payment modes. Eff. 2-23-01

American Insurance Company

- 5% non-fleet private passenger auto comprehensive coverage for all vehicles equipped with an alarm and/or active device.
- 15% non-fleet private passenger auto comprehensive coverage for all vehicles equipped with passive disabling device.
- 5% non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all vehicles equipped with a factor installed four wheel Anti-Lock Braking System.
- 10% non-fleet private passenger auto to all coverage, except uninsured motorist, to auto insured who also maintained homeowners, condominium or tenants policy for primary residence with American Automobile Insurance Company.
- Various deviations on bodily injury, property damage, combined single limits, medical payments, extended transportation expense, collision, & comprehensive coverages.
- Electronic Funds Transfer Program: No charge. Eff. 10-1-00

American Manufacturers Mutual Insurance Company

- 10% non-fleet private passenger auto physical damage for risks with driving pts.
- 30% non-fleet private passenger auto physical damage for risks without driving pts.
- 20% non-fleet private passenger auto medical payments when vehicle is equipped with factory installed air bag or seat belt in driver-side-only position.
- 30% non-fleet private passenger auto medical payment when vehicle is equipped with either factory installed air bags or seat belts in both front outboard seat positions.
- 40% non-fleet private passenger auto medical payments when vehicle is equipped with factory installed air bags & seat belts in both front outboard seat positions.
- 5% non-fleet private passenger auto bodily injury & property damage coverage for those vehicles equipped with factory installed four wheel anti-lock braking system (ABS).
- Extended Transportation Expenses Coverage KIP only: Coverage is included at no additional charge.
- Cancellation KIP only: Cancellation will be computed on pro rata basis.
- Deviation non-fleet private passenger auto bodily injury & property damage written voluntary based on territory: Credit varies.
- Experience Driver Discount: 5% non-fleet private passenger auto bodily injury, property damage, medical payments, collision & comprehensive, if principal operator is age 55 or older & no inexperienced operators.
- Classic Auto Discount: 80% discount to Miscellaneous Types Rule-19.F. Classic Auto Discount for bodily injury, property damage & medical payments coverages.
- Installment Payment Plan: \$1 charge if paid through electronic funds transfer.
- 7% Kemper Network Deviation: Certain criteria apply. Eff. 9-24-01

American Motorists Insurance Company

- Safety Equipment Discount: Credit varies 20%, 30% or 40% by combinations of equipment.
- Anti-Lock Braking System Discount.
- Extended Transportation Expenses Coverage - KIP only: Coverage included at no additional charge.
- Cancellation - KIP only: Compute return premium on pro rata basis.
- Experienced Operator Credit: Principal Operator is age 55 or older & no inexperienced operators.

- **Deferred Premium Payment Plan.**
- **7% Kemper Network Deviation: Certain criteria apply. Eff. 9-1-00**

American Professionals Insurance Company

- **Installment charge waived on initial payment: \$3 charge for each installment thereafter: Applies to all policies. Eff. 7-1-99**

American Protection Insurance Company

- **15% non-fleet private passenger auto physical damage for risks with driving pts.**
- **42.0% non-fleet private passenger auto physical damage for risks without driving pts.**
- **20% non-fleet private passenger auto medical payments when vehicle is equipped with factory installed air bag or seat belt in driver-side-only position.**
- **30% non-fleet private passenger auto medical payment when vehicle is equipped with either factory installed air bags or seat belts in both front outboard seat positions.**
- **40% non-fleet private passenger auto medical payments when vehicle is equipped with factory installed air bags & seat belts in both front outboard seat positions.**
- **5% non-fleet private passenger auto bodily injury & property damage coverage for those vehicles equipped with factory installed four wheel anti-lock braking system (ABS).**
- **Extended Transportation Expenses Coverage KIP only: Coverage is included at no additional charge.**
- **Cancellation KIP only: Cancellations will be computed pro rata basis.**
- **Territory Deviation for non-fleet private passenger auto bodily injury & property damage: Credit varies.**
- **Experience Driver Discount: 3% non-fleet private passenger auto bodily injury, property damage, medical payments, collision & comprehensive if principal operator is age 55 & over & no inexperience operators.**
- **Installment Payment Plan: \$1 charge if paid through electronic funds transfer.**
- **7% Kemper Network Deviation for bodily injury, property damage, med pay, comprehensive & collision: Certain criteria apply. Eff. 9-1-00**

American Security Insurance Company

- **Deviation: Charge as premium for comprehensive (full coverage) & collision (\$100 deductible), the NC Rate Bureau base rates, which became effective January 1, 1984 for territory 17, separately for each coverage. Premiums so determined are applied statewide regardless of territory, no primary or secondary rating factors are applied. Eff. 2-1-86**

American Southern Insurance Company

- **15% Elite Driver Discount: Applies to each vehicle, each driver when meeting criteria. Credit applies to non-fleet private passenger auto bodily injury, property damage, medical payments, collision & other than collision premiums.**
- **10% Preferred Driver Discount: Applies to each vehicle, each driver when meeting criteria. Credit applies to non-fleet private passenger auto bodily injury, property damage, medical payments, collision & other than collision premiums.**
- **2% AAA Carolina Affinity Group Discount when insured is a member of AAA Carolinas. Credit applies to non-fleet private passenger auto bodily injury, property damage, medical payments, collision & other than collision premiums**
- **Plus Program Discount: 10% credit applies to non-fleet private passenger auto collision & other than collision when there is a least one driver 55 & over.**
- **10% Renewal Discount Program applicable to each vehicle when policy holder has been insured with American Southern the previous 3 yrs. Discount applies to each vehicle, each driver when meeting criteria. Credit applies to non-fleet private passenger auto bodily injury, property damage, med payments, collision & other than collision premiums. Eff. 12-1-98**

American Spirit Insurance Company

- **Renewal Homeowner Credit: 3% applies to bodily injury, property damage, med pay, comprehensive & collision: Certain criteria must be met.**
- **Miscellaneous Coverage Deviation for vehicles that carry comprehensive & collision.**
- **Full Pay Deviation: Applies to bodily injury, property damage, med payments, uninsured motorists, comprehensive & collision when insured elects to pay premium in full up front.**
- **Electronic Funds Transfer Deviation: Installment Fee \$1. Eff. 9-14-01**

American States Insurance Company

- 10% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision where principal operator is aged 55 & over with no inexperienced operator in household. Eff. 4-19-91

American States Preferred Insurance Company

- Preferred Driver Credit: 5% non-fleet private passenger auto bodily injury, property damage, medical payments & collision when all principal operators have no accidents (at-fault or not-at-fault) or violation during the previous 3 yrs. Deviation applicable new policies only & will continue for 3 yrs. unless removed due to a chargeable accident.
- Accident Free Discount: 10% non-fleet private passenger auto bodily injury, property damage, medical payments & collision when principal operator has been written with any of the American States Insurance Companies for a period of 3 or more yrs. & has had no chargeable accidents during the 3 yr. period. 15% non-fleet private passenger auto bodily injury, property damage, medical payments & collision when the principal operator has been written with any of the American States Insurance Companies for 6 or more yrs. & has no chargeable accidents during the 6 yr. period.
- 35% non-fleet private passenger auto physical damage for risks without driving points.
- Deviation by territory: Non-fleet private passenger bodily injury. Credits vary 3%-10%.
- Deviation by territory: 5% non-fleet private passenger auto property damage.
- 10% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision where principal operator is age 55 & over with no inexperience operator in the household.
- Passive Restraint Discount: 10% - 40% non-fleet private passenger auto med payments based on type of system. Eff. 12-19-95

AMICA Mutual Insurance Company

- Downward Deviation to Base Rates for BI, PD, med pay, uninsured/underinsured motorists, comprehensive & collision.
- Downward Deviation by Territories for BI, PD, med pay, comprehensive & collision.
- Charge \$2 in lieu of \$3 each installment with certain exceptions.
- Eliminate additional charge \$2 on 1st installment of installment plan.
- Eliminate additional charge \$2 for all installment payments for members of any AMICA Group.
- Eliminate additional charge \$2 for 1st installment payment for insured participating in account billing payment plan Eff. 9-1-00

Amerisure Mutual Insurance Company

- Multi-Policy Credit: Non-fleet private passenger auto: 10% credit all coverage when insured has primary homeowners coverage for Forms 2, 3 & 6 with Michigan Mutual or any American policy. Eff. 7-1-92

Argonaut Insurance Company

- Advantage Discount: 13.5% discount applies to bodily injury, property damage, medical, collision & comprehensive for single car auto policies.
- Multi-Car Discount: 23.7% discount applies to bodily injury, property damage, medical, collision & comprehensive for single car auto policies.
- Preferred Driver Discount: 10% discount applies to bodily injury, property damage, medical, collision & comprehensive for single car auto policies. Eff. 4-1-00

Associated Indemnity Corporation

- 5% non-fleet private passenger auto comprehensive coverage for all vehicles equipped with an alarm and/or active device.
- 15% non-fleet private passenger auto comprehensive coverage for all vehicles equipped with passive disabling device.
- 5% non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all vehicles equipped with a factor installed four wheel Anti-Lock Braking System.
- 10% non-fleet private passenger auto to all coverage, except uninsured motorist, to auto insured who also maintained homeowners, condominium or tenants policy for primary residence with American Automobile Insurance Company.
- Various deviations on bodily injury, property damage, combined single limits, medical payments, extended transportation expense, collision, & comprehensive coverages.

- **Electronic Funds Transfer Program: No charge. Eff. 10-1-00**

Association Insurance Company

- 12.5% non-fleet private passenger auto liability & physical damage insurance rates.
- 32.5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision for SAS Institute Employees. Eff. 1-1-96

Assurance Company of America

- 5% non-fleet private passenger auto liability bodily injury, property damage & medical payments.
- 15% non-fleet private passenger auto comprehensive & collision.
- 7.5% non-fleet private passenger auto bodily injury, property damage, medical payments comprehensive & collision coverage for drivers with 30 yrs. driving experience & no inexperience operator on policy.
- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision coverage for 3 consecutive yrs. with "0" SDIP pts.
- 10% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision coverage for 6 consecutive yrs. with "0" SDIP pts.
- 5% non-fleet private passenger auto liability, property damage, comprehensive & collision coverage if named insured is an educator.
- 5% non-fleet private passenger auto bodily injury & property if auto has anti-lock brakes.
- 5% non-fleet private passenger auto comprehensive if auto has anti-theft device.
- 10% non-fleet private passenger auto comprehensive if auto has anti-theft device.
- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision of insured has homeowners policy with Assurance.
- 5% non-fleet private passenger auto comprehensive & collision for multi-car policies.
- 20% non-fleet private passenger auto comprehensive & collision for cars with "0" SDIP pts. Eff. 2-15-98

Atlantic Casualty Insurance Company

LIABILITY All deviation applicable to non-fleet private passenger bodily injury & property damage coverage for all listed components.

12 point violation must not be one of the following.

- Manslaughter or negligent homicide.
 - Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
 - Pre-arranged racing or knowingly lending a motor vehicle to be used in pre-arranged racing.
 - Transporting illegal intoxicating liquors by motor vehicle.
- 37% non-fleet private passenger bodily injury & property damage, single car policies with limits of liability that do not exceed \$25,000/\$50,000 bodily injury, \$25,000 property damage, \$2,000 medical payments: \$25,000/\$50,000/\$25,000 uninsured motorists for operators with 3 yrs. or more driving experience & limits of \$50,000/\$100,000 bodily injury, \$50,000 property damage, \$2,000 medical payments, \$50,000/\$100,000/\$50,000 UM/UIM for operators with 5 yrs. or more driving experience with 12-20 SDIP pts.
 - 33% non-fleet private passenger bodily injury & property damage, multi-car policies with limits of liability that do not exceed \$25,000/\$50,000 bodily injury, \$25,000 property damage, \$2,000 medical payments, \$25,000/\$50,000/\$25,000 uninsured motorists for operators with 3 yrs. or more driving experience & limits of \$50,000/\$100,000 bodily injury, \$50,000 property damage, \$2,000 medical payments, \$50,000/\$100,000/\$50,000 UM/UIM for operators with 5 yrs. or more driving experience with 12-20 SDIP pts. Eff. 7-1-94

Motorcycle

- 9% average deviation for private passenger motorcycle physical damage.
- 15% average deviation private passenger motorcycle bodily Injury & property damage. Eff. 7-1-91

Atlantic Indemnity Company

- 5% non-fleet private passenger auto bodily injury, property damage & medical payments single car policies with 6-20 SDIP pts. that do not include a Driving While Intoxicated conviction.

- 2.5% non-fleet private passenger auto bodily injury, property damage & medical payments multi-car policies with 6-20 SDIP pts. that do not include a Driving While Intoxicated conviction.
- 21% average deviation for non-fleet private passenger automobile physical damage with 3 or more SDIP pts.

LIABILITY All deviation applicable to non-fleet private passenger bodily injury, property damage, & medical payment coverages for all listed components.

12 point violation must not be one of the following.

- Manslaughter or negligent homicide.
 - Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
 - Pre-arranged racing or knowingly lending a motor vehicle to be used in pre-arranged racing.
 - Transporting illegal intoxicating liquors by motor vehicle.
 - DUI violations involving drugs.
- 55% for single car policies with 12-20 SDIP pts.
 - 45% for multi car policies with 12-20 SDIP pts. Eff. 11-1-95

Auto Owners Insurance Company

Premier Program

- Mature Driver Discount: Applies to non-fleet private passenger auto bodily injury, property damage, med payments, comprehensive & collision coverages for insureds 55 - 74 yrs. of age: Credit varies 5% - 20%.
- Multi-Car Discount: 2.5% non-fleet private passenger auto comprehensive & collision coverage: Certain criteria apply.
- Physical Damage Rate Deviation non-fleet private passenger auto: 5% comprehensive: 5% collision, applicants must have at least 14 yrs. driving experience.
- Multi Policy Discount: 5% credit applies to BI, PD, Med Pay, comprehensive & collision.
- 5% non-fleet private passenger auto bodily injury, physical damage, med payments, comprehensive & collision for Life/Auto policy.

Standard Program

- Mature Driver Discount: Applies to non-fleet private passenger auto bodily injury, property damage, med payer comprehensive & collision coverages for insureds 55 yrs. of age or older: Credit varies.
- Multi-Car Discount: 2.5% non-fleet private passenger auto comprehensive & collision coverage: Certain criteria apply.
- 5% non-fleet private passenger auto bodily injury, physical damage, med payments, comprehensive & collision for Life/Auto policy. Eff. 9-17-01

Automobile Insurance Company of Hartford

- 5% Anti-Lock Brake (ABS): Non-fleet private passenger auto Single Limits Liability (liability & medical payment) or Split Liability (bodily injury, property damage & medical payments).
- 5% or 10% Anti-Theft Device Discount depending on how vehicle is equipped. Applies to non-fleet private passenger auto comprehensive coverage.
- 15% Loss & Conviction Free Renewal Credit for single & multi-car policies. Applies to non-fleet private passenger auto bodily injury, property damage, medical payments & collision coverage.
- Mature Driver Credit: 3% non-fleet private passenger auto bodily injury, property damage & medical payment; 5% collision; 10% comprehensive.
- Passive Restraint Discount: 1% non-fleet private passenger auto bodily injury, property damage & medical payments.
- 7% non-fleet private passenger auto bodily injury, property damage, medical payments & collision. Credit applies multi-car policies that are loss & conviction free.
- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, uninsured motorist, comprehensive & collision when coverage issued for homeowners (Forms 2, 3 & 6) in any of Aetna Life & Casualty Affiliated Companies. Credit applies to comprehensive & collision coverage for facility policies. Eff. 3-29-96

Bankers Standard Insurance Company

- 17% non-fleet private passenger auto bodily injury, property damage, medical payment, uninsured motorist, combined uninsured motorist & underinsured motorist, comprehensive & collision. Eff. 3-18-97

Builders Mutual Insurance Company

- 5% deviation on bodily injury, property damage, medical payments, comprehensive, & collision, if primary driver has at least 30 yrs. driving experience.
- Rating plan factor reduced by .05 for comprehensive & collision if the risk qualifies for multi car discount & has no inexperienced operator.
- Rating plan factor reduction by .05 for bodily injury, property damage, medical payments, comprehensive & collision, if the risk is classified as having 0 SDIP pts.
- 5% deviation on bodily injury & property damage, if the vehicle is equipped with anti-lock brakes.
- 5% deviation for comprehensive only, if vehicle is equipped with an active anti-theft device: 10% deviation, if vehicle is equipped with a passive anti-theft device. Eff. 10-1-99

Burlington Insurance Company

- 15% private passenger auto physical damage insurance rates. Eff. 5-28-87

CGU Insurance Company

- 5% Account Credit is applicable to Personal Auto Policies where named insured has his/her Homeowners (except Forms HO-1 & HO-4) insurance in any of General Accident companies. Credit applies to total premium for each coverage.
- 5% Anti-Lock Brake Discount: Bodily injury, property damage, single limit liability, medical payments & collision if vehicle is equipped with factory installed anti-lock brakes. Eff. 9-15-91

Central Mutual Insurance Company

- 0% -10% non-fleet private passenger auto premium for liability coverage, except uninsured or underinsured motorist coverage when the Company carries both the homeowner & auto coverages. 0% - 20% credit physical damage coverage.
- 5% private passenger auto bodily injury & property damage liability coverage for autos equipped with factory installed four wheel anti-lock braking system (ABS).
- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision coverage for principal operators age 55 or over or has 34-38 yrs. of driving experience with 0 SDIP pts. and no inexperienced operators in household.
- 1%-5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision coverage for principal operators age 70-74 with 0 SDIP pts., no inexperienced operators in household.
- 5% non-fleet private passenger auto comprehensive for vehicles equipped with alarm only or active anti-theft disabling device. 15% comprehensive for vehicles equipped with passive anti-theft disabling device.
- Deviation for "First Accident Forgiveness" program. Credit varies 25%-65% when criteria is met.
- Installment Payment Plan: No charge for Electronic Fund Transfer.
- 10% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision when criteria is met.
- Deviation for non-fleet private passenger auto: 30% bodily injury, property damage & medical payments: 25% collision: 15% comprehensive.
- 20% deviation for auto bodily injury, property damage, medical payments, comprehensive & collision when criteria is met regarding insured & vehicle. Eff. 7-1-01

Century Indemnity Company

- 10% non-fleet private passenger auto comprehensive & collision rates. Eff. 6-1-89

The Charter Oak Fire Insurance Company

- Pricing Factors Deviation: Applies to private passenger auto: 15% for liability coverages: 15% for property damage coverages.
- 9% Account Discount Deviation applies to all insureds who have both an auto & homeowners policy with Travelers.
- Contributing Vehicle Credit: 25% non-fleet private passenger auto bodily injury, property damage, medical payments & collision for single car policy & have more than one private passenger auto insured with The Travelers. 15% credit for

comprehensive, fire/theft and theft/fire, theft, CAC for single car policy & have more than one private passenger auto insured with The Travelers.

- 3% Renewal Credit applies to private passenger auto rates if insured has maintained an auto policy with Travelers for the last 6 or more consecutive years. Eff. 10-22-00

The Cincinnati Insurance Company

- 20% non-fleet private passenger auto liability rate deviation.
- 40% non-fleet private passenger auto physical damage rate deviation.
- 10% non-fleet private passenger liability & physical damage rate deviation, if policyholder has package policy with Cincinnati Insurance Company.
- Installment Payment Plan charge waived for personal autos & autos written in conjunction with a homeowner policy. Eff. 8-1-01

Citizens Insurance Company of America

- 10% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision coverage for principal operators in household age 55 or older where there are no other operators in household with less than 3 yrs. driving experience. This is a per vehicle credit.
- Account Credit: 5% non-fleet private passenger auto comprehensive & collision coverage if insured has Homeowners policy with The Hanover Insurance Company.
- Non-Smoker Discount: 5% non-fleet private passenger auto comprehensive & collision coverage if no drivers have smoked in the past 15 months.
- 10% deviation for non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision.
- Renewal Credit applies to non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision. Less than 3 yrs-0%; 3-5 yrs.-3.0%; 5 yrs or more-6.0%. Eff. 9-1-94

Colonial American Casualty and Surety Company

- 20% non-fleet private passenger auto bodily injury and property damage. 30% physical damage.
- 10% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision age 55 and over.
- Good Driver Discount: 10% non-fleet private passenger auto liability, property damage, medical payments, comprehensive & collision when principal operator(s) has no fault accidents & no moving violation in past 3 yrs.
- Anti-Theft Device Deviation varies 5% - 10% for non-fleet private passenger auto comprehensive. Eff. 1-1-98

Commercial Insurance Company of Newark, New Jersey

Classic Auto Program

- Deviation for bodily injury, property damage & medical payments premium for all territories.
- Comprehensive, collision, fire only & theft only premiums deductible deviation factors for all territories.
- Uninsured motorists coverage, combined uninsured/underinsured motorist coverage deviation for all territories. Eff. 8-1-00

Commercial Union Insurance Company

- Base rate deviation by territory: Factor varies 0.66 - 0.74.
- Multi Policy Credit: 5% credit when named insured has a homeowner policy with Commercial Union.
- 5% Multi-Policy Credit for non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision for principal driver age 55 & over.
- Anti-Theft Device Credit: Credit varies 5% - 10% for comprehensive coverage.
- Claim Free Discount: Credit varies 3% - 5% for non-fleet private passenger liability, medical payments & physical damage when criteria is met.
- Cancellation: Deviation on short rate cancellation resulting in pro-rata cancellation. Eff. 4-6-98

Commercial Union Midwest Insurance Company

- **5% Account Credit on non-fleet private passenger auto total premium when insured also has homeowners policy through Commercial Union Company.**
- **Base rate deviation by territory: Non-fleet private passenger auto bodily injury, property damage, medical payments comprehensive & collision premium. Variable credits.**
- **5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision driven by insured who reached age 55.**
- **Anti-Theft Device Credits: Non-fleet private auto comprehensive who vehicle is equipped with anti-theft device. 5% alarm only, active disabling device. 10% passive disabling device.**
- **Claim Free Discount applies to liability, medical & physical damage: 3% for policies in force 3 yrs. less than 5 yrs. & not an at fault accident in the preceding 3 yrs. 5% for policies in force 5 yrs and not an at fault accident.**
- **Cancellation will be done on a pro-rata basis. Eff. 4-6-98**

Consolidated American Insurance Company

- **10% non-fleet private passenger comprehensive & 15% collision rates. Deviation applies multi-car risk, all classes except farm use classes. No inexperienced operators in household & 0 SDIP pts. applicable. Eff. 12-1-92**

Continental Insurance Company

- **Anti-Theft Device Discount: Certain criteria apply.**
- **Vin Etching Discount: 5% credit applies when criteria are met.**
- **Accident/Violation Free Discount.**
- **Daytime Running Light Discount.**
- **Companion Policy Discount: 10% credit applies if named insured has an homeowners policy with any Encompass Insurance Company.**
- **Airbag Discount: Credit varies when certain criteria is met.**
- **Anti-Lock Braking System Discount. Eff. 7-3-01**

Continental National Indemnity Company

- **Discount for Qualified Preferred Drivers: 17.5% credit physical damage-5% credit liability when certain criteria is met.**
- **Discount for Qualified Standard Drivers: 5% credit physical damage when certain criteria is met.**
- **Account Credit Program: 10% credit when certain criteria is met & both homeowners & auto policies are written through CNIC.**
- **Anti Lock Braking System Discount: 5% credit.**
- **Mature Driver Discount: 5% credit when certain criteria is met. Eff. 1-1-01**

Eagle American Insurance Company

- **Renewal Homeowner Credits: 3% applies to bodily injury, property damage, medical payments, comprehensive & collision: Certain criteria apply. 2% comprehensive & collision only: Certain criteria apply.**
- **Multi-Car Credit: 3% applies to bodily injury, property damage, medical payments, comprehensive & collision: Certain criteria apply.**
- **Married Credit: 2% applies to bodily injury, property damage & medical payments if eligibility requirements are met.**
- **Mass Marketing Credit: 5% applies to bodily injury, property damage, medical payments, uninsured & underinsured motorist, comprehensive & collision. Credit applied to members of an employer based account written through an agent who has been specifically contracted with our marketing systems division to provide this discount.**
- **Territory Deviation: 2% credit applies to bodily injury, property damage, medical payment, uninsured/underinsured motorist, comprehensive & collision for garaging location in territory 11,13,15,18, 51 or 52.**
- **Occurrence Free Credit: 4% credit applies to bodily injury, property damage, medical payments, comprehensive & collision based on SDIP pts. record.**
- **Companion Policy Credit: 3% credit applies to bodily injury, property damage, medical payments, comprehensive & collision for drivers meeting eligibility requirements.**
- **Miscellaneous Coverage Deviation for vehicles that carry comprehensive & collision.**
- **Full Pay Deviation: Applies to bodily injury, property damage, med payments, uninsured motorists, comprehensive & collision when insured elects to pay premium in full up front.**
- **Electronic Funds Transfer: Installment Fee \$1. Eff. 9-14-01**

Economy Premier Assurance Company

- **5% Pak II Package Credit:** Applies to comprehensive & collision base premiums when certain criteria is met.
- **Pak II Renewal Credit:** 3%-5% credit applies to final premium when insured has maintained an auto or homeowners policy written with a Metropolitan Company.
- **Age 55 or Older Credit:** 1%, 5%, or 10% credit applies to non-fleet private passenger bodily injury and property damage liability, medical payments, comprehensive & collision for drivers meeting eligibility requirements.
- **10% Good Driver Credit** when certain criteria is met.
- **Symbol Relativities Deviation.**
- **Increased Limits Extended Transportation Deviation:** No additional charge when comp coverage is purchased.
- **Passive Restraint Credit:** 20% for driver side airbag: 30% for both front outboard seat position airbags.
- **Anti-Theft Device Credit:** 5% applies to alarm only & active disabling devices: 15% for passive disabling devices.
- **5% Anti-Lock Braking System Credit** when it's factory installed on all 4 wheels.
- **Golfmobile Liability:** No additional charge.
- **ATV, Minibike & Dune Buggy combined BI & PD liability rates** are same as the N.C. Rate Bureau's snowmobile rates.
- **ATV, Minibike & Dune Buggy Medical Payment rates** will be 23% of territory 11 private passenger auto med pay rates.
- **ATV, Minibike & Dune Buggy Collision rates** are same as the N.C. Rate Bureau's snowmobile rates.
- **10% Recreational Vehicle Multi-Vehicle Credit:** Eligibility requirements must be met.
- **Premium Payment Plan Deviation.** Eff. 6-01-01

Electric Insurance Company

- **Preferred Rate Program Deviation:** 8% credit when all program criteria is met.
- **10% non-fleet private passenger bodily injury, property damage, medical payments, comprehensive & collision** if principal operator of vehicle is 55 yrs or older. Vehicle with inexperience operator surcharge is not eligible.
- **5% non-fleet private passenger bodily injury, property damage, medical payments, comprehensive & collision** for risks that meet Elfun Society Membership.
- **Multi Policy Credit:** 5% credit applies when insured has a HO- 2, 3, 4 or 6 policy with Electric Insurance.
- **Accident and Violation Free Discount:** Credit varies 5% - 15% when criteria is met.
- **5% Mass Marketing Discount.** Eff. 5-16-01

Employers Mutual Casualty Company

- **Multi-Policy Credit:** 10% when auto & homeowners coverage are written with Employers Mutual Casualty Company and/or Emcasco Insurance Company.
- **Safety Equipment/Anti-Theft Discount:** 20% med pay premium passive restraint on driver side only. 30% med pay premium passive restraint on both sides. 5% on bodily injury & property damage premium for four wheel anti-lock braking system. 5% comprehensive premium for alarm & active disabling devices. 15% comprehensive premium for passive disabling devices.
- **Installment Payment Plan:** \$3 charge waived when method of payment is through electronic funds transfer. Eff. 5-25-97

Erie Insurance Company

- **5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision** when principal operators are age 55 or older & there is no inexperienced operator in household.
- **8% non-fleet private passenger automobile bodily injury & property damage** for 1983 or newer model vehicles with factory-installed anti-lock brake systems on all four wheels.
- **5% non-fleet private passenger comprehensive** for all vehicles with etching a vin or serial number or active anti-theft devices.
- **10% non-fleet private passenger comprehensive** for all vehicles with alarm or passive anti-theft devices.
- **Feature 15: SDIP surcharge** will be waived for any at-fault accident presented on an Erie personal auto policy which has been in force 15 or more yrs. Deviation 1 pt. - 15%, 2 pts. - 40%, 3 pts. - 65%.
- **Premium Payment Plan Service Charge Installment Payment deviation.**
- **Non-fleet private passenger auto base rate deviation** for bodily injury, property damage, medical payments, comprehensive & collision coverage by territory. Credit varies.
- **Coverage for Rented Vehicles:** Waive \$4 charge for coverage when insured has both comprehensive & collision
- **Pro rata cancellation** for all policies.

- **Multi-Policy Discount: 10% credit when Homeowner or Mobile homeowner policy is written with The Erie and named insured must be same on all policies.**
- **Pioneer Experience Rating Credit Discount: Applies to private passenger auto bodily injury, property damage, comprehensive & collision on a Pioneer Family Auto Policy. Other criteria apply.**
- **Multi Car Risks - Separate Policies: Certain criteria apply.**
- **Reduced Usage Discount: Certain criteria must be met. Eff. 9-1-01**

Erie Insurance Exchange

- **Non-fleet private passenger auto base rate deviation for bodily injury, property damage, medical payments, comprehensive & collision by territory. Credit varies..**
- **5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision when principally driven by insureds who are age 55 or older & there is no inexperienced operator in household.**
- **8% non-fleet private passenger automobile bodily injury & property damage for 1983 & newer model yr. vehicles with factory installed anti-lock brake systems on all four wheels.**
- **Anti-Theft Device Deviation on comprehensive premiums: 5% for etching identification or an active device: 10% for an alarm or passive device.**
- **Feature 15: SDIP surcharge will be deviated for following at-fault accidents presented on a personal auto policy which has been in force with Erie Insurance Group for 15 or more yrs. Deviation - 1 pt. - 15%; 2 pts. - 40%; 3 pts. - 65%.**
- **Coverage for Rented Vehicles: Waive \$4 charge for coverage.**
- **Pro rata cancellation for all policies.**
- **Premium Payment Plan: Service charge waived for payment plan B when criteria is met.**
- **Comprehensive Deductible Factors Deviation: 5% deviation other than full coverage.**
- **Multi Policy Discount: 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision when criteria is met.**
- **First Accident Forgiveness Deviation: The SDIP surcharge will be deviated for the first at-fault accident presented on an Erie Personal Auto policy: 1 pt. - 15%; 2 pts - 40%; 3 pts. - 65%. Other criteria apply.**
- **Pioneer Experience Rating Credit Discount(PERC): Certain criteria apply.**
- **Driving Experience Factor(DEF) Deviation: Certain criteria apply.**
- **Multi Car Risks - Separate Policies: Certain criteria apply.**
- **Reduced Usage Discount: Certain criteria must be met. Eff. 9-1-01**

Farm Bureau Insurance of North Carolina Inc.

- **45% deviation for chargeable DWI surcharge applicable to bodily injury, property damage, medical payments, comprehensive & collision coverage. Eff. 12-1-96**

Farmers Insurance Exchange

- **Base Rate Deviations: BI, PD Med Pay, UM/UIM (BI,PD), Collision & other than Collision for Premier & Preferred Rating Plans.**
- **Auto/Home Discount & Auto/Renters Discount: Certain criteria apply.**
- **Loss Free Discount: 2% - 7% applies to BI, PD, Med Pay, Comprehensive, UM/UIM, & Collision: Certain criteria applies.**
- **Anti-Theft Device Discount: 5% discount applies to Comprehensive when a vehicle is equipped with a passive anti-theft device.**
- **Anti-Lock Brakes Discount: 5% discount applies to BI, PD, Med Pay & Collision: Factory installed ABS, all 4 wheels.**
- **Physical Damage Deductible Deviations: Credit varies.**
- **SDIP Point Free Credit: 3% discount applies to BI, PD, Med Pay, Comprehensive, & Collision if all operators in household have no SDIP pts.**
- **Experienced Operator Credit: Varied credits apply to BI, PD Med Pay, Comprehensive & Collision. Eff. 9-1-00**

Federal Insurance Company

- **Various deviations for bodily injury, property damage, medical payments & uninsured motorist for antique auto.**
- **Reduced rates for physical damage coverages for antique autos.**
- **Deviation for Split Limit Bodily Injury Increased Limits. Eff. 9-1-00**

Federated Mutual Insurance Company

- 5% non-fleet private passenger liability & physical damage when homeowners & personal umbrella policy is written with Federated Mutual Insurance Company.
- Installment Payment Plan: \$2 charge each installment subject to max. of \$5 per account for all policies. Eff. 4-21-95

Fidelity & Casualty Company of New York

- 10% deviation for non-fleet private passenger auto comprehensive & collision.
- 12% deviation for non-fleet private passenger auto bodily injury, property damage & medical payments.
- Accident/Violation Free Discount: 10% non-fleet private passenger auto bodily injury, property damage, combined single limit, medical payments & collision without points.
- Various Discount for Air Bags.
- Anti-Lock Braking system: 5% non-fleet private passenger bodily injury & property damage.
- Anti Theft Device Discount: Credit varies when criteria is met.
- 5% Daytime Running Light Discount: Credit applies to non-fleet private passenger auto bodily injury, property damage, single limit liability, medical payments & collision for private passenger autos equipped with factory installed daytime running lights.
- 5% Companion Policy Discount: Credit applies to non-fleet private passenger auto bodily injury, property damage, single limit liability, medical payments, comprehensive & collision if named insured has a homeowner policy with any CNA Insurance Group. Eff. 7-1-98

Classic Auto Program

- Deviations for bodily injury, property damage & medical payments, all territories. Factors vary.
- Deviations for comprehensive, collision, fire only & theft only, all territories. Factors vary.
- Uninsured motorist coverage, combined uninsured/underinsured motorist coverage deviation, all territories. Factors vary. Eff. 4-1-99

Fidelity & Deposit Company of Maryland

- 20% non-fleet private passenger auto bodily injury and property damage. 30% physical damage.
- 10% non-fleet private passenger auto bodily injury, property damage, med pay, comp. & collision age 55 and over
- Good Driver Discount: 10% non-fleet private passenger auto liability, property damage, medical payments, comprehensive & collision when principal operator(s) has no fault accidents & no moving violation in past 3 yrs.
- Anti-Theft Device: Deviation varies 5% - 10% for non-fleet private passenger auto comprehensive. Eff. 1-1-98

Fidelity & Guaranty Insurance Company

- Multi-Policy Discount: 2% credit to total non-fleet private passenger auto insurance premium when both auto & homeowners policies are purchased through USF&G Group when certain criteria is met.
- 2% credit non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision premium when principal operator is age 55 & over and there are no inexperienced operators in household.
- Physical Damage Deviation: 6% applies to comprehensive & collision.
- Special Package Discount: 5% credit total policy premium for insured who meet specified underwriting guidelines.
- 15% non-fleet private passenger auto total premium for insureds who are a participant through any of the USF&G Group Marketing Plans. Eff. 9-1-00

Fidelity & Guaranty Insurance Underwriters

- Multi-Policy Discount: 2% credit to total non-fleet private passenger auto insurance premium when both auto & homeowners policies are purchased through USF&G Group when certain criteria is met.
- 2% credit non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision premium when principal operator is age 55 & over and there are no inexperienced operators in household.
- Physical Damage Deviation: 6% applies to comprehensive & collision.
- Special Package Discount: 5% credit total policy premium for insured who meet specified underwriting guidelines.
- 15% non-fleet private passenger auto total premium for insureds who are a participant through any of the USF&G Group Marketing Plans. Eff. 9-1-00

Firemans Fund Insurance Company

- 5% non-fleet private passenger auto comprehensive coverage for all vehicles equipped with an alarm and/or active device.
- 15% non-fleet private passenger auto comprehensive coverage for all vehicles equipped with passive disabling device.
- 5% non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all vehicles equipped with a factor installed four wheel Anti-Lock Braking System.
- 10% non-fleet private passenger auto to all coverage, except uninsured motorist, to auto insured who also maintained homeowners, condominium or tenants policy for primary residence with American Automobile Insurance Company.
- Various deviations on bodily injury, property damage, combined single limits, medical payments, extended transportation expense, collision, & comprehensive coverages.
- Electronic Funds Transfer Program: No charge. Eff. 10-1-00

Firemans Fund Insurance Company of Wisconsin

- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, uninsured motorist, combined uninsured/underinsured motorist, comprehensive & collision.
- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision when principal operator age 55 and older with no inexperienced operators.
- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision when principal operator(s) have a minimum of 9 yrs. driving experience.
- 5% non-fleet private passenger auto bodily injury, property damage medical payments, comprehensive & collision for renewal discount where all operators have been written in the Fireman's Fund Direct program for at least 3 yrs. & are free of chargeable accidents & free of convictions. Eff. 11-24-97

Firemen's Insurance Company of Newark, New Jersey

- Anti-Theft Device Discount: Certain criteria apply.
- Vin Etching Discount: 5% credit applies when criteria are met.
- Accident/Violation Free Discount.
- Daytime Running Light Discount.
- Companion Policy Discount: 10% credit applies when named insured has a homeowners policy with any Encompass Insurance Company.
- Airbag Discount: Credit varies when certain criteria is met.
- Anti-Lock Braking System Discount.
- Preferred-Plus Rating Tier: Certain criteria apply.
- Employee or Affinity Group Discount. Eff. 7-3-01

Firemen's Insurance Company of Washington D.C.

- 15% non-fleet private passenger auto bodily injury, property damage, medical payments, uninsured/underinsured motorist, comprehensive & collision coverage. Eff. 11-1-94

First American Insurance Company

- 15% private passenger auto comprehensive & collision rates. Eff. 9-29-92

First Financial Insurance Company

- 15% non-fleet private passenger physical damage rates. Eff. 12-7-87

First Liberty Insurance Corporation

- Liability Single Limits Deviation by Territory.
- Group Savings Plus Discount: 5% credit: Certain criteria apply.
- Liability Split Limits Deviation by Territory.
- Mature Driver Discount Program: 10% when all operators are 55 or older, no inexperienced operators.

- 1% non-fleet private passenger auto bodily injury & property damage equipped with factory installed anti-lock braking system on all four wheels.
- Waive additional charge of \$3 on first installment of installment plan.
- Multi Car Discount: 3% for liability coverages.
- Property Damages Limits Deviation by Territory.
- College Education Discount Program: 10% applies to bodily injury, property damage, med pay, & physical damage. Certain criteria apply.
- Homeowners Discount: 4% applies when insured maintains an eligible Homeowners policy. Eff. 5-14-01

First National Insurance Company of America

- 15% Deviation on bodily injury, property damage, and med pay coverages. 10% deviation on comprehensive & collision coverages.
- Additional 5% Deviation on bodily injury, property damage, med pay, comprehensive & collision if policyholder has had auto insurance with any Safeco Company for 3 consecutive yrs.
- Additional 5% Deviation on bodily injury, property damage, med pay, comprehensive & collision for having a Safeco homeowners policy in force.
- Additional 5% Deviation on bodily injury, property damage, med pay, comprehensive & collision for certain specified 4 door vehicles.
- Additional 10% deviation on comprehensive & collision for mature drivers age 55 or older.
- Checkless Pay Plan: Waive \$3 installment charge.
- Additional 5% deviation on bodily injury, property damage, med pay, comprehensive & collision for specified territories.
- Additional 5% deviation on bodily injury, property damage, med pay, comprehensive & collision for owning & occupying a home or condominium.
- Additional 10% deviation on comprehensive & collision for drivers with a driving record sub-classification of 0 and free of violation incidences. Eff. 9-20-01

GEICO Indemnity Company

- Associate Discount: 8% non-fleet private passenger applies to auto total policy premium.
- Installment Payment Plan: \$1.50 for Electronic Fund Transfer payments. Eff. 4-1-00

General Accident Insurance Company

- 20% non-fleet private passenger auto comprehensive & collision rates.
- 5% Account Credit is applicable to all voluntary personal auto policies where named insured has his/her homeowners (except Forms HO-1 & HO-4) insurance in any of General Accident Companies. Credit applies to total premium for each coverage.
- 5% Anti-Lock Brake Discount: Non-fleet private passenger auto bodily injury, property damage, single limit liability, medical payments & collision if vehicle is equipped with factory installed anti-lock brakes.
- 15% non-fleet private passenger auto bodily injury, property damage & medical payments. Eff. 3-15-96

General Insurance Company of America

- 5% non-fleet private passenger auto bodily injury, property damage & med pay, comprehensive & collision rates.
- 10% non-fleet private passenger comprehensive & collision rates on policies where all drivers are age 55 or older. There are no inexperienced drivers on policy.
- Checkless Pay Plan: Waive \$3 installment charge.
- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision, if policyholder has been with any Safeco Company for 3 yrs. without lapse in coverage.
- 5% for multi-policy credit.
- 5% non-fleet private passenger auto BI, PD, medical payments, comprehensive & collision for certain specified vehicles.
- 5% non-fleet private passenger auto bodily injury coverage for territories 13, 14, 16, 18, 24, 31, 32, 51 & 52.
- 5% non-fleet private passenger auto bodily injury, property damage & medical payments, comprehensive & collision for insureds who own & occupy a home or condominium.
- 10% non-fleet private passenger auto comprehensive & collision for drivers with a driving record sub-class of 0 and free of violation incidences. Eff. 9-20-01

Generali - U S Branch

- 10% non-fleet private passenger auto liability bodily injury & property damage for operator licensed 15 or more yrs. & all drivers total 7-11 SDIP pts.
- 20% non-fleet private passenger auto liability bodily injury & property damage for operators licensed 15 or more yrs. & all drivers total 12-20 SDIP pts.
- 15% non-fleet private passenger auto liability bodily injury & property damage for operators licensed 10 yrs., but less than 15 yrs. & all drivers total 12-20 SDIP pts.
- 5% non-fleet private passenger auto liability bodily injury & property damage for operators licensed 5 yrs., but less than 10 yrs. & all drivers total of 12-20 SDIP pts.
- 5% non-fleet private passenger auto liability bodily injury & property damage rates where vehicles are garaged in territories 11,13,17,31,32,41 or 47.
- 7.5% non-fleet private passenger auto liability bodily injury & property damage rates where vehicles are garaged in territories 24,26,33 or 43. Eff. 2-9-94

Globe Indemnity Company

- 5% Companion Policy Credit for automobile policy, for which on inception date there is in force, a homeowners policy covering same insured in any member of Royal Insurance.
- Discount for eligible employee: 20% credit to total personal auto policy premium.
- Installment Payment Plan waiver.
- 5% Good Driver Discount applies to bodily injury, property damage, medical payment & collision coverage.
- 5% Experience Operator Credit applies to bodily injury, property damage, medical payments, collision & comprehensive coverage if principal operator is age 55 or older & no inexperienced operator.
- Passive Restraint Discount: Credit varies.
- 5% Anti-Lock Braking System credit applies to bodily injury & property damage for vehicles equipped with factory installed 4 wheel anti-lock braking system.
- 5% Window Glass Etching Credit applies to comprehensive coverage.
- Anti-Theft Device Credit applies to comprehensive coverage. Credit varies 5% - 15%.
- 10% Company Car Credit applies to bodily injury, property damage, medical payment, comprehensive & collision for single car policies when company car is in the household.
- Installment Payment Plan: \$1 each installment for Electronic Fund Transfer.
- Installment Payment Plan - Agency Payroll Deduction: Certain criteria apply.
- 10% Mass Marketing Discount: Applies to liability, med pay, comprehensive & collision: Certain criteria has to be met.
- Preferred Program Discount by territory. Eff. 9-1-00

Government Employees Insurance Company

- 5% Base Premium Deviation applicable to comprehensive & collision by territory.
- 10% non-fleet private passenger auto comprehensive & collision coverage for drivers 55 yrs. or older & auto is not surcharged for an inexperienced operator.
- 8% deviation on total policy premium for Sponsored Marketing Group Pricing Track: Certain criteria apply.
- Motorcycle Safety Course Credit: Non-fleet private passenger auto bodily injury, property damage, uninsured motorist, medical payments, personal injury, comprehensive & collision coverage. Certain criteria apply. Credit varies 10% - 20%.
- 5 Year Good Driving Discount: 8% non-fleet private passenger auto bodily injury, property damage, medical payment, collision & comprehensive: Certain criteria apply.
- Associate Discount: 8% credit to total policy premium.
- Military Discount Deviation for members on bodily injury, property damage, medical payment, comprehensive & collision. Credit varies 10%-15%.
- 15% Ultra Preferred Tier(2) Discount: Applies to bodily injury, property damage, collision, comprehensive, medical payments & uninsured/underinsured motorists coverages: Certain criteria apply.
- Installment Payment Plan: \$1.50 for Electronic Fund Transfer payments. Eff. 9-3-01

Grain Dealers Mutual Insurance Company

- Multiple Policy Deviation: 5% non-fleet private passenger auto liability & physical damage if Grain Dealers Mutual

writes their homeowners policy.

- 10% credit will apply to rates for non-fleet private passenger bodily injury and property damage liability, medical payments, collision & other than collision applicable to that vehicle, if principal vehicle operator is age 55 or over and there is no inexperienced operator in the household.
- Safe Program Loss Free Discount: 5% credit- 3 yrs. accident free. 10% credit- 5 yrs. accident free, when criteria is met.
- Auto/Commercial Credit: 5% on personal auto policy when commercial risk is placed with Grain Dealers. Cert. criteria applies.
- New Policy Credit: 10% credit will apply if all criteria is met. Eff. 7-1-01

Graphic Arts Mutual Insurance Company

- Superior Program Deviation: 5% non-fleet private passenger auto bodily injury, property damage liability & physical damage rates.
- 15% discount on base rates for employees of Utica National Insurance Group.
- Mass Merchandising Plan: 15% discount on base rates for employees of Utica National Insurance Company.
- Personal Auto Account Credit: 10% credit applied to basic premiums, when auto & homeowner policy is insured by Utica Mutual Insurance Company or Graphic Arts Mutual Insurance Company.
- 5% payroll deduction provided the named insured is employed through an employer enrolled in the Company Workplace Insurance Service for Employees (W.I.S.E.) Program or is a member of a company approved affinity group.
- 10% Mature Driver Credit: Certain criteria apply.
- Company Car Discount: Apply multi-car rating factor to single car policies when certain criteria is met.
- 9% Territory 11 Deviation: Vehicles must be principally garaged in territory 11. Eff. 12-1-00

Great American Alliance Insurance Company

- Renewal Policy Credit: 3% on bodily injury, property damage, medical payments, comprehensive & collision for insured who has had in force a homeowners HO-3 or HO-6 policy as of June 24, 2000.
- Occurrence Free Credit: 4% applies to bodily injury, property damage, medical payments, & comprehensive & collision: Certain criteria must be met.
- Miscellaneous Coverage Deviation for vehicles that carry comprehensive & collision.
- Full Pay Deviation: Applies to bodily injury, property damage, med payments, uninsured motorists, comprehensive collision when insured elects to pay premium in full up front.
- Electronic Funds Transfer: Installment fee \$1. Eff. 9-14-01

Great American Assurance Company

- Renewal Policy Credit: 3% on bodily injury, property damage, medical payments, comprehensive & collision for insured who has had in force a homeowners HO-3 or HO-6 policy as of June 24, 2000.
- Companion Policy Credit: 3% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision. Certain criteria apply.
- Company Car Credit: 8% non-fleet private passenger auto bodily injury, property damage, med payments, comprehensive & collision for single car policies when there is a company car in the household.
- Loss Free Credit applies to non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision: Certain criteria apply.
- Mass Marketing Credit: 5% non-fleet private passenger auto bodily injury, medical payments, comprehensive & collision.
- Miscellaneous Coverage Deviation for vehicles that carry comprehensive & collision.
- Full Pay Deviation: Applies to bodily injury, property damage, med payments, uninsured motorists, comprehensive & collision when insured elects to pay premium in full up front.
- Electronic Funds Transfer: Installment fee \$1. Eff. 9-14-01

Great American Insurance Company

- Various downward deviations for non-fleet private passenger auto bodily injury & property damage by territory. Credit varies. Certain criteria apply.
- Various downward deviations for non-fleet private passenger auto comprehensive & collision for chargeable or no chargeable activity when criteria is met. Credit varies.

- **3% downward deviation on bodily injury, property damage, medical payments, comprehensive & collision** for insured who has had in force a homeowners HO-3 or HO-6 policy as of June 24, 2000.
- **Companion Policy Credit: 3% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision.** Certain criteria apply.
- **Mature Driver Credit: 3% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision** for drivers with 29-49 driving experience.
- **Company Car Credit: 8% non-fleet private passenger auto bodily injury, property damage, med payments, comprehensive & collision** for single car policies when there is a company car in the household.
- **Loss Free Renewal Credit: Various downward deviation on bodily injury, property damage, medical payments, comprehensive & collision.** Certain criteria apply.
- **Mass Marketing Credit: 5% downward deviation for non-fleet private passenger auto bodily injury, property damage, med payments, comprehensive & collision.** Certain criteria apply.
- **Physical Damage Symbol Deviation: Downward deviation for physical damage, comprehensive and collision coverages.**
- **Miscellaneous Coverage Deviation for vehicles that carry comprehensive & collision.**
- **Full Pay Deviation: Applies to bodily injury, property damage, med payments, uninsured motorists, comprehensive & collision** when insured elects to pay premium in full up front.
- **Electronic Funds Transfer: Installment fee \$1. Eff. 9-14-01**

Great American Insurance Company of NY

- **Various downward deviations on comprehensive & collision for chargeable & no chargeable activity.** Certain criteria apply.
- **3% downward deviation on bodily injury, property damage, medical payments, comprehensive & collision** for insured who has had in force a homeowners HO-3 or HO-6 policy as of June 24, 2000.
- **Companion Policy Credit: 3% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision.** Certain criteria apply.
- **Company Car Credit: 8% non-fleet private passenger auto bodily injury, property damage, med payments, comprehensive & collision** for single car policies when there is a company car in the household.
- **Loss Free Renewal Credit: Various downward deviations for non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision.** Certain criteria apply.
- **Mass Marketing Credit: 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision.** Certain criteria apply.
- **Physical Damage Symbol Deviation: Downward deviation for physical damage, comprehensive and collision coverages.**
- **Miscellaneous Coverage Deviation for vehicles that carry comprehensive & collision.**
- **Full Pay Deviation: Applies to bodily injury, property damage, med payments, uninsured motorists, comprehensive & collision** when insured elects to pay premium in full up front.
- **Electronic Funds Transfer: Installment fee \$1. Eff. 9-14-01**

Guaranty National Insurance Company

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury & property damage coverage for all listed components.

12 point violation must not be one of the following:

- a. Manslaughter or negligent homicide.
- b. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
- c. Prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing.
- d. Transporting illegal intoxicating liquors by motor vehicle.
- e. 37% deviation for single car policies with 12-20 SDIP pts.
- f. 33% deviation for multi-car policies with 12-20 SDIP pts.

Physical Damage

- **21% deviation with 3 or more SDIP pts. Eff. 3-1-99**

Motorcycle

- 15% deviation on bodily injury & property damage for all drivers with 15 yrs. or more driving experience.
- 9% deviation on private passenger motorcycle physical damage. Eff. 3-1-99

GuideOne Mutual Insurance Company

- 55% non-fleet private passenger auto liability & physical damage rates on autos rated as Class 3 under Rule 4 of the NC Personal Auto Manual. Eff. 2-1-89

Hanover American Insurance Company

- 10% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision coverage for operators 55 yrs. of age or older, when no operators in household with less than 3 yrs. driving experience.
- Account Credit Program: 5% non-fleet private passenger auto comprehensive & collision coverage, if insured has homeowners with any of the Hanover Insurance Companies.
- Non-Smoker Discount: 5% non-fleet private passenger auto comprehensive & collision coverage, if no drivers have smoked in the past 12 months.
- Territorial Deviation: Applies to non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision: Credit varies 10% - 37%.
- Renewal Credit: 3 yrs. to less than 5 yrs. - 3.0%; 5 yrs. or more - 6.0%: Must be insured with Hanover American Insurance Company or within an agency which Hanover represents.
- Installment Pay Plan By Electronic Funds Transfer: Installment charges waived.
- Group Modification Plan: Deviation range 0.5% -31.5%.
- Installment Payment Plan: Four payment plan \$3 per installment excludes first installment charge.
- Anti-Theft Discount Deviation: 5%-10% when certain criteria is met. Eff. 9-1-00

The Hanover Insurance Company

- Anti-Theft Discount Deviation: 5%-10% when certain criteria is met.
- Installment Pay Plan by Electronic Funds Transfer: No service charge.
- Group Modification Plan Deviation: 0% - 31.5%.
- Installment Payment Plan: \$3 charge for each installment, excluding first installment. Eff. 9-1-00

Harbor Specialty Insurance Company

- 10% non-fleet private passenger auto physical damage insurance rates for risks with "0" SDIP pts.
- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision rates if principal operator of vehicle is age 55 or older.
- 15% non-fleet private passenger auto comprehensive & collision rates for risks with "0" SDIP pts. Policy must be a part of Personal Protection Program.
- 5% non-fleet private passenger auto bodily injury, property damage & medical payments rates for risks with "0" SDIP pts. Eff. 2-1-94

Harleysville Mutual Insurance Company

- 10% non-fleet private passenger auto collision & other than collision rates, if insured has more than 6 consecutive loss free yrs. with our Company.
- 5% non-fleet private passenger collision & other than collision rates, if insured has more than 3, but less than 6 consecutive loss free yrs. with our Company.
- Passive Restraint Discount: Applies to medical payments only. 20% discount for driver side position. 30% discount for both front outboard seat positions.
- Anti-Lock Braking System Discount: 5% non-fleet private passenger auto bodily injury & property damage for autos 4equipped with factory installed four wheel anti-lock brake system.
- Anti-Theft Device Discount: 5% non-fleet private passenger auto comprehensive for vehicles equipped with a disabling device which disables the vehicle by making the fuel, ignition or starting system inoperative.
- Group Mass Marketing Discount: 10% applies to voluntary policies to the liability, medical payments, comprehensive, & collision coverages of eligible employer groups, affinity groups & mass marketing programs. Eff. 9-1-99

Hartford Fire Insurance Company

- Age 55 or Older Deviation: BI, PD, MP - .91 factor. Comp & Collision - .82 factor. All other operators: BI, PD, MP - .91 factor. Comp & Collision - .87 factor.
- Account Credit: 10% non-fleet private passenger bodily injury, property damage, medical payments, comprehensive & collision, if insured has qualifying homeowners policy in effect with one of the Hartford Group Companies. (The HO-policy qualifies for a 5% credit.) Eff. 11-15-00

Hartford Underwriters Insurance Company

- Various downward deviations for operators age 55 & over.
- 10% Defensive Driver Discount, if Principal Operator has completion certificate dated within last 36 months, certifying that Principal Operator has both successfully & voluntarily completed course meeting standards of the N. C. Department of Transportation.
- 10% Account Credit, if policyholder has homeowners policy in effect in the AARP Homeowners Insurance Program.
- Renewal Credit Discount: 3-5 yrs. - 2%; 6 or more yrs. - 8%; Certain criteria apply.
- 2% non-fleet private passenger auto bodily injury, property damage & collision coverage when auto is equipped with factory installed anti-lock braking system (ABS).
- 5% Limited Driver Credit applies when principal operator is age 75 or over & such operators use of auto is limited to daylight driving.
- Incident Free Credit: 3% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision: Certain criteria apply.
- Safe Driver Plus Credit: 3% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision when criteria is met.
- Advantage Discount: 10% credit when criteria is met. Eff. 9-1-00

Highland Insurance Company

- 15% deviation to bodily injury, property damage, medical payments, uninsured & underinsured motorist base premium.
- 25% deviation to comprehensive & collision base premium.
- Installment Payments Deviation.
- 10% deviation when named insured has a homeowners policy with any company in the Highlands Insurance Group.
- 5%-10% deviation for Renewal/Transfer Credit to bodily injury, property damage, medical payments & collision coverage when certain criteria is met. Eff. 1-1-01

Horace Mann Insurance Company

- 25%-45% deviation for waiving SDIP surcharge for 1st chargeable accident, if insured is with company for 5 consecutive yrs., has been free of chargeable accidents during that 5 yr. period.
- 9% non-fleet private passenger auto bodily injury & property damage: 8% comprehensive & collision premiums for insured in good standing of a sponsoring education association & policy is completely voluntary. Discount not applicable if policy is written comprehensive only.
- Driving Quality Deviation: Non-fleet private passenger auto BI, property damage & collision when criteria is met.
- Deviation on non-fleet private passenger: Certain comprehensive & collision deductibles when the insured has no chargeable SDIP pts. & no inexperience.
- Installment Payment Plan: Charge waived when paid by Electronic Funds Transfer.
- Installment Payment Charge: No charge on 1st installment for new business policies written on an installment payment basis.
- 3% Home & Auto Deviation: Non-fleet private passenger auto BI, PD & collision when criteria is met. Eff. 3-1-01

Huron Insurance Company

- Passive Restraint Discount: Medical payments coverage only. 20% when restraint is installed in driver-side position only. 30% when restraints are installed both front outboard seat positions.
- Loss Free Discount: Non-fleet private passenger auto comprehensive & collision. 5% - 10% applies when criteria is met.
- 5% non-fleet private passenger bodily injury, property damage, medical payments, comprehensive & collision when Homeowners policy form 2, 3 or 6 is in force with Harleysville or Huron Insurance Company.
- 15% non-fleet private passenger auto comprehensive & collision deviation.
- Anti-Lock Braking System Discount: 5% non-fleet private passenger auto bodily injury & property damage for autos

- equipped with factory installed four wheel anti-lock brake system.
- Anti-Theft Device Discount: 5% non-fleet private passenger auto comprehensive for vehicles equipped with a disabling device which disables the vehicle by making the fuel, ignition or starting system inoperative.
- Multi-Car Discount: Additional 5% credit.
- Group Mass Marketing Discount: 10% applies to voluntary policies to the liability, medical payments, comprehensive, & collision coverages of eligible employer groups, affinity groups & mass marketing programs. Eff. 9-1-99

Indemnity Insurance Company of North America

- 17% non-fleet private passenger auto bodily injury, property damage, medical payments, uninsured motorists, combined uninsured & underinsured, comprehensive & collision. Eff. 3-18-97

Independent Fire Insurance Company

- Deviation non-fleet private passenger auto bodily injury, property damage & medical payments: 15% - 0 SDIP pts.; 10% 1-4 SDIP pts. if certain criteria is met.
- Deviation non-fleet private passenger auto comprehensive & collision coverage: 10% - 0 SDIP pts. if certain criteria is met. Eff. 2-6-95

Insura Property and Casualty Insurance Company

- Multi Policy Discount: 7.5% credit when Homeowners policy is written in the Anthem Casualty Insurance Group.
- Anti-Theft Discount: Variable credit.
- Longevity Discount: 5% credit to auto policies that have been in force for past 5 yrs. Credit applies to Plus & Premier policies only.
- Mature Operator Discount: 5% discount for drivers age 55 to 69 yrs. old with no driver with less than 5 yrs. driving experience. Credit applies to Plus & Premier policies only.
- Point Factor Discount: Factors vary .00 - 3.90 for 0- 12 pts.
- .837 Discount Factor for non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision on all Insura Premier policies. Eff. 11-16-00

Insurance Company of North America

- 17% non-fleet private passenger auto bodily injury, property damage, medical payments, uninsured motorists, combined uninsured & underinsured, comprehensive & collision. Eff. 3-18-97

Insurance Corporation of Hannover

- Discount for Qualified Preferred Drivers: 17.5% applied to physical damage: 5% applied to liability when criteria is met.
- Discount for Qualified Standard Drivers: 5% applied to physical damage when criteria is met.
- Account Credit Program Discount: 10% applies to bodily injury, property damage, med pay, collision & comprehensive when both homeowner & auto policies are written through ICH.
- Anti-Lock Braking System Discount: 5% applies to bodily injury, property damage, & med pay.
- Mature Driver Discount: 5% applies to bodily injury, property damage, med pay, collision & comprehensive when criteria is met. Eff. 12-8-00

Integon Casualty Insurance Company

LIABILITY All deviation applicable to non fleet private passenger auto bodily injury & property damage coverage for all listed components.

12 point violation must not be one of the following;

- Manslaughter or negligent homicide.
 - Prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing.
 - Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
 - Transporting illegal intoxicating liquors by motor vehicle.
- 47% deviation, multi-car policies with 15-17 SDIP pts. & 5+ yrs. driving experience.
 - 57% deviation, single car policies with 12-17 SDIP pts. & 5-6 yrs. driving experience.

- 47% deviation, multi-car policies with 18-20 SDIP pts., married driver with 5-38 yrs. driving experience.
- 57% deviation, single car policies with 18-20 SDIP pts., married driver with 5-38 yrs. driving experience.
- 25% deviation, multi-car policy & single car policy with 18-20 SDIP pts., unmarried with 5+ yrs. driving experience.
- 25% deviation, multi-car policy & single car policy with 18-20 SDIP pts., married driver with 39+ yrs. driving experience.
- 57% deviation, single car policy with 12-17 SDIP pts. & driving experience of 39+ yrs.
- 61% deviation, single car policies with 15-17 SDIP pts. & driving experience of 7-38 yrs.
- 47% deviation, multi-car policies with 12-14 SDIP pts. & driving experience of 5-6 yrs.
- 47% deviation, multi-car policies with 12-14 SDIP pts. single driver with 7-38 yrs.
- 47% deviation, multi-car policies with 12-14 SDIP pts. & driving experience of 39+ yrs.
- 54% deviation, multi-car policies with 12-14 SDIP pts. married drivers with 7-38 yrs driving experience.
- 65% deviation, single car policies with 12-14 SDIP pts. & driving experience of 7-38 yrs. Eff. 4-29-98

Integon General Insurance Corporation

- 5% non-fleet private passenger bodily injury & property damage liability rates for single car policies with 12-20 pts. with a 12 point violation that is not (1) manslaughter or negligent homicide (2) prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing (3) failure to stop & render aid when involved in an accident resulting in bodily injury or death (4) transporting illegal intoxicating liquors by motor vehicle (5) Non-owners policies do not qualify.
- 3.3% average deviation on non-fleet private passenger auto physical damage rates for risks with 5 or more SDIP pts. Non-owners policies do not qualify. Eff. 7-1-99

Integon Indemnity Corporation

Preferred Program

- 12.5% non-fleet private passenger auto bodily injury & property damage liability insurance rates on policies issued with "0" SDIP pts. for multi-car risks. In addition, all single car risks with "0" SDIP pts. where an additional vehicle is furnished to insured & available for regular use of the insured by his/her employer. Non-owners do not qualify.

Non Preferred Program

- 7% non-fleet private passenger bodily injury & property damage liability rates for single car policies with 12-20 pts. with a 12 pt. violation that is not (1) manslaughter or negligent homicide. (2) prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing. (3) failure to stop and render aid when involved in an accident resulting in bodily injury or death. (4) transporting illegal intoxicating liquors by motor vehicle (5) Non-owners do not qualify.
- 2% non-fleet private passenger bodily injury & property damage liability rates for multi car policies with 12-20 pts. with a 12 pt. violation that is not (1) manslaughter or negligent homicide. (2) prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing. (3) failure to stop and render aid when involved in an accident resulting in bodily injury or death. (4) transporting illegal intoxicating liquors by motor vehicle (5) Non-owners do not qualify.
- 5.7% average deviation non-fleet private passenger auto physical damage rates-5 or more pts. Non-owners policies do not qualify. Eff. 9-1-00

Integon National Insurance Company

Preferred Program

- 4% on all non-fleet private passenger auto BI, PD, Med Pay, UM, UIM, Comprehensive and Collision insurance rates on multi-car policies in the ultra-preferred underwriting tier where the policy has "0" SDIP points and married drivers with 9-13 years driving experience. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines. Non-owners policies do not qualify for this deviation.
- 12% on all non-fleet private passenger auto BI, PD, Med Pay, UM, UIM, Comprehensive and Collision insurance rates on multi-car policies in the ultra-preferred underwriting tier where the policy has "0" SDIP points and married drivers with 14-43 years driving experience. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines. Non-owners policies do not qualify for this deviation.
- 4% on all non-fleet private passenger auto BI, PD, Med Pay, UM, UIM, Comprehensive and Collision insurance rates on multi-car policies in the ultra-preferred underwriting tier where the policy has "0" SDIP points and married drivers with 44-48 years driving experience. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines. Non-owners policies do not qualify for this deviation.
- 4% on all non-fleet private passenger auto BI, PD, Med Pay, UM, UIM, Comprehensive and Collision insurance rates

on multi-car policies in the ultra-preferred underwriting tier where the policy has "1-4" SDIP points and married drivers with 9-43 years driving experience. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines. Non-owners policies do not qualify for this deviation.

- 10% on all non-fleet private passenger auto BI, PD, Med Pay, UM, UIM, Comprehensive and Collision insurance rates on policies in the ultra-preferred underwriting tier. This deviation applies only to policies with proof of homeownership. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines. Non-owners policies do not qualify for this deviation.
- 10% on all non-fleet private passenger auto BI, PD, Med Pay, UM, UIM, Comprehensive and Collision insurance rate. on policies in the ultra-preferred underwriting tier. This deviation applies only to policies with proof of prior limits of 100/300 or higher. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines. Non-owners policies do not qualify for this deviation.
- 20% on all non-fleet private passenger auto BI, PD, Med Pay, UM, UIM, Comprehensive and Collision insurance rates on policies in the ultra-preferred underwriting tier. This deviation applies only to policies qualifying for a superior credit score. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines. Non-owners policies do not qualify for this deviation.
- 1.10 factor applies to all non-fleet private passenger auto BI, PD, Med Pay, UM, UIM, Comprehensive and Collision insurance rates on policies in the ultra-preferred underwriting tier where any driver has one or more of the following: a) prayer for judgement continued, b) not-at-fault accident, c) comprehensive claim, d) waivable accident or violation, or e) at-fault accident in a company car. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
- 1.15 factor applies to all non-fleet private passenger auto BI, PD, Med Pay, UM, UIM, Comprehensive and Collision insurance rates on policies in the ultra-preferred underwriting tier where any driver has one or more at fault accident. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
- 1.06 factor applies to all non-fleet private passenger auto BI, PD, Med Pay, UM, UIM, Comprehensive and Collision insurance rates on policies in the ultra-preferred underwriting tier. This factor applies only to policies where there is an operator with less than 9 years driving experience. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
- 1.10 factor applies to all non-fleet private passenger auto BI, PD, Med Pay, UM, UIM, Comprehensive and Collision insurance rates on policies in the ultra-preferred underwriting tier. This factor applies only to policies qualifying for an above average credit score. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.

Non-Preferred Program

- 7% non fleet private passenger auto BI & PD liability for single car with 12-20 SDIP pts. with a 12 pt. violation that is not (1) manslaughter or negligent homicide. (2) prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing. (3) failure to stop and render aid when involved in an accident resulting in bodily injury or death. (4) transporting illegal intoxicating liquors by motor vehicle (5) Non-owners do not qualify.
- 2% non fleet private passenger auto BI & PD liability for multi car with 12-20 SDIP pts. with a 12 pt. violation that is not (1) manslaughter or negligent homicide. (2) prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing. (3) failure to stop and render aid when involved in an accident resulting in bodily injury or death. (4) transporting illegal intoxicating liquors by motor vehicle (5) Non-owners do not qualify.
- 5.7% non fleet private passenger auto physical damage for 5 or more SDIP pts. Non owner policies do not qualify. Eff. 9-1-00

Integon Specialty Insurance Company

Preferred Program

- 4% on all non-fleet private passenger auto BI, PD, Med Pay, UM, UIM, Comprehensive and Collision insurance rates on multi-car policies in the ultra-preferred underwriting tier where the policy has "0" SDIP points and married drivers with 9-13 years driving experience. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines. Non-owners policies do not qualify for this deviation.
- 12% on all non-fleet private passenger auto BI, PD, Med Pay, UM, UIM, Comprehensive and Collision insurance rates on multi-car policies in the ultra-preferred underwriting tier where the policy has "0" SDIP points and married drivers with 14-43 years driving experience. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines. Non-owners policies do not qualify for this deviation.
- 4% on all non-fleet private passenger auto BI, PD, Med Pay, UM, UIM, Comprehensive and Collision insurance rates on multi-car policies in the ultra-preferred underwriting tier where the policy has "0" SDIP points and married drivers with 44-48 years driving experience. Deviation available only if risk is eligible for voluntary liability under the compar

- underwriting guidelines. Non-owners policies do not qualify for this deviation.
- 4% on all non-fleet private passenger auto BI, PD, Med Pay, UM, UIM, Comprehensive and Collision insurance rates on multi-car policies in the ultra-preferred underwriting tier where the policy has "1-4" SDIP points and married drivers with 9-43 years driving experience. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines. Non-owners policies do not qualify for this deviation.
- 10% on all non-fleet private passenger auto BI, PD, Med Pay, UM, UIM, Comprehensive and Collision insurance rates on policies in the ultra-preferred underwriting tier. This deviation applies only to policies with proof of homeownership. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines. Non-owners policies do not qualify for this deviation.
- 10% on all non-fleet private passenger auto BI, PD, Med Pay, UM, UIM, Comprehensive and Collision insurance rates on policies in the ultra-preferred underwriting tier. This deviation applies only to policies with proof of prior limits of 100/300 or higher. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines. Non-owners policies do not qualify for this deviation.
- 20% on all non-fleet private passenger auto BI, PD, Med Pay, UM, UIM, Comprehensive and Collision insurance rates on policies in the ultra-preferred underwriting tier. This deviation applies only to policies qualifying for a superior credit score. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines. Non-owners policies do not qualify for this deviation.
- 1.10 factor applies to all non-fleet private passenger auto BI, PD, Med Pay, UM, UIM, Comprehensive and Collision insurance rates on policies in the ultra-preferred underwriting tier where any driver has one or more of the following: a) prayer for judgement continued, b) not-at-fault accident, c) comprehensive claim, d) waivable accident or violation, or e) at-fault accident in a company car. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
- 1.15 factor applies to all non-fleet private passenger auto BI, PD, Med Pay, UM, UIM, Comprehensive and Collision insurance rates on policies in the ultra-preferred underwriting tier where any driver has one or more at fault accident. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
- 1.06 factor applies to all non-fleet private passenger auto BI, PD, Med Pay, UM, UIM, Comprehensive and Collision insurance rates on policies in the ultra-preferred underwriting tier. This factor applies only to policies where there is an operator with less than 9 years driving experience. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
- 1.10 factor applies to all non-fleet private passenger auto BI, PD, Med Pay, UM, UIM, Comprehensive and Collision insurance rates on policies in the ultra-preferred underwriting tier. This factor applies only to policies qualifying for an above average credit score. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation. Eff. 9-1-00

Non-Preferred Program

- 47% non fleet private passenger auto BI & PD liability for single car with 12-16 SDIP pts. with a 12 pt. violation that is not (1) manslaughter or negligent homicide. (2) prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing. (3) failure to stop and render aid when involved in an accident resulting in bodily injury or death. (4) transporting illegal intoxicating liquors by motor vehicle (5) Non-owners do not qualify.
- 37% non fleet private passenger auto BI & PD liability for single car with 19-20 SDIP pts. with a 12 pt. violation that is not (1) manslaughter or negligent homicide. (2) prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing. (3) failure to stop and render aid when involved in an accident resulting in bodily injury or death. (4) transporting illegal intoxicating liquors by motor vehicle (5) Non-owners do not qualify.
- 42% non fleet private passenger auto BI & PD liability for multi car with 12-18 SDIP pts. with a 12 pt. violation that is not (1) manslaughter or negligent homicide. (2) prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing. (3) failure to stop and render aid when involved in an accident resulting in bodily injury or death. (4) transporting illegal intoxicating liquors by motor vehicle (5) Non-owners do not qualify.
- 37% non fleet private passenger auto BI & PD liability for multi car with 19-20 SDIP pts. with a 12 pt. violation that is not (1) manslaughter or negligent homicide. (2) prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing. (3) failure to stop and render aid when involved in an accident resulting in bodily injury or death. (4) transporting illegal intoxicating liquors by motor vehicle (5) Non-owners do not qualify.
- 10% non fleet private passenger auto BI & PD liability for single & multi car with 5-20 SDIP pts. Non owner policies do not qualify.
- 35% non fleet private passenger auto physical damage for single & multi car with 12-17 SDIP pts. that is not (1) manslaughter or negligent homicide. (2) prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing. (3) failure to stop and render aid when involved in an accident resulting in bodily injury or death. (4) transporting illegal intoxicating liquors by motor vehicle (5) Non-owners do not qualify.
- 20% non fleet private passenger auto physical damage for single & multi car with 18-20 SDIP pts. that is not (1) manslaughter or negligent homicide. (2) prearranged racing or knowingly lending a motor vehicle to be used in

prearranged racing. (3) failure to stop and render aid when involved in an accident resulting in bodily injury or death. (4) transporting illegal intoxicating liquors by motor vehicle (5) Non-owners do not qualify.

- 42% non fleet private passenger auto BI & PD liability for single car with 17-18 SDIP pts. with a 12 pt. violation that is not (1) manslaughter or negligent homicide. (2) prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing. (3) failure to stop and render aid when involved in an accident resulting in bodily injury or death. (4) transporting illegal intoxicating liquors by motor vehicle (5) Non-owners do not qualify. Eff. 9-1-00

Kansas City Fire and Marine Insurance Company

- Anti-Theft Device Discount: Certain criteria apply.
- Accident/Violation Free Discount.
- Daytime Running Light Discount.
- Airbag Discount: Credit varies when certain criteria is met.
- Anti-Lock Braking System Discount.
- Group Program Discount. Eff. 9-1-00

LMI Insurance Company

- 5% non-fleet private passenger auto bodily injury, property damage & medical payments.
- 15% non-fleet private passenger auto comprehensive & collision. Eff. 8-1-96

Lancer Insurance Company

All deviations applicable to non-fleet private passenger auto comprehensive & collision coverages for single car and the insured may not have one of the following:

- a. Manslaughter or negligent homicide.
- b. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
- c. Prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing.
- d. Transporting illegal liquors by motor vehicle.

- 28% for policies with 12-15 pts.; based on model yr. of auto; driver has at least 3-6 yrs. driving experience.
- 45% for policies with 12-15 pts.; based on model yr. of auto; driver has at least 7-14 yrs. driving experience.
- 48% for policies with 12-15 pts.; based on model yr. of auto; driver has at least 15-45 yrs. driving experience.
- 30% for policies with 10-11 pts.; based on model yr. of auto; driver has at least 7-14 yrs. driving experience.
- 35% for policies with 10-11 pts.; based on model yr. of auto; driver has at least 15-45 yrs. driving experience.
- 20% for policies with 8-9 pts.; based on model yr. of auto; driver has at least 7-14 yrs. driving experience.
- 25% for policies with 8-9 pts.; based on model yr. of auto; driver has at least 15-45 yrs. driving experience.
- 37% for policies with 8-15 pts.; based on model yr. of auto; driver has at least 3 yrs. driving experience. Eff. 4-1-99

Liberty Mutual Insurance Company

- Liability Single Limits Deviation by Territory.
- Group Savings Plus Discount: 5% credit: Certain criteria apply.
- Liability Split Limits Deviation by Territory.
- Mature Driver Discount Program: 10% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision when all operators in household are age 55 or older and there is no inexperienced operator in household.
- 1% non-fleet private passenger automobile bodily injury & property damage equipped with factory installed anti-lock braking system on all four wheels.
- Multi Car Discount: 3% for non-fleet private passenger auto bodily injury & property damage coverage.
- Property Damage Limits Deviation by Territory.
- College Education Discount Program: 10% applies to bodily injury, property damage, med pay, & physical damage: Certain criteria apply.
- Homeowners Discount: 4% applies to liability & physical damage rates when an insured maintains an eligible homeowners policy with the company. Other criteria apply.
- Waive additional charge of \$3 - 1st installment of installment plan. Eff. 5-14-01

Lumbermens Mutual Casualty Company

- 20% non-fleet private passenger auto medical payments when vehicle is equipped with factory installed air bag or seat belt in driver-side-only position.
- 30% non-fleet private passenger auto medical payment when vehicle is equipped with either factory installed air bags or seat belts in both front outboard seat positions.
- 40% non-fleet private passenger auto medical payments when vehicle is equipped with factory installed air bags & seat belts in both front outboard seat positions.
- 5% non-fleet private passenger auto bodily injury & property damage for those vehicles equipped with factory installed four wheel anti-lock braking system (ABS).
- Experience Driver Discount: Principal operator is age 55 or older & no inexperienced operator.
- Installment Payment Plan: \$1 charge per billing for electronic funds transfer.
- 7% Kemper Network Deviation: Certain criteria apply. Eff. 9-1-00

Maryland Casualty Company

- 5% non-fleet private passenger auto bodily injury, property damage, comprehensive & collision coverage if named insured is an educator.
- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision for drivers with least 30 yrs. driving experience & no inexperienced operator.
- 5% non-fleet private passenger auto comprehensive & collision for multi-car policies.
- 5% non-fleet private passenger auto comprehensive & collision for vehicles with "0" SDIP.
- 5% non-fleet private passenger auto bodily injury, property damage for anti-lock braking system.
- 5% non-fleet private passenger auto comprehensive for active anti-theft disabling devices.
- 5% non-fleet private passenger auto bodily injury, property damage, comprehensive, collision, uninsured underinsured motorist, towing & labor & all miscellaneous coverage (companion policy). Eff. 2-15-98

Massachusetts Bay Insurance Company

- 10% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision rates, if principal operators are age 55 or older and there are no other operators in household with less than 3 yrs. driving experience.
- Account Credit Program: 5% applies to non-fleet private passenger auto comprehensive & collision rates for insured who have both their private passenger auto & primary homeowners insured with one of Hanover Insurance Companies.
- Non-Smoker Discount: 5% non-fleet private passenger auto comprehensive & collision rates if no drivers have smoked in past 12 months: Certain criteria apply.
- Installment Payment Plan: No service charge by Electronic Funds Transfer.
- Installment Payment Plan: \$3 per installment, excluding first installment.
- Group Modification Plan: Deviation 0.5% - 31.5%.
- Territorial Deviation: 5%- 9% credit for non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision.
- Anti-Theft Discount Deviation: 5%-10% when certain criteria is met. Eff. 9-1-00

Merastar Insurance Company

- \$2 per installment charge is waived on all policies paid through pre-authorized checking or payroll deduction plans.
- 20% non-fleet private passenger auto bodily injury, property damage, medical payments & comprehensive & collision rates if named insured is member of an employer sponsored account or qualifying affinity group.
- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision if named insured is age 55 or older & no operator has less than 9 yrs. driving experience.
- 6% non-fleet private passenger auto comprehensive & collision, if policy qualifies for Company's Safe and Sound Discount.
- 5% non-fleet private passenger auto comprehensive rates for alarm only or other anti-theft system requiring driver to enable system.
- 15% non-fleet private passenger auto comprehensive rates for passive anti-theft system.
- 2% non-fleet private passenger auto collision rate, if vehicle is equipped with factory installed anti-lock braking system. Eff. 3-15-00

Metropolitan Direct Property & Casualty Insurance Company

- Territorial Deviation for bodily injury, property damage, med pay, uninsured motorists, combined uninsured/underinsured motorists, comprehensive, & collision coverages: Credit varies 1%-5%.
- Experience Driver Deviation: Applies to auto liability & physical damage coverages: Certain criteria apply: Credit varies 2%-3%.
- Age 55 & Older Deviation for liability & physical damage coverages: Certain criteria apply: Credit varies 3%-11%.
- Preferred Customer Discount: Certain criteria apply: Credit varies 4%-10%.
- Superior Driver Discount: Certain criteria apply: Credit varies 5%-15%.
- 7% Multi Policy Discount: Applies to insureds who have both auto & homeowners insurance with Metropolitan.
- Mass Merchandising Account Deviation: 7% credit: Certain criteria apply.
- 5% Payroll Deduction Discount: Certain criteria apply.
- Employment Tenure Discount: 4% or 7% credit applies when criteria is met. Eff. 11-2-00

Metropolitan Property & Casualty Insurance Company

- Territory Deviation for BI, PD, Med Payments, Uninsured Motorist, Combined Uninsured/Underinsured Motorist, Comprehensive & Collision coverages: Credit varies 0%-5%.
- 2% Age 55 or Older Deviation: Certain criteria apply.
- Preferred Customer Discount: Certain criteria apply: Credit varies 4%-10%.
- Superior Driver Discount: Credit varies 1%-9% based on driving record.
- 3% Multi Policy Discount: Applies to insureds who have both auto & homeowners insurance with Metropolitan.
- Mass Merchandising Account Deviation: Credit varies 1%-2%.
- 3% Payroll Deduction Discount: Certain criteria apply.
- Employment Tenure Discount: 2% or 4% credit applies when criteria is met.
- Small Employer Group Program: 5% deviation applies when eligibility is met. Eff. 11-2-00

Montgomery Mutual Insurance Company

- 4% Discount on bodily injury, property damage, medical payments, comprehensive & collision for risks with 0 SDIP pts.
- 5% Discount on bodily injury, property damage, medical payments, comprehensive & collision for risks where named insured on a Montgomery Mutual Insurance Company Homeowners policy. Eff. 10-1-00

Motors Insurance Corporation

- Deviation applies under Mechanical Insurance Program & provides for eliminating surcharge on all eligible vehicles equipped with diesel engines. Eff. 10-1-85

Mutual Service Casualty Insurance Company

- 7.5% non-fleet private passenger auto bodily injury & property damage for multi-car policies, where all drivers on policy together have 12-20 SDIP pts. with one 12 pt. violation which is not one of following: A. Manslaughter or negligent homicide; B. Failure to stop & render aid when involved in an accident resulting in bodily injury or death; C. Pre-arranged racing or knowingly lending a vehicle to be used in prearranged racing; D. Transporting illegal intoxicating liquors by motor vehicle.
- 15% non-fleet private passenger auto bodily injury & property damage for single car risk, where all drivers on policy together have 12-20 SDIP pts. with one 12 pt. violation is not one of following: A. Manslaughter or negligent homicide; B. Failure to stop & render aid when involved in an accident resulting in bodily injury or death; C. Pre-arranged racing of knowingly lending a vehicle to be used in pre-arranged racing; D. Transporting illegal intoxicating liquors by motor vehicle. Eff. 6-7-95

National Grange Mutual Insurance Company

- Qualified Preferred Drivers: Non-fleet private passenger auto physical damage- 10%, liability and medical- 5% credit applied to base premiums meeting preferred driver criteria.
- Qualified Standard Drivers: 5% non-fleet private passenger auto physical damage base premium meeting standard driver criteria.
- Combined Personal Protection Program: 10% non-fleet private passenger auto bodily injury, property damage & medical payments, collision & comprehensive when both homeowners & voluntary auto policy is written thru NGA

- **Mature Driver Discount:** 5% non-fleet private passenger auto bodily injury, property damage, medical payments collision & comprehensive when criteria is met.
- **Anti-lock Braking System Discount:** 5% non-fleet private passenger auto bodily injury, property damage & medical payments when certain criteria is met.
- **Installment Payment Plan:** \$3 Charge each installment for 1st policy. \$1 Charge each installment for each additional personal lines policy. No service charge if paid via EFT. Eff. 10-29-99

National Surety Corporation

- 5% non-fleet private passenger auto comprehensive coverage for all vehicles equipped with an alarm and/or active device.
- 15% non-fleet private passenger auto comprehensive coverage for all vehicles equipped with passive disabling device.
- 5% non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all vehicles equipped with a factor installed four wheel Anti-Lock Braking System.
- 10% non-fleet private passenger auto to all coverage, except uninsured motorist, to auto insured who also maintained homeowners, condominium or tenants policy for primary residence with American Automobile Insurance Company.
- Various deviations on bodily injury, property damage, combined single limits, medical payments, extended transportation expense, collision, & comprehensive coverages.
- Electronic Funds Transfer Program: No charge. Eff. 10-1-00

Nationwide Mutual Fire Insurance Company

- 47% non-fleet private passenger auto bodily injury & property damage on single car policies & 41% on multi-car policies bodily injury & property damage with a 12 pt. violation that is not one of the following. A. Manslaughter or negligent homicide resulting from the operation of a motor vehicle. B. Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing. C. Failure to stop & render aid when involved in an accident resulting in bodily injury or death. D. Transporting for the purpose of sale of illegal intoxicating liquors by motor vehicle.
- Policies being rated with 12-20 SDIP pts. without a DWI conviction will be written with 10% deviation for bodily injury & property damage coverage. Eff. 7-5-98

Nationwide Mutual Insurance Company

- Senior Adult Discount Deviation: 2% applies to medical payments only.
- Home and Car Deviation/Homeowner Deviation: Applies to auto bodily injury, property damage, comprehensive & collision: Credit varies depending on combination of deviation & territory.
- 5% Non-fleet private passenger auto bodily injury, property damage, comprehensive & collision. Deviation is applicable to motorcycles, antique or classic autos, or any vehicle not subject to Safe Driver Insurance Plan.
- Long Term Policyholder Deviation: Applies to bodily injury, property damage, comprehensive & collision: Credit varies 1% - 4.5% if insured has had coverage for 3+ yrs. & depending on number of SDIP pts.
- N.C. Rate Bureau Multi-Car Rating Factor shall apply when certain conditions are met.
- Physical Damage Deviation: Applies to non-fleet private passenger auto comprehensive & collision for single car policies & multi-car policies: Credit varies depending on yrs. of driving experience & number of SDIP pts.
- Miscellaneous Vehicle Deviation: 5% applies to bodily injury, property damage, comprehensive & collision. Eff. 3-1-01

Netherlands Insurance Company

- 18% discount bodily injury, property damage & medical payments for risks in territory 52.
- 16% discount bodily injury, property damage & medical payments for risks in territory 15.
- 15% discount bodily injury, property damage & medical payments for risks in territories 11,13,18, 24 & 51.
- 13% discount bodily injury, property damage & medical payments for risks in territory 32.
- 12% discount bodily injury, property damage & medical payments for risks in territory 31.
- 11% discount bodily injury, property damage & medical payments for risks in territories 14,17, & 25.
- 10% discount bodily injury, property damage & medical payments for risks in territories 16, 33, & 47.
- 1% discount bodily injury, property damage & medical payments for risks in territory 26.
- 22% discount comprehensive & collision for risk in territory 52.
- 20% discount comprehensive & collision for risk in territories 11, 13, 18, 24 & 51.
- 19% discount comprehensive & collision for risk in territory 32.

- 18% discount comprehensive & collision for risk in territory 31.
- 17% discount comprehensive & collision for risk in territories 14,17, & 25.
- 15% discount comprehensive & collision for risk in territories 16 & 33.
- 5% discount comprehensive & collision for risk in territory 26.
- 24% discount comprehensive & collision for risk in territory 15.
- 16% discount comprehensive & collision for risk in territory 47.
- 4% discount bodily injury, property damage, medical payment, comprehensive & collision for risk with no SDIP p.
- 5% discount bodily injury, property damage, medical payments, comprehensive & collision provided the principal operator of vehicle is age 55 or older.
- 5% discount bodily injury, property damage, medical payments, comprehensive & collision for risks part of the Personal Protector Program. Eff. 3-1-01

New South Insurance Company

Preferred Program

- 7.5% non-fleet private passenger auto bodily injury & property damage insurance rates on policies issued with "0" SDIP pts. for multi-car. In addition, all single car risks with "0" SDIP pts. where an additional vehicle is furnished to insured & available for regular use of insured by his/her employer. Non-owner policies do not qualify.

Non-Preferred Program

- 19.5% non-fleet private passenger auto bodily injury & property damage liability rates for single car policies with 12 - 20 SDIP pts. with 12 pt. violation that is not (1) manslaughter or negligent homicide (2) prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing (3) failure to stop & render aid when involved in an accident resulting in bodily injury or death (4) transporting illegal intoxicating liquors by motor vehicle (5) Non-owners policies do not qualify.
- 13% non-fleet private passenger auto bodily injury & property damage liability rates for multi-car policies with 12-20 SDIP pts. with 12 point violation that is not (1) manslaughter or negligent homicide (2) prearranged racing or knowingly lending motor vehicle to be used in prearranged racing (3) failure to stop and render aid when involved in an accident resulting in bodily injury or death (4) transporting illegal intoxicating liquors by motor vehicle (5) Non-owners policies do not qualify.
- 6.8% average deviation for non-fleet private passenger auto physical damage rates with 5 or more SDIP pts. Non-owners policies do not qualify. Eff. 9-1-00

New York Central Mutual Fire Insurance Company

- 10% non-fleet private passenger auto liability, bodily injury, property damage & collision coverage. Deviation applies to operators who have had no traffic tickets or been involved in any accidents within past 39 months. Eff. 8-27-90

Newark Insurance Company

- 20% discount for eligible employees. Credit applicable to total personal auto policy premium.
- Companion policy credit: 5% credit when auto & homeowner policy in force in any Royal Insurance.
- Installment payment plan waived for employees.
- Installment Payment Plan Payroll Deduction: \$3 charge waived. Eff. 1-1-97

Niagara Fire Insurance Company

- 10% non-fleet private passenger auto Personal Comprehensive Protection Program auto physical damage. Eff. 11-7-86

North Carolina Farm Bureau Mutual Insurance Company

All deviation components applicable to bodily injury, property damage, medical payments and physical damage.

- 29% for multi car, with property coverage, all drivers with 34 - 49 yrs. driving experience.
- 16% for multi car, without property coverage, all drivers with 34 - 49 yrs. driving experience.
- 28 % for single car, with property coverage, all drivers with 34 - 49 yrs. driving experience.
- 15% for single car, without property coverage, all drivers with 34 - 49 yrs. driving experience.

- 22% for multi car, with property coverage, on a driver with 11 - 34 or 49- 54 yrs. driving experience & no drivers with less than 11 or more than 54 yrs. driving experience.
- 8% for multi car, without property coverage, on a driver with 11 - 34 or 49- 54 yrs. driving experience & no drivers with less than 11 or more than 54 yrs. driving experience.
- 19% for single car, with property coverage, on a driver with 11 - 34 or 49- 54 yrs. driving experience & no drivers with less than 11 or more than 54 yrs. driving experience.
- 6% for single car, without property coverage, on a driver with 11 - 34 or 49- 54 yrs. driving experience & no drivers with less than 11 or more than 54 yrs. driving experience.
- 22% for multi car, with property coverage, on a driver with 34 - 49 yrs. driving experience & a drivers with less than 3 yrs. or more than 54 yrs. driving experience & no driver with 3 - 11 yrs. driving experience.
- 8% for multi car, without property coverage, on a driver with 34 - 49 yrs. driving experience & a driver with less than 3 yrs. or more than 54 yrs. driving experience & no driver with 3 - 11 yrs. driving experience.
- 19% for single car, with property coverage, on a driver with 34 - 49 yrs. driving experience & a driver with less than 3 yrs. or more than 54 yrs. driving experience & no driver with 3 - 11 yrs. driving experience.
- 6% for single car, without property coverage, on a driver with 34 - 49 yrs. driving experience & a driver with less than 3 yrs. or more than 54 yrs. driving experience & no driver with 3 - 11 yrs. driving experience.
- 15% for multi car, with property coverage, on a driver with 34 - 49 yrs. driving experience & a driver with 3 - 11 yrs. driving experience.
- 5% for multi car, without property coverage, on a driver with 34 - 49 yrs. driving experience & a driver with 3 - 11 yrs. driving experience.
- 11% for single car, with property coverage, on a driver with 34 - 49 yrs. driving experience & a driver with 3 - 11 yrs. driving experience.
- 3% single car, without property coverage, on a driver with 34 - 49 yrs. driving experience & a driver with 3 - 11 yrs. driving experience.
- 15 % for multi car, with property coverage, on no driver with 34 - 49 or 3 - 11 yrs. driving experience & a driver with 11 - 34 or 49 - 54 yrs. driving experience & a driver with less than 3 or more than 54 yrs. driving experience.
- 5% for multi car, without property coverage, on no driver with 34 - 49 or 3 - 11 yrs. driving experience & a driver with 11 - 34 or 49 - 54 yrs. driving experience & a driver with less than 3 or more than 54 yrs. driving experience.
- 11% for single car, with property coverage, on no driver with 34 - 49 or 3 - 11 yrs. driving experience & a driver with 11 - 34 or 49 - 54 yrs. driving experience & a driver with less than 3 or more than 54 yrs. driving experience.
- 3% for single car, without property coverage, on no driver with 34 - 49 or 3 - 11 yrs. driving experience & a driver with 11 - 34 or 49 - 54 yrs. driving experience & a driver with less than 3 or more than 54 yrs. driving experience.
- 15% for multi car, with property coverage, on a driver with more than 54 yrs. driving experience & no driver with 34 - 49 or 3 - 11 yrs. driving experience.
- 5% for multi car, without property coverage, on a driver with more than 54 yrs. driving experience & no driver with 34 - 49 or 3 - 11 yrs. driving experience.
- 11% for single car, with property coverage, on a driver with less than 54 yrs. driving experience & no driver with 34 - 49 or 3 - 11 yrs. driving experience.
- 3% for single car, without property coverage, on a driver with more than 54 yrs. driving experience & no driver with 34 - 49 or 3 - 11 yrs. driving experience.
- 10% for multi car, with property coverage, on only drivers with less than 3 or 3 - 11 yrs. driving experience & no driver with 34 - 49 yrs. driving experience.
- 2% for multi car, without property coverage, on only drivers with less than 3 or 3 - 11 yrs. driving experience & no driver with 34 - 49 yrs. driving experience.
- 6% for single car, with property coverage, on only drivers with less than 3 or 3 - 11 yrs. driving experience & no driver with 34 - 49 yrs. driving experience.
- 2% for single car, without property coverage, on only drivers with less than 3 or 3 - 11 yrs. driving experience & no driver with 34 - 49 yrs. driving experience.
- 6% deviation by territory. Eff. 9-1-00

Northern Insurance Company of New York

- 10% non-fleet private auto bodily injury, property damage, medical payments, comprehensive, collision & all miscellaneous coverage (Tier I).
- 6% deviation non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive, collision & all other miscellaneous coverage (Tier II).
- 3% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive, collision & all miscellaneous coverage (Tier III).

- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision for operators who have at least 30 yrs. driving experience with no inexperience operators.
- 5% non-fleet private passenger bodily injury & property damage with anti-lock braking system.
- Various deviations for comprehensive with vehicles equipped with anti-theft devices.
- 5% non-fleet private passenger bodily injury, property damage, medical payments, uninsured & underinsured motorist, comprehensive, collision, towing & all miscellaneous coverage for auto & home discount.
- 10% non-fleet private passenger bodily injury, property damage, comprehensive & collision with named insured employed as an educator.
- 12% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision where name insured is an employee of Centry Furniture Industries Inc.
- 6% deviation on bodily injury, property damage, comprehensive & collision if named insured is an employee of Premier, Inc. & its Hospitals & Health Systems & Premier Insurance Management Services, Inc.
- 9% deviation on bodily injury, property damage, comprehensive & collision if named insured is an employee of American Veterinarians Medical Association Professional Liability Insurance Trust. Eff. 7-19-01

Northwestern National Casualty Company

- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, uninsured motorist & underinsured motorist coverage.
- 15% non-fleet private passenger auto comprehensive & collision deviation to base premiums.
- Installment Payment Plan: Initial installment waived.
- 10% Account Credit on auto policy when named insured insures a Homeowners policy with State Capital, Northwestern National, or American Professional Insurance Companies.
- 5%-10% deviation for Renewal/Transfer Credit to bodily injury, property damage, medical payments & collision coverage when certain criteria is met. Eff. 1-1-01

Ohio Casualty Insurance Company

- 4% credit to all coverages with an operator age 55 or older who purchase Homeowners coverage in Ohio Casualty Group.
- Employee Discount: 15% when criteria is met.
- Anti-Theft Discount: Comprehensive Coverage only: 5% alarm only & active disabling devices: 15% passive disabling devices: Other criteria apply. Eff. 9-1-00

Omni Insurance Company

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components.

12 point violation must not be one of the following:

- Manslaughter or negligent homicide.
 - Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing.
 - Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
 - Transporting illegal intoxicating liquors by motor vehicle.
 - Driving while under the influences of drugs.
 - Instructing while under the influence.
 - Aiding and abetting or felony using a motor vehicle.
- Deviation for single car, not all operators are married, 12-26 SDIP pts., least experienced operator has 5-60+ yrs. licensed driving experience. Credit varies 5%-52%.
 - Deviation for multi car, not all operators are married, 12-20 SDIP pts., least experienced operator has 5-59 yrs. licensed driving experience. Credit varies 5%-37%.
 - Deviation for single car, married, 12-20 SDIP pts., least experienced operator has 5+ yrs. licensed driving experience. Credit varies 14%-46%.
 - Deviation for multi car, married, 12-20 SDIP pts., least experienced operator has 5+ yrs. licensed driving experience. Credit varies 14%-41%.
 - Deviation for single car, married, 21-26 SDIP pts., least experienced operator has 5+ yrs. licensed driving experience. Applies to policies, six months proof of prior auto insurance or proof of homeownership. Credit 5%.
 - Deviation for multi car, not all operators, married, 17-26 SDIP pts., least experienced operator has 5-13 yrs. licens

driving experience. Applies to policies, six months proof of prior auto insurance or proof of homeownership. Credit 5%-13%.

- **Deviation for multi car, married, 21-26 SDIP pts., least experienced operator has 5+ yrs. licensed driving experience. Applies to policies, six months proof of prior auto insurance or proof of homeownership. Credit 5%.**

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components.

- **5% deviation for single car, with 4-6 SDIP pts. where driver with least licensed driving experience has 7-59 yrs. of driver experience. Applies to policies, six months proof of prior auto insurance or proof of homeownership.**
- **5% deviation for single car, with 7-12 SDIP pts. where driver with least licensed driving experience has 7-59 yrs. of driver experience.**
- **5% deviation for multi car, with 4-6 SDIP pts. where driver with least licensed driving experience has 7-59 yrs. of driver experience. Applies to policies, six months proof of prior auto insurance or proof of homeownership.**
- **6% deviation for multi car, with 7-12 SDIP pts. where driver with least licensed driving experience has 7-59 yrs. of driver experience.**
- **5% non fleet private passenger auto bodily injury increase limit of 50/100.**
- **5% non fleet private passenger auto bodily injury increase limit of 100/300.**
- **15%, if insured presents six months proof of prior auto insurance or proof of homeownership. The cumulative deviation only applies to policies that qualify for any other liability deviation that does not require the existence of prior insurance or homeownership.**
- **5% if the insured has a qualifying homeowners policy with a member company of The Hartford Financial Services Group. Form 4 does not qualify for deviation.**
- **5% if the insured pays their policy in full. Premium financed business does not qualify for the deviation.**
- **7.5% deviation for policies obtained through one of the Hartford Financial Services Groups Affinity based marketing channels.**
- **20% for policies with 7 or more SDIP pts., where driver with least licensed driving experience has 7+ yrs. of driver experience. Applies to qualifying policies regardless of prior auto insurance or homeownership.**

PHYSICAL DAMAGE All deviation applicable to non-fleet private passenger other than collision & collision.

12 point violation must not be one of the following:

- Manslaughter or negligent homicide.**
 - Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing.**
 - Failure to stop & render aid when involved in an accident resulting in bodily injury or death.**
 - Transporting illegal intoxicating liquors by motor vehicle.**
 - Driving while under the influences of drugs.**
 - Instructing while under the influence.**
 - Aiding and abetting or felony using a motor vehicle.**
- **Deviation for single car, unmarried driver with 12-20 SDIP pts. where driver with least licensed driving experience has 5-9 or more yrs. of driver experience. Credit varies 5%-46%.**
 - **5% deviation for single car, unmarried driver with 21-26 SDIP pts. where driver with least licensed driving experience has 5 or more yrs. of driver experience. Applies to policies, six months proof of prior auto insurance or proof of homeownership.**
 - **Deviation for single car, married driver with 12-20 SDIP pts. where driver with least licensed driving experience has 5 or more yrs. or more of driver experience. Credit varies 14%-46%.**
 - **5% deviation for single car, married driver with 21-26 SDIP pts. where driver with least licensed driving experience has 5 or more yrs. of driver experience. Applies to policies, six months proof of prior auto insurance or proof of homeownership.**
 - **5%-18% deviation for multi car, unmarried driver with 12-16 SDIP pts. where driver with least licensed driving experience has 5-13 yrs. of driver experience..**
 - **5%-10% deviation for multi car, unmarried driver with 17-26 SDIP pts. where driver with least licensed driving experience has 5-13 or more yrs. of driver experience. Applies to policies, six months proof of prior auto insurance or proof of homeownership.**
 - **5%-37% deviation for multi car, unmarried driver with 12-20 SDIP pts. where driver with least licensed driving experience has 14 or more yrs. of driver experience.**
 - **14%-41% deviation for multi car, married driver with 12-20 SDIP pts. where driver with least licensed driving experience has 5 or more yrs. of driver experience.**

- **5% deviation for multi car, married driver with 21-26 SDIP pts. where driver with least licensed driving experience has 5 or more yrs. of driver experience. Applies to policies, six months proof of prior auto insurance or proof of homeownership.**

PHYSICAL DAMAGE All deviation applicable to non-fleet private passenger other than collision & collision.

- **20% deviation with 7 or more SDIP pts. where driver with least of licensed driving experience has 7 or more yrs driver experience. Deviation applies to all qualifying policies regardless of the existence (or non existence) of prior auto insurance or homeownership.**
- **15%, if insured presents six months proof of prior auto insurance or proof of homeownership. The cumulative deviation only applies to policies that qualify for any other physical damage deviation that does not require the existence of prior insurance or homeownership.**
- **5% if the insured has a qualifying homeowners policy with a member company of The Hartford Financial Services Group. Form 4 does not qualify for deviation.**
- **5% if the insured pays their policy in full. Premium financed business does not qualify for the deviation. Eff. 2-1-00**

Owners Insurance Company

- **Mature Driver Discount: Varied credit of 5% - 20% if the operators are age 55 – 74 yrs. of age.**
- **Multi Car Discount: 5% Comprehensive & Collision: Certain criteria apply.**
- **Owners Discount: More than 14 yrs. driving experience: 5% BI, PD & MP: 10% Comprehensive: 15% Collision.**
- **Auto/Home Discount: Certain Criteria Apply: 10% BI, PD, MP, Comprehensive & Collision.**
- **Life/Auto Discount: Named insured must have a life insurance policy with Auto Owners in addition to auto policy: 5 % BI, PD, MP, Comprehensive & Collision.**
- **Territory Discount: Credit varies 1% - 2%. Eff. 3-17-01**

Pacific Employers Insurance Company

- **17% non-fleet private passenger auto bodily injury, property damage, medical payments, uninsured motorists, combined uninsured & underinsured, comprehensive & collision. Eff. 3-18-97**

Pacific Indemnity Company

- **4% deviation on bodily injury, property damage, medical payments, comprehensive & collision.**
- **Antique Auto: Various deviations on liability & physical damage coverages.**
- **Increased Limits Deviations. Eff. 9-1-00**

Peerless Insurance Company

- **3% non-fleet private passenger auto comprehensive & collision for territories 11, 13, 14, 15, 16, 17, 18, 24, 25, 26, 31, 32, 33, & 51.**
- **4% non-fleet private passenger auto comprehensive & collision for territory 52.**
- **2% non-fleet private passenger auto comprehensive & collision for territory 47.**
- **4% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision. All operators must have "0" SDIP pts.**
- **5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision. The policy must be a part of Personal Protector Program.**
- **5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision with principal operator age 55 or older. Eff. 7-15-01**

Pennsylvania National Mutual Casualty Insurance Company

- **Account Credit: 5% applied to final auto premium when homeowners is written through the same company & certain criteria is met.**
- **5% non-fleet private passenger auto bodily injury, property damage, medical payments, uninsured motorist, combined uninsured & underinsured motorist, comprehensive & collision when principal operator is age 55 or over & all drivers are licensed more than 3 yrs.**
- **Deviation on non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive collision for risk eligible for the Personal Auto Preferred Program. Credit varies.**

- Deviation on non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision for risk eligible for the Personal Auto Preferred Advantage Program. Credit varies.
- 5% deviation non-fleet private passenger auto bodily injury, property damage, medical payments, uninsured motorist, comprehensive & collision if Pennsylvania National Mutual Casualty is unable to write homeowners due to exposure of windstorm or hail. Eff. 9-1-00

Pharmacists Mutual Insurance Company

- 10% non-fleet private passenger auto bodily injury, property damage, medical payments, uninsured/underinsured
- motorists, comprehensive & collision.
- Safe Driver Discount Plan: Credit varies 10%-20% when criteria is met.
- Multi-Policy: Credit varies 5%-10% when criteria is met.
- Installment Payments: \$1 charge for installment payments. Eff. 1-1-00

Phoenix Insurance Company

- 9% Account Discount applies when both voluntary non-fleet private passenger auto policy & homeowners policy with The Travelers.
- 5% deviation non-fleet private passenger auto comprehensive & collision insurance rates.
- 3% Renewal Credit for non-fleet private passenger auto rates, if insured has maintained auto coverage with the Travelers for last 6 or more consecutive yrs.
- 9% credit for physical damage coverage: 9% credit all other coverages, all vehicle types for voluntary private passenger auto policies issued to employees of Multi-Line Insurance & Financial Services Institutions. Installment charge for each installment is deleted.
- Contributing Vehicle Credit: 25% non-fleet private passenger auto, pickups, vans & classic auto's bodily injury, property damage, medical payments & collision for single car policy and have more than one private passenger auto insured with The Travelers.
- Contributing Vehicle Credit: 15% non-fleet private passenger auto, pickups, vans & classic auto's for comprehensive, fire/theft and theft/fire, theft, & CAC coverages for single car policy and have more than one private passenger auto insured with The Travelers.
- 10% deviation non-fleet private passenger auto liability coverage. Eff. 10-22-00

Progressive American Insurance Company

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components.

- 10%-22% for single car policies, non standard underwriting with 4-8 SDIP pts.
- 6%-22% for multi car policies, non standard underwriting with 3-8 SDIP pts.
- 5%-32% for single car policies, middle underwriting with 3-8 SDIP pts.
- 3%-33% for multi car policies, middle underwriting with 2-8 SDIP pts.
- 3%-43% for single car policies, standard underwriting with 1-8 SDIP pts.
- 6%-38% for multi car policies, standard underwriting with 2-8 SDIP pts.
- 20%-56% for single car policies, preferred underwriting with 0-8 SDIP pts
- 13%-51% for multi car policies, preferred underwriting with 0-8 SDIP pts.
- 50%-67% for single car policies, ultra-preferred underwriting with 2-8 SDIP pts.
- 44%-63% for multi car policies, ultra preferred underwriting with 2-8 SDIP pts.
- 25% for single car policies, non standard underwriting, 9-12 SDIP pts. Other criteria apply.
- 31% for single car policies, non standard underwriting, 13 or more SDIP pts. Other criteria apply.
- 26% for multi car policies, non standard underwriting, 9-12 SDIP pts. Other criteria apply.
- 34% for multi car policies, non standard underwriting, 13 or more SDIP pts. Other criteria apply.
- 35% for single car policies, middle underwriting, 9-12 SDIP pts. Other criteria apply.
- 38% for single car policies, middle underwriting, 13 or more SDIP pts. Other criteria apply.
- 37% for multi car policies, middle underwriting, 9-12 SDIP pts. Other criteria apply.
- 43% for multi car policies, middle underwriting, 13 or more SDIP pts. Other criteria apply.
- 45% for single car policies, standard underwriting, 9-12 SDIP pts. Other criteria apply.
- 47% for single car policies, standard underwriting, 13 or more SDIP pts. Other criteria apply.
- 42% for multi car policies, standard underwriting, 9-12 SDIP pts. Other criteria apply.

- 46% for multi car policies, standard underwriting, 13 or more SDIP pts. Other criteria apply.
- 58% for single car policies, preferred underwriting, 9-12 SDIP pts. Other criteria apply.
- 59% for single car policies, preferred underwriting, 13 or more SDIP pts. Other criteria apply.
- 54% for multi car policies, preferred underwriting, 9-12 SDIP pts. Other criteria apply.
- 57% for multi car policies, preferred underwriting, 13 or more SDIP pts. Other criteria apply.
- 68% for single car policies, ultra-preferred underwriting, 9-12 SDIP pts. Other criteria apply..
- 69% for single car policies, ultra-preferred underwriting, 13 or more SDIP pts. Other criteria apply.
- 65% for multi car policies, ultra preferred underwriting, 9-12 SDIP pts. Other criteria apply.
- 67% for multi car policies, ultra preferred underwriting, 13 or more SDIP pts. Other criteria apply.
- 5% for policies in non-standard, middle & standard underwriting to policies with proof of homeownership.
- 5%-10% for risks who are members of qualified participating groups, associations or employees of qualified participating employer when risk meets underwriting guidelines.
- 3%-8% for single car policies, non standard, standard, middle, preferred & ultra preferred underwriting with proof of homeownership.
- 2%-6% for multi car policies, standard, non standard, middle, preferred & ultra preferred underwriting with proof of homeownership.
- 8% for multi car policies in preferred & ultra preferred underwriting, paid in full, with proof of homeownership.
- \$3 installment fee waived for policies purchased by employees from an approved employer group if premium is paid via payroll deduction.

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components.

12 point violation must not be one of the following:

- Manslaughter or negligent homicide.
 - Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing.
 - Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
 - Transporting illegal intoxicating liquors by motor vehicle.
- Deviation for single car policies, non standard underwriting, 12-21 SDIP pts. Credit varies 31%-67%.
 - Deviation for multi car policies, non standard underwriting, 12-21 SDIP pts. Credit varies 34%-58%.
 - Deviation for single car policies, middle underwriting, 12-21 SDIP pts. Credit varies 38%-71%.
 - Deviation for multi car policies, middle underwriting, 12-21 SDIP pts. Credit varies 43%-64%.
 - Deviation for single car policies, standard underwriting, 12-21 SDIP pts. Credit varies 47%-76%.
 - Deviation for multi car policies, standard underwriting, 12-21 SDIP pts. Credit varies 46%-67%.
 - Deviation for single car policies, preferred underwriting, 12-21 SDIP pts. Credit varies 59%-82%.
 - Deviation for multi car policies, preferred underwriting, 12-21 SDIP pts. Credit varies 57%-74%.
 - Deviation for single car policies, ultra preferred underwriting, 12-21 SDIP pts. Credit varies 69%-86%.
 - Deviation for multi car policies, ultra preferred underwriting, 12-21 SDIP pts. Credit varies 67%-80%.

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components. If the resulting rate is equal to or greater than N.C. Rate Bureau rates, the policy is ineligible for any deviation.

- 1.01-1.32 factors vary based on risks garaged in certain territories.
- 1.08-3.25 factors vary based on average driver group 1-16.
- 1.10-1.23 factor for single car policies with 1-3 or more accidents, 0 SDIP pts.
- 1.06-1.12 factor for multi car policies with 1-3 or more accidents, 0 SDIP pts.
- 1.35 factor for policies with 1 or more major violations per company guidelines, 0 SDIP pts., or with a driver whose driving record cannot be verified.
- 1.12-1.30 for single car policies, 0-1 SDIP pts. & 1 or more speed or minor violation per company guidelines.
- 1.06-1.15 for multi car policies, 0-1 SDIP pts. & 1 or more speed or minor violation per company guidelines.
- 1.05-1.08 factors for single car policies, preferred & ultra preferred underwriting with 1 speed or minor violation per company guidelines.
- 1.03-1.04 factors for multi car policies, preferred & ultra preferred underwriting with 1 speed or minor violation per company guidelines.
- 1.09-1.94 factors for policies, 2-12 or more SDIP pts. with 1 or more inexperience operators.
- 1.16 factor for single car policies with an operator with less than 5 yrs. of licensed driving experience who is not t

named insured.

- 1.29 factor for multi car policies with an operator with less than 5 yrs. of licensed driving experience who is the named insured.
- 1.50 factor for multi car policies with an operator with less than 5 yrs. of licensed driving experience who is not the named insured.
- 1.02 factor for risks with BI limits of 50/100.
- 1.07 factor for risks with BI limits of 100/300 or 250/500.

LIABILITY All deviation applies to non fleet private passenger auto bodily injury, property damage & medical payments with one or more of the following:

- a. At fault accident.
 - b. Major violation per company guidelines.
 - c. DWI violation class per company guidelines.
 - d. Two or more speed or minor violations per company guidelines.
 - e. Driver whose driving record cannot be verified.
- 1.13 factor for single car policies, preferred underwriting or 0 SDIP pts.
 - 1.33 factor for single car policies, ultra preferred underwriting.
 - 1.07 factor for multi car policies, preferred underwriting.
 - 1.17 factor for multi car policies, ultra preferred underwriting.

PHYSICAL DAMAGE All deviation applicable to non-fleet private passenger auto physical damage coverage for all listed deviation components, unless otherwise stated below.

- 22%-30% for single car policies, non standard underwriting with 6-8 SDIP pts.
- 23%-31% for multi car policies, non standard underwriting with collision coverage on more than one vehicle with 6-8 SDIP pts.
- 38%-48% for single car policies, middle underwriting with 5-8 SDIP pts.
- 31%-39% for multi car policies, non standard underwriting with collision coverage on one vehicle with 6-8 SDIP pts.
- 33%-44% for multi car policies, middle underwriting, collision coverage on more than one vehicle 5-8 SDIP pts.
- 34%-57% for single car policies, standard underwriting with 2-8 SDIP pts.
- 41%-52% for multi car policies, middle underwriting, collision coverage on one vehicle with 5-8 SDIP pts.
- 20%-51% for multi car policies, standard underwriting, collision coverage on more than one vehicle, 2-8 SDIP pts.
- 32%-59% for multi car policies, standard underwriting, collision coverage on one vehicle with 2-8 SDIP pts.
- 40%-68% for single car policies, preferred underwriting with 0-8 SDIP pts.
- 38%-64% for multi car policies, preferred underwriting, collision coverage on more than one vehicle, 0-8 SDIP pts.
- 38%-70% for multi car policies, preferred underwriting, collision coverage on one vehicle with 0-8 SDIP pts.
- 59%-78% for single car policies, ultra preferred underwriting, 0-8 SDIP pts.
- 58%-77% for multi car policies, ultra preferred underwriting, collision coverage on more than one vehicle with 1-8 SDIP pts.
- 61%-79% for multi car policies, ultra preferred underwriting, collision coverage on one vehicle with 1-8 SDIP pts.
- 24% for single car policies, non standard underwriting, 9-12 SDIP pts. Other criteria apply.
- 33% for single car policies, non standard underwriting, 13 or more SDIP pts. Other criteria apply.
- 23% for multi car policies, non standard underwriting, collision coverage on more than one vehicle, 9-12 SDIP pts. Other criteria apply.
- 33% for multi car policies, non standard underwriting, collision coverage on more than one vehicle, 13 or more SDIP pts. Other criteria apply.
- 36% for multi car policies, non standard underwriting, collision coverage on one vehicle, 9-12 SDIP pts. Other criteria apply.
- 43% for multi car policies, non standard underwriting, collision coverage on one vehicle, 13 or more SDIP pts. Other criteria apply.
- 44% for single car policies, middle underwriting, 9-12 SDIP pts. Other criteria apply.
- 49% for single car policies, middle underwriting, 13 or more SDIP pts. Other criteria apply.
- 39% for multi car policies, middle underwriting, collision coverage on more than one vehicle, 9-12 SDIP pts. Other criteria apply.
- 46% for multi car policies, middle underwriting, collision coverage on more than one vehicle, 13 or more SDIP pts. Other criteria apply.

- 50% for multi car policies, middle underwriting, collision coverage on one vehicle, 9-12 SDIP pts. Other criteria apply.
- 53% for multi car policies, middle underwriting, collision coverage on one vehicle, 13 or more SDIP pts. Other criteria apply.
- 54% for single car policies, standard underwriting, 9-12 SDIP pts. Other criteria apply.
- 58% for single car policies, standard underwriting, 13 or more SDIP pts. Other criteria apply.
- 47% for multi car policies, standard underwriting, collision coverage on more than one vehicle, 9-12 SDIP pts. Other criteria apply.
- 53% for multi car policies, standard underwriting, collision coverage on more than one vehicle, 13 or more SDIP pts. Other criteria apply.
- 56% for multi car policies, standard underwriting, collision coverage on one vehicle, 9-12 SDIP pts. Other criteria apply.
- 60% for multi car policies, standard underwriting, collision coverage on one vehicle, 13 or more SDIP pts. Other criteria apply.
- 66% for single car policies, preferred underwriting, 9-12 SDIP pts. Other criteria apply.
- 69% for single car policies, preferred underwriting, 13 or more SDIP pts. Other criteria apply.
- 61% for multi car policies, preferred underwriting, collision coverage on more than one vehicle, 9-12 SDIP pts. Other criteria apply.
- 66% for multi car policies, preferred underwriting, collision coverage on more than one vehicle, 13-or more SDIP pts. Other criteria apply.
- 68% for multi car policies, preferred underwriting, collision coverage on one vehicle with 9-12 SDIP pts. Other criteria apply.
- 71% for multi car policies, preferred underwriting, collision coverage on one vehicle with 13 or more SDIP pts. Other criteria apply.
- 77% for single car policies, ultra preferred underwriting, 9-12 SDIP pts. Other criteria apply.
- 79% for single car policies, ultra preferred underwriting, 13 or more SDIP pts. Other criteria apply.
- 75% for multi car policies, ultra preferred underwriting, collision coverage on more than one vehicle, 9-12 SDIP pts. Other criteria apply.
- 77% for multi car policies, ultra preferred underwriting, collision coverage on more than one vehicle, 13 or more SDIP pts. Other criteria apply.
- 78% for multi car policies, ultra preferred underwriting, collision coverage on one vehicle, 9-12 SDIP pts. Other criteria apply.
- 80% for multi car policies, ultra preferred underwriting, collision coverage on one vehicle, 13 or more SDIP pts. Other criteria apply.
- 2%-4% for single car policies standard, non standard, middle, preferred & ultra preferred underwriting with proof of homeownership.
- 5%-11% for multi car policies, standard, nonstandard, middle, preferred & ultra preferred underwriting with proof of homeownership.
- 5%-10% for risks who are members of qualified participating groups, associations or employees of qualified participating employers when risks meet underwriting guidelines.

PHYSICAL DAMAGE All deviation applicable to non-fleet private passenger auto physical damage coverage for all listed deviation components, unless otherwise stated below.

12 point violation must not be one of the following:

- Manslaughter or negligent homicide.
 - Prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing.
 - Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
 - Transporting illegal intoxicating liquors by motor vehicle.
- 33%-65% single car policies, non standard underwriting with 12-21 SDIP pts.
 - 33%-59% for multi car policies, non standard underwriting, with collision coverage on more than one vehicle with 12-18 or more SDIP pts.
 - 43%-67% for multi car policies, non standard underwriting, collision coverage on one vehicle with 12-18 or more SDIP pts.
 - 50%-74% for single car policies, middle underwriting with 12-18 or more SDIP pts.
 - 47%-67 for multi car policies, middle underwriting with collision on more than one vehicle with 12-18 or more SDIP pts.
 - 54%-73% for multi car policies, middle underwriting with collision on one vehicle with 12-18 or more SDIP pts.
 - 58%-89% for single car policies, standard, preferred and ultra preferred underwriting with 12-18 or more SDIP pts.
 - 53%-86% for multi car policies, standard, preferred and ultra preferred underwriting, collision coverage on more than one vehicle with 12-18 or more SDIP pts.

one vehicle with 12-18 or more SDIP pts.

- 60%-89% for multi car policies, standard, preferred and ultra-preferred underwriting, collision coverage on one vehicle with 12-18 or more SDIP pts.

PHYSICAL DAMAGE All deviation applicable to non-fleet private passenger auto physical damage coverage for all listed deviation components. If the resulting rate is equal to or greater than the N.C. Rate Bureau, the policy is ineligible for any deviation.

- 1.29-1.64 factors apply for risks garaged in certain territories.
- 1.06-3.56 factors vary based on average driver group 1-16.
- 1.10-1.23 single car policies with 1-3 or more accidents, 0 SDIP pts.
- 1.06-1.20 multi car policies with 1-3 or more accidents, 0 SDIP pts.
- 1.35 factor for policies with 1 or more major violations per company guidelines, 0 SDIP pts. or with a driver whose driving record cannot be verified.
- 1.12-1.30 factors for single car policies, 0-1 SDIP pts. & 1-2 or more speed or minor violations per company guidelines.
- 1.06-1.15 factors for multi car policies, 0-1 SDIP pts. & 1-2 or more speed or minor violations per company guidelines.
- 1.08-1.19 factors for single car policies, ultra preferred & preferred underwriting, 1 speed or minor violation per company guidelines.
- 1.04-1.10 factors for multi car policies, ultra preferred & preferred underwriting, 1 speed or minor violation per company guidelines.
- 1.07-1.81 factors for policies, 2-12 or more SDIP pts. with 1 or more inexperience operators.
- 1.12 factor for single car policies with an operator with less than 5 yrs. licensed driving experience who is not the principal named insured.
- 1.40 factor for multi car policies with an operator with less than 5 yrs. licensed driving experience who is the principal named insured.
- 1.56 factor for multi car policies with an operator with less than 5 yrs. licensed driving experience who is not the principal named insured.

PHYSICAL DAMAGE All deviation applies to non fleet private passenger auto physical damage rates. One or more of the following apply.

- a. At fault accident.
 - b. Major violation per company guidelines.
 - c. DWI violation class per company guidelines.
 - d. Two or more speed or minor violations per company guidelines.
 - e. Driver whose driving record cannot be verified.
- 1.27 factor for single car policies, preferred underwriting.
 - 1.49 factor for single car policies, ultra preferred underwriting.
 - 1.14 factor for multi car policies, preferred underwriting.
 - 1.25 factor for multi car policies, ultra preferred underwriting. Eff. 3-23-01

Progressive Casualty Insurance Company

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components.

- 14%-35% for single car policies, non standard underwriting with 5-6 or more SDIP pts.
- 28% for multi car policies, non standard underwriting with 6 or more SDIP pts.
- 15%-36% for single car policies, middle underwriting with 3-6 or more SDIP pts.
- 11%-29% for multi car policies, middle underwriting with 4-6 or more SDIP pts.
- 14%-50% for single car policies, standard underwriting with 0-6 or more SDIP pts.
- 16%-35% for multi car policies, standard underwriting with 2-6 or more SDIP pts.
- 31%-53% for single car policies, preferred underwriting with 0-6 or more SDIP pts.
- 25%-39% for multi car policies, preferred underwriting with 0-6 or more SDIP pts.
- 51%-53% for single car policies, ultra-preferred underwriting with 0-6 or more SDIP pts.
- 39%-42% for multi car policies, ultra preferred underwriting with 0-6 or more SDIP pts.
- 5% for policies in non-standard, middle & standard underwriting to policies with proof of homeownership.

- 5%-10% for risks who are members of qualified participating groups, associations or employees of qualified participating employer when risks meet underwriting guidelines.

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components.

12 point violation must not be one of the following:

- Manslaughter or negligent homicide.
 - Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing.
 - Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
 - Transporting illegal intoxicating liquors by motor vehicle.
- Deviation for single car policies, 12-21 SDIP pts, non standard underwriting. Credit varies 58%-74%.
 - Deviation for multi car policies, non standard underwriting, 12-21 SDIP pts. Credit varies 44%-63%.
 - Deviation for single car policies, middle underwriting, 12-21 SDIP pts. Credit varies 60%-75%.
 - Deviation for multi car policies, middle underwriting, 12-21 SDIP pts. Credit varies 48%-66%.
 - Deviation for single car policies, standard, preferred and ultra preferred underwriting, 12-21 SDIP pts. Credit varies 60%-75%.
 - Deviation for multi car policies, standard, preferred and ultra preferred underwriting, 12-21 SDIP pts. Credit varies 48%-66%.

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components. If the resulting rate is equal to or greater than N.C. Rate Bureau rates, the policy is ineligible for any deviation.

- 1.14 factor applies single car policies, non standard underwriting for policies without proof of prior auto insurance.
- 1.09 factor applies multi car policies, non standard underwriting for policies without proof of prior auto insurance.
- 1.05-1.20 factors vary based on territories.
- 1.05-3.20 factors vary based on average driver group 1-17.
- 1.10-1.45 factors vary for single car policies with 1-3 or more accidents.
- 1.06-1.30 factors vary for multi car policies with 1-3 or more accidents.

PHYSICAL DAMAGE All deviation applicable to non-fleet private passenger auto physical damage coverage for all listed deviation components, unless otherwise stated below.

- 26% for single car policies, non standard underwriting with 6 or more SDIP pts.
- 23% for multi car policies, non standard underwriting with collision coverage on more than one vehicle with 6 or more SDIP pts.
- 27%-28% for single car policies, middle underwriting with 5-6 or more SDIP pts.
- 37% for multi car policies, non standard underwriting with collision coverage on one vehicle with 6 or more SDIP pts.
- 18%-24% for multi car policies, middle underwriting, collision coverage on more than one vehicle 5-6 or more SDIP pts.
- 33%-47% for single car policies, standard underwriting with 2-6 or more SDIP pts.
- 31%-38% for multi car policies, middle underwriting, collision coverage on one vehicle with 5-6 or more SDIP pts.
- 22%-40% for multi car policies, standard underwriting, collision coverage on more than one vehicle, 2-6 or more SDIP pts.
- 24%-47% for multi car policies, standard underwriting, collision coverage on one vehicle with 2-5 or more SDIP pts.
- 26%-47% for single car policies, preferred underwriting with 0-5 or more SDIP pts.
- 23%-40% for multi car policies, preferred underwriting, collision coverage on more than one vehicle, 0-6 or more SDIP pts.
- 23%-47% for multi car policies, preferred underwriting, collision coverage on one vehicle with 0-5 or more SDIP pts.
- 48% single car policies, ultra preferred underwriting.
- 40% multi car policies, ultra preferred underwriting, collision coverage on more than one vehicle.
- 40%-47% multi car policies, ultra preferred underwriting, collision coverage on one vehicle with 0-5 or more SDIP pts.
- 5% for policies, non standard, middle and standard underwriting with proof of homeownership.
- 5%-10% for risks who are members of qualified participating groups, associations or employees of qualified participating employers when risks meet underwriting guidelines.

PHYSICAL DAMAGE All deviation applicable to non-fleet private passenger auto physical damage coverage for all listed deviation components, unless otherwise stated below.

12 point violation must not be one of the following;

- a. Manslaughter or negligent homicide.
 - b. Prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing.
 - c. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
 - d. Transporting illegal intoxicating liquors by motor vehicle.
- 54%-69% single car policies, non standard underwriting with 12-18 or more SDIP pts.
 - 45%-64% for multi car policies, non standard underwriting, with collision coverage on more than one vehicle with 12-18 or more SDIP pts.
 - 51%-67% for multi car policies, non standard underwriting, collision coverage on one vehicle with 12-18 or more SDIP pts.
 - 57%-71% for single car policies, middle underwriting with 12-18 or more SDIP pts.
 - 47%-66% for multi car policies, middle underwriting with collision on more than one vehicle with 12-18 or more SDIP pts.
 - 54%-69% for multi car policies, middle underwriting with collision on one vehicle with 12-18 or more SDIP pts.
 - 57%-71% for single car policies, standard, preferred and ultra preferred underwriting with 12-18 or more SDIP pts.
 - 47%-66% for multi car policies, standard, preferred and ultra preferred underwriting, collision coverage on more than one vehicle with 12-21 SDIP pts.
 - 54%-69% for multi car policies, standard, preferred and ultra-preferred underwriting, collision coverage on one vehicle with 12-18 or more SDIP pts.

PHYSICAL DAMAGE All deviation applicable to non-fleet private passenger auto physical damage coverage for all listed deviation components. If the resulting rate is equal to or greater than the N.C. Rate Bureau, the policy is ineligible for any deviation.

- 1.19 factor applies, single car policies, non standard underwriting for policies without proof of auto insurance.
- 1.15 factor applies, multi car policies, non standard underwriting without proof of auto insurance.
- 1.05-1.20 factors based on territories.
- 1.10-2.75 factors vary based on average driver group 1-16.
- 1.08-1.35 single car policies with 1-3 or more accidents.
- 1.05-1.24 multi car policies with 1-3 or more accidents.
- Installment Payment Plan: \$3 charge waived for policies purchased by employees from an approved employer group if premium is paid via payroll deduction. Eff. 7-1-99

Progressive Northern Insurance Company

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components.

- 2%-15% for single car policies, non standard underwriting, 5-8 SDIP pts.
- 3%-15% for multi car policies, non standard underwriting, 5-8 SDIP pts.
- 1%-26% for single car policies, middle underwriting, 4-8 SDIP pts.
- 2%-27% for multi car policies, middle underwriting, 4-8 SDIP pts.
- 7%-38% for single car policies, standard underwriting, 2-8 SDIP pts.
- 3%-32% for multi car policies, standard underwriting, 3-8 SDIP pts.
- 13%-52% for single car policies, preferred underwriting, 0-8 SDIP pts.
- 5%-47% for multi car policies, preferred underwriting, 0-8 SDIP pts.
- 35%-64% for single car policies, ultra-preferred underwriting, 0-8 SDIP pts.
- 28%-60% for multi car policies, ultra preferred underwriting, 0-8 SDIP pts.
- 18% for single car policies, non standard underwriting, 9-12 SDIP pts. Other criteria apply.
- 25% for single car policies, non standard underwriting, 13 or more SDIP pts. Other criteria apply.
- 19% for multi car policies, non standard underwriting, 9-12 SDIP pts. Other criteria apply.
- 28% for multi car policies, non standard underwriting, 13 or more SDIP pts. Other criteria apply.
- 29% for single car policies, middle underwriting, 9-12 SDIP pts. Other criteria apply.
- 32% for single car policies, middle underwriting, 13 or more SDIP pts. Other criteria apply.

- 31% for multi car policies, middle underwriting, 9-12 SDIP pts. Other criteria apply.
- 38% for multi car policies, middle underwriting, 13 or more SDIP pts. Other criteria apply.
- 40% for single car policies, standard underwriting, 9-12 SDIP pts. Other criteria apply.
- 42% for single car policies, standard underwriting, 13 or more SDIP pts. Other criteria apply.
- 37% for multi car policies, standard underwriting, 9-12 SDIP pts. Other criteria apply.
- 41% for multi car policies, standard underwriting, 13 or more SDIP pts. Other criteria apply.
- 54% for single car policies, preferred underwriting, 9-12 SDIP pts. Other criteria apply.
- 55% for single car policies, preferred underwriting, 13 or more SDIP pts. Other criteria apply.
- 50% for multi car policies, preferred underwriting, 9-12 SDIP pts. Other criteria apply.
- 53% for multi car policies, preferred underwriting, 13 or more SDIP pts. Other criteria apply.
- 65% for single car policies, ultra-preferred underwriting, 9-12 SDIP pts. Other criteria apply.
- 66% for single car policies, ultra-preferred underwriting, 13 or more SDIP pts. Other criteria apply.
- 62% for multi car policies, ultra-preferred underwriting, 9-12 SDIP pts. Other criteria apply.
- 64% for multi car policies, ultra-preferred underwriting, 13 or more SDIP pts. Other criteria apply.
- 2%-5% for single car policies in standard, preferred, ultra preferred, non-standard & middle underwriting with proof of homeownership & risk meets underwriting guidelines.
- 8% for multi car, preferred & ultra preferred underwriting with proof of homeownership & risk meets underwriting guidelines.
- 4%-5% for risks who are members of qualified participating groups, associations or employees of qualified participating employer when risk meets underwriting guidelines.
- \$3 installment fee waived for policies purchased by employees from an approved employer group via payroll deduction.

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components.

12 point violation must not be one of the following:

- Manslaughter or negligent homicide.
- Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing.
- Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
- Transporting illegal intoxicating liquors by motor vehicle.

- Deviation for single car policies, non standard underwriting, 12-21 SDIP pts. Credit varies 25%-64%.
- Deviation for multi car policies, non standard underwriting, 12-21 SDIP pts. Credit varies 28%-54%.
- Deviation for single car policies, middle underwriting, 12-21 SDIP pts. Credit varies 32%-68%.
- Deviation for multi car policies, middle underwriting, 12-21 SDIP pts. Credit varies 38%-61%.
- Deviation for single car policies, standard, preferred & ultra preferred underwriting, 12-21 SDIP pts. Credit varies 42%-85%.
- Deviation for multi car policies, standard, preferred & ultra preferred underwriting, 12-21 SDIP pts. Credit varies 41%-78%.

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components. If the resulting rate is equal to or greater than N.C. Rate Bureau rates, the policy is ineligible for any deviation.

- 1.01-1.32 factors vary based on risks garaged in certain territories.
- 1.08-3.25 factors vary based on average driver group 1-16.
- 1.10-1.23 factors vary for single car policies with 1-3 or more accidents, more than 0 SDIP pts.
- 1.06-1.12 factors vary for multi car policies with 1-3 or more accidents, more than 0 SDIP pts.
- 1.35 factor for policies with 1 or more major violations per company guidelines, 0 SDIP pts., or with a driver whose driving record cannot be verified.
- 1.15 factor for single car policies, 0 SDIP pts., & 1 speed or minor violation per company guidelines.
- 1.12-1.30 factors for single car policies, 0-1 SDIP pts. & 1 or more speed or minor violation per company guidelines.
- 1.08 factor for multi car policies, 0 SDIP pts., & 1 speed or minor violation per company guidelines.
- 1.06-1.15 factors for multi car policies, 0-1 SDIP pts. 2 or more speed or minor violation per company guidelines.
- 1.05-1.08 factors for single cars, preferred & ultra preferred underwriting with 1 speed or minor violation per company guidelines.
- 1.03-1.04 factors for multi car policies, preferred & ultra preferred underwriting 1 speed or minor violation per company guidelines.

- 1.09-1.94 factors for policies, 2-12 or more SDIP pts. with 1 or more inexperienced operators.
- 1.16 factor for single car policies with an operator with less than 5 yrs. of licensed driving experience who is not the principal named insured.
- 1.29 factor for multi car policies with an operator with less than 5 yrs. of licensed driving experience who is the principal named insured.
- 1.50 factor for multi car policies with an operator with less than 5 yrs. of licensed driving experience who is not the named insured.
- 1.02 factor for risks with BI limits of 50/100.
- 1.07 factor for risks with BI limits of 100/300 or 250/500.

LIABILITY All deviation applies to non fleet private passenger auto bodily injury, property damage & medical payments with one or more of the following:

- At fault accident.
 - Major violation per company guidelines.
 - DWI violation class per company guidelines.
 - Two or more speed or minor violations per company guidelines.
 - Driver whose driving record cannot be verified.
- 1.13 factor for single car policies, preferred underwriting or 0 SDIP pts.
 - 1.33 factor for single car policies, ultra preferred underwriting.
 - 1.07 factor for multi car policies, preferred underwriting.
 - 1.17 factor for multi car policies, ultra preferred underwriting.

PHYSICAL DAMAGE All deviation applicable to non-fleet private passenger auto physical damage coverage for all listed deviation components, unless otherwise stated below.

- 15%-24% for single car policies, non standard underwriting, 6-8 SDIP pts.
- 17% for single car policies, non standard underwriting, 9-12 SDIP pts. Other criteria apply.
- 27% for single car policies, non standard underwriting, 13 or more SDIP pts. Other criteria apply.
- 13%- 23% for multi car policies, non standard underwriting with collision coverage. on more than one vehicle, 6-8 SDIP pts.
- 16% for multi car policies, non standard underwriting with collision coverage on more than one vehicle, 9-12 SDIP pts. Other criteria apply.
- 27% for multi car policies, non standard underwriting with collision coverage on more than one vehicle, 13 or more SDIP pts. Other criteria apply.
- 32%-43% for single car policies, middle underwriting with 5-8 SDIP pts.
- 39% for single car policies, middle underwriting, 9-12 SDIP pts. Other criteria apply.
- 44% for single car policies, middle underwriting, 13 or more SDIP pts. Other criteria apply.
- 25%-34% for multi car policies, non standard underwriting with collision coverage on one vehicle, 6-8 SDIP pts.
- 30% for multi car policies, non standard underwriting with collision coverage on one vehicle, 9-12 SDIP pts. Other criteria apply.
- 38% for multi car policies, non standard underwriting with collision coverage on one vehicle, 13 or more SDIP pts. Other criteria apply.
- 27%-39% for multi car policies, middle underwriting, collision coverage on more than one vehicle, 5-8 SDIP pts.
- 34% for multi car policies, middle underwriting, collision coverage on more than one vehicle, 9-12 SDIP pts. Other criteria apply.
- 41% for multi car policies, middle underwriting, collision coverage on more than one vehicle, 13 or more SDIP pts. Other criteria apply.
- 28%-53% for single car policies, standard underwriting with 2-8 SDIP pts.
- 50% for single car policies, standard underwriting, 9-12 SDIP pts. Other criteria apply.
- 54% for single car policies, standard underwriting, 13 or more SDIP pts. Other criteria apply.
- 36%-48% for multi car policies, middle underwriting, collision coverage on one vehicle, 5-8 SDIP pts.
- 46% for multi car policies, middle underwriting, collision coverage on one vehicle, 9-12 SDIP pts. Other criteria apply.
- 49% for multi car policies, middle underwriting, collision coverage on one vehicle, 13 or more SDIP pts. Other criteria apply.
- 21%-47% for multi car policies, standard underwriting, collision coverage on more than one vehicle, 2-8 SDIP pts.
- 42% for multi car policies, standard underwriting, collision coverage on more than one vehicle, 9-12 SDIP pts. Other

- criteria apply.
- 49% for multi car policies, standard underwriting, collision coverage on more than one vehicle, 13 or more SDIP pts. Other criteria apply.
- 26%-53% for multi car policies, standard underwriting, collision coverage on one vehicle, 2-8 SDIP pts. Other criteria apply.
- 52% for multi car policies, standard underwriting, collision coverage on one vehicle, 9-12 SDIP pts. Other criteria apply.
- 56% for multi car policies, standard underwriting, collision coverage on one vehicle, 13 or more SDIP pts. Other criteria apply.
- 35%-65% for single car policies, preferred underwriting, 0-8 SDIP pts. Other criteria apply.
- 63% for single car policies, preferred underwriting, 9-12 SDIP pts. Other criteria apply.
- 67% for single car policies, preferred underwriting, 13 or more SDIP pts. Other criteria apply.
- 32%-61% for multi car policies, preferred underwriting, collision coverage on more than one vehicle, 0-8 SDIP pts. Other criteria apply.
- 57% for multi car policies, preferred underwriting, collision coverage on more than one vehicle, 9-12 SDIP pts. Other criteria apply.
- 63% for multi car policies, preferred underwriting, collision coverage on more than one vehicle, 13 or more SDIP pts. Other criteria apply.
- 32%-67% for multi car policies, preferred underwriting, collision coverage on one vehicle, 0-8 SDIP pts. Other criteria apply.
- 65% for multi car policies, preferred underwriting, collision coverage on one vehicle, 9-12 SDIP pts. Other criteria apply.
- 68% for multi car policies, preferred underwriting, collision coverage on one vehicle, 13 or more SDIP pts. Other criteria apply.
- 55%-76% for single car policies, ultra preferred underwriting, 0-8 SDIP pts. Other criteria apply.
- 75% for single car policies, ultra preferred underwriting, 9-12 SDIP pts. Other criteria apply.
- 77% for single car policies, ultra preferred underwriting, 13 or more SDIP pts. Other criteria apply.
- 54%-75% for multi car policies, ultra preferred underwriting, collision coverage on more than one vehicle, 0-8 SDIP pts. Other criteria apply.
- 73% for multi car policies, ultra preferred underwriting, collision coverage on more than one vehicle, 9-12 SDIP pts. Other criteria apply.
- 75% for multi car policies, ultra preferred underwriting, collision coverage on more than one vehicle, 13 or more SDIP pts. Other criteria apply.
- 54%-78% for multi car policies, ultra preferred underwriting, collision coverage on one vehicle, 0-8 SDIP pts. Other criteria apply.
- 76% for multi car policies, ultra preferred underwriting, collision coverage on one vehicle, 9-12 SDIP pts. Other criteria apply.
- 78% for multi car policies, ultra preferred underwriting, collision coverage on one vehicle, 13 or more SDIP pts. Other criteria apply.

PHYSICAL DAMAGE All deviation applicable to non-fleet private passenger auto physical damage coverage for all listed deviation components, unless otherwise stated below.

12 point violation must not be one of the following:

- a. Manslaughter or negligent homicide.
 - b. Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing.
 - c. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
 - d. Transporting illegal intoxicating liquors by motor vehicle.
- 27%-62% single car policies, non standard underwriting with 12-18 or more SDIP pts.
 - 27%-55% for multi car policies, non standard underwriting, with collision coverage on more than one vehicle with 12-18 or more SDIP pts.
 - 38%-64% for multi car policies, non standard underwriting, collision coverage on one vehicle with 12-18 or more SDIP pts.
 - 46%-72% for single car policies, middle underwriting with 12-18 or more SDIP pts.
 - 42%-64% for multi car policies, middle underwriting with collision on more than one vehicle with 12-18 or more SDIP pts..
 - 50%-71% for multi car policies, middle underwriting with collision on one vehicle with 12-18 or more SDIP pts.
 - 54%-77% for single car policies, standard underwriting with 12-18 or more SDIP pts.
 - 49%-69% for multi car policies, standard underwriting with collision coverage on more than one vehicle, 12-18 or more SDIP pts.
 - 56%-75% for multi car policies, standard underwriting with collision coverage on one vehicle, 12-18 or more SDIP pts.
 - 67%-83% for single car policies, preferred underwriting with 12-18 or more SDIP pts.

- 63%-77% for multi car policies, preferred underwriting, collision coverage. on more than one vehicle , 12-18 or more SDIP pts.
- 68%-82% for multi car policies, preferred underwriting with collision coverage on one vehicle, 12-18 or more SDIP pts.
- 77%-88% for single car policies, ultra preferred underwriting with 12-18 or more SDIP pts.
- 75%-84% for multi car policies, ultra preferred underwriting collision coverage on more than one vehicle, 12-18 or more SDIP pts.
- 78%-88% for multi car policies, ultra preferred underwriting collision coverage on one vehicle, 12-18 or more SDIP pts.

PHYSICAL DAMAGE All deviation applicable to non-fleet private passenger auto physical damage coverage for all listed deviation components. If the resulting rate is equal to or greater than the N.C. Rate Bureau, the policy is ineligible for any deviation.

- 1.27-1.64 factors based for risks garaged in certain territories.
- 1.06-3.56 factors vary based on average driver group 1-16.
- 1.10-1.23 factors for single car policies with 1-3 or more accidents, 0 SDIP pts.
- 1.06-1.12 factors for multi car policies with 1-3 or more accidents, 0 SDIP pts.
- 1.12-1.30 factors for single car policies, 0-1 SDIP pts. & 1-2 or more speed or minor violations per company guidelines.
- 1.06-1.15 factors for multi car policies, 0-1 SDIP pts. & 1-2 or more speed or minor violations per company guidelines.
- 1.08-1.19 factors for single car policies, preferred or ultra preferred underwriting, 1 speed or minor violation per company guidelines.
- 1.04-1.10 factors for multi car policies, preferred or ultra preferred underwriting, 1 speed or minor violation per company guidelines.
- 1.35 factor for policies with 1 or more major violations per company guidelines, 0 SDIP pts. or with a driver whose driving record cannot be verified.
- 3%-8% for single car policies in non-standard, standard, middle, preferred & ultra preferred underwriting for policies with proof of homeownership.
- 5%-12% for multi car policies, non standard, standard, middle, preferred & ultra preferred underwriting with proof of homeownership.
- 5% for policies paid in full without proof of homeownership.
- 3% for single car policies in standard underwriting, not paid in full, without proof of homeownership.
- 5%-10% for risks who are members of qualified participating groups, associations or employees of qualified participating employer when risk meets underwriting guidelines.
- 1.07-1.81 factors for policies, 2-12 or more SDIP pts with 1 or more inexperience operators.
- 1.12 factor for single car policies with an operator with less than 5 yrs. licensed driving experience who is not the principal named insured.
- 1.56 factor for multi car policies with an operator with less than 5 yrs. licensed driving experience who is not the principal named insured.

PHYSICAL DAMAGE All deviation applies to non fleet private passenger auto physical damage rates. One or more of the following apply.

- At fault accident.
- Major violation per company guidelines.
- DWI violation class per company guidelines.
- Two or more speed or minor violations per company guidelines.
- Driver whose driving record cannot be verified.

- 1.27 factor for single car policies, preferred underwriting.
- 1.49 factor for single car policies, ultra preferred underwriting.
- 1.14 factor for multi car policies, preferred underwriting.
- 1.25 factor for multi car policies, ultra preferred underwriting. Eff. 3-23-01

Progressive Preferred Insurance Company

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components.

- 14%-35% for single car policies, non standard underwriting with 5-6 or more SDIP pts.
- 28% for multi car policies, non standard underwriting with 6 or more SDIP pts.

- 15%-36% for single car policies, middle underwriting with 3-6 or more SDIP pts.
- 11%-29% for multi car policies, middle underwriting with 4-6 or more SDIP pts.
- 14%-50% for single car policies, standard underwriting with 0-6 or more SDIP pts.
- 16%-35% for multi car policies, standard underwriting with 2-6 or more SDIP pts.
- 31%-53% for single car policies, preferred underwriting with 0-6 or more SDIP pts.
- 25%-39% for multi car policies, preferred underwriting with 0-6 or more SDIP pts.
- 51%-53% for single car policies, ultra-preferred underwriting with 0-6 or more SDIP pts.
- 39%-42% for multi car policies, ultra preferred underwriting with 0-6 or more SDIP pts.
- 5% for policies in non-standard, middle & standard underwriting to policies with proof of homeownership.
- 5%-10% for risks who are members of qualified participating groups, associations or employees of qualified participating
- employer when risks meet underwriting guidelines.

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components.

12 point violation must not be one of the following:

- a. Manslaughter or negligent homicide.
- b. Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing.
- c. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
- d. Transporting illegal intoxicating liquors by motor vehicle.

- Deviation for single car, non standard underwriting, 12-21 SDIP pts. Credit varies 58%-74%.
- Deviation for multi car, non standard underwriting, 12-21 SDIP pts. Credit varies 44%-63%.
- Deviation for single car, middle underwriting, 12-21 SDIP pts. Credit varies 60%-75%.
- Deviation for multi car, middle underwriting, 12-21 SDIP pts. Credit varies 48%-66%.
- Deviation for single car, standard, preferred and ultra preferred underwriting, 12-21 SDIP pts. Credit varies 60%-75%.
- Deviation for multi car, standard, preferred and ultra preferred underwriting, 12-21 SDIP pts. Credit varies 48%-66%.

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components. If the resulting rate is equal to or greater than N.C. Rate Bureau rates, the policy is ineligible for any deviation.

- 1.14 factor applies single car, non standard underwriting for policies without proof of prior auto insurance.
- 1.09 factor applies multi car, non standard underwriting for policies without proof of prior auto insurance.
- 1.05-1.20 factors vary based on territories.
- 1.05-3.20 factors vary based on average driver group 1-17.
- 1.10-1.45 factors vary for single car policies with 1-3 or more accidents.
- 1.06-1.30 factors vary for multi car policies with 1-3 or more accidents.

PHYSICAL DAMAGE All deviation applicable to non-fleet private passenger auto physical damage coverage for all listed deviation components, unless otherwise stated below.

- 26% for single car policies, non standard underwriting with 6 or more SDIP pts.
- 23% for multi car policies, non standard underwriting with collision coverage on more than one vehicle with 6 or more SDIP pts.
- 27%-28% for single car policies, middle underwriting with 5-6 or more SDIP pts.
- 37% for multi car policies, non standard underwriting with collision coverage on one vehicle with 6 or more SDIP pts.
- 18%-24% for multi car policies, middle underwriting, collision coverage on more than one vehicle 5-6 or more SDIP pts.
- 33%-47% for single car policies, standard underwriting with 2-6 or more SDIP pts.
- 31%-38% for multi car policies, middle underwriting, collision coverage on one vehicle with 5-6 or more SDIP pts.
- 22%-40% for multi car policies, standard underwriting, collision coverage on more than one vehicle, 2-6 or more SDIP pts.
- 24%-47% for multi car policies, standard underwriting, collision coverage on one vehicle with 2-5 or more SDIP pts.
- 26%-47% for single car policies, preferred underwriting with 0-5 or more SDIP pts.
- 23%-40% for multi car policies, preferred underwriting, collision coverage on more than one vehicle, 0-6 or more SDIP pts.

- 23%-47% for multi car policies, preferred underwriting, collision coverage on one vehicle with 0-5 or more SDIP pts.
- 48% single car policies, ultra preferred underwriting.
- 40% multi car policies, ultra preferred underwriting, collision coverage on more than one vehicle.
- 40%-47% multi car policies, ultra preferred underwriting, collision coverage on one vehicle with 0-5 or more SDIP pts.
- 5% for policies, non standard, middle and standard underwriting with proof of homeownership.
- 5%-10% for risks who are members of qualified participating groups, associations or employees of qualified participating employers when risks meet underwriting guidelines.

PHYSICAL DAMAGE All deviation applicable to non-fleet private passenger auto physical damage coverage for all listed deviation components, unless otherwise stated below.

12 point violation must not be one of the following:

- Manslaughter or negligent homicide.
 - Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing.
 - Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
 - Transporting illegal intoxicating liquors by motor vehicle.
- 54%-69% single car policies, non standard underwriting with 12-18 or more SDIP pts.
 - 45%-64% for multi car policies, non standard underwriting, with collision coverage on more than one vehicle with 12-18 or more SDIP pts.
 - 51%-67% for multi car policies, non standard underwriting, collision coverage on one vehicle with 12-18 or more SDIP pts.
 - 57%-71% for single car policies, middle underwriting with 12-18 or more SDIP pts.
 - 47%-66% for multi car policies, middle underwriting with collision coverage on more than one vehicle with 12-18 or more SDIP pts.
 - 54%-69% for multi car policies, middle underwriting with collision coverage on one vehicle with 12-18 or more SDIP pts.
 - 57%-71% for single car policies, standard, preferred and ultra preferred underwriting with 12-18 or more SDIP pts.
 - 47%-66% for multi car policies, standard, preferred and ultra preferred underwriting, collision coverage on more than one vehicle with 12-21 SDIP pts.
 - 54%-69% for multi car policies, standard, preferred and ultra-preferred underwriting, collision coverage on one vehicle with 12-18 or more SDIP pts.

PHYSICAL DAMAGE All deviation applicable to non-fleet private passenger auto physical damage coverage for all listed deviation components. If the resulting rate is equal to or greater than the N.C. Rate Bureau, the policy is ineligible for any deviation.

- 1.19 factor applies, single car policies, non standard underwriting for policies without proof prior of auto insurance.
- 1.15 factor applies, multi car policies, non standard underwriting without proof of prior auto insurance.
- 1.05-1.20 factors vary based on territories.
- 1.10-2.75 factors vary based on average driver group 1-16.
- 1.08-1.35 single car policies with 1-3 or more accidents.
- 1.05-1.24 multi car policies with 1-3 or more accidents.
- Installment Payment Plan: \$3 charge waived for policies purchased by employees from an approved employer group if premium is paid via payroll deduction. Eff. 7-1-99

Progressive Southeastern Insurance Company

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components.

- 5%-22% for single car policies, non standard underwriting with 4-8 SDIP pts.
- 6%-22% for multi car policies, non standard underwriting with 4-8 SDIP pts.
- 5%-32% for single car policies, middle underwriting with 3-8 SDIP pts.
- 3%-33% for multi car policies, middle underwriting with 2-8 SDIP pts.
- 3%-43% for single car policies, standard underwriting with 1-8 SDIP pts.
- 6%-38% for multi car policies, standard underwriting with 2-8 SDIP pts.
- 20%-56% for single car policies, preferred underwriting with 0-8 SDIP pts.

- 13%-51% for multi car policies, preferred underwriting with 0-8 SDIP pts.
- 40%-67% for single car policies, ultra-preferred underwriting with 0-8 SDIP pts.
- 34%-63% for multi car policies, ultra preferred underwriting with 0-8 SDIP pts.
- 25% for single car policies, non standard underwriting, 9-12 SDIP pts. Other criteria apply.
- 31% for single car policies, non standard underwriting, 13 or more SDIP pts. Other criteria apply.
- 26% for multi car policies, non standard underwriting, 9-12 SDIP pts. Other criteria apply.
- 34% for multi car policies, non standard underwriting, 13 or more SDIP pts. Other criteria apply.
- 35% for single car policies, middle underwriting, 9-12 SDIP pts. Other criteria apply.
- 38% for single car policies, middle underwriting, 13 or more SDIP pts. Other criteria apply.
- 37% for multi car policies, middle underwriting, 9-12 SDIP pts. Other criteria apply.
- 43% for multi car policies, middle underwriting, 13 or more SDIP pts. Other criteria apply.
- 45% for single car policies, standard underwriting, 9-12 SDIP pts. Other criteria apply.
- 47% for single car policies, standard underwriting, 13 or more SDIP pts. Other criteria apply.
- 42% for multi car policies, standard underwriting, 9-12 SDIP pts. Other criteria apply.
- 46% for multi car policies, standard underwriting, 13 or more SDIP pts. Other criteria apply.
- 58% for single car policies, preferred underwriting, 9-12 SDIP pts. Other criteria apply.
- 59% for single car policies, preferred underwriting, 13 or more SDIP pts. Other criteria apply.
- 54% for multi car policies, preferred underwriting, 9-12 SDIP pts. Other criteria apply.
- 57% for multi car policies, preferred underwriting, 13 or more SDIP pts. Other criteria apply.
- 68% for single car policies, ultra-preferred underwriting, 9-12 SDIP pts. Other criteria apply.
- 69% for single car policies, ultra-preferred underwriting, 13 or more SDIP pts. Other criteria apply.
- 65% for multi car policies, ultra preferred underwriting, 9-12 SDIP pts. Other criteria apply.
- 67% for multi car policies, ultra preferred underwriting, 13 or more SDIP pts. Other criteria apply.
- 5%-10% for risks who are members of qualified participating groups, associations or employees of qualified participating employer when risk meets underwriting guidelines.
- 3%-8% for single car policies, non standard, standard, middle, preferred & ultra preferred underwriting with proof of homeownership.
- 2%-6% for multi car policies, standard, non standard, middle, preferred & ultra preferred underwriting with proof of homeownership.
- \$3 installment fee waived for policies purchased by employees from an approved employer group if premium is paid via payroll deduction.

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components.

12 point violation must not be one of the following:

- Manslaughter or negligent homicide.
 - Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing.
 - Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
 - Transporting illegal intoxicating liquors by motor vehicle.
- Deviation for single car policies, non standard underwriting, 12-21 SDIP pts. Credit varies 31%-67%.
 - Deviation for multi car policies, non standard underwriting, 12-21 SDIP pts. Credit varies 34%-58%.
 - Deviation for single car policies, middle underwriting, 12-21 SDIP pts. Credit varies 38%-71%.
 - Deviation for multi car policies, middle underwriting, 12-21 SDIP pts. Credit varies 43%-64%.
 - Deviation for single car policies, standard underwriting, 12-21 SDIP pts. Credit varies 47%-76%.
 - Deviation for multi car policies, standard underwriting, 12-21 SDIP pts. Credit varies 46%-67%.
 - Deviation for single car policies, preferred underwriting, 12-21 SDIP pts. Credit varies 59%-82%.
 - Deviation for multi car policies, preferred underwriting, 12-21 SDIP pts. Credit varies 57%-74%.
 - Deviation for single car policies, ultra preferred underwriting, 12-21 SDIP pts. Credit varies 69%-86%.
 - Deviation for multi car policies, ultra preferred underwriting, 12-21 SDIP pts. Credit varies 67%-80%.

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components. If the resulting rate is equal to or greater than N.C. Rate Bureau rates, the policy is ineligible for any deviation.

- 1.01-1.32 factors vary based on risks garaged in certain territories.
- 1.08-3.25 factors vary based on average driver group 1-16.

- 1.10-1.23 factor for single car policies with 1-3 or more accidents, 0 SDIP pts.
- 1.06-1.12 factor for multi car policies with 1-3 or more accidents, 0 SDIP pts.
- 1.35 factor for policies with 1 or more major violations per company guidelines, 0 SDIP pts., or with a driver whose driving record cannot be verified.
- 1.12-1.30 for single car policies, 0-1 SDIP pts. & 1 or more speed or minor violation per company guidelines.
- 1.06-1.15 for multi car policies, 0-1 SDIP pts. & 1 or more speed or minor violation per company guidelines.
- 1.09-1.94 factors for policies, 2-12 or more SDIP pts. with 1 or more inexperience operators.
- 1.16 factor for single car policies with an operator with less than 5 yrs. of licensed driving experience who is not the named insured.
- 1.29 factor for multi car policies with an operator with less than 5 yrs. of licensed driving experience who is the named insured.
- 1.50 factor for multi car policies with an operator with less than 5 yrs. of licensed driving experience who is not the named insured.
- 1.02 factor for risks with BI limits of 50/100.
- 1.07 factor for risks with BI limits of 100/300 or 250/500.

LIABILITY All deviation applies to non fleet private passenger auto bodily injury, property damage & medical payments with one or more of the following:

- At fault accident.
- Major violation per company guidelines.
- DWI violation class per company guidelines.
- Two or more speed or minor violations per company guidelines.
- Driver whose driving record cannot be verified.
- 1.13 factor for single car policies, preferred underwriting or 0 SDIP pts.
- 1.33 factor for single car policies, ultra preferred underwriting.
- 1.07 factor for multi car policies, preferred underwriting.
- 1.17 factor for multi car policies, ultra preferred underwriting.

PHYSICAL DAMAGE All deviation applicable to non-fleet private passenger auto physical damage coverage for all listed deviation components, unless otherwise stated below.

- 22%-30% for single car policies, non standard underwriting with 6-8 SDIP pts.
- 20%-29% for multi car policies, non standard underwriting with collision coverage on more than one vehicle with 6-8 SDIP pts.
- 38%-48% for single car policies, middle underwriting with 5-8 SDIP pts.
- 31%-39% for multi car policies, non standard underwriting with collision coverage on one vehicle with 6-8 SDIP pts.
- 33%-44% for multi car policies, middle underwriting, collision coverage on more than one vehicle 5-8 SDIP pts.
- 34%-57% for single car policies, standard underwriting with 2-8 SDIP pts.
- 50%-52% for multi car policies, middle underwriting, collision coverage on one vehicle with 5-8 SDIP pts.
- 28%-51% for multi car policies, standard underwriting, collision coverage on more than one vehicle, 2-8 SDIP pts.
- 32%-59% for multi car policies, standard underwriting, collision coverage on one vehicle with 2-8 SDIP pts.
- 40%-68% for single car policies, preferred underwriting with 0-8 SDIP pts.
- 38%-64% for multi car policies, preferred underwriting, collision coverage on more than one vehicle, 0-8 SDIP pts.
- 38%-70% for multi car policies, preferred underwriting, collision coverage on one vehicle with 0-8 SDIP pts.
- 59%-78% for single car policies, ultra preferred underwriting, 0-8 SDIP pts.
- 58%-75% for multi car policies, ultra preferred underwriting, collision coverage on more than one vehicle with 0-8 SDIP pts.
- 58%-79% for multi car policies, ultra preferred underwriting, collision coverage on one vehicle with 0-8 SDIP pts.
- 24% for single car policies, non standard underwriting, 9-12 SDIP pts. Other criteria apply.
- 33% for single car policies, non standard underwriting, 13 or more SDIP pts. Other criteria apply.
- 23% for multi car policies, non standard underwriting, collision coverage on more than one vehicle, 9-12 SDIP pts. Other criteria apply.
- 33% for multi car policies, non standard underwriting, collision coverage on more than one vehicle, 13 or more SDIP pts. Other criteria apply.
- 36% for multi car policies, non standard underwriting, collision coverage on one vehicle, 9-12 SDIP pts. Other criteria apply.
- 43% for multi car policies, non standard underwriting, collision coverage on one vehicle, 13 or more SDIP pts. Other

- criteria apply.
- 44% for single car policies, middle underwriting, 9-12 SDIP pts. Other criteria apply.
- 49% for single car policies, middle underwriting, 13 or more SDIP pts. Other criteria apply.
- 39% for multi car policies, middle underwriting, collision coverage on more than one vehicle, 9-12 SDIP pts. Other criteria apply.
- 46% for multi car policies, middle underwriting, collision coverage on more than one vehicle, 13 or more SDIP pts. Other criteria apply.
- 50% for multi car policies, middle underwriting, collision coverage on one vehicle, 9-12 SDIP pts. Other criteria apply.
- 53% for multi car policies, middle underwriting, collision coverage on one vehicle, 13 or more SDIP pts. Other criteria apply.
- 54% for single car policies, standard underwriting, 9-12 SDIP pts. Other criteria apply.
- 58% for single car policies, standard underwriting, 13 or more SDIP pts. Other criteria apply.
- 47% for multi car policies, standard underwriting, collision coverage on more than one vehicle, 9-12 SDIP pts. Other criteria apply.
- 53% for multi car policies, standard underwriting, collision coverage on more than one vehicle, 13 or more SDIP pts. Other criteria apply.
- 56% for multi car policies, standard underwriting, collision coverage on one vehicle, 9-12 SDIP pts. Other criteria apply.
- 60% for multi car policies, standard underwriting, collision coverage on one vehicle, 13 or more SDIP pts. Other criteria apply.
- 66% for single car policies, preferred underwriting, 9-12 SDIP pts. Other criteria apply.
- 69% for single car policies, preferred underwriting, 13 or more SDIP pts. Other criteria apply.
- 61% for multi car policies, preferred underwriting, collision coverage on more than one vehicle, 9-12 SDIP pts. Other criteria apply.
- 66% for multi car policies, preferred underwriting, collision coverage on more than one vehicle, 13-or more SDIP pts. Other criteria apply.
- 68% for multi car policies, preferred underwriting, collision coverage on one vehicle with 9-12 SDIP pts. Other criteria apply.
- 71% for multi car policies, preferred underwriting, collision coverage on one vehicle with 13 or more SDIP pts. Other criteria apply.
- 77% for single car policies, ultra preferred underwriting, 9-12 SDIP pts. Other criteria apply.
- 79% for single car policies, ultra preferred underwriting, 13 or more SDIP pts. Other criteria apply.
- 75% for multi car policies, ultra preferred underwriting, collision coverage on more than one vehicle, 9-12 SDIP pts. Other criteria apply.
- 77% for multi car policies, ultra preferred underwriting, collision coverage on more than one vehicle, 13 or more SDIP pts. Other criteria apply.
- 78% for multi car policies, ultra preferred underwriting, collision coverage on one vehicle, 9-12 SDIP pts. Other criteria apply.
- 80% for multi car policies, ultra preferred underwriting, collision coverage on one vehicle, 13 or more SDIP pts. Other criteria apply.
- 2%-8% for single car policies standard, non standard, middle, preferred & ultra preferred underwriting with proof of homeownership.
- 5%-10% for risks who are members of qualified participating groups, associations or employees of qualified participating employers when risks meet underwriting guidelines.
- 8% for multi car policies, preferred & ultra preferred underwriting, paid in full, with proof of homeownership.
- 5% for policies paid in full without homeownership.
- 7%-12% for multi car policies, non standard, standard, middle, preferred & ultra preferred underwriting, paid in full, without proof of homeownership.
- 3%-5% for single car policies, non standard, standard, middle, preferred & ultra preferred underwriting, paid in full, without proof of homeownership.

PHYSICAL DAMAGE All deviation applicable to non-fleet private passenger auto physical damage coverage for all listed deviation components, unless otherwise stated below.

12 point violation must not be one of the following:

- a. Manslaughter or negligent homicide.
- b. Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing.
- c. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
- d. Transporting illegal intoxicating liquors by motor vehicle.

- 33%-65% single car policies, non standard underwriting with 12-18 or more SDIP pts.
- 33%-59% for multi car policies, non standard underwriting, with collision coverage on more than one vehicle with 12-18 or more SDIP pts.
- 43%-67% for multi car policies, non standard underwriting, collision coverage on one vehicle with 12-18 or more SDIP pts.
- 50%-74% for single car policies, middle underwriting with 12-18 or more SDIP pts.
- 47%-67% for multi car policies, middle underwriting with collision on more than one vehicle with 12-18 or more SDIP pts..
- 54%-73% for multi car policies, middle underwriting with collision on one vehicle with 12-18 or more SDIP pts.
- 58%-89% for single car policies, standard, preferred and ultra preferred underwriting with 12-18 or more SDIP pts.
- 60%-86% for multi car policies, standard, preferred and ultra preferred underwriting, collision coverage on more than one vehicle with 12-18 or more SDIP pts.
- 53%-89% for multi car policies, standard, preferred and ultra-preferred underwriting, collision coverage on one vehicle with 12-18 or more SDIP pts.

PHYSICAL DAMAGE All deviation applicable to non-fleet private passenger auto physical damage coverage for all listed deviation components. If the resulting rate is equal to or greater than the N.C. Rate Bureau, the policy is ineligible for any deviation.

- 1.37-1.64 factors apply for risks garaged in certain territories.
- 1.06-3.56 factors vary based on average driver group 1-16.
- 1.10-1.23 single car policies with 1-3 or more accidents, 0 SDIP pts.
- 1.06-1.20 multi car policies with 1-3 or more accidents, 0 SDIP pts.
- 1.35 factor for policies with 1 or more major violations per company guidelines, 0 SDIP pts. or with a driver whose driving record cannot be verified.
- 1.12-1.30 factors for single car policies, 0-1 SDIP pts. & 1-2 or more speed or minor violations per company guidelines.
- 1.06-1.15 factors for multi car policies, 0-1 SDIP pts. & 1-2 or more speed or minor violations per company guidelines.
- 1.08-1.19 factors for single car policies, ultra preferred & preferred underwriting, 1 speed or minor violation per company guidelines.
- 1.04-1.10 factors for multi car policies, ultra preferred & preferred underwriting, 1 speed or minor violation per company guidelines.
- 1.07-1.81 factors for policies, 2-12 or more SDIP pts. with 1 or more inexperience operators.
- 1.12 factor for single car policies with an operator with less than 5 yrs. licensed driving experience who is not the principal named insured.
- 1.40 factor for multi car policies with an operator with less than 5 yrs. licensed driving experience who is the principal named insured.
- 1.56 factor for multi car policies with an operator with less than 5 yrs. licensed driving experience who is not the principal named insured.

PHYSICAL DAMAGE All deviation applies to non fleet private passenger auto physical damage rates. One or more of the following apply.

- At fault accident.
 - Major violation per company guidelines.
 - DWI violation class per company guidelines.
 - Two or more speed or minor violations per company guidelines.
 - Driver whose driving record cannot be verified.
- 1.27 factor for single car policies, preferred underwriting.
 - 1.49 factor for single car policies, ultra preferred underwriting.
 - 1.14 factor for multi car policies, preferred underwriting.
 - 1.25 factor for multi car policies, ultra preferred underwriting. Eff. 9-1-00

Providence Washington Insurance Company

Standard Program

- Multi-Policy Credit: 10% applies to bodily injury, property damage, medical payments, comprehensive & collision.
- Mature Driver Credit: Applies to bodily injury, property damage, medical payments, comprehensive & collision.

- **Multiple Automobile Credit: 5%** applies to bodily injury, property damage, medical payments, comprehensive & collision: Certain criteria apply.

Preferred Program

- **Territory Deviation:** Various credits apply to bodily injury, property damage, medical payments, comprehensive & collision.
- **Multi Policy Credit: 10%** applies to bodily injury, property damage, medical payments, comprehensive & collision.
- **Mature Driver Credit:** Applies to bodily injury, property damage, medical payments, comprehensive & collision.
- **Multiple Automobile Credit: 5%** applies to bodily injury, property damage, medical payments, comprehensive & collision: Certain criteria apply. Eff.1-6-00.

Prudential Property & Casualty Insurance Company

- **2% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision for Senior Driver Discount.** Certain criteria apply.
- **8% non-fleet private passenger auto bodily injury, property damage, comprehensive & collision for Long Term Discount,** when criteria is met.
- **6% non-fleet private passenger auto bodily injury, property damage, comprehensive & collision for New Business Discount.**
- **5% Renter's (HO-4) Companion Policy Discount for non-fleet private passenger auto bodily injury, property damage, comprehensive & collision.**
- **10% Homeowners (HO-3) or Condominium (HO-6) Companion Policy Discount** applicable to non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision.
- **5% Companion for Life Discount** applicable to non-fleet private passenger auto bodily injury, property damage, comprehensive & collision.
- **Base Rate Deviation for single & multi car policies:** Applies to bodily injury, property damage, medical payments, comprehensive, & collision: Credit varies.
- **Electronic Funds Transfer Deviation:** \$1 service charge deleted.
- **Installment Payment Plan:** No charge for first installment payment. Eff. 11-13-00

Republic Franklin Insurance Company

- **Personal Auto Account Credit: 10% credit** applies to basic premium when auto & homeowner policy is insured by Utica Mutual Insurance Company or Graphic Arts Mutual Insurance Company.
- **20% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision.**
- **5% payroll deduction** provided the named insured is employed through an employer enrolled in the **Company Work place Insurance Service for Employees (W.I.S.E.)** program or is a member of a company approved affinity group.
- **10% Mature Driver Credit:** Certain criteria apply.
- **Company Car Discount:** Apply multi-car rating factor to single car policies when certain criteria is met.
- **9% Territory 11 Deviation:** Vehicles must be principally garaged in territory 11. Eff. 12-1-00

Royal Indemnity Company

- **5% Companion Policy Credit** for automobile policy, for which on inception date there is in force, a homeowners policy covering same insured in any member of Royal Insurance.
- **Discount for eligible employee: 20% credit** to total personal auto policy premium.
- **Installment Payment Plan waiver.**
- **5% Good Driver Discount** applies to bodily injury, property damage, medical payment & collision coverage.
- **5% Experience Operator Credit** applies to bodily injury, property damage, medical payments, collision & comprehensive coverage if principal operator is age 55 or older & no inexperienced operator.
- **Passive Restraint Discount:** Credit varies.
- **5% Anti-Lock Braking System credit** applies to bodily injury & property damage for vehicles equipped with factory installed 4 wheel anti-lock braking system.
- **5% Window Glass Etching Credit** applies to comprehensive coverage.
- **Anti-Theft Device Credit** applies to comprehensive coverage. Credit varies 5% - 15%.
- **10% Company Car Credit** applies to bodily injury, property damage, medical payment, comprehensive & collision for single car policies when company car is in the household.

- **Installment Payment Plan: \$1 each installment for Electronic Fund Transfer.**
- **Installment Payment Plan-Agency Payroll Deduction: Certain criteria apply.**
- **10% Mass Marketing Discount: Applies to liability, med pay, comprehensive & collision: Certain criteria has to be met.**
- **Preferred Program Discount by territory. Eff. 9-1-00**

Royal Insurance Company of America

- **20% Employee Discount for eligible employees. Credit applicable to total personal auto policy premium.**
- **Companion Policy Credit: 1% credit when auto & homeowner policy in-force with any member of Royal Insurance.**
- **Installment payment plan waived for employees.**
- **Installment Payment Plan Payroll Deduction: \$3 charge waived.**
- **5% Good Driver Discount for private passenger auto bodily injury, property damage, medical payments & collision coverage.**
- **5% Experience Operator Credit for private passenger auto bodily injury, property damage, medical payments & collision coverage: Certain criteria apply.**
- **5% Anti-Lock Braking System Credit for private passenger auto bodily injury & property damage for vehicles equipped with a factory installed 4 wheel anti-lock braking system.**
- **5% Window Glass Etching credit for comprehensive coverage.**
- **Anti-Theft Device Coverage Credit for comprehensive coverage. Credit varies 5% - 15%.**
- **10% Company Car Credit for bodily injury, property damage, medical payments, comprehensive & collision for single car policies when there is a company car in the household.**
- **Installment Payment Plan: \$1 each installment for Electronic Fund Transfer.**
- **Group Mass Marketing Discount: 10% applies to liability, med pay, comp & collision: Certain criteria apply.**
- **Passive Restraint Discount applicable to med pay only. Eff. 9-1-00**

Safeco Insurance Company of America

- **Checkless Pay Plan: No service charge if insured makes 1st month's down payment and subsequent payments made through automatic withdrawal. Eff. 9-1-00**

Safeguard Insurance Company

- **Companion Policy Credit: 1% credit when auto & homeowner policy in-force with any member of Royal Insurance Co.**
- **20% Discount for Eligible Employees. Credit applicable to total personal auto policy premium.**
- **Installment payment plan waived for employees.**
- **Installment Payment Plan Payroll Deduction: \$3 charge waived.**
- **5% Good Driver Discount applies to bodily injury, property damage, med pay, & collision coverage: Certain criteria apply.**
- **5% Experienced Operator Credit applies to bodily injury, property damage, med pay, collision & comprehensive coverage if principal operator is age 55 or older & no inexperienced operators apply to vehicle.**
- **Passive Restraint Discount applies to medical payments rate: Credit varies 20% - 40%.**
- **5% Anti-Lock Braking System Discount applies to bodily injury & property damage for vehicles equipped with factory installed 4-wheel anti-lock braking system.**
- **5% Window Glass Etching Credit applies to comprehensive coverage.**
- **5% or 15% Anti-Theft Device Credit applies to comprehensive coverage: Certain criteria apply.**
- **10% Company Car Credit applies to bodily injury, property damage, med pay, comprehensive & collision for single car policies when there is a Company car in the household.**
- **Installment Payment Plan: \$1 each installment for Electronic Funds Transfer.**
- **10% Group Discount applies to liability, med pay, comprehensive & collision: Certain criteria apply.**
- **Preferred Program Discount applies to bodily injury, property damage, med pay, comprehensive & collision by territory.**
- **Super Preferred Program Discount applies to bodily injury, property damage, med pay, comprehensive & collision for all territories.**
- **7% Company Deviation applies to bodily injury, property damage, med pay, comprehensive & collision. Eff. 9-1-00**

St. Paul Fire and Marine Insurance Company

- **Installment charge deviation: \$2 charge each installment. Eff. 1-1-95**

St. Paul Guardian Insurance Company

- 5% base rate comprehensive coverage when policy qualifies for PAK II Program.
- 5% base rate collision coverage when policy qualifies for PAK II Program.
- 10% Mature Operator Credit: Combined single limit bodily injury & property damage, medical payments, comprehensive & collision, when principal operator is age 55 & less than or equal to 64 yrs. of age & no inexperienced operators in household. 5% credit for ages 65-74 & no inexperience operator in household.
- 10% Good Driver Deviation, when certain criteria is met.
- Symbol Reactivities model year 1976-1982, Symbol 14, comprehensive - 7.8% credit; collision - 12.7% credit. Model yrs. 1975 & prior; Values above \$10,000 rated Symbol 7 for comprehensive & collision.
- Increase Limits Extended Transportation Expense Coverage is provided at no charge, when comprehensive coverage is purchased & policy qualifies for PAK II Program.
- Passive Restraint Deviation: 20% when restraint is installed in driver-side only position; 30% when restraint is installed in both front outboard seat positions. If policy qualifies for PAK II Program, airbag discount applies to factory installed automatic occupant restraint. Deviation applies only to medical payments base premium.
- Anti-Theft Device Deviation for PAK II Program: 5% alarm only, 5% active disabling device; 15% passive disabling device. This deviation applies to comprehensive base premium.
- Anti-Lock Braking System Deviation: 5% combined single limit liability, bodily injury & property damage liability base premium when private passenger auto equipped with factory installed four-wheel anti-lock braking system.
- Golfmobile Liability Coverage provided at no additional charge.
- Miscellaneous Types: ATV, minibike & dune buggy, combined bodily injury & property damage liability rates not used for commercial purposes will be same rate as North Carolina Reinsurance Facility. Snowmobile rates, medical payments coverage rate will be 22% of Territory 18 private passenger auto medical payments rate. Collision rates will be same as NC Rate Bureau's snowmobile rates.
- 10% when more than one recreational vehicle is covered under same policy for following miscellaneous types, trailers designed for use with private passenger autos, motorbikes or other similar motor vehicles not used for commercial purposes (excluding motorcycles, motorscooters & mopeds); snowmobiles & golfmobiles.
- Renewal Credit: 0-2 yrs.-0%; 3yrs.-3%; 4yrs.-4%; 5 or more yrs. -5% premium credit when insured maintained consecutive yrs. of coverage with St. Paul. Credit will apply to final premium for each coverage & rounded to nearest dollar.
- Installment charge deviation: \$2 charge each installment unless Electronic Funds Transfer billing option is selected, then no charge.
- Employee Discount: New Business - 20%; Renewals - 15% when criteria is met. Eff. 3-1-00

St. Paul Mercury Insurance Company

- 15% non-fleet private passenger auto liability & physical damage insurance rates. Eff. 1-1-88

Seaton Insurance Company

- 15% non-fleet private passenger auto liability, medical payments & physical damage. "Unimate Plus" in addition to above: (1) Policy in force 3 yrs. & no at-fault accident additional 5% credit liability, medical payments & physical damage; (2) Policy in force 6 yrs. & no at-fault accident; Second 5% credit on coverages listed above.
- 5% non-fleet private passenger auto non-fleet physical damage rates. Discount applies: (1) All vehicles assigned to driver 55 yrs. of age or older, (2) All vehicles on policy, regardless of number, if all drivers are 55 yrs. of age or older, (3) Private passenger vehicles only (no miscellaneous types). Eff. 6-20-88

Security Insurance Company of Hartford

- Territorial Deviation for BI, PD, med pay, uninsured motorists/underinsured motorists, comprehensive & collision: Credits vary.
- Classification Rating Factors Deviation for liability, comprehensive & collision.
- 5%, 10% or 15% Anti-Theft Device Discount: Certain criteria apply.
- 5% Good Drivers Discount.
- 5% Affinity Group Discount.
- Preferred Policy Program Deviation. Eff. 9-1-00

Selective Insurance Company of South Carolina

- **Installment Payment Plan: \$2 per each installment.**
- **30% deviation applies to liability & physical damage when a commercial package policy is written with the risk.**
Eff. 6-1-01

Selective Insurance Company of the Southeast

- **Installment Payment Plan: \$2 per each installment.** Eff. 9-1-98

Shelby Insurance Company

- **7.5% non-fleet private passenger auto liability & physical damage rates when insured has their Homeowners policy in the Anthem Casualty Insurance Group.**
- **Anti-Theft Discount: Discount applies to other than collision coverage only. 5% alarm & active disabling devices; 15% on vehicles equipped with passive disabling devices.**
- **Longevity Discount: 5% credit applies when policies have been in force past 5 yrs. Credit applies to Plus & Premier policies only.**
- **Mature Operator Discount: 5% discount for drivers age 55 to 69 yrs. old with no drivers with less than 5 yrs. driving experience. Credit applies to Plus & Premier policies.**
- **Point Factor Discount: Factors vary .00 - 3.90 for 0 - 12 points.**
- **10% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision for all Shelby Plus policies.** Eff. 11-16-00

South Carolina Insurance Company

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components.

12 point violation must not be one of the following:

- Manslaughter or negligent homicide.
 - Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
 - Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing.
 - Transporting illegal intoxicating liquors by motor vehicle.
- **Deviation for single car policies with 12-20 SDIP points where driver with least licensed driving experience has 5-52 yrs. of driving experience. 47%- 60% credit.**
 - **Deviation for multi- car policies with 12-20 SDIP points where driver with least licensed driving experience has 5-42 yrs. of driving experience. 43% -55% credit.**

12 point violation must not be one of the following:

- Manslaughter or negligent homicide.
 - Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
 - Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing.
 - Transporting illegal intoxicating liquors by motor vehicle.
 - Driving motor vehicle while intoxicated.
- **Deviation for single-car policies with 6-20 SDIP pts. where driver with least licensed driving experience has from 7-52 yrs. of driving experience with no accidents or claims. 5% credit.**
 - **Deviation for single-car policies with 6-20 SDIP pts. where driver with least licensed driving experience has from 7-52 yrs. of driving experience with one accident or claim. 3% credit.**
 - **Deviation for multi-car policies with 6-20 SDIP pts. where driver with least licensed driving experience has from 7-52 yrs. of driving experience with no accidents or claims. 3% credit.**
 - **Deviation for multi-car policies with 6-20 SDIP pts. where driver with least licensed driving experience has from 7-52 yrs. of driving experience with one accident or claim. 1.5% credit.**

PHYSICAL DAMAGE All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components.

12 point violation must not be one of the following:

- Manslaughter or negligent homicide.

- b. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
 - c. Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing
 - d. Transporting illegal intoxicating liquors by motor vehicle.
- 5% non-fleet private passenger auto comprehensive & collision for policies that are insured with South Carolina Insurance Company with no lapse in coverage between policies & have 12-20 SDIP pts. & all drivers licensed 5-52 yrs.
 - 15% non-fleet private passenger auto comprehensive & collision for policies with 12-20 SDIP pts. & all drivers licensed 5 - 52 yrs.
- 12 point violation must not be one of the following.
- a. Manslaughter or negligent homicide.
 - b. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
 - c. Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing.
 - d. Transporting illegal intoxicating liquors by motor vehicle.
 - e. Driving motor vehicle while intoxicated.
- 25% non-fleet private passenger auto comprehensive & collision for policies with 12 - 20 SDIP pts., all drivers licensed 5 - 52 yrs. & no driver with an at fault accident within the last 12 months preceding policy effective date. Eff.10-21-98

Southern Fire & Casualty Insurance Company

- 5% non-fleet private passenger auto bodily injury, property damage & medical payments.
- 10% non-fleet private passenger auto comprehensive & collision.
- 5% non-fleet private passenger auto comprehensive & collision for drivers age 55 yrs. or older. Eff. 1-1-97

Southern Guaranty Insurance Company

- Exceptional Driver Program: 15% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision when underwriting guidelines are met.
- Exception Plus: Additional 5% credit for private passenger non-fleet auto bodily injury, property damage, medical payments, comprehensive & collision when policy has been in-force at least 3 yrs. & no at-fault accidents in preceding 3 yrs. A second 5% credit for policies in-force at least 6 yrs. & no at-fault accidents in preceding 6 yrs. Maximum Exceptional Driver credit is 25%.
- Mature Driver Discount: 10% non fleet private passenger auto bodily injury, property damage, medical payments, comprehensive, collision & medical payments when underwriting guidelines are met.
- Multi Policy Discount: 5% non-fleet private passenger auto comprehensive & collision base rate if Southern Guaranty Insurance Company insures both homeowner & auto policy.
- 10% credit non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision for all private passenger auto policies for University of North Carolina Employees. Eff. 7-1-00

Southern Heritage Insurance Company

- Downward deviation by territories: Applies to Comprehensive & Collision coverages: Credit varies 10%-25%.
- Multi-Car Discount: Certain Criteria apply.
- 7% credit for non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision coverage for all operators in household who have 14-44 yrs of driving experience.
- Deviation for recreational trailer rate. Rate varies \$3 - \$6 for each \$1,000 in cost over \$10,000.
- Loss Free Renewal Discount: Loss free yrs. 3-5 yrs.: Discount varies 5% - 10% for non-fleet private passenger auto bodily injury, property damage, comprehensive & collision.
- New Business Automobile Discount: 5% deviation applies to non-fleet private passenger auto bodily injury, property damage, comprehensive & collision when criteria are met.
- Airbag Discount: Applies to med pay only: 20% credit when installed driver side only: 30% credit when installed in both front seat positions.
- Anti Lock Braking System Discount: 5% credit for BI and PD coverages when factory installed four wheel ABS.
- Anti Theft Devices Discount: 5% credit applies to comprehensive coverage for alarm only and active disabling devices: 15% credit for passive disabling devices. Eff. 10-1-01

Link Plus Only

- **Mature Driver Credit:** 5% non-fleet private passenger auto bodily injury, property damage, comprehensive & collision when all operators in household have 29 or more yrs. of driving experience.
- **Increased Limit Factor Deviation.**
- **Preferred Driver Deviation:** Non-fleet private passenger auto: 10% bodily injury & property damage: 12%. comprehensive & collision. Eff. 3-11-97

Southern Pilot Insurance Company

- 10% credit applies to bodily injury, property damage, medical payments, comprehensive & collision for all Employees of the University of North Carolina - Chapel Hill.
- **Exceptional Driver Discount:** 15% applies to non-fleet private passenger bodily injury, property damage, medical payments, comprehensive & collision. Certain criteria apply.
- **Accident Free Discount:** 5% credit shall be applied to bodily injury, property damage, medical payments, comprehensive & collision if insured has had no chargeable accidents in the past three yrs. & insured with Southern Pilot at least three yrs. An additional 5% applies for a six yr. period.
- **Mature Driver Discount:** 5% discount applies to bodily injury, property damage, comprehensive, collision & medical expense when principal operator has 34+ yrs. driving experience & other operators have no less than 9.
- **Multi Policy Discount:** 5% applies to bodily injury, property damage, medical payments, comprehensive, & collision coverages when insured has both auto & homeowners with the Company. Eff. 7-1-01

Standard Fire Insurance Company

- 15% non-fleet private passenger auto liability insurance rates.
- 23% non-fleet private passenger auto physical damage rates.
- **Loss & Conviction Free Deviation** for multi-car policies. 15% non-fleet private passenger auto bodily injury, property damage, medical payments & collision for single & multi-car policies.
- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, uninsured motorist, comprehensive & collision. 5% for facility issued policies for comprehensive & collision coverage. Eff. 3-29-96

State Auto Property & Casualty Insurance Company

- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision coverages, no inexperienced operators, for operators 0-38 yrs. driving experience or 55 yrs. of age or older.
- 10% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision coverages, no inexperienced operators, for an insured with 0-33 yrs. driving experience & a homeowners policy with State Auto Companies, or 0-38 yrs. driving experience or 55 yrs. of age or older for insured without a homeowners policy with State Auto Companies.
- 15% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision coverages, no inexperienced operators, for an insured with 0-33 yrs. driving experience, 34-38 yrs. driving experience or is 70 yrs. of age or older and has a homeowner policy with State Auto Companies, or 55 yrs. of age or older or 0-38 yrs. driving experience for insured without a homeowners policy.
- 20% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision coverages, no inexperienced operators, for an insured with 0-33 yrs. driving experience, 34-38 yrs. driving experience or is 55 yrs. of age or older and has a homeowner policy with State Auto Companies, or 55-69 yrs. of age for insured without a homeowners policy.
- 25% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision coverages, no inexperienced operators, for an insured with 0-33 yrs. driving experience, 34-38 yrs. driving experience or is 55 yrs. of age or older and has a homeowner policy with State Auto Companies.
- 30% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision coverages, no inexperienced operators, for an insured with 34-38 yrs. driving experience or is 55 yrs. of age or older and has a homeowner policy with State Auto Companies.
- 35% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision coverages, no inexperienced operators, for an insured who is 55-69 yrs. of age and has a homeowner policy with State Auto Companies.
- **Anti-lock Braking System Discount:** 5% deviation on non-fleet private passenger auto BI & property damage or combined single limit liability on private passenger autos equipped with factory installed four wheel anti-lock braking systems.
- **Electronic Funds Transfer:** \$1 monthly service charge per policy. Eff. 9-1-00

State Automobile Mutual Insurance Company

- 10% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision coverages, no SDIP pts., no inexperienced operators & insured has Homeowners policy with State Auto Companies.
- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision coverages provided no SDIP pts., no inexperienced operators & all operators in household are age 55 or older.
- 15% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision coverages provided there are no SDIP pts., no inexperienced operators, all operators in household are age 55 or older and insured has a Homeowners policy with State Auto Companies.
- Installment Pay Plan charge is reduced to \$1 per installment on all new and renewal business.
- 5% non-fleet private passenger auto bodily injury & property damage liability (or combined single liability) coverage for private passenger auto equipped with factory installed four wheel anti-locking braking systems. Eff. 2-1-93

State Capital Insurance Company

- Installment Payment Plan: Waive initial installment charge.
- 10% credit applicable to auto policy when named insured has Homeowners policy with State Capital, Northwestern National, or American Professionals Insurance Company.
- 5%-10% deviation for Renewal/Transfer Credit to bodily injury, property damage, medical payments & collision coverage when certain criteria is met. Eff. 1-1-01

State Farm Mutual Automobile Insurance Company

- Deviation for non-fleet private passenger automobile rates: Credit varies based on territory.
- 15% on non-fleet private passenger automobile rates applicable to principal operators age 55 & over where there is no inexperienced operator in household. Credit not applicable to motorcycle.
- 10% non-fleet private passenger automobile rates. Applicable to vehicles (not motorcycles) written in State Farm Mutual & free of at-fault accidents for 3 or more yrs.: 6-10 yrs. - 15% credit: 10 or more yrs. - 20%: 9 or more yrs. - 15% or 20% credit continues after first at fault accident.
- Installment Payment Charge: \$1 monthly installment of premium. Charge waived if payment made by electronic funds transfer.
- Multi Policy Discount: 10% credit for non-fleet private passenger automobile rates when criteria is met.
- 5% on non-fleet private passenger automobile rates applicable to new business policies (not motorcycles) when all drivers have been licensed in the U.S. or Canada for 3 yrs. & all driving records combined have no violations & no at-fault accidents during past 5 yrs. Eff. 10-1-01

TIG Premier Insurance Company

- 10.7% non-fleet private passenger auto bodily injury, property damage, medical payments, collision, uninsured BI and combined uninsured/underinsured BI; 15.5% comprehensive.
- Free of at fault accidents: 3-6 yrs.; 10%-non-fleet private passenger auto bodily injury, property damage, medical payments & collision; Over 6 yrs.-15%.
- 10% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision for principal operators age 55 and over where there is no principal operator in household.
- BMW model yrs. 1995 & newer: 20% comprehensive; 10% collision. Eff. 3-1-98

Teachers Insurance Company

- Deviation on bodily injury, property damage, medical payments, comprehensive & collision coverages when the policy has no chargeable SDIP points & no inexperience operator. Credit varies by territory.
- Deviation on bodily injury, property damage, medical payments, comprehensive & collision coverages for principal operators age 55 or over, no chargeable SDIP points & no inexperience. Credit is 1% or 3%.
- Deviation for certain comprehensive & collision deductibles, when the insured has no chargeable SDIP pts. & no inexperience.
- Home/Auto Deviation: Certain criteria apply.
- Driving Quality Deviation: Non-fleet private passenger, bodily injury, property damage & collision when criteria is met.
- 9% non-fleet private passenger auto bodily injury & property damage; 8% comprehensive & collision premiums, if insured is a member in good standing of a sponsoring education association & policy is voluntary. No deviation applies

if policy has comprehensive only or physical damage only.

- 25% - 45% deviation for first accident if loss free for 5 yrs. & not ceded.
- Installment Payment Plan: Charge waived when paid by Electronic Funds Transfer.
- Installment Payment Charge: No charge on 1st installment for new business policies written on an installment basis.
- 7% non-fleet private passenger collision for utility vehicles, vans or pickups, 1993 or subsequent. Eff. 3-1-01

Travelers Casualty & Surety Company

- Anti-Lock Brake Deviation: 5% non-fleet private passenger auto single limit (liability & medical payments) or bodily injury, property damage & medical payments.
- Anti-Theft Device Deviation: 5% or 10% discount depending on how vehicle is equipped. Applicable to non-fleet private passenger auto comprehensive base premiums.
- 7% Loss & Conviction Free Renewal Deviation: Multi-car policies: Applies to non-fleet private passenger auto bodily injury, property damage, medical payments & collision coverage. Credit applies to voluntary policies.
- Mature Driver Deviation: 3% to non-fleet private passenger auto bodily injury, property damage & medical payments; 5% collision, 10% comprehensive coverage.
- Passive Restraint Discount: 1% non-fleet private passenger auto bodily injury, property damage & medical payments. Credit applies to voluntary policies.
- 7% Loss & Conviction Free Renewal Deviation; Multi-car policies: Applies to collision coverage only when policy is ceded to the Facility.
- Mature Driver Deviation: 5% non-fleet private passenger auto collision coverage & 10% comprehensive coverage. Eff. 12-17-93

Travelers Casualty & Surety Company of America

- 15% non-fleet private passenger auto bodily injury, property damage & medical payments rates.
- 15% non-fleet private passenger auto comprehensive & collision rates. Eff. 10-15-92

Travelers Casualty & Surety Company of Illinois

- 30% non-fleet private passenger auto liability & medical payments rates.
- 30% non-fleet private passenger auto physical damage rates. Eff. 10-15-92

Travelers Indemnity Company

- 9% Account Discount when insured has private passenger auto policy & homeowners policy with The Travelers.
- 3% Renewal Credit: Non-fleet private passenger auto rates if insured has maintained auto coverage with the Travelers for last 6 or more consecutive yrs.
- 2% deviation for private passenger auto rates for employees of Multi-Line Insurance and Financial Services Institution.
- 2% for private passenger auto rates for entities for which there is no specifically defined deviation. Installment charge deleted.
- 2% deviation for private passenger auto rates for North Carolina State University employees as part as of an Employer Payroll Deduction Premium Payment Plan. Installment charge deleted.
- Contributing Vehicle Credit: 25% non-fleet private passenger auto bodily injury, property damage, medical payments & collision for insured who have single car policy & have more than one private passenger auto with The Travelers.
- Contributing Vehicle Credit: 15% non-fleet private passenger auto comprehensive, fire/fire & theft/fire, theft, CAC for insureds who have a single car policy and have more than one private passenger auto insured with The Travelers.
- 2% deviation for private passenger auto rates for Members/Customer of A Credit Union Family. Installment charge deleted.
- 2% deviation for private passenger auto rates for Employees of Research and Development Institutions. Installment charge deleted.
- 2% deviation for private passenger auto rates for Members/Customer of AAA Group. Installment charge deleted.
- 2% deviation for private passenger auto rates for employees of Philip Morris Companies as apart as a payroll deduction premium payment plan. Installment charge deleted. Eff. 2-1-01

Travelers Indemnity Company of America

- Installment Payment Charge: Installment charge for each installment is deleted.

- 15% deviation applied to private passenger auto rates for employees of North Carolina State University as part of an employer payroll deduction premium payment plan. Installment charge deleted.
- 14% deviation applied to private passenger auto rates for employees of Multi-Line Insurance & Financial Services Institution. Installment charge deleted.
- 7% deviation applied to private passenger auto rates for entities for which there is no specifically defined deviation. Installment charge deleted.
- 9% Account Discount: Applies to all insureds that have both private passenger auto & homeowners policy with The Travelers.
- Renewal Credit: 3% non-fleet private passenger rates if insured has maintained auto policy with The Travelers for the last 6 or more consecutive yrs.
- Contributing Vehicle Credit: 25% non-fleet private passenger auto bodily injury, property damage, medical payments & collision for insured who have single car policy & have more than one private passenger auto with The Travelers.
- Contributing Vehicle Credit: 15% non-fleet private passenger auto comprehensive, fire/fire & theft/fire, theft, CAC for insureds who have a single car policy and have more than one private passenger auto insured with The Travelers.
- 10% deviation applied to private passenger auto rates for Members/Customers of a Credit Union family. Installment charge deleted.
- 14% non-fleet private passenger insurance rates for all coverages for Employees of Research and Development Institutions. Installment charge deleted.
- 10% deviation applies to private passenger auto rates for members of AAA Groups. Installment charge deleted.
- 12% deviation applies to private passenger auto rates for employees of Philip Morris Companies, Inc. as part of an employer payroll deduction premium payment plan. Installment charge deleted. Eff. 2-1-01

The Travelers Indemnity Company of Connecticut

- Account Discount: 9% applies when voluntary private passenger auto & homeowners policy with The Travelers.
- Renewal Credit: 3% if insured has maintained auto policy with The Travelers for 6 or more consecutive yrs.
- Contributing Vehicle Credit: 25% non-fleet private passenger autos, pickups, vans & classic autos for bodily injury property damage, medical payments & collision for single car policy yet have more than one private passenger auto insured with The Travelers. 15% for comprehensive, fire/fire & theft/fire, theft & CAC coverages.
- 10% deviation for non-fleet private passenger auto liability and 10% deviation for physical damage to coverages to non-fleet private passenger autos. Eff. 10-22-00

Travelers Indemnity Company of Illinois

- Account Credit: 10% credit when voluntary auto & homeowners policy with The Travelers.
- Careful Driver Credit: 7% non-fleet private passenger auto bodily injury, property damage, medical payments & collision that have 0 SDIP pts. for the last 3 consecutive yrs.
- Senior Driver Credit: Credit varies 3% - 6% when criteria is met.
- Contributing Vehicle Credit: 25% non-fleet private passenger auto bodily injury, property damage, medical payments & collision for single car policy, yet have more than one auto insured with The Travelers.
- Contributing Vehicle Credit: 15% non-fleet private passenger auto comprehensive, fire/fire & theft/fire, theft, CAC for insured who have a single car policy, yet have more than one auto insured with The Travelers.
- Highly Preferred Credit: 19% credit when certain criteria is met.
- Preferred Credit: 10% credit when certain criteria is met. Eff. 8-21-99

Travelers Personal Security Insurance Company

- 10% non-fleet private passenger auto liability rates.
- 19% non-fleet private passenger auto physical damage rates.
- 15% non-fleet private passenger auto bodily injury, property damage, medical payment & collision to single & multi-car policies that are loss & conviction free.
- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, uninsured motorist coverage, comprehensive & collision coverage, Facility policies: 5% applies comprehensive & collision when named insured also purchases homeowner policy (HO-2, HO-3 or HO-6). Eff. 3-29-96

Twin City Fire Insurance Company

- .94 factor for non-fleet private passenger auto comprehensive & collision rates if principal operator is age 55 or over.

- **4% Account Credit:** 4% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision rates when insured has qualifying homeowners policy in effect with one of the Hartford Group Companies. (The HO-4 policy qualifies for a 5% credit.) Eff.11-15-00

USAA Casualty Insurance Company

- 4.6% non-fleet private passenger auto liability, physical damage, extended transportation expense, & towing & labor coverages.
- 10% non-fleet private passenger auto other than collision coverage for vehicles equipped with passive anti-theft disabling devices & for vehicles equipped with a vehicle recovery system.
- 5% non-fleet private passenger auto other than collision coverage. for vehicles equipped with a window identification system.
- 5% non-fleet private passenger auto other than collision coverage for vehicles with active disabling anti-theft devices.
- 100% non-fleet private passenger auto other than collision coverage for audio, visual & data electronics equipment & tapes, records, discs & other media.
- 100% on rates for covered property coverage for trailers insured for other than collision coverage.
- 100% on rates for customizing equipment coverage.
- 30% non-fleet private passenger auto medical payments coverage for vehicles equipped with air bags both sides.
- 10% non-fleet private passenger auto medical payments coverage for vehicles equipped with passive seat belt both sides or drivers side only.
- 10% non-fleet private passenger auto liability & physical damage if principal operator is age 55 or older.
- 5% non-fleet private passenger auto collision for vehicles equipped with a daytime running light device.
- **Safe Driver Incentive Discount:** 10% non-fleet private passenger auto bodily injury, property damage, medical payments, other than collision, collision uninsured motorist, fire, theft & combined additional coverage when criteria is met.
- Deviation on 6 month and annual short rate cancellation tables.
- 20% non-fleet private passenger auto medical payments coverage for vehicles equipped with air bag drivers side only.
- **Extended Billing Plan:** Regular Plan - no installment charge: Extended Plan - \$3 installment charge. Eff. 7-6-01

USAA General Indemnity Company

- 5% non-fleet private passenger auto other than collision coverage for vehicles equipped with passive anti-theft disabling devices.
- 100% non-fleet private passenger auto other than collision coverage for audio, visual & data electronic equipment & tapes, records, discs & other media.
- 100% deviation for trailers insured for other than collision coverage.
- 100% deviation for vehicles insured for customizing equipment coverage.
- 5% non-fleet private passenger auto collision for vehicles equipped with daytime running light device.
- Deviation on 6 month & annual short rate cancellation tables.
- **Installment Payment Plan:** Regular Plan - installment charge waived: Extended Plan - \$3 each installment, unless paid by electronic transfer then no charge. Eff. 8-1-00

Underwriters Insurance Company

- 17.5 % Credit Physical Damage and 5% Credit Liability base premiums: Certain Preferred Driver criteria must be met.
- 5% Credit Physical Damage base premiums: Certain Standard Driver criteria must be met.
- **Account Credit Program:** 10% Credit: Must have Homeowners and Auto policy with UIC.
- 5% Credit for BI, PD and Med Pay for factory installed Anti-Lock Brake System.
- 5% Credit for BI, PD, Med Pay, Collisions, and Comprehensive premiums: Mature Driver Discount: Certain criteria apply. Eff. 10-1-99

Unigard Indemnity Company

- 5% non-fleet private passenger auto physical damage rates. Deviation applies: (1) All vehicles assigned to driver 55 yrs. of age or older, (2) All vehicles on policy, regardless of number, if all drivers are 55 yrs. of age or older, (3) Private passenger vehicles only.
- 10% non-fleet private passenger auto physical damage rates when same insured also has Homeowners Form HO-3 or HO-6. Eff. 9-5-89

Unigard Insurance Company

- 5% non-fleet private passenger auto comprehensive & collision rates drivers 55 yrs. or older.
- 15% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision for multi-car policies, when auto & homeowner policy is written on Uni-Mate Program. Additional 5% for policy written 3 yrs. with no at-fault accidents. Second 5% credit for policies in-force 3 yrs. with no at fault accidents preceding 6 yrs. Maximum Uni-Mate Credit is 25% with no at fault accidents preceding 6 yrs. - Maximum Uni-Mate Credit 25%.
Eff. 8-1-94

Union Insurance Company

- Homeowner Credit: 5% non-fleet private passenger auto comprehensive & collision.
- Anti-Theft Devices Credit: 5% alarm only & active disabling devices, 15% passive disabling devices when criteria is met.
- Territorial deviation for non-fleet private passenger auto bodily injury: Credit varies 5% - 22% based on territory.
- Territorial deviation for non-fleet private passenger auto property damage: Credit varies 5% - 15% based on territory.
- Comprehensive & collision deviation non-fleet private passenger auto deviation: 30% if no driving pts. Eff. 9-1-01

Unisun Insurance Company

- Preferred Driver Discount: 10% non-fleet private passenger auto bodily injury, property damage, medical payments, collision & other than collision premium. Credit applies to each vehicles when criteria is met.
- Full Coverage Discount: 3% non-fleet private passenger auto bodily injury, property damage, medical payments collision & other than collision when criteria is met.
- Multi-Vehicle Discount: 5% additional credit for non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision. Eff. 12-15-96

United Pacific Insurance Company

- 10% non-fleet private passenger auto comprehensive & collision. Eff. 8-8-91

United Services Automobile Association

- 11% non-fleet private passenger auto liability & physical damage; 10% extended transportation expense coverage, towing & labor.
- 5% non-fleet private passenger auto other than collision coverage for vehicles equipped with active anti-theft disabling devices or vehicles using steering wheel bar locks.
- 5% non-fleet private passenger auto other than collision coverage for vehicles equipped with a window identification system.
- 10% non-fleet private passenger auto other than collision coverage for vehicles with passive disabling anti-theft devices & vehicle recovery system.
- 100% private passenger non-fleet auto other than collision coverage for audio, visual & data electronic equipment & tapes, records, discs & other media.
- 30% non-fleet private passenger auto medical payments coverage for vehicles equipped with air bags on both sides.
- 20% non-fleet private passenger auto medical payments coverage for vehicles equipped with air bag on driver side only.
- 10% non-fleet private passenger auto medical payments coverage for vehicles with passive seat belt restraint.
- 10 % non-fleet private passenger auto liability & physical damage rates if principal operator is age 55 & older.
- 100% on rates for covered property for trailers insured for other than collision coverage.
- 100% on rates for customizing equipment coverage.
- 5% non-fleet private passenger auto collision for vehicles equipped with a daytime running light device.
- Safe Driver Incentive Discount: 10% non-fleet private passenger auto bodily injury, property damage, medical payments, other than collision, collision uninsured motorist, fire, theft & combined additional coverages.
- Deviation on 6 month & annual short rate cancellation tables.
- Extended Billing Plan: Regular Plan - no installment charge: Extended Plan - \$3 installment charge. Eff. 9-1-00

United States Fidelity & Guaranty Company

- **Multi-Policy Discount:** 2% credit to total non-fleet private passenger auto insurance premium when both auto & home-owners policies are purchased through USF&G Group when certain criteria is met.
- 2% credit non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision premium when principal operator is age 55 & over and there are no inexperienced operators in household.
- **Physical Damage Deviation:** 6% applies to comprehensive & collision.
- **Special Package Discount:** 5% credit total policy premium for insured who meet specified underwriting guidelines.
- 15% non-fleet private passenger auto total premium for insureds who are a participant through any of the USF&G Group Marketing Plans. Eff. 9-1-00

Universal Insurance Company

- 15.0% non-fleet private passenger auto bodily injury, property damage & medical payments for DWI conviction limited to one lifetime alcohol related conviction per household. Credit applies to single car. SDIP pts. must be between 12-20.
- 7.5% Multi-car, non-fleet private passenger auto bodily injury, property damage & medical payments when an insured has a DWI conviction and SDIP pts. are between 12 & 20. There can be no more than one lifetime alcohol related conviction per household.
- 3.5% non-fleet private passenger auto bodily injury, property damage & medical payments when an insured has a DWI & SDIP pts. are between 8 & 14. Credit applies to single or multi-car risk.
- 5% non-fleet private passenger auto comprehensive & collision with 10-18 SDIP pts. based on model year of auto.
- 10% non-fleet private passenger auto comprehensive & collision with 8-9 SDIP pts. based on model year of auto.
- 25% non-fleet private passenger auto comprehensive & collision with 10-18 SDIP pts. based on model year of auto.
- 40% non-fleet private passenger auto comprehensive & collision with 12-14 SDIP pts. based on model year of auto.
- 20% non-fleet private passenger auto comprehensive & collision with 12-14 SDIP pts. based on model year of auto.
- 52% non-fleet private passenger auto bodily injury, property damage & medical payments for experience drivers, single car risk with 12-20 SDIP pts.
- 42% non-fleet private passenger auto bodily injury, property damage & medical payments for experience drivers, multi-car risk with 12-20 SDIP pts. by at least one driver. Eff. 2-1-98

Utica Mutual Insurance Company

- **Mass Merchandising Plan:** 15% discount on base rates for employees of Utica National Insurance Group.
- **Personal Auto Account Credit:** 5% credit applied to basic premium when auto & homeowner policy is insured by Utica National Insurance Group.
- 5% payroll deduction provided the named insured is employed through an employer enrolled in the Company Workplace Insurance Service for Employees (W.I.S.E.) program or is a member of a company approved affinity group.
- **Company Car Discount:** Apply multi-car rating factor to single car policies when certain criteria is met. Eff. 12-1-00

Valiant Insurance Company

- 5% non-fleet private passenger auto comprehensive & collision insurance rates.
- 5% non-fleet private passenger auto bodily injury, property damage, comprehensive & collision coverage if named insured is an educator.
- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision for loss free credit insured with 3 years with "0" SDIP pts.
- 10% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision for loss free credit insured 6 years with "0" SDIP pts.
- 5% non-fleet private passenger auto bodily injury & property damage for anti-lock brakes.
- 5% non-fleet private passenger auto comprehensive with anti-theft device (active).
- 10% non-fleet private passenger auto comprehensive with anti-theft device (passive).
- 5% non-fleet private passenger auto bodily, property damage, medical payments, comprehensive & collision for mature driver.
- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision for account driver.
- 5% non-fleet private passenger auto comprehensive & collision for multi-car policies.
- 15% non-fleet private passenger auto comprehensive & collision for cars with "0" SDIP pts. Eff. 2-15-98

Vigilant Insurance Company

- Various deviations for bodily injury, property damage, medical payments & uninsured motorist coverage for antique autos.
- Reduced rates for physical damage coverage for antique autos.
- Deviation for split limit bodily injury increased limits. Eff. 9-1-00

Virginia Mutual Insurance Company

- 15% non-fleet private passenger auto bodily injury, property damage & medical payments, with "0" SDIP pts. & no inexperience operators.
- 10% non-fleet private passenger auto comprehensive & collision with "0" pts. and no inexperience operators. Eff. 9-1-97

West American Insurance Company

- Fampak Discount: 5% credit for all coverages.
- Prime Life Discount: 4% credit for all coverages: Certain criteria must be met.
- Employee Discount: 15% credit for all coverages.
- Base Rate Deviation by territory for bodily injury, property damage, medical payments, uninsured motorists, comprehensive & collision coverages.
- Anti-Theft Discount: Comprehensive Coverage only: 5% & 15% credit: Certain criteria apply. Eff. 9-1-00

Windsor Insurance Company

LIABILITY Applicable to non-fleet private passenger auto bodily injury, damage & medical payments coverage for all listed components.

Group I

12 point violation that is not one of the following:

- Manslaughter or negligent homicide.
 - Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing.
 - Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
 - Transporting illegal intoxicating liquors by motor vehicle.
- Deviation for single car policies, unmarried driver, 12-20 SDIP pts. & least experienced operator has 5-13 yrs. licensed driving experience or 49-53 yrs. licensed driving experience. Credit varies 16% - 43%.
 - Deviation for single car policies, married driver, 12-20 SDIP pts. & least experienced operator has 5-13 yrs. licensed driving experience or 49-53 yrs. licensed driving experience. Credit varies 25% - 70%.
 - Deviation for single car policies, unmarried driver, 12-20 SDIP pts. & least experienced operator has 14-48 yrs. licensed driving experience. Credit varies 22% - 70%.
 - Deviation for single car policies, married driver, 12-20 SDIP pts. & least experienced operator has 14-48 yrs. licensed driving experience. Credit varies 42% - 75%.
 - Deviation multi-car policies, unmarried driver, 12-20 SDIP pts. & least experienced operator has 5-13 yrs. licensed driving experience or 49-53 yrs. licensed driving experience. Credit varies 12% - 43%.
 - Deviation multi-car policies, unmarried driver, 12-20 SDIP pts. & least experienced operator has 14-48 yrs. licensed driving experience. Credit varies 22% - 70%.
 - Deviation multi-car policies, married driver, 12-20 SDIP pts. & least experienced operator has 5-13 yrs. licensed driving experience or 49-53 yrs. licensed driving experience. Credit varies 30% - 70%.
 - Deviation multi-car policies, married driver, 12-20 SDIP pts. & least experienced operator has 14-48 yrs. licensed driving experience. Credit varies 43% - 75%.
 - 10% deviation applies to auto BI & PD on Basic Program risks to policies with proof of 6 months prior auto insurance coverage with no lapse.
 - 3% deviation to BI & PD coverages on Elite Program risks presenting proof of 6 months prior auto insurance coverage with no lapse.
 - 10% deviation applies to auto BI, PD and Med Pay when the total policy premium is paid with the application or renewal quote.
 - 15% auto BI & PD policies with proof of 6 months prior auto insurance coverage with no lapse & BI limit on the prior proof are higher than 25/50.
 - 7% deviation applies to BI & PD coverages on Elite Program risks presenting proof of 6 months prior auto coverage

with no lapse & the BI limits on the prior proof are higher than 30/60.

- 8% deviation applies to BI & PD coverages on risks presenting proof of home ownership with homeowners dec page, a homeowners dec page with expiration date less than 24 months old, property tax records, mortgage payment coupons or property deeds. Address listed on any form must match address on Windsor policy.
- 8% deviation applies to BI & PD coverage on Elite Program risks presenting proof of home ownership with homeowners dec page, a homeowners dec page with expiration date less than 24 months old, property tax records, mortgage payment coupons or property deeds. Address listed on any form must match address on Windsor policy.
- 5% deviation applies to BI, PD & med pay coverages on Elite Program risks when the total premium is paid with the application or the renewal quote.
- 2% deviation applies to BI & PD coverages on Elite Program risks must reside in rented residence for which he or she can provide proof of contents insurance or must reside in an owned mobile home for which he or she can provide proof of homeowners insurance.

Group II

Contain either no 12 point violation or a 12 point violation that is one of the following:

- a. Manslaughter or negligent homicide.
- b. Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing.
- c. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
- d. Transporting illegal intoxicating liquors by motor vehicle.

- Deviation single-car policies, married driver, 2-20 SDIP pts. & least experienced operator has 5-13 yrs. licensed driving experience or 49-53 yrs. licensed driving experience. Credit varies 3% - 30%.
- Deviation single-car policies, married driver, 2-20 SDIP pts. & least experienced operator has 14-48 yrs. licensed driving experience. Credit varies 2% - 34%.
- Deviation single-car policies, unmarried driver, 3-20 SDIP pts. & least experienced operator has 14-48 yrs. licensed driving experience. Credit 6% - 30%.
- Deviation single-car policies, unmarried driver, 2-20 SDIP pts. & least experienced operator has 7-13 yrs. licensed driving experience or 49-53 yrs. licensed driving experience. Credit varies 2% - 25%.
- Deviation multi-car policies, married driver, 3-20 SDIP pts. & least experienced operator has 5-13 yrs. licensed driving experience or 49-53 yrs. licensed driving experience. Credit varies 3% or 26%.
- Deviation multi-car policies, married driver, 3-20 SDIP pts. & least experienced operator has 14-48 yrs. licensed driving experience. Credit varies 3% - 28%.
- Deviation multi-car policies, unmarried driver, 3-20 SDIP pts. & least experienced operator has 14-48 yrs. licensed driving experience. Credit varies 4% - 20%.
- Deviation multi-car policies, unmarried driver, 4 - 20 SDIP pts. & least experienced operator has 5-13 yrs. licensed driving experience or 49-53 yrs. licensed driving experience. Credit varies 4% or 20%.
- 10% deviation applies to auto BI, PD & Med Pay when the total policy premium is paid with the application or renewal quote.
- 15% auto BI & PD on Basic Program risks to policies with proof of 6 months prior auto insurance coverage with no lapse & BI limit on the prior proof are higher than 25/50.
- 10% deviation applies to auto BI & PD on Basic Program risks to policies with proof of 6 months prior auto insurance coverage with no lapse.
- 3% deviation to BI & PD coverages on Elite Program risks presenting proof of 6 months prior auto insurance coverage with no lapse.
- 7% deviation applies to BI & PD coverages on Elite Program risks presenting proof of 6 months prior auto coverage with no lapse & the BI limits on the prior proof are higher than 30/60.
- 8% deviation applies to BI & PD coverages on risks presenting proof of home ownership with homeowners dec page, a homeowners dec page with expiration date less than 24 months old, property tax records, mortgage payment coupons or property deeds. Address listed on any form must match address on Windsor policy.
- 8% deviation applies to BI & PD coverage on Elite Program risks presenting proof of home ownership with homeowners dec page, a homeowners dec page with expiration date less than 24 months old, property tax records, mortgage payment coupons or property deeds. Address listed on any form must match address on Windsor policy.
- 5% deviation applies to BI, PD & med pay coverages on Elite Program risks when the total premium is paid with the application or the renewal quote.
- 2% deviation applies to BI & PD coverages on Elite Program risks must reside in rented residence for which he or she can provide proof of contents insurance or must reside in an owned mobile home for which he or she can provide proof of homeowners insurance. Eff. 9-1-00

- 7.0% non-fleet private passenger auto bodily injury, property damage & medical payments coverage when certain criteria is met.
- 10.0% non-fleet private passenger auto comprehensive & collision coverage if certain criteria is met. Eff. 7-15-96

ACE American Insurance Company

- 17% non-fleet private passenger auto bodily injury, property damage, medical payments, uninsured motorist, combined uninsured & underinsured, comprehensive & collision. Eff. 3-18-97

ACE Fire Underwriters Insurance Company

- 17% non-fleet private passenger auto bodily injury, property damage, medical payment, uninsured motorist, combined uninsured motorist & underinsured motorist, comprehensive & collision. Eff. 3-18-97

ACE Property & Casualty Insurance Company

- 17% non-fleet private passenger auto bodily injury, property damage, medical payment, uninsured motorist, combined uninsured motorist & underinsured motorist, comprehensive & collision. Eff. 3-18-97

AMEX Assurance Company

- Accident-Free Discount: Applies to non-fleet private passenger auto bodily injury, property damage, medical payment & collision: 3-5 yrs.- 10% credit: 6 yrs. or more- 15% credit.
- Auto/Homeowner Discount 5% Forms 3 & 6: with accompanying homeowners policy.
- Downward deviation for single-car & multi-car policyholders for non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision: Credit varies.
- Preferred Client Deviation 10% for non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision when criteria is met.
- Installment Payment Plan: Charge waived for electronic funds transfer or payroll deduction.
- Vehicle Usage Discount for non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision: Credit varies.
- Work Site Discount: 1% deviation non-fleet private passenger automobile rates where the named insured has acquired his/her auto policy through the Work Site Marketing Program of AMEX Assurance Company.
- Costco Discount: 3% applies to policies for member insureds of Costco. Eff. 4-1-02

All America Insurance Company

- 10% private passenger auto liability & physical damage whenever Company carries both the homeowners (HO-2, HO-3, HO-3w/15 or HO-6) & auto coverages. Eff. 7-1-86

Allstate Indemnity Company

Preferred Program

- Territory Deviations: Applies to auto bodily injury, property damage, med pay, collision and comprehensive coverages: Credit varies.
- Tier Deviation: Certain criteria must be met.
- Years Licensed Deviation: Applies to auto bodily injury, property damage, comprehensive & collision coverages: Credit varies by coverage.
- Accident Rating Deviation: Years since last accident 0 - 3+: Factors vary 1.00 – 1.20.
- Anti Lock Brake Discount: 1% credit for collision coverage when factory installed anti lock braking system on all four wheels.
- 55 and Over Discount: 15% credit when principal operator is 55 or less than 71 yrs. of age, 1% credit when 71 yrs. or older: Other criteria apply.
- New Car Discount: 0 – 2+ yrs.: Factors vary .95 – 1.00: Other criteria apply.
- The Good Hands People Discount: 10% credit applies to qualifying named insureds.
- Electronic Funds Transfer Deviation: \$1 installment fee.

Regular Auto Program

- 22.5% non-fleet private passenger auto bodily injury & property damage for policies with 12-15 SDIP pts. for single-car policies.
- 16.0% non-fleet private passenger auto bodily injury & property damage for policies with 12-15 SDIP pts. for multi-car policies.
- Installment Pay Plan: \$1 per installment by Easy Payment Plan (EPP) Electronic Funds Transfer.
- Installment Pay Plan: Payroll deduction for Allstate Employees (NC); Installment charges waived.
- 10% discount on collision & comprehensive for member of an approved Allstate Corporation and its subsidiaries (The Good Hands People Discount). Eff 4-1-02

Allstate Insurance Company

- 15% non-fleet private passenger auto comprehensive & collision. Deviation applies if principal operator is 55 yrs. old or older. 1% for principal operator 71 yrs. or older.
- Credit for non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision coverage when operators meet Company's eligibility requirements for Allstate Advantage Discount for single car policies. Credit for multi-car policies.
- 1% non-fleet private passenger auto collision rates which is equipped with factory installed anti-lock braking system on all four wheels for 1983 models or later.
- Preferred Driver Discount: non-fleet private passenger auto bodily injury, property damage & medical payment coverage where operators meet company eligibility requirements, credit varies.
- 10% private passenger auto liability & physical damage whenever Company carries both the Homeowners (HO-2, HO-3, HO-3w/I5 or HO-6) & auto coverages.
- Preferred Driver Discount: non-fleet private passenger auto collision & comprehensive credit varies.
- Installment Payment Plan: \$1 charge per each installment when policyholder pays through electronic funds transfer. (Allstate Easy Payment Plan).
- Installment Payment Plan: Payroll deduction option for Allstate Employees (NC): Installment charges waived.
- 10% discount on collision & comprehensive for member of an approved Allstate Corporation and its subsidiaries (The Good Hands People Discount). Eff. 4-1-02

American Automobile Insurance Company

- 5% non-fleet private passenger auto comp. coverage on vehicles equipped with an alarm device.
- 5% non-fleet private passenger auto comp. coverage on vehicles equipped with active disabling device.
- 15% non-fleet private passenger auto comp. coverage on vehicles equipped with passive disabling device.
- Anti-lock braking system - 5% non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all vehicles equipped with a factory installed four wheel Anti-Lock Braking System.
- 5% non-fleet private passenger auto to all coverage, except uninsured motorist, to auto insured who also maintained homeowners, condominium or tenants policy for primary residence with American Automobile Insurance Company.
- Various deviations on bodily injury, property damage, combined single limits, medical payments, extended transportation expense, collision, & comprehensive coverages.
- Electronic Funds Transfer Program: No charge. Eff. 8-1-02

American Bankers Insurance Company of Florida

- 8% non-fleet private passenger physical damage insurance rates, if liability insurance is provided. Eff. 3-15-86

American Centennial Insurance Company

- 5% non-fleet private passenger auto liability & physical damage rates. Eff. 9-1-85

American Economy Insurance Company

- 10% private passenger auto bodily injury, property damage, medical payments, comprehensive & collision rates where principal operator is aged 55 & over with no inexperienced operator in household. Eff. 4-19-91

American Employers Insurance Company

- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision driven by insured who reached age 55.

- **Anti-Theft Device Credits: Non-fleet private passenger auto comprehensive** when vehicle is equipped with anti-theft device. 5% alarm only, active disabling device. 10% passive disabling device.
- Cancellation will be done on a pro-rata basis. Eff. 11-20-01
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American Fire & Casualty Company

- Fampak Discount: 5% credit for all coverages.
- Prime Life Discount: 4% credit for all coverages: Certain criteria must be met.
- Employee Discount: 15% credit for all coverages.
- Base Rate Deviation by territory for bodily injury, property damage, medical payments, uninsured motorists, comprehensive & collision coverages.
- Anti-Theft Discount: Comprehensive Coverage only: 5% & 15% credit: Certain criteria apply. Eff. 9-1-00

American & Foreign Insurance Company

- 5% Companion Policy Credit for automobile policy, for which on inception date there is in force a homeowners policy covering same insured in any member of Royal Insurance.
- Discount for eligible employee: 20% credit to total personal auto policy premium.
- Installment Payment Plan waiver.
- 5% Good Driver Discount applies to bodily injury, property damage, medical payment & collision coverage.
- 5% Experience Operator Credit applies to bodily injury, property damage, medical payments, collision & comprehensive coverage if principal operator is age 55 - 65 & no inexperience operator.
- Passive Restraint Discount apply to medical payment rate. Credit varies 20% -40%.
- 5% Anti-Lock Braking System credit applies to bodily injury & property damage for vehicles equipped with factory installed 4 wheel anti-lock braking system.
- 5% Window Glass Etching Credit applies to comprehensive coverage.
- Anti-Theft Device Credit applies to comprehensive coverage: Credit varies 5% - 15%.
- 10% Company Car Credit applies to bodily injury, property damage, medical payment, comprehensive & collision for single car policies when company car is in the household.
- Installment Payment Plan: \$1 each installment for Electronic Fund Transfer. Eff. 9-21-98

American Home Assurance Company

- 6% - 37% deviation for medical payments & uninsured & combined uninsured/underinsured motorists coverage: All territories: Certain underwriting criteria must be met.
- 1% - 46% deviation for bodily injury, property damage, comprehensive & collision coverages: Certain criteria apply.
- 5% deviation for bodily injury, property damage, medical payments, comprehensive & collision for multi car policies.
- 5% deviation for comprehensive: All vehicles equipped with alarm only and active disabling devices.
- 15% deviation for comprehensive: All vehicles equipped with passive disabling devices.
- 5% deviation for certain coverages: All insureds within sponsored groups.
- Installment fee waived for automatic deductions from a financial account.
- 1st installment fee waived for all multiple payment modes. Eff. 12-20-02

American Insurance Company

- 5% non-fleet private passenger auto comprehensive coverage for all vehicles equipped with an alarm and/or active device.
- 15% non-fleet private passenger auto comprehensive coverage for all vehicles equipped with passive disabling device.
- 5% non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all vehicles equipped with a factor installed four wheel Anti-Lock Braking System.
- 5% non-fleet private passenger auto to all coverage, except uninsured motorist, to auto insured who also maintained homeowners, condominium or tenants policy for primary residence with American Automobile Insurance Company.
- Various deviations on bodily injury, property damage, combined single limits, medical payments, extended transportation expense, collision, & comprehensive coverages.
- Electronic Funds Transfer Program: No charge. Eff. 8-1-02

American Manufacturers Mutual Insurance Company

- 10% non-fleet private passenger auto physical damage for risks with driving pts.
- 30% non-fleet private passenger auto physical damage for risks without driving pts.
- 20% non-fleet private passenger auto medical payments when vehicle is equipped with factory installed air bag or seat belt in driver-side-only position.
- 30% non-fleet private passenger auto medical payment when vehicle is equipped with either factory installed air bag or seat belts in both front outboard seat positions.
- 40% non-fleet private passenger auto medical payments when vehicle is equipped with factory installed air bags & seat belts in both front outboard seat positions.
- 5% non-fleet private passenger auto bodily injury & property damage coverage for those vehicles equipped with factory installed four wheel anti-lock braking system (ABS).
- Extended Transportation Expenses Coverage KIP only: Coverage is included at no additional charge.
- Cancellation KIP only: Cancellation will be computed on pro rata basis.
- Private Passenger Auto Deviation non-fleet private passenger auto bodily injury & property damage written voluntary based on territory: Credit varies.
- Private Passenger Auto Deviation voluntary physical damage deviations by territory credit varies.
- Experience Driver Discount: 5% non-fleet private passenger auto bodily injury, property damage, medical payments, collision & comprehensive, if principal operator is age 55 or older & no inexperience operators.
- Classic Auto Discount: 80% discount to Miscellaneous Types Rule-19.F. Classic Auto Discount for bodily injury, property damage & medical payments coverages.
- Installment Payment Plan: \$1 charge if paid through electronic funds transfer.
- 7% Kemper Network Deviation: Certain criteria apply.
- Anti-Theft Devices Discount credit varies. Eff. 10-05-02

American Motorists Insurance Company

- Safety Equipment Discount: Credit varies 20%, 30% or 40% by combinations of equipment.
- Anti-Lock Braking System Discount.
- Extended Transportation Expenses Coverage - KIP only: Coverage included at no additional charge.
- Cancellation - KIP only: Compute return premium on pro rata basis.
- Experienced Operator Credit: Principal Operator is age 55 or older & no inexperienced operators.
- Deferred Premium Payment Plan.
- 7% Kemper Network Deviation: Certain criteria apply.
- Anti-Theft Device Coverage Credit for comprehensive coverage. Credit varies. Eff. 9-26-01

American Professionals Insurance Company

- Installment charge waived on initial payment: \$3 charge for each installment thereafter: Applies to all policies. Eff. 7-1-99

American Protection Insurance Company

- Physical Damage deviation for risks with/without driving pts based on Tiers credits vary.
- Liability deviations for bodily injury and property damage based on tiers. Credits vary by territories.
- Safety Equipment Discount – Passive Restraint applies to medical payments only: Discount varies by meeting certain criteria..
- 5% non-fleet private passenger auto bodily injury & property damage coverage for those vehicles equipped with factory installed four wheel anti-lock braking system (ABS).
- Extended Transportation Expenses Coverage KIP only: Coverage is included at no additional charge.
- Cancellation KIP only: Cancellations will be computed pro rata basis.
- Territory Deviation for non-fleet private passenger auto bodily injury & property damage: Credit varies based on tiers.
- Experience Driver Discount: 3% non-fleet private passenger auto bodily injury, property damage, medical payments, collision & comprehensive if principal operator is age 55 & over & no inexperience operators.
- Installment Payment Plan: \$1 charge if paid through electronic funds transfer.
- 7% Kemper Network Deviation for bodily injury, property damage, med pay, comprehensive & collision: Certain criteria apply.
- Anti-theft Device Discount – comprehensive coverage only – deviation varies according to anti-theft device install

- Eff 10-5-02

American Security Insurance Company

- Deviation: Charge as premium for comprehensive (full coverage) & collision (\$100 deductible), the NC Rate Bureau base rates, which became effective January 1, 1984 for territory 17, separately for each coverage. Premiums so determined are applied statewide regardless of territory, no primary or secondary rating factors are applied. Eff. 2-1-86

American Southern Insurance Company

- 12.5% Elite Driver Discount: Applies to each vehicle, each driver when meeting criteria. Credit applies to non-fleet private passenger auto bodily injury, property damage, medical payments, collision & other than collision premiums.
- 5% Preferred Driver Discount: Applies to each vehicle, each driver when meeting criteria. Credit applies to non-fleet private passenger auto bodily injury, property damage, medical payments, collision & other than collision premiums.
- 2% AAA Carolina Affinity Group Discount when insured is a member of AAA Carolinas. Credit applies to non-fleet private passenger auto bodily injury, property damage, medical payments, collision & other than collision premiums
- 10% Experienced driver discount applicable to each vehicle when at least one driver has between 39 and 54 years driving experience on a policy. Discount applies to collision and other than collision premiums.
- 10% Renewal Discount Program applicable to each vehicle when policy holder has been insured with American Southern for three continuous years and which is loss free. Discount applies to bodily injury, property damage, med payments, collision & other than collision premiums otherwise applicable to the vehicle.
- 5% Multiple policy discount applicable to each vehicle when the policyholder places both automobile and homeowners coverage through the American Auto Club Insurance Agency. Discount applies to Bodily Injury, Property Damage, Medical Payments, Collision and Other Than Collision premiums. Eff. 8-15-02

American States Insurance Company

- 10% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision where principal operator is aged 55 & over with no inexperienced operator in household. Eff. 4-19-91

American States Preferred Insurance Company

- Preferred Driver Credit: 5% non-fleet private passenger auto bodily injury, property damage, medical payments & collision when all principal operators have no accidents (at-fault or not-at-fault) or violation during the previous 3 yrs. Deviation applicable new policies only & will continue for 3 yrs. unless removed due to a chargeable accident.
- Accident Free Discount: 10% non-fleet private passenger auto bodily injury, property damage, medical payments & collision when principal operator has been written with any of the American States Insurance Companies for a period of 3 or more yrs. & has had no chargeable accidents during the 3 yr. period. 15% non-fleet private passenger auto bodily injury, property damage, medical payments & collision when the principal operator has been written with any of the American States Insurance Companies for 6 or more yrs. & has no chargeable accidents during the 6 yr. period.
- 35% non-fleet private passenger auto physical damage for risks without driving points.
- Deviation by territory: Non-fleet private passenger bodily injury. Credits vary 3%-10%.
- Deviation by territory: 5% non-fleet private passenger auto property damage.
- 10% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision where principal operator is age 55 & over with no inexperience operator in the household.
- Passive Restraint Discount: 10% - 40% non-fleet private passenger auto med payments based on type of system. Eff. 12-19-95

AMICA Mutual Insurance Company

- Downward Deviation to Base Rates for BI, PD, med pay, uninsured/underinsured motorists, comprehensive & collision.
- Downward Deviation by Territories for BI, PD, med pay, comprehensive & collision.
- Charge \$2 in lieu of \$3 each installment with certain exceptions.
- Eliminate additional charge \$2 on 1st installment of installment plan.
- Eliminate additional charge \$2 for all installment payments for members of any AMICA Group.
- Eliminate additional charge \$2 for 1st installment payment for insured participating in account billing payment plan.

Amerisure Mutual Insurance Company

- Multi-Policy Credit: Non-fleet private passenger auto: 10% credit all coverage when insured has primary homeowners coverage for Forms 2, 3 & 6 with Michigan Mutual or any American policy. Eff. 7-1-92

Arch Insurance Company

- 15% private passenger auto comprehensive & collision rates. Eff 9-29-92

Argonaut Insurance Company

- Advantage Discount: 13.5% discount applies to bodily injury, property damage, medical, collision & comprehensive for single car auto policies.
- Multi-Car Discount: 23.7% discount applies to bodily injury, property damage, medical, collision & comprehensive for single car auto policies.
- Preferred Driver Discount: 10% discount applies to bodily injury, property damage, medical, collision & comprehensive for single car auto policies. Eff. 4-1-00

Associated Indemnity Corporation

- 5% non-fleet private passenger auto comprehensive coverage for all vehicles equipped with an alarm and/or active device.
- 15% non-fleet private passenger auto comprehensive coverage for all vehicles equipped with passive disabling device.
- 5% non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all vehicles equipped with a factor installed four wheel Anti-Lock Braking System.
- 5% non-fleet private passenger auto to all coverage, except uninsured motorist, to auto insured who also maintained homeowners, condominium or tenants policy for primary residence with American Automobile Insurance Company.
- Various deviations on bodily injury, property damage, combined single limits, medical payments, extended transportation expense, collision, & comprehensive coverages.
- Electronic Funds Transfer Program: No charge. Eff. 8-1-2

Association Insurance Company

- 12.5% non-fleet private passenger auto liability & physical damage insurance rates.
- 32.5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision for SAS Institute Employees. Eff. 1-1-96

Assurance Company of America

- 5% non-fleet private passenger auto liability bodily injury, property damage & medical payments.
- 15% non-fleet private passenger auto comprehensive & collision.
- 7.5% non-fleet private passenger auto bodily injury, property damage, medical payments comprehensive & collision coverage for drivers with 30 yrs. driving experience & no inexperience operator on policy.
- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision coverage for 3 consecutive yrs. with "0" SDIP pts.
- 10% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision coverage for 6 consecutive yrs. with "0" SDIP pts.
- 5% non-fleet private passenger auto liability, property damage, comprehensive & collision coverage if named insured is an educator.
- 5% non-fleet private passenger auto bodily injury & property if auto has anti-lock brakes.
- 5% non-fleet private passenger auto comprehensive if auto has anti-theft device.
- 10% non-fleet private passenger auto comprehensive if auto has anti-theft device.
- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision of insured has homeowners policy with Assurance.
- 5% non-fleet private passenger auto comprehensive & collision for multi-car policies.
- 20% non-fleet private passenger auto comprehensive & collision for cars with "0" SDIP pts. Eff. 2-15-98

Atlantic Casualty Insurance Company

LIABILITY All deviation applicable to non-fleet private passenger bodily injury & property damage coverage for all listed components.

12 point violation must not be one of the following.

- a. Manslaughter or negligent homicide.
 - b. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
 - c. Pre-arranged racing or knowingly lending a motor vehicle to be used in pre-arranged racing.
 - d. Transporting illegal intoxicating liquors by motor vehicle.
- 37% non-fleet private passenger bodily injury & property damage, single car policies with limits of liability that do not exceed \$25,000/\$50,000 bodily injury, \$25,000 property damage, \$2,000 medical payments: \$25,000/\$50,000/\$25,000 uninsured motorists for operators with 3 yrs. or more driving experience & limits of \$50,000/\$100,000 bodily injury, \$50,000 property damage, \$2,000 medical payments, \$50,000/\$100,000/\$50,000 UM/UIM for operators with 5 yrs. or more driving experience with 12-20 SDIP pts.
 - 33% non-fleet private passenger bodily injury & property damage, multi-car policies with limits of liability that do not exceed \$25,000/\$50,000 bodily injury, \$25,000 property damage, \$2,000 medical payments, \$25,000/\$50,000/\$25,000 uninsured motorists for operators with 3 yrs. or more driving experience & limits of \$50,000/\$100,000 bodily injury, \$50,000 property damage, \$2,000 medical payments, \$50,000/\$100,000/\$50,000 UM/UIM for operators with 5 yrs. or more driving experience with 12-20 SDIP pts. Eff. 7-1-94

Motorcycle

- 9% average deviation for private passenger motorcycle physical damage.
- 15% average deviation private passenger motorcycle bodily injury & property damage. Eff. 7-1-91

Atlantic Indemnity Company

- 5% non-fleet private passenger auto bodily injury, property damage & medical payments single car policies with 6-20 SDIP pts. that do not include a Driving While Intoxicated conviction.
- 2.5% non-fleet private passenger auto bodily injury, property damage & medical payments multi-car policies with 6-20 SDIP pts. that do not include a Driving While Intoxicated conviction.
- 21% average deviation for non-fleet private passenger automobile physical damage with 3 or more SDIP pts.

LIABILITY All deviation applicable to non-fleet private passenger bodily injury, property damage, & medical payment coverages for all listed components.

12 point violation must not be one of the following.

- a. Manslaughter or negligent homicide.
 - b. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
 - c. Pre-arranged racing or knowingly lending a motor vehicle to be used in pre-arranged racing.
 - d. Transporting illegal intoxicating liquors by motor vehicle.
 - e. DUI violations involving drugs.
- 55% for single car policies with 12-20 SDIP pts.
 - 45% for multi car policies with 12-20 SDIP pts. Eff. 11-1-95

Auto Owners Insurance Company

Premier Program

- Mature Driver Discount: Applies to non-fleet private passenger auto bodily injury, property damage, med payments, comprehensive & collision coverages for insureds 55 - 74 yrs. of age: Credit varies 5% - 20%.
- Multi-Car Discount: 2.5% non-fleet private passenger auto comprehensive & collision coverage: Certain criteria apply.
- Physical Damage Rate Deviation non-fleet private passenger auto: 5% comprehensive: 5% collision, applicants must have at least 14 yrs. driving experience.
- Multi Policy Discount: 5% credit applies to BI, PD, Med Pay, comprehensive & collision.
- 5% non-fleet private passenger auto bodily injury, physical damage, med payments, comprehensive & collision for Life/Auto policy.

Standard Program

- Mature Driver Discount: Applies to non-fleet private passenger auto bodily injury, property damage, med payments, comprehensive & collision coverages for insureds 55 yrs. of age or older: Credit varies.
- Multi-Car Discount: 2.5% non-fleet private passenger auto comprehensive & collision coverage: Certain criteria apply.
- 5% non-fleet private passenger auto bodily injury, physical damage, med payments, comprehensive & collision for Life/Auto policy. Eff. 9-17-01

Automobile Insurance Company of Hartford

- 5% Anti-Lock Brake (ABS): Non-fleet private passenger auto Single Limits Liability (liability & medical payment) or Split Liability (bodily injury, property damage & medical payments).
- 5% or 10% Anti-Theft Device Discount depending on how vehicle is equipped. Applies to non-fleet private passenger auto comprehensive coverage.
- 15% Loss & Conviction Free Renewal Credit for single & multi-car policies. Applies to non-fleet private passenger auto bodily injury, property damage, medical payments & collision coverage.
- Mature Driver Credit: 3% non-fleet private passenger auto bodily injury, property damage & medical payment; 5% collision; 10% comprehensive.
- Passive Restraint Discount: 1% non-fleet private passenger auto bodily injury, property damage & medical payments.
- 7% non-fleet private passenger auto bodily injury, property damage, medical payments & collision. Credit applies multi-car policies that are loss & conviction free.
- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, uninsured motorist, comprehensive & collision when coverage issued for homeowners (Forms 2, 3 & 6) in any of Aetna Life & Casualty Affiliated Companies. Credit applies to comprehensive & collision coverage for facility policies. Eff. 3-29-96

Bankers Standard Insurance Company

- 17% non-fleet private passenger auto bodily injury, property damage, medical payment, uninsured motorist, combined uninsured motorist & underinsured motorist, comprehensive & collision. Eff. 3-18-97

Builders Mutual Insurance Company

- 5% deviation on bodily injury, property damage, medical payments, comprehensive, & collision, if primary driver has a least 30 yrs. driving experience.
- Rating plan factor reduced by .05 for comprehensive & collision if the risk qualifies for multi car discount & has no inexperienced operator.
- Rating plan factor reduction by .05 for bodily injury, property damage, medical payments, comprehensive & collision, if the risk is classified as having 0 SDIP pts.
- 5% deviation on bodily injury & property damage, if the vehicle is equipped with anti-lock brakes.
- 5% deviation for comprehensive only, if vehicle is equipped with an active anti-theft device: 10% deviation, if vehicle is equipped with a passive anti-theft device. Eff. 10-1-99

Burlington Insurance Company

- 15% private passenger auto physical damage insurance rates. Eff. 5-28-87

CGU Insurance Company

- 5% Account Credit is applicable to Personal Auto Policies where named insured has his/her Homeowners (except Forms HO-1 & HO-4) insurance in any of General Accident companies. Credit applies to total premium for each coverage.
- 5% Anti-Lock Brake Discount: Bodily injury, property damage, single limit liability, medical payments & collision if vehicle is equipped with factory installed anti-lock brakes. Eff. 9-15-91

Central Mutual Insurance Company

- 0% -10% non-fleet private passenger auto premium for liability coverage, except uninsured or underinsured motorist coverage when the Company carries both the homeowner & auto coverages. 0% - 20% credit physical damage

- coverage.
- 5% private passenger auto bodily injury & property damage liability coverage for autos equipped with factory installed four wheel anti-lock braking system (ABS).
- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision coverage for principal operators age 55 or over or has 34-38 yrs. of driving experience with 0 SDIP pts. and no inexperienced operators in household.
- 1%-5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision coverage for principal operators age 70-74 with 0 SDIP pts., no inexperienced operators in household.
- 5% non-fleet private passenger auto comprehensive for vehicles equipped with alarm only or active anti-theft disabling device. 15% comprehensive for vehicles equipped with passive anti-theft disabling device.
- Deviation for "First Accident Forgiveness" program. Credit varies 25%-65% when criteria is met.
- Installment Payment Plan: No charge for Electronic Fund Transfer.
- 10% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision when criteria is met.
- Deviation for non-fleet private passenger auto: 30% bodily injury, property damage & medical payments: 25% collision: 15% comprehensive.
- 20% deviation for auto bodily injury, property damage, medical payments, comprehensive & collision when criteria is met regarding insured & vehicle. Eff. 7-1-01

Century Indemnity Company

- 10% non-fleet private passenger auto comprehensive & collision rates. Eff. 6-1-89

The Charter Oak Fire Insurance Company

- Pricing Factors Deviation: Applies to private passenger auto: 15% for liability coverages: 15% for property damage coverages.
- 9% Account Discount Deviation applies to all insureds who have both an auto & homeowners policy with Travelers.
- Contributing Vehicle Credit: 30% credit private passenger autos, pickups, vans and classic autos for bodily injury, property damage, medical payments coverage for single car policy & have more than one private passenger auto insured with The Travelers.
- Contributing Vehicle Credit: 25% credit private passenger autos, pickups, vans and classic autos for collision coverages for insured who have a single car policy & have more than one private passenger auto insured with The Travelers.
- Contributing Vehicle Credit: 15% credit priv pass autos, pickups, vans and classic autos for Comprehensive, Fire/Fire and theft/fire, theft, CAC coverages for insured who have a single car policy and have more than one private passenger auto insured with The Travelers.
- 3% Renewal Credit applies to private passenger auto rates if insured has maintained an auto policy with Travelers for the last 6 or more consecutive years. Eff. 04-01-02

The Cincinnati Insurance Company

- 20% non-fleet private passenger auto liability rate deviation.
- 40% non-fleet private passenger auto physical damage rate deviation.
- 10% non-fleet private passenger liability & physical damage rate deviation, if policyholder has package policy with Cincinnati Insurance Company.
- Installment Payment Plan charge waived for personal autos & autos written in conjunction with a homeowner policy. Eff. 8-1-01

Citizens Insurance Company of America

- 10% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision coverage for principal operators in household age 55 or older where there are no other operators in household with less than 3 yrs. driving experience. This is a per vehicle credit.
- Account Credit: 5% non-fleet private passenger auto comprehensive & collision coverage if insured has Homeowners policy with The Hanover Insurance Company.
- Non-Smoker Discount: 5% non-fleet private passenger auto comprehensive & collision coverage if no drivers have smoked in the past 15 months.
- 10% deviation for non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive

- & collision.
- Renewal Credit applies to non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision. Less than 3 yrs-0%; 3-5 yrs.-3.0%; 5 yrs or more-6.0%. Eff. 9-1-94

Colonial American Casualty and Surety Company

- 20% non-fleet private passenger auto bodily injury and property damage. 30% physical damage.
- 10% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision age 55 and over.
- Good Driver Discount: 10% non-fleet private passenger auto liability, property damage, medical payments, comprehensive & collision when principal operator(s) has no fault accidents & no moving violation in past 3 yrs.
- Anti-Theft Device Deviation varies 5% - 10% for non-fleet private passenger auto comprehensive. Eff. 1-1-98

Commercial Insurance Company of Newark, New Jersey

Classic Auto Program

- Deviation for bodily injury, property damage & medical payments premium for all territories.
- Comprehensive, collision, fire only & theft only premiums deductible deviation factors for all territories.
- Uninsured motorists coverage, combined uninsured/underinsured motorist coverage deviation for all territories. Eff. 8-1-00

Consolidated American Insurance Company

- 10% non-fleet private passenger comprehensive & 15% collision rates. Deviation applies multi-car risk, all classes except farm use classes. No inexperienced operators in household & 0 SDIP pts. applicable. Eff. 12-1-92

Continental Insurance Company

- Anti-Theft Device Discount: Certain criteria apply.
- Vin Etching Discount: 5% credit applies when criteria are met.
- Accident/Violation Free Discount.
- Daytime Running Light Discount.
- Companion Policy Discount: 10% credit applies if named insured has an homeowners policy with any Encompass Insurance Company.
- Airbag Discount: Credit varies when certain criteria is met.
- Anti-Lock Braking System Discount. Eff. 7-3-01

Continental National Indemnity Company

- Discount for Qualified Preferred Drivers: 17.5% credit physical damage-5% credit liability when certain criteria is met.
- Discount for Qualified Standard Drivers: 5% credit physical damage when certain criteria is met.
- Account Credit Program: 10% credit when certain criteria is met & both homeowners & auto policies are written through CNIC.
- Anti Lock Braking System Discount: 5% credit.
- Mature Driver Discount: 5% credit when certain criteria is met. Eff. 1-1-01

Economy Premier Assurance Company

- 5% Pak II Package Credit: Applies to comprehensive & collision base premiums when certain criteria is met.
- Pak II Renewal Credit: 3%-5% credit applies to final premium when insured has maintained an auto or homeowners policy written with a Metropolitan Company.
- Age 55 or Older Credit: 1%, 5%, or 10% credit applies to non-fleet private passenger bodily injury and property damage liability, medical payments, comprehensive & collision for drivers meeting eligibility requirements.
- 10% Good Driver Credit when certain criteria is met.
- Symbol Relativities Deviation.

- **Increased Limits Extended Transportation Deviation: No additional charge when comp coverage is purchased.**
- **Passive Restraint Credit: 20% for driver side airbag: 30% for both front outboard seat position airbags.**
- **Anti-Theft Device Credit: 5% applies to alarm only & active disabling devices: 15% for passive disabling devices.**
- **5% Anti-Lock Braking System Credit when it's factory installed on all 4 wheels.**
- **Golfmobile Liability: No additional charge.**
- **ATV, Minibike & Dune Buggy combined BI & PD liability rates are same as the N.C. Rate Bureau's snowmobile rates.**
- **ATV, Minibike & Dune Buggy Medical Payment rates will be 23% of territory 11 private passenger auto med pay rates.**
- **ATV, Minibike & Dune Buggy Collision rates are same as the N.C. Rate Bureau's snowmobile rates.**
- **10% Recreational Vehicle Multi-Vehicle Credit: Eligibility requirements must be met.**
- **Premium Payment Plan Deviation. Eff. 6-01-01**

Electric Insurance Company

- **Preferred Rate Program Deviation applicable to comprehensive and collision coverages, credit varies by territory when all program criteria is met.**
- **Super Preferred rate Program Deviation applicable to comprehensive and collision coverages, credit varies by territory when all program criteria is met.**
- **5% non-fleet private passenger bodily injury, property damage, medical payments, comprehensive & collision if principal operator of vehicle is 55 yrs or older. Vehicle with inexperience operator surcharge is not eligible.**
- **5% non-fleet private passenger bodily injury, property damage, medical payments, comprehensive & collision for risks that meet Elfun Society Membership.**
- **Multi Policy Credit: credit applies when insured has a HO- 2, 3, 4 or 6 policy with Electric Insurance.**
- **Accident and Violation Free Discount: Credit varies 5% - 15% when criteria is met.**
- **5% Mass Marketing Discount.**
- **Installment Payment through electronic funds transfer Eff. 07-15-02**

Employers Mutual Casualty Company

- **Multi-Policy Credit: 10% when auto & homeowners coverage are written with Employers Mutual Casualty Company and/or Emcasco Insurance Company.**
- **Safety Equipment/Anti-Theft Discount: 20% med pay premium passive restraint on driver side only. 30% med pay premium passive restraint on both sides. 5% on bodily injury & property damage premium for four wheel anti-lock braking system. 5% comprehensive premium for alarm & active disabling devices. 15% comprehensive premium for passive disabling devices.**
- **Installment Payment Plan: \$3 charge waived when method of payment is through electronic funds transfer. Eff. 5-25-97**

Erie Insurance Company

- **5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision when principal operators are age 55 or older & there is no inexperienced operator in household.**
- **8% non-fleet private passenger automobile bodily injury & property damage for 1983 or newer model vehicles with factory-installed anti-lock brake systems on all four wheels.**
- **5% non-fleet private passenger comprehensive for all vehicles with etching a vin or serial number or active anti-theft devices.**
- **10% non-fleet private passenger comprehensive for all vehicles with alarm or passive anti-theft devices.**
- **Feature 15: SDIP surcharge will be waived for any at-fault accident presented on an Erie personal auto policy which has been in force 15 or more yrs. Deviation 1 pt. - 15%, 2 pts. - 40%, 3 pts. - 65%.**
- **Premium Payment Plan Service Charge - Installment Payments deviation.**
- **Non-fleet private passenger auto base rate deviation for bodily injury, property damage, medical payments, comprehensive & collision coverage by territory. Credit varies.**
- **Coverage for Rented Vehicles: Waive \$4 charge for coverage when insured has both comprehensive & collision.**
- **Pro rata cancellation for all policies.**
- **Multi-Policy Discount: 10% credit when Homeowner or Mobile homeowner policy is written with The Erie and named insured must be same on all policies.**
- **Pioneer Experience Rating Credit Discount: Applies to private passenger auto bodily injury, property damage, comprehensive & collision on a Pioneer Family Auto Policy. Other criteria apply.**

- **Multi Car Risks - Separate Policies: Certain criteria apply.**
- **Reduced Usage Discount: Certain criteria must be met. Eff. 7-1-02**

Erie Insurance Exchange

- **Non-fleet private passenger auto base rate deviation for bodily injury, property damage, medical payments, comprehensive & collision by territory. Credit varies..**
- **5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision when principally driven by insureds who are age 55 or older & there is no inexperienced operator in household.**
- **8% non-fleet private passenger automobile bodily injury & property damage for 1983 & newer model yr. vehicles with factory installed anti-lock brake systems on all four wheels.**
- **Anti-Theft Device Deviation on comprehensive premiums: 5% for etching identification or an active device: 10% for an alarm or passive device.**
- **Feature 15: SDIP surcharge will be deviated for following at-fault accidents presented on a personal auto policy which has been in force with Erie Insurance Group for 15 or more yrs. Deviation - 1 pt. - 15%; 2 pts. - 40%; 3 pts. - 65%.**
- **Coverage for Rented Vehicles: Waive \$4 charge for coverage.**
- **Pro rata cancellation for all policies.**
- **Premium Payment Plan: Service charge – Installment payments deviation.**
- **Comprehensive Deductible Factors Deviation: 5% deviation other than full coverage.**
- **Multi Policy Discount: 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision when criteria is met.**
- **First Accident Forgiveness Deviation: The SDIP surcharge will be deviated for the first at-fault accident presented on an Erie Personal Auto policy: 1 pt. - 15%; 2 pts - 40%; 3 pts. - 65%. Other criteria apply.**
- **Pioneer Experience Rating Credit Discount(PERC): Certain criteria apply.**
- **Driving Experience Factor(DEF) Deviation: Certain criteria apply.**
- **Multi Car Risks - Separate Policies: Certain criteria apply.**
- **Reduced Usage Discount: Certain criteria must be met. Eff. 7-1-02**

Farm Bureau Insurance of North Carolina Inc.

- **45% deviation for chargeable DWI surcharge applicable to bodily injury, property damage, medical payments, comprehensive & collision coverage. Eff. 12-1-96**

Farmers Insurance Exchange

- **Base Rate Deviations: BI, PD Med Pay, UM/UIM (BI,PD), Collision & other than Collision for Premier & Preferred Rating Plans.**
- **Auto/Home Discount & Auto/Renters Discount: Certain criteria apply.**
- **Loss Free Discount: 2% - 7% applies to BI, PD, Med Pay, Comprehensive, UM/UIM, & Collision: Certain criteria applies.**
- **Anti-Theft Device Discount: 5% discount applies to Comprehensive when a vehicle is equipped with a passive anti-theft device.**
- **Anti-Lock Brakes Discount: 5% discount applies to BI, PD, Med Pay & Collision: Factory installed ABS, all 4 wheels.**
- **Physical Damage Deductible Deviations: Credit varies.**
- **SDIP Point Free Credit: 5% discount applies to BI, PD, Med Pay, Comprehensive, & Collision if all operators in household have no SDIP pts.**
- **Experienced Operator Credit: Varied credits apply to BI, PD Med Pay, Comprehensive & Collision. Eff. 3-1-02**

Federal Insurance Company

- **Various deviations for bodily injury, property damage, medical payments & uninsured motorist for antique auto.**
- **Reduced rates for physical damage coverages for antique autos.**
- **Deviation for Split Limit Bodily Injury Increased Limits. Eff. 4-1-02**

Federated Mutual Insurance Company

- **5% non-fleet private passenger liability & physical damage when homeowners & personal umbrella policy is written with Federated Mutual Insurance Company.**

- **Installment Payment Plan: \$2 charge each installment subject to max. of \$5 per account for all policies. Eff. 4-21-95**

Fidelity & Casualty Company of New York

- 10% deviation for non-fleet private passenger auto comprehensive & collision.
- 12% deviation for non-fleet private passenger auto bodily injury, property damage & medical payments.
- **Accident/Violation Free Discount: 10% non-fleet private passenger auto bodily injury, property damage, combined single limit, medical payments & collision without points.**
- Various Discount for Air Bags.
- **Anti-Lock Braking system: 5% non-fleet private passenger bodily injury & property damage.**
- **Anti Theft Device Discount: Credit varies when criteria is met.**
- **5% Daytime Running Light Discount: Credit applies to non-fleet private passenger auto bodily injury, property damage, single limit liability, medical payments & collision for private passenger autos equipped with factory installed daytime running lights.**
- **5% Companion Policy Discount: Credit applies to non-fleet private passenger auto bodily injury, property damage, single limit liability, medical payments, comprehensive & collision if named insured has a homeowner policy with any CNA Insurance Group. Eff. 7-1-98**

Classic Auto Program

- Deviations for bodily injury, property damage & medical payments, all territories. Factors vary.
- Deviations for comprehensive, collision, fire only & theft only, all territories. Factors vary.
- Uninsured motorist coverage, combined uninsured/underinsured motorist coverage deviation, all territories. Factors vary.
Eff. 10-01-99

Fidelity & Deposit Company of Maryland

- 20% non-fleet private passenger auto bodily injury and property damage. 30% physical damage.
- 10% non-fleet private passenger auto bodily injury, property damage, med pay, comp. & collision age 55 and over.
- **Good Driver Discount: 10% non-fleet private passenger auto liability, property damage, medical payments, comprehensive & collision when principal operator(s) has no fault accidents & no moving violation in past 3 yrs.**
- **Anti-Theft Device: Deviation varies 5% - 10% for non-fleet private passenger auto comprehensive. Eff. 1-1-98**

Fidelity & Guaranty Insurance Company

- **Multi-Policy Discount: 2% credit to total non-fleet private passenger auto insurance premium when both auto & home-owners policies are purchased through USF&G Group when certain criteria is met.**
- **2% credit non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision premium when principal operator is age 55 & over and there are no inexperienced operators in household.**
- **Physical Damage Deviation: 6% applies to comprehensive & collision.**
- **Special Package Discount: 5% credit total policy premium for insured who meet specified underwriting guidelines.**
- **15% non-fleet private passenger auto total premium for insureds who are a participant through any of the USF&G Group Marketing Plans. Eff. 9-1-00**

Fidelity & Guaranty Insurance Underwriters

- **Multi-Policy Discount: 2% credit to total non-fleet private passenger auto insurance premium when both auto & home-owners policies are purchased through USF&G Group when certain criteria is met.**
- **2% credit non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision premium when principal operator is age 55 & over and there are no inexperienced operators in household.**
- **Physical Damage Deviation: 6% applies to comprehensive & collision.**
- **Special Package Discount: 5% credit total policy premium for insured who meet specified underwriting guidelines.**
- **15% non-fleet private passenger auto total premium for insureds who are a participant through any of the USF&G Group Marketing Plans. Eff. 9-1-00**

Firemans Fund Insurance Company

- 5% non-fleet private passenger auto comprehensive coverage for all vehicles equipped with an alarm and/or active device.
- 15% non-fleet private passenger auto comprehensive coverage for all vehicles equipped with passive disabling device.
- 5% non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all vehicles equipped with a factor installed four wheel Anti-Lock Braking System.
- 10% non-fleet private passenger auto to all coverage, except uninsured motorist, to auto insured who also maintained homeowners, condominium or tenants policy for primary residence with American Automobile Insurance Company
- Various deviations on bodily injury, property damage, combined single limits, medical payments, extended transportation expense, collision, & comprehensive coverages.
- Electronic Funds Transfer Program: No charge. Eff. 8-1-02

Firemans Fund Insurance Company of Wisconsin

- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, uninsured motorist, combined uninsured/underinsured motorist, comprehensive & collision.
- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision when principal operator age 55 and older with no inexperienced operators.
- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision when principal operator(s) have a minimum of 9 yrs. driving experience.
- 5% non-fleet private passenger auto bodily injury, property damage medical payments, comprehensive & collision for renewal discount where all operators have been written in the Fireman's Fund Direct program for at least 3 yrs. & are free of chargeable accidents & free of convictions. Eff. 11-24-97

Firemen's Insurance Company of Newark, New Jersey

- Anti-Theft Device Discount: Certain criteria apply.
- Vin Etching Discount: 5% credit applies when criteria are met.
- Accident/Violation Free Discount.
- Daytime Running Light Discount.
- Companion Policy Discount: 10% credit applies when named insured has a homeowners policy with any Encompass Insurance Company.
- Airbag Discount: Credit varies when certain criteria is met.
- Anti-Lock Braking System Discount.
- Preferred-Plus Rating Tier: Certain criteria apply.
- Employee or Affinity Group Discount. Eff. 7-3-01

Firemen's Insurance Company of Washington D.C.

- 15% non-fleet private passenger auto bodily injury, property damage, medical payments, uninsured/underinsured motorist, comprehensive & collision coverage. Eff. 11-1-94

First Financial Insurance Company

- 15% non-fleet private passenger physical damage rates. Eff. 12-7-87

First Liberty Insurance Corporation

- Group Savings Plus Discount: 5% credit: Certain criteria apply.
- Mature Driver Discount Program: 10% when all operators are 55 or older, no inexperienced operators.
- 1% non-fleet private passenger auto bodily injury & property damage equipped with factory installed anti-lock braking system on all four wheels.
- Waive additional charge of \$3 on first installment of installment plan.
- Multi Car Discount: 4% for liability coverages.
- Property Damages Limits Deviation by Territory.
- College Education Discount Program: 10% applies to bodily injury, property damage, med pay, & physical damage: Certain criteria apply.
- Homeowners Discount: 15% applies to liability and 15% applies to phys dam per vehicle when insured maintains an

eligible Homeowners policy. Eff. 9-1-02

First National Insurance Company of America

- 15% Deviation on bodily injury, property damage, and med pay coverages. 10% deviation on comprehensive & collision coverages.
- Additional 5% Deviation on bodily injury, property damage, med pay, comprehensive & collision if policyholder has had auto insurance with any Safeco Company for 3 consecutive yrs.
- Additional 5% Deviation on bodily injury, property damage, med pay, comprehensive & collision for having a Safeco homeowners policy in force.
- Additional 5% Deviation on bodily injury, property damage, med pay, comprehensive & collision for certain specified 4 door vehicles.
- Additional 10% deviation on comprehensive & collision for mature drivers age 55 or older.
- Checkless Pay Plan: Waive \$3 installment charge.
- Additional 5% deviation on bodily injury, property damage, med pay, comprehensive & collision for specified territories.
- Additional 5% deviation on bodily injury, property damage, med pay, comprehensive & collision for owning & occupying a home or condominium.
- Additional 10% deviation on comprehensive & collision for drivers with a driving record sub-classification of 0 and free of violation incidences. Eff. 9-20-01

GEICO Indemnity Company

- Associate Discount: 8% non-fleet private passenger applies to auto total policy premium.
- Installment Payment Plan: \$1.50 for Electronic Fund Transfer payments. Eff. 4-1-00

General Insurance Company of America

- 5% non-fleet private passenger auto bodily injury, property damage & med pay, comprehensive & collision rates.
- 10% non-fleet private passenger comprehensive & collision rates on policies where all drivers are age 55 or older. There are no inexperienced drivers on policy.
- Checkless Pay Plan: Waive \$3 installment charge.
- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision, if policyholder has been with any Safeco Company for 3 yrs. without lapse in coverage.
- 5% for multi-policy credit.
- 5% non-fleet private passenger auto BI, PD, medical payments, comprehensive & collision for certain specified vehicles.
- 5% non-fleet private passenger auto bodily injury coverage for territories 13, 14, 16, 18, 24, 31, 32, 51 & 52.
- 5% non-fleet private passenger auto bodily injury, property damage & medical payments, comprehensive & collision for insureds who own & occupy a home or condominium.
- 10% non-fleet private passenger auto comprehensive & collision for drivers with a driving record sub-class of 0 and free of violation incidences. Eff. 9-20-01

Generali - U S Branch

- 10% non-fleet private passenger auto liability bodily injury & property damage for operator licensed 15 or more yrs. & all drivers total 7-11 SDIP pts.
- 20% non-fleet private passenger auto liability bodily injury & property damage for operators licensed 15 or more yrs. & all drivers total 12-20 SDIP pts.
- 15% non-fleet private passenger auto liability bodily injury & property damage for operators licensed 10 yrs., but less than 15 yrs. & all drivers total 12-20 SDIP pts.
- 5% non-fleet private passenger auto liability bodily injury & property damage for operators licensed 5 yrs., but less than 10 yrs. & all drivers total of 12-20 SDIP pts.
- 5% non-fleet private passenger auto liability bodily injury & property damage rates where vehicles are garaged in territories 11,13,17,31,32,41 or 47.
- 7.5% non-fleet private passenger auto liability bodily injury & property damage rates where vehicles are garaged in territories 24,26,33 or 43. Eff. 2-9-94

Globe Indemnity Company

- 5% Companion Policy Credit for automobile policy, for which on inception date there is in force, a homeowners policy covering same insured in any member of Royal Insurance.
- Discount for eligible employee: 20% credit to total personal auto policy premium.
- Installment Payment Plan waiver.
- 5% Good Driver Discount applies to bodily injury, property damage, medical payment & collision coverage.
- 5% Experience Operator Credit applies to bodily injury, property damage, medical payments, collision & comprehensive coverage if principal operator is age 55 or older & no inexperienced operator.
- Passive Restraint Discount: Credit varies.
- 5% Anti-Lock Braking System credit applies to bodily injury & property damage for vehicles equipped with factory installed 4 wheel anti-lock braking system.
- 5% Window Glass Etching Credit applies to comprehensive coverage.
- Anti-Theft Device Credit applies to comprehensive coverage. Credit varies 5% - 15%.
- 10% Company Car Credit applies to bodily injury, property damage, medical payment, comprehensive & collision for single car policies when company car is in the household.
- Installment Payment Plan: \$1 each installment for Electronic Fund Transfer.
- Installment Payment Plan - Agency Payroll Deduction: Certain criteria apply.
- 10% Mass Marketing Discount: Applies to liability, med pay, comprehensive & collision: Certain criteria has to be met.
- Preferred Program Discount by territory. Eff. 9-1-00

Government Employees Insurance Company

- Base Premium Deviation applicable to comprehensive & collision by territory, credit varies.
- 10% non-fleet private passenger auto comprehensive & collision coverage for drivers 55 yrs. or older & auto is not surcharged for an inexperienced operator.
- 8% deviation on total policy premium for Sponsored Marketing Group Pricing Track: Certain criteria apply.
- Motorcycle Safety Course Credit: Non-fleet private passenger auto bodily injury, property damage, uninsured motorist, medical payments, personal injury, comprehensive & collision coverage. Certain criteria apply. Credit varies 10% - 20%.
- 5 Year Good Driving Discount: 8% non-fleet private passenger auto bodily injury, property damage, medical payment, collision & comprehensive: Certain criteria apply.
- Associate Discount: 8% credit to total policy premium.
- Military Discount Deviation for members on bodily injury, property damage, medical payment, comprehensive collision. Credit varies 10%-15%.
- 15% Ultra Preferred Tier (2) Discount: Applies to bodily injury, property damage, collision, comprehensive, medical payments & uninsured/underinsured motorists coverages: Certain criteria apply.
- Installment Payment Plan: \$1.50 for Electronic Fund Transfer payments. Eff. 9-15-02

Grain Dealers Mutual Insurance Company

- Multiple Policy Deviation: 5% non-fleet private passenger auto liability & physical damage if Grain Dealers Mutual writes their homeowners policy.
- 10% credit will apply to rates for non-fleet private passenger bodily injury and property damage liability, medical payments, collision & other than collision applicable to that vehicle, if principal vehicle operator is age 55 or over and there is no inexperienced operator in the household.
- Safe Program Loss Free Discount: 5% credit- 3 yrs. accident free. 10% credit- 5 yrs. accident free, when criteria is met.
- Auto/Commercial Credit: 5% on personal auto policy when commercial risk is placed with Grain Dealers. Certain criteria applies.
- New Policy Credit: 10% credit will apply if all criteria is met. Eff. 7-1-01

Graphic Arts Mutual Insurance Company

- Superior Program Deviation: 5% non-fleet private passenger auto bodily injury, property damage liability & physical damage rates.
- 15% discount on base rates for employees of Utica National Insurance Group.
- Mass Merchandising Plan: 15% discount on base rates for employees of Utica National Insurance Company.
- Personal Auto Account Credit: 10% credit applied to basic premiums, when auto & homeowner policy is insured

- Utica Mutual Insurance Company or Graphic Arts Mutual Insurance Company.
- 5% payroll deduction provided the named insured is employed through an employer enrolled in the Company Workplace Insurance Service for Employees (W.I.S.E.) Program or is a member of a company approved affinity group.
- 10% Mature Driver Credit: Certain criteria apply.
- Company Car Discount: Apply multi-car rating factor to single car policies when certain criteria is met.
- 9% Territory 11 Deviation: Vehicles must be principally garaged in territory 11. Eff. 12-1-00

Great American Alliance Insurance Company

- Renewal Policy Credit: 3% on bodily injury, property damage, medical payments, comprehensive & collision for insured who has had in force a homeowners HO-3 or HO-6 policy as of June 24, 2000.
- Occurrence Free Credit: 4% applies to bodily injury, property damage, medical payments, & comprehensive & collision: Certain criteria must be met.
- Miscellaneous Coverage Deviation for vehicles that carry comprehensive & collision.
- Full Pay Deviation: Applies to bodily injury, property damage, med payments, uninsured motorists, comprehensive & collision when insured elects to pay premium in full up front.
- Electronic Funds Transfer: Installment fee \$1. Eff. 2-15-02

Great American Assurance Company

- Renewal Policy Credit: 3% on bodily injury, property damage, medical payments, comprehensive & collision for insured who has had in force a homeowners HO-3 or HO-6 policy as of June 24, 2000.
- Companion Policy Credit: 3% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision. Certain criteria apply.
- Company Car Credit: 8% non-fleet private passenger auto bodily injury, property damage, med payments, comprehensive & collision for single car policies when there is a company car in the household.
- Loss Free Credit applies to non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision: Certain criteria apply.
- Mass Marketing Credit: 5% non-fleet private passenger auto bodily injury, medical payments, comprehensive & collision.
- Miscellaneous Coverage Deviation for vehicles that carry comprehensive & collision.
- Full Pay Deviation: Applies to bodily injury, property damage, med payments, uninsured motorists, comprehensive & collision when insured elects to pay premium in full up front.
- Electronic Funds Transfer: Installment fee \$1. Eff. 2-15-02

Great American Insurance Company

- Various downward deviations for non-fleet private passenger auto bodily injury & property damage by territory. Credit varies. Certain criteria apply.
- Various downward deviations for non-fleet private passenger auto comprehensive & collision for chargeable or no chargeable activity when criteria is met. Credit varies.
- 3% downward deviation on bodily injury, property damage, medical payments, comprehensive & collision for insured who has had in force a homeowners HO-3 or HO-6 policy as of June 24, 2000.
- Companion Policy Credit: 3% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision. Certain criteria apply.
- Mature Driver Credit: 3% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision for drivers with 29-49 driving experience.
- Company Car Credit: 8% non-fleet private passenger auto bodily injury, property damage, med payments, comprehensive & collision for single car policies when there is a company car in the household.
- Loss Free Renewal Credit: Various downward deviation on bodily injury, property damage, medical payments, comprehensive & collision. Certain criteria apply.
- Mass Marketing Credit: 5% downward deviation for non-fleet private passenger auto bodily injury, property damage, med payments, comprehensive & collision. Certain criteria apply.
- Physical Damage Symbol Deviation: Downward deviation for physical damage, comprehensive and collision coverages.
- Miscellaneous Coverage Deviation for vehicles that carry comprehensive & collision.
- Full Pay Deviation: Applies to bodily injury, property damage, med payments, uninsured motorists, comprehensive & collision when insured elects to pay premium in full up front.

- **Electronic Funds Transfer: Installment fee \$1. Eff. 2-15-02**

Great American Insurance Company of NY

- Various downward deviations on comprehensive & collision for chargeable & no chargeable activity. Certain criteria apply.
- 3% downward deviation on bodily injury, property damage, medical payments, comprehensive & collision for insured who has had in force a homeowners HO-3 or HO-6 policy as of June 24, 2000.
- Companion Policy Credit: 3% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision. Certain criteria apply.
- Company Car Credit: 8% non-fleet private passenger auto bodily injury, property damage, med payments, comprehensive & collision for single car policies when there is a company car in the household.
- Loss Free Renewal Credit: Various downward deviations for non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision. Certain criteria apply.
- Mass Marketing Credit: 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision. Certain criteria apply.
- Physical Damage Symbol Deviation: Downward deviation for physical damage, comprehensive and collision coverages.
- Miscellaneous Coverage Deviation for vehicles that carry comprehensive & collision.
- Full Pay Deviation: Applies to bodily injury, property damage, med payments, uninsured motorists, comprehensive & collision when insured elects to pay premium in full up front.
- Electronic Funds Transfer: Installment fee \$1. Eff. 2-15-02

Great American Security Insurance Company

- Renewal Homeowner Credits: 3% applies to bodily injury, property damage, medical payments, comprehensive & collision: Certain criteria apply. 2% comprehensive & collision only: Certain criteria apply.
- Multi-Car Credit: 3% applies to bodily injury, property damage, medical payments, comprehensive & collision: Certain criteria apply.
- Married Credit: 2% applies to bodily injury, property damage & medical payments if eligibility requirements are met.
- Mass Marketing Credit: 5% applies to bodily injury, property damage, medical payments, uninsured & underinsured motorist, comprehensive & collision. Credit applied to members of an employer based account written through an agent who has been specifically contracted with our marketing systems division to provide this discount.
- Territory Deviation: 2% credit applies to bodily injury, property damage, medical payment, uninsured/underinsured motorist, comprehensive & collision for garaging location in territory 11,13,15,18, 51 or 52.
- Occurrence Free Credit: 4% credit applies to bodily injury, property damage, medical payments, comprehensive & collision based on SDIP pts. record.
- Companion Policy Credit: 3% credit applies to bodily injury, property damage, medical payments, comprehensive & collision for drivers meeting eligibility requirements.
- Miscellaneous Coverage Deviation for vehicles that carry comprehensive & collision.
- Full Pay Deviation: Applies to bodily injury, property damage, med payments, uninsured motorists, comprehensive & collision when insured elects to pay premium in full up front.
- Electronic Funds Transfer: Installment Fee \$1. Eff. 2-15-02

Great American Spirit Insurance Company

- Renewal Homeowner Credit: 3% applies to bodily injury, property damage, med pay, comprehensive & collision: Certain criteria must be met.
- Miscellaneous Coverage Deviation for vehicles that carry comprehensive & collision.
- Full Pay Deviation: Applies to bodily injury, property damage, med payments, uninsured motorists, comprehensive & collision when insured elects to pay premium in full up front.
- Electronic Funds Transfer Deviation: Installment Fee \$1. Eff. 2-15-02

Guaranty National Insurance Company

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury & property damage coverage for all listed components.

12 point violation must not be one of the following:

- a. Manslaughter or negligent homicide.
- b. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
- c. Prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing.
- d. Transporting illegal intoxicating liquors by motor vehicle.
- e. 37% deviation for single car policies with 12-20 SDIP pts.
- f. 33% deviation for multi-car policies with 12-20 SDIP pts.

Physical Damage

- 21% deviation with 3 or more SDIP pts. Eff. 3-1-99

Motorcycle

- 15% deviation on bodily injury & property damage for all drivers with 15 yrs. or more driving experience.
- 9% deviation on private passenger motorcycle physical damage. Eff. 3-1-99

GuideOne Mutual Insurance Company

- 55% non-fleet private passenger auto liability & physical damage rates on autos rated as Class 3 under Rule 4 of the NC Personal Auto Manual. Eff. 2-1-89

Hanover American Insurance Company

- 10% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision coverage for operators 55 yrs. of age or older, when no operators in household with less than 3 yrs. driving experience.
- Account Credit Program: 5% non-fleet private passenger auto comprehensive & collision coverage, if insured has homeowners with any of the Hanover Insurance Companies.
- Territorial Deviation: Applies to non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision: Credit varies.
- Renewal Credit: 3 yrs. to less than 5 yrs. - 3.0%; 5 yrs. or more - 6.0%: Must be insured with Hanover American Insurance Company or within an agency which Hanover represents.
- Installment Pay Plan By Electronic Funds Transfer: Installment charges waived.
- Group Modification Plan: Deviation range 0.5% to 15.5%.
- Installment Payment Plan: Four payment plan \$3 per installment excludes first installment charge.
- Anti-Theft Discount Deviation: 5%-10% when certain criteria is met. Eff. 4-1-02

The Hanover Insurance Company

- Anti-Theft Discount Deviation: 5%-10% when certain criteria is met.
- Installment Pay Plan by Electronic Funds Transfer: No service charge.
- Group Modification Plan Deviation: 0% to 15.5%.
- Installment Payment Plan: \$3 charge for each installment, excluding first installment. Eff. 4-1-02q

Harbor Specialty Insurance Company

- 10% non-fleet private passenger auto physical damage insurance rates for risks with "0" SDIP pts.
- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision rates if principal operator of vehicle is age 55 or older.
- 15% non-fleet private passenger auto comprehensive & collision rates for risks with "0" SDIP pts. Policy must be a part of Personal Protection Program.
- 5% non-fleet private pass auto BI, PD & Med Pay rates for risks with "0" SPID pts. Eff 2-1-94

Harleysville Preferred Insurance Company

- Preferred Customer Discount applies when the insured meets qualifying rating and/or certain characteristics credit varies. Eff 5-1-02

Hartford Fire Insurance Company

- **Age 55 or Older Deviation:** BI, PD, MP - .91 factor: Comp & Collision - .82 factor. All other operators. BI, PD, MP - .80 factor: Comp & Collision - .87 factor.
- **Account Credit:** 10% non-fleet private passenger bodily injury, property damage, medical payments, comprehensive & collision, if insured has qualifying homeowners policy in effect with one of the Hartford Group Companies. (The HO-4 policy qualifies for a 5% credit.) Eff. 11-15-00

Hartford Underwriters Insurance Company

- Various downward deviations for operators age 55 & over.
- 10% Defensive Driver Discount, if Principal Operator has completion certificate dated within last 36 months, certifying that Principal Operator has both successfully & voluntarily completed course meeting standards of the N. C. Department of Transportation.
- 10% Account Credit, if policyholder has homeowners policy in effect in the AARP Homeowners Insurance Program.
- Renewal Credit Discount: 3-5 yrs. - 2%: 6 or more yrs. - 8%: Certain criteria apply.
- 2% non-fleet private passenger auto bodily injury, property damage & collision coverage when auto is equipped with factory installed anti-lock braking system (ABS).
- 5% Limited Driver Credit applies when principal operator is age 75 or over & such operators use of auto is limited to daylight driving.
- Incident Free Credit: 3% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision: Certain criteria apply.
- Safe Driver Plus Credit: 3% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision when criteria is met.
- Advantage Discount: 10% credit when criteria is met. Eff. 9-1-00

Highland Insurance Company

- 15% deviation to bodily injury, property damage, medical payments, uninsured & underinsured motorist base premium.
- 25% deviation to comprehensive & collision base premium.
- Installment Payments Deviation.
- 10% deviation when named insured has a homeowners policy with any company in the Highlands Insurance Group.
- 5%-10% deviation for Renewal/Transfer Credit to bodily injury, property damage, medical payments & collision coverage when certain criteria is met. Eff. 1-1-01

Horace Mann Insurance Company

- 25%-45% deviation for waiving SDIP surcharge for 1st chargeable accident, if insured is with company for 5 consecutive yrs., has been free of chargeable accidents during that 5 yr. period.
- 9% non-fleet private passenger auto bodily injury & property damage: 8% comprehensive & collision premiums for insured in good standing of a sponsoring education association & policy is completely voluntary. Discount not applicable if policy is written comprehensive only.
- Driving Quality Deviation: Non-fleet private passenger auto BI, property damage & collision when criteria is met.
- Deviation on non-fleet private passenger: Certain comprehensive & collision deductibles when the insured has no chargeable SDIP pts. & no inexperience.
- Installment Payment Plan: Charge waived when paid by Electronic Funds Transfer.
- Installment Payment Charge: No charge on 1st installment for new business policies written on an installment payment basis.
- 3% Home & Auto Deviation: Non-fleet private passenger auto BI, PD & collision when criteria is met. Eff. 3-1-01

Horace Mann Property & Casualty Insurance Company

- Deviation applied to non fleet private passenger auto rates when policy has no chargeable SDIP pts. & no inexperience operator: Credits vary by territory.
- Driving Quality Deviation on non-fleet private passenger when certain criteria is met.
- Deviation on voluntary non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive, & collision for principal operators age 55+, no chargeable SDIP pts. & no inexperience.
- 8% deviation on voluntary non-fleet private passenger auto bodily injury, property damage & collision if named insured has homeowners, mobile homeowner, tenant or condo policy with a Horace Mann Company and other criteria met.

- **9% deviation for bodily injury & property damage: 8% deviation for comprehensive & collision** if insured is a member of a sponsoring education association & the policy is voluntary.
- **7% deviation on voluntary non-fleet private passenger collision coverage.** on model yr. 1993 & up for pickups, vans or utility vehicles.
- Deviation on voluntary non-fleet private passenger comprehensive & collision deductibles with no chargeable SDIP pts. & no inexperience.
- Deviation on one to two point accident, if insured has been insured with one of the Horace Mann Insurance Companies for 5 consecutive yrs. & free of accidents for a 5 yr. period: 25% or 45% surcharge waived.
- Installment fee waived for monthly payments via electronic funds transfer.
- **New business policies on an installment payment basis: 1st installment fee waived.**
- **4% deviation on voluntary non-fleet private passenger auto bodily injury & property damage for single car, no chargeable SDIP pts. & no inexperience.**
- **5% deviation on private passenger auto bodily injury, property damage, comprehensive & collision for insureds in credit rating tiers 1, 2 & 3 when policy has no chargeable SDIP pts. & no inexperience operator.** Eff. 01-20-02

Huron Insurance Company

- **Passive Restraint Discount: Medical payments coverage only. 20% when restraint is installed in driver-side position only. 30% when restraints are installed both front outboard seat positions.**
- **Loss Free Discount: Non-fleet private passenger auto comprehensive & collision. 5% - 10% applies when criteria is met.**
- **5% non-fleet private passenger bodily injury, property damage, medical payments, comprehensive & collision when Homeowners policy form 2, 3 or 6 is in force with Harleysville or Huron Insurance Company.**
- **15% non-fleet private passenger auto comprehensive & collision deviation.**
- **Anti-Lock Braking System Discount: 5% non-fleet private passenger auto bodily injury & property damage for autos equipped with factory installed four wheel anti-lock brake system.**
- **Anti-Theft Device Discount: 5% non-fleet private passenger auto comprehensive for vehicles equipped with a disabling device which disables the vehicle by making the fuel, ignition or starting system inoperative.**
- **Multi-Car Discount: Additional 5% credit.**
- **Group Mass Marketing Discount: 10% applies to voluntary policies to the liability, medical payments, comprehensive, & collision coverages of eligible employer groups, affinity groups & mass marketing programs.** Eff. 9-1-99

Indemnity Insurance Company of North America

- **17% non-fleet private passenger auto bodily injury, property damage, medical payments, uninsured motorists, combined uninsured & underinsured, comprehensive & collision.** Eff. 3-18-97

Insura Property and Casualty Insurance Company

- **Multi Policy Discount: 7.5% credit when Homeowners policy is written in the Anthem Casualty Insurance Group.**
- **Anti-Theft Discount: Variable credit.**
- **Longevity Discount: 5% credit to auto policies that have been in force for past 5 yrs. Credit applies to Plus & Premier policies only.**
- **Mature Operator Discount: 5% discount for drivers age 55 to 69 yrs. old with no driver with less than 5 yrs. driving experience. Credit applies to Plus & Premier policies only.**
- **Point Factor Discount: Factors vary .00 - 3.90 for 0- 12 pts.**
- **.837 Discount Factor for non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision on all Insura Premier policies.** Eff. 11-16-00

Insurance Company of North America

- **17% non-fleet private passenger auto bodily injury, property damage, medical payments, uninsured motorists, combined uninsured & underinsured, comprehensive & collision.** Eff. 3-18-97

Insurance Corporation of Hannover

- **Discount for Qualified Preferred Drivers: 10% applied to physical damage: 5% applied to liability when criteria is met.**

- **Discount for Qualified Standard Drivers: 5% applied to physical damage when criteria is met.**
- **Account Credit Program Discount: 10% applies to bodily injury, property damage, med pay, collision & comprehensive when both homeowner & auto policies are written through ICH.**
- **Anti-Lock Braking System Discount: 5% applies to bodily injury, property damage, & med pay.**
- **Mature Driver Discount: 5% applies to bodily injury, property damage, med pay, collision & comprehensive when criteria is met.**
- **Loss/Incident Free Discount when criteria is met. Eff. 02-01-02**

Integon Casualty Insurance Company

LIABILITY All deviation applicable to non fleet private passenger auto bodily injury & property damage coverage for all listed components.

12 point violation must not be one of the following;

- Manslaughter or negligent homicide.
 - Prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing.
 - Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
 - Transporting illegal intoxicating liquors by motor vehicle.
- 47% deviation, multi-car policies with 15-17 SDIP pts. & 5+ yrs. driving experience.
 - 57% deviation, single car policies with 12-17 SDIP pts. & 5-6 yrs. driving experience.
 - 47% deviation, multi-car policies with 18-20 SDIP pts., married driver with 5-38 yrs. driving experience.
 - 57% deviation, single car policies with 18-20 SDIP pts., married driver with 5-38 yrs. driving experience.
 - 25% deviation, multi-car policy & single car policy with 18-20 SDIP pts., unmarried with 5+ yrs. driving experience.
 - 25% deviation, multi-car policy & single car policy with 18-20 SDIP pts., married driver with 39+ yrs. driving experience.
 - 57% deviation, single car policy with 12-17 SDIP pts. & driving experience of 39+ yrs.
 - 61% deviation, single car policies with 15-17 SDIP pts. & driving experience of 7-38 yrs.
 - 47% deviation, multi-car policies with 12-14 SDIP pts. & driving experience of 5-6 yrs.
 - 47% deviation, multi-car policies with 12-14 SDIP pts. single driver with 7-38 yrs.
 - 47% deviation, multi-car policies with 12-14 SDIP pts. & driving experience of 39+ yrs.
 - 54% deviation, multi-car policies with 12-14 SDIP pts. married drivers with 7-38 yrs driving experience.
 - 65% deviation, single car policies with 12-14 SDIP pts. & driving experience of 7-38 yrs.
 - Installment payment plans fees waived for GMAC insurance employees. Eff. 4-1-02

Integon General Insurance Corporation

- 5% non-fleet private passenger bodily injury & property damage liability rates for single car policies with 12-20 pts. with a 12 point violation that is not (1) manslaughter or negligent homicide (2) prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing (3) failure to stop & render aid when involved in an accident resulting in bodily injury or death (4) transporting illegal intoxicating liquors by motor vehicle (5) Non-owners policies do not qualify.
- 3.3% average deviation on non-fleet private passenger auto physical damage rates for risks with 5 or more SDIP pts. Non-owners policies do not qualify.
- Installment payment plans fees waived for GMAC insurance employees. Eff. 4-1-02

Integon Indemnity Corporation

Preferred Program

- 7.5% non-fleet private passenger auto bodily injury & property damage liability insurance rates on policies issued with "0" SDIP pts. for multi-car risks. In addition, all single car risks with "0" SDIP pts. where an additional vehicle is furnished to insured & available for regular use of the insured by his/her employer. Non-owners do not qualify.
- Installment payment plan fees waived for gmac insurance employees.

Non Preferred Program

- 7% non-fleet private passenger bodily injury & property damage liability rates for single car policies with 12-20 pts. with a 12 pt. violation that is not (1) manslaughter or negligent homicide. (2) prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing. (3) failure to stop and render aid when involved in an accident resulting in bodily injury or death. (4) transporting illegal intoxicating liquors by motor vehicle (5) Non-owners do not qualify

- **2% non-fleet private passenger bodily injury & property damage liability rates for multi car policies with 12-20 pts. with a 12 pt. violation that is not (1) manslaughter or negligent homicide. (2) prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing. (3) failure to stop and render aid when involved in an accident resulting in bodily injury or death. (4) transporting illegal intoxicating liquors by motor vehicle (5) Non-owners do not qualify.**
- **5.7% average deviation non-fleet private passenger auto physical damage rates-5 or more pts. Non-owners policies do not qualify.**
- **Installment payment plan fees waived for GMAC insurance employees. Eff. 4-1-02**

Integon National Insurance Company

Preferred Program

- **2% on all non-fleet private passenger auto BI, PD, Med Pay, UM, UIM, Comprehensive and Collision insurance rates on multi-car policies in the ultra-preferred underwriting tier where the policy has "0" SDIP points and married drivers with 9-13 years driving experience. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines. Non-owners policies do not qualify for this deviation.**
- **10% on all non-fleet private passenger auto BI, PD, Med Pay, UM, UIM, Comprehensive and Collision insurance rates on multi-car policies in the ultra-preferred underwriting tier where the policy has "0" SDIP points and married drivers with 14-43 years driving experience. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines. Non-owners policies do not qualify for this deviation.**
- **2% on all non-fleet private passenger auto BI, PD, Med Pay, UM, UIM, Comprehensive and Collision insurance rates on multi-car policies in the ultra-preferred underwriting tier where the policy has "0" SDIP points and married drivers with 44-48 years driving experience. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines. Non-owners policies do not qualify for this deviation.**
- **4% on all non-fleet private passenger auto BI, PD, Med Pay, UM, UIM, Comprehensive and Collision insurance rates on multi-car policies in the ultra-preferred underwriting tier where the policy has "1-4" SDIP points and married drivers with 9-43 years driving experience. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines. Non-owners policies do not qualify for this deviation.**
- **10% on all non-fleet private passenger auto BI, PD, Med Pay, UM, UIM, Comprehensive and Collision insurance rates on policies in the ultra-preferred underwriting tier. This deviation applies only to policies with proof of homeownership. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines. Non-owners policies do not qualify for this deviation.**
- **7% on all non-fleet private passenger auto BI, PD, Med Pay, UM, UIM, Comprehensive and Collision insurance rates on policies in the ultra-preferred underwriting tier. This deviation applies only to policies with proof of prior limits of 100/300 or higher. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines. Non-owners policies do not qualify for this deviation.**
- **20% on all non-fleet private passenger auto BI, PD, Med Pay, UM, UIM, Comprehensive and Collision insurance rates on policies in the ultra-preferred underwriting tier. This deviation applies only to policies qualifying for a superior credit score. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines. Non-owners policies do not qualify for this deviation.**
- **1.10 factor applies to all non-fleet private passenger auto BI, PD, Med Pay, UM, UIM, Comprehensive and Collision insurance rates on policies in the ultra-preferred underwriting tier where any driver has one or more of the following: a) prayer for judgement continued, b) not-at-fault accident, c) comprehensive claim, d) waivable accident or violation, or e) at-fault accident in a company car. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.**
- **1.15 factor applies to all non-fleet private passenger auto BI, PD, Med Pay, UM, UIM, Comprehensive and Collision insurance rates on policies in the ultra-preferred underwriting tier where any driver has one or more at fault accident. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.**
- **1.06 factor applies to all non-fleet private passenger auto BI, PD, Med Pay, UM, UIM, Comprehensive and Collision insurance rates on policies in the ultra-preferred underwriting tier. This factor applies only to policies where there is an operator with less than 9 years driving experience. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.**
- **1.10 factor applies to all non-fleet private passenger auto BI, PD, Med Pay, UM, UIM, Comprehensive and Collision insurance rates on policies in the ultra-preferred underwriting tier. This factor applies only to policies qualifying for an above average credit score. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.**
- **3% factor applies to all non-fleet private passenger auto Comprehensive and Collision insurance rates on policies in the ultra-preferred underwriting tier. Applies to 1) GMAC mortgage customers 2) GMAC auto loan customer 3) GMAC auto lease customer 4) GM Credit card customer 5) GM Demand /Smart Note Customer 6) GM Employee/retire or member of an approved employee group.**

- **2.00 factor applies to all non-fleet priv pass auto bi, pd, med pay, uninsured motorist and underinsured motorist rates on policies in the ultra preferred underwriting tier. Applies only to policies with no proof of prior insurance. If the resulting rate is equal to or greater than ncrb rates, the policy is ineligible for any deviation.**

Non-Preferred Program

- **58% non fleet private passenger auto BI & PD liability for single car with 12-20 SDIP pts. with a 12 pt. violation that is not (1) manslaughter or negligent homicide. (2) prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing. (3) failure to stop and render aid when involved in an accident resulting in bodily injury or death. (4) transporting illegal intoxicating liquors by motor vehicle (5) Non-owners do not qualify.**
- **47% non fleet private passenger auto BI & PD liability for multi car with 12-20 SDIP pts. with a 12 pt. violation that is not (1) manslaughter or negligent homicide. (2) prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing. (3) failure to stop and render aid when involved in an accident resulting in bodily injury or death. (4) transporting illegal intoxicating liquors by motor vehicle (5) Non-owners do not qualify.**
- **5.7% non fleet private passenger auto physical damage for 5 or more SDIP pts. Non owner policies do not qualify.**
- **Installment Payment plan fees waived for GMAC Insurance employees – both programs.**
Eff. 10-01-02

Integon Specialty Insurance Company

Preferred Program

- **2% on all non-fleet private passenger auto BI, PD, Med Pay, UM, UIM, Comprehensive and Collision insurance rates on multi-car policies in the ultra-preferred underwriting tier where the policy has "0" SDIP points and married drivers with 9-13 years driving experience. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines. Non-owners policies do not qualify for this deviation.**
- **10% on all non-fleet private passenger auto BI, PD, Med Pay, UM, UIM, Comprehensive and Collision insurance rates on multi-car policies in the ultra-preferred underwriting tier where the policy has "0" SDIP points and married drivers with 14-43 years driving experience. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines. Non-owners policies do not qualify for this deviation.**
- **2% on all non-fleet private passenger auto BI, PD, Med Pay, UM, UIM, Comprehensive and Collision insurance rates on multi-car policies in the ultra-preferred underwriting tier where the policy has "0" SDIP points and married drivers with 44-48 years driving experience. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines. Non-owners policies do not qualify for this deviation.**
- **4% on all non-fleet private passenger auto BI, PD, Med Pay, UM, UIM, Comprehensive and Collision insurance rates on multi-car policies in the ultra-preferred underwriting tier where the policy has "1-4" SDIP points and married drivers with 9-43 years driving experience. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines. Non-owners policies do not qualify for this deviation.**
- **10% on all non-fleet private passenger auto BI, PD, Med Pay, UM, UIM, Comprehensive and Collision insurance rates on policies in the ultra-preferred underwriting tier. This deviation applies only to policies with proof of homeownership. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines. Non-owners policies do not qualify for this deviation.**
- **7% on all non-fleet private passenger auto BI, PD, Med Pay, UM, UIM, Comprehensive and Collision insurance rates on policies in the ultra-preferred underwriting tier. This deviation applies only to policies with proof of prior limits of 100/300 or higher. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines. Non-owners policies do not qualify for this deviation.**
- **20% on all non-fleet private passenger auto BI, PD, Med Pay, UM, UIM, Comprehensive and Collision insurance rates on policies in the ultra-preferred underwriting tier. This deviation applies only to policies qualifying for a superior credit score. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines. Non-owners policies do not qualify for this deviation.**
- **1.10 factor applies to all non-fleet private passenger auto BI, PD, Med Pay, UM, UIM, Comprehensive and Collision insurance rates on policies in the ultra-preferred underwriting tier where any driver has one or more of the following: a) prayer for judgement continued, b) not-at-fault accident, c) comprehensive claim, d) waivable accident or violation, or e) at-fault accident in a company car. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.**
- **1.15 factor applies to all non-fleet private passenger auto BI, PD, Med Pay, UM, UIM, Comprehensive and Collision insurance rates on policies in the ultra-preferred underwriting tier where any driver has one or more at fault accident. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.**
- **1.06 factor applies to all non-fleet private passenger auto BI, PD, Med Pay, UM, UIM, Comprehensive and Collision insurance rates on policies in the ultra-preferred underwriting tier. This factor applies only to policies where there is r**

operator with 3 to less than 9 years driving experience. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.

- 1.10 factor applies to all non-fleet private passenger auto BI, PD, Med Pay, UM, UIM, Comprehensive and Collision insurance rates on policies in the ultra-preferred underwriting tier. This factor applies only to policies qualifying for an above average credit score. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
- 1.05 factor applies to all non-fleet private passenger auto bi, pd, med pay, um, uim, comp, coll insurance rates on policies in the ultra preferred underwriting tier. This factor applies only to policies with prior limits of 50/100. If this resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
- 13% on all non-fleet private passenger auto bi, pd, med pay, um, uim, comp, coll insurance rates on policies in the ultra preferred underwriting tier. This factor applies only to policies with prior proof of limits of 250/500. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines. Non-owners policies do not qualify for this deviation.
- 1.05 factor applies to all non-fleet private passenger auto BI, PD, Med Pay, UM, UIM, Comprehensive and Collision insurance rates on policies in the ultra-preferred underwriting tier. This factor applies only to policies where there is an operator with less than 3 years driving experience. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
- 1.05 factor applies to all non-fleet private passenger auto BI, PD, Med Pay, UM, UIM, Comprehensive and Collision insurance rates on policies in the ultra-preferred underwriting tier. This factor applies only to policies qualifying for an excellent credit score. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
- 1.05 factor applies to all non-fleet private passenger auto BI, PD, Med Pay, UM, UIM, Comprehensive and Collision insurance rates on policies in the ultra-preferred underwriting tier. This factor applies only to policies qualifying for an acceptable credit score. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
- 25% factor applies to all non-fleet private passenger auto BI, PD, Med Pay, UM, UIM, Comprehensive and Collision insurance rates on policies in the ultra-preferred underwriting tier. This factor applies only to policies qualifying for an ultra credit score. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
- Installment payment plan fees waived for GMAC Insurance Employees.
- Eff. 4-1-02

Non-Preferred Program

- 47% non fleet private passenger auto BI & PD liability for single car with 12-16 SDIP pts. with a 12 pt. violation that is not (1) manslaughter or negligent homicide. (2) prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing. (3) failure to stop and render aid when involved in an accident resulting in bodily injury or death. (4) transporting illegal intoxicating liquors by motor vehicle (5) Non-owners do not qualify.
- 37% non fleet private passenger auto BI & PD liability for single car with 19-20 SDIP pts. with a 12 pt. violation that is not (1) manslaughter or negligent homicide. (2) prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing. (3) failure to stop and render aid when involved in an accident resulting in bodily injury or death. (4) transporting illegal intoxicating liquors by motor vehicle (5) Non-owners do not qualify.
- 42% non fleet private passenger auto BI & PD liability for multi car with 12-18 SDIP pts. with a 12 pt. violation that is not (1) manslaughter or negligent homicide. (2) prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing. (3) failure to stop and render aid when involved in an accident resulting in bodily injury or death. (4) transporting illegal intoxicating liquors by motor vehicle (5) Non-owners do not qualify.
- 37% non fleet private passenger auto BI & PD liability for multi car with 19-20 SDIP pts. with a 12 pt. violation that is not (1) manslaughter or negligent homicide. (2) prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing. (3) failure to stop and render aid when involved in an accident resulting in bodily injury or death. (4) transporting illegal intoxicating liquors by motor vehicle (5) Non-owners do not qualify.
- 5% non fleet private passenger auto BI & PD liability for single & multi car with 5-20 SDIP pts. Non owner policies do not qualify.
- 35% non fleet private passenger auto physical damage for single & multi car with 12-17 SDIP pts. that is not (1) manslaughter or negligent homicide. (2) prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing. (3) failure to stop and render aid when involved in an accident resulting in bodily injury or death. (4) transporting illegal intoxicating liquors by motor vehicle (5) Non-owners do not qualify.
- 20% non fleet private passenger auto physical damage for single & multi car with 18-20 SDIP pts. that is not (1) manslaughter or negligent homicide. (2) prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing. (3) failure to stop and render aid when involved in an accident resulting in bodily injury or death. (4)

- transporting illegal intoxicating liquors by motor vehicle (5) Non-owners do not qualify.
- 42% non fleet private passenger auto BI & PD liability for single car with 17-18 SDIP pts. with a 12 pt. violation that is not (1) manslaughter or negligent homicide. (2) prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing. (3) failure to stop and render aid when involved in an accident resulting in bodily injury or death. (4) transporting illegal intoxicating liquors by motor vehicle (5) Non-owners do not qualify.
- Installment payment plans fees waived for GMAC insurance employees Eff. 4-1-02

Kansas City Fire and Marine Insurance Company

- Anti-Theft Device Discount: Certain criteria apply.
- Accident/Violation Free Discount.
- Daytime Running Light Discount.
- Airbag Discount: Credit varies when certain criteria is met.
- Anti-Lock Braking System Discount.
- Group Program Discount. Eff. 9-1-00

Lancer Insurance Company

All deviations applicable to non-fleet private passenger auto comprehensive & collision coverages for single car and the insured may not have one of the following:

- Manslaughter or negligent homicide.
 - Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
 - Prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing.
 - Transporting illegal liquors by motor vehicle.
- 28% for policies with 12-15 pts.; based on model yr. of auto; driver has at least 3-6 yrs. driving experience.
 - 45% for policies with 12-15 pts.; based on model yr. of auto; driver has at least 7-14 yrs. driving experience.
 - 48% for policies with 12-15 pts.; based on model yr. of auto; driver has at least 15-45 yrs. driving experience.
 - 30% for policies with 10-11 pts.; based on model yr. of auto; driver has at least 7-14 yrs. driving experience.
 - 35% for policies with 10-11 pts.; based on model yr. of auto; driver has at least 15-45 yrs. driving experience.
 - 20% for policies with 8-9 pts.; based on model yr. of auto; driver has at least 7-14 yrs. driving experience.
 - 25% for policies with 8-9 pts.; based on model yr. of auto; driver has at least 15-45 yrs. driving experience.
 - 37% for policies with 8-15 pts.; based on model yr. of auto; driver has at least 3 yrs. driving experience. Eff. 4-1-99

Liberty Mutual Insurance Company

- Group Savings Plus Discount: 5% credit: Certain criteria apply.
- Mature Driver Discount Program: 10% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision when all operators in household are age 55 or older and there is no inexperienced operator in household.
- 1% non-fleet private passenger automobile bodily injury & property damage equipped with factory installed anti-lock braking system on all four wheels.
- Multi Car Discount: 4% for non-fleet private passenger auto bodily injury & property damage coverage.
- College Education Discount Program: 10% applies to bodily injury, property damage, med pay, & physical damage: Certain criteria apply.
- Homeowners Discount: 15% applies to liability & 15% to physical damage rates when an insured maintains an eligible homeowners policy with any company. Other criteria apply.
- Waive additional charge of \$3 - 1st installment of installment plan. Eff. 9-9-02

Lumbermens Mutual Casualty Company

- 20% non-fleet private passenger auto medical payments when vehicle is equipped with factory installed air bag or seat belt in driver-side-only position.
- 30% non-fleet private passenger auto medical payment when vehicle is equipped with either factory installed air bags or seat belts in both front outboard seat positions.
- 40% non-fleet private passenger auto medical payments when vehicle is equipped with factory installed air bags & seat belts in both front outboard seat positions.
- 5% non-fleet private passenger auto bodily injury & property damage for those vehicles equipped with factory insta.

four wheel anti-lock braking system (ABS).

- Experience Driver Discount: Principal operator is age 55 or older & no inexperienced operator.
- Installment Payment Plan: \$1 charge per billing for electronic funds transfer.
- 7% Kemper Network Deviation: Certain criteria apply.
- Anti Theft Device Discount: Credit varies when criteria is met. Eff. 9-26-01

Maryland Casualty Company

- 5% non-fleet private passenger auto bodily injury, property damage, comprehensive & collision coverage if named insured is an educator.
- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision for drivers with least 30 yrs. driving experience & no inexperienced operator.
- 5% non-fleet private passenger auto comprehensive & collision for multi-car policies.
- 5% non-fleet private passenger auto comprehensive & collision for vehicles with "0" SDIP.
- 5% non-fleet private passenger auto bodily injury, property damage for anti-lock braking system.
- 5% non-fleet private passenger auto comprehensive for active anti-theft disabling devices.
- 5% non-fleet private passenger auto bodily injury, property damage, comprehensive, collision, uninsured underinsured motorist, towing & labor & all miscellaneous coverage (companion policy). Eff. 2-15-98

Massachusetts Bay Insurance Company

- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision rates, if principal operators are age 55 or older and there are no other operators in household with less than 3 yrs. driving experience.
- Account Credit Program: 5% applies to non-fleet private passenger auto comprehensive & collision rates for insured who have both their private passenger auto & primary homeowners insured with one of Hanover Insurance Companies.
- Installment Payment Plan: No service charge by Electronic Funds Transfer.
- Installment Payment Plan: \$3 per installment, excluding first installment.
- Group Modification Plan: Deviation 0.0% to 15.5%.
- Territorial Deviation: credit varies for non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision.
- Anti-Theft Discount Deviation: 5%-10% when certain criteria is met. Eff. 12-1-02

Merastar Insurance Company

- \$2 per installment charge is waived on all policies paid through pre-authorized checking or payroll deduction plans.
- 15% non-fleet private passenger auto bodily injury, property damage, medical payments & comprehensive & collision rates if named insured is member of an employer sponsored account or qualifying affinity group.
- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision if named insured is age 55 or older & no operator has less than 9 yrs. driving experience.
- 6% non-fleet private passenger auto comprehensive & collision, if policy qualifies for Company's Safe and Sound Discount.
- 5% non-fleet private passenger auto comprehensive rates for alarm only or other anti-theft system requiring driver to enable system.
- 15% non-fleet private passenger auto comprehensive rates for passive anti-theft system.
- 2% non-fleet private passenger auto collision rate, if vehicle is equipped with factory installed anti-lock braking system. Eff. 2-1-02

Metropolitan Direct Property & Casualty Insurance Company

- Territorial Deviation for bodily injury, property damage, med pay, uninsured motorists, combined uninsured/underinsured motorists, comprehensive, & collision coverages: Credit varies 1%-5%.
- Experience Driver Deviation: Applies to auto liability & physical damage coverages: Certain criteria apply: Credit varies 2%-3%.
- Age 55 & Older Deviation for liability & physical damage coverages: Certain criteria apply: Credit varies 3%-11%.
- Preferred Customer Discount: Certain criteria apply: Credit varies 4%-10%.
- Superior Driver Discount: Certain criteria apply: Credit varies 5%-15%.

- **7% Multi Policy Discount:** Applies to insureds who have both auto & homeowners insurance with Metropolitan.
- **Mass Merchandising Account Deviation:** 7% credit: Certain criteria apply.
- **5% Payroll Deduction Discount:** Certain criteria apply.
- **Employment Tenure Discount:** 4% or 7% credit applies when criteria is met. Eff. 11-2-00

Metropolitan Property & Casualty Insurance Company

- **Territory Deviation for -BI, PD, Med Payments, Uninsured Motorist, Combined Uninsured/Underinsured Motorist, Comprehensive & Collision coverages:** Credit varies 0%-5%.
- **2% Age 55 or Older Deviation:** Certain criteria apply.
- **Preferred Customer Discount:** Certain criteria apply: Credit varies 4%-10%.
- **Superior Driver Discount:** Credit varies 1%-9% based on driving record.
- **3% Multi Policy Discount:** Applies to insureds who have both auto & homeowners insurance with Metropolitan.
- **Mass Merchandising Account Deviation:** Credit varies 1%-2%.
- **3% Payroll Deduction Discount:** Certain criteria apply.
- **Employment Tenure Discount:** 2% or 4% credit applies when criteria is met.
- **Small Employer Group Program:** 5% deviation applies when eligibility is met. Eff. 11-2-00

Montgomery Mutual Insurance Company

- **Deviation Withdrawn** Eff. 10-15-02

Motors Insurance Corporation

- **Deviation applies under Mechanical Insurance Program & provides for eliminating surcharge on all eligible vehicles equipped with diesel engines.** Eff. 10-1-85

Mutual Service Casualty Insurance Company

- **7.5% non-fleet private passenger auto bodily injury & property damage for multi-car policies, where all drivers on policy together have 12-20 SDIP pts. with one 12 pt. violation which is not one of following: A. Manslaughter or negligent homicide; B. Failure to stop & render aid when involved in an accident resulting in bodily injury or death; C. Pre-arranged racing or knowingly lending a vehicle to be used in prearranged racing; D. Transporting illegal intoxicating liquors by motor vehicle.**
- **15% non-fleet private passenger auto bodily injury & property damage for single car risk, where all drivers on policy together have 12-20 SDIP pts. with one 12 pt. violation is not one of following: A. Manslaughter or negligent homicide; B. Failure to stop & render aid when involved in an accident resulting in bodily injury or death; C. Pre-arranged racing or knowingly lending a vehicle to be used in pre-arranged racing; D. Transporting illegal intoxicating liquors by motor vehicle.** Eff. 6-7-95

National Alliance Insurance Company

- **Deviation is withdrawn.** Eff 10-16-02

National Grange Mutual Insurance Company

- **Qualified Preferred Drivers:** Non-fleet private passenger auto physical damage- 10%, liability and medical- 5% credit applied to base premiums meeting preferred driver criteria.
- **Qualified Standard Drivers:** 5% non-fleet private passenger auto physical damage base premium meeting standard driver criteria.
- **Combined Personal Protection Program:** 15% non-fleet private passenger auto bodily injury, property damage & medical payments, collision & comprehensive when both homeowners & voluntary auto policy is written thru NGM.
- **Mature Driver Discount:** 5% non-fleet private passenger auto bodily injury, property damage, medical payments collision & comprehensive when criteria is met.
- **Anti-lock Braking System Discount:** 5% non-fleet private passenger auto bodily injury, property damage & medical payments when certain criteria is met.
- **Installment Payment Plan:** \$3 Charge each installment for 1st policy. \$1 Charge each installment for each additional personal lines policy. No service charge if paid via EFT. Eff. 08-19-02

National Surety Corporation

- 5% non-fleet private passenger auto comprehensive coverage for all vehicles equipped with an alarm and/or active device.
- 15% non-fleet private passenger auto comprehensive coverage for all vehicles equipped with passive disabling device.
- 5% non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all vehicles equipped with a factor installed four wheel Anti-Lock Braking System.
- 10% non-fleet private passenger auto to all coverage, except uninsured motorist, to auto insured who also maintained homeowners, condominium or tenants policy for primary residence with American Automobile Insurance Company.
- Various deviations on bodily injury, property damage, combined single limits, medical payments, extended transportation expense, collision, & comprehensive coverages.
- Electronic Funds Transfer Program: No charge. Eff. 8-1-02

Nationwide Mutual Fire Insurance Company

- 47% non-fleet private passenger auto bodily injury & property damage on single car policies & 41% on multi-car policies bodily injury & property damage with a 12 pt. violation that is not one of the following. A. Manslaughter or negligent homicide resulting from the operation of a motor vehicle. B. Prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing. C. Failure to stop & render aid when involved in an accident resulting in bodily injury or death. D. Transporting for the purpose of sale of illegal intoxicating liquors by motor vehicle.
- Policies being rated with 12-20 SDIP pts. without a DWI conviction will be written with 10% deviation for bodily injury & property damage coverage. Eff. 7-5-98

Nationwide Mutual Insurance Company

- Senior Adult Discount Deviation: 2% applies to medical payments only.
- Long Term Policyholder Deviation: Applies to bodily injury, property damage, comprehensive & collision: Credit varies if insured has had coverage for 3+ yrs. & depending on number of SDIP pts.
- Home and Car Deviation/Homeowner Deviation: Applies to auto bodily injury, property damage, comprehensive & collision: Credit varies depending on combination of deviation & territory.
- Physical Damage Deviation: Applies to non-fleet private passenger auto comprehensive & collision for single car policies & multi-car policies: Credit varies depending on yrs. of driving experience & number of SDIP pts.
- Multi-Car Rating Factor N.C. Rate Bureau shall apply when certain conditions are met.
- Miscellaneous Vehicle Deviation: 5% applies to bodily injury, property damage, comprehensive & collision.
- Preferred Driver Deviation 10% applies to BI, PD, Comprehensive and Collision coverages – if certain criteria is met. Eff. 8-12-02

Netherlands Insurance Company

- 10% deviation applies to bodily injury, property damage & medical payments for risks in territory 11, 13, 14, 15, 16, 17, 18, 24, 25, 31, 32, 33, 47, 51.
- 15% deviation applies to bodily injury, property damage & medical payments for risks in territory 52.
- 15% deviation applies to comprehensive and collision for risks in territories 11,13,14, 16, 17,18, 24, 25, 31, 32, 33, 47.
- 20% deviation applies to comprehensive and collision for risks in territories 15, 51, 52.
- 4% discount bodily injury, property damage & medical payments comprehensive and collision coverages where all operators must have '0' merit rating points.
- 7% discount bodily injury, property damage & medical payments comprehensive and collision coverages for risks part of the Personal Protectors Program.
- 2% discount for bodily injury, property damage & medical payments comprehensive and collision coverages provided the principal operator of the vehicle is age 55 or older. Eff. 10-15-02

New South Insurance Company

Preferred Program

- 7.5% non-fleet private passenger auto bodily injury & property damage insurance rates on policies issued with "0" SDIP pts. for multi-car. In addition, all single car risks with "0" SDIP pts. where an additional vehicle is furnished to insured & available for regular use of insured by his/her employer. Non-owner policies do not qualify.

Non-Preferred Program

- 19.5% non-fleet private passenger auto bodily injury & property damage liability rates for single car policies with 12 - 20 SDIP pts. with 12 pt. violation that is not (1) manslaughter or negligent homicide (2) prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing (3) failure to stop & render aid when involved in an accident resulting in bodily injury or death (4) transporting illegal intoxicating liquors by motor vehicle (5) Non-owners policies do not qualify.
- 13% non-fleet private passenger auto bodily injury & property damage liability rates for multi-car policies with 12-20 SDIP pts. with 12 point violation that is not (1) manslaughter or negligent homicide (2) prearranged racing or knowingly lending motor vehicle to be used in prearranged racing (3) failure to stop and render aid when involved in an accident resulting in bodily injury or death (4) transporting illegal intoxicating liquors by motor vehicle (5) Non-owners policies do not qualify.
- 6.8% average deviation for non-fleet private passenger auto physical damage rates with 5 or more SDIP pts. Non-owners policies do not qualify.
- Installment payment plan fees waived for GMAC insurance employees. Eff. 4-1-02

New York Central Mutual Fire Insurance Company

- 10% non-fleet private passenger auto liability, bodily injury, property damage & collision coverage. Deviation applies to operators who have had no traffic tickets or been involved in any accidents within past 39 months. Eff. 8-27-90

Newark Insurance Company

- 20% discount for eligible employees. Credit applicable to total personal auto policy premium.
- Companion policy credit: 5% credit when auto & homeowner policy in force in any Royal Insurance.
- Installment payment plan waived for employees.
- Installment Payment Plan Payroll Deduction: \$3 charge waived. Eff. 1-1-97

Niagara Fire Insurance Company

- 10% non-fleet private passenger auto Personal Comprehensive Protection Program auto physical damage. Eff. 11-7-86

North Carolina Farm Bureau Mutual Insurance Company

All deviation components applicable to bodily injury, property damage, medical payments and physical damage.

- 31% for multi car, with property coverage, all drivers with 34 - 49 yrs. driving experience.
- 18% for multi car, without property coverage, all drivers with 34 - 49 yrs. driving experience.
- 27% for single car, with property coverage, all drivers with 34 - 49 yrs. driving experience.
- 14% for single car, without property coverage, all drivers with 34 - 49 yrs. driving experience.
- 24% for multi car, with property coverage, on a driver with 11 - 34 or 49- 54 yrs. driving experience & no drivers with less than 11 or more than 54 yrs. driving experience.
- 10% for multi car, without property coverage, on a driver with 11 - 34 or 49- 54 yrs. driving experience & no drivers with less than 11 or more than 54 yrs. driving experience.
- 19% for single car, with property coverage, on a driver with 11 - 34 or 49- 54 yrs. driving experience & no drivers with less than 11 or more than 54 yrs. driving experience.
- 6% for single car, without property coverage, on a driver with 11 - 34 or 49- 54 yrs. driving experience & no drivers with less than 11 or more than 54 yrs. driving experience.
- 15% for multi car, with property coverage, on a driver with 34 - 49 yrs. driving experience & a drivers with less than 3 yrs. or more than 54 yrs. driving experience & no driver with 3 - 11 yrs. driving experience.
- 5% for multi car, without property coverage, on a driver with 34 - 49 yrs. driving experience & a driver with less than 3 yrs. or more than 54 yrs. driving experience & no driver with 3 - 11 yrs. driving experience.
- 10% for single car, with property coverage, on a driver with 34 - 49 yrs. driving experience & a driver with less than 3 yrs. or more than 54 yrs. driving experience & no driver with 3 - 11 yrs. driving experience.
- 3% for single car, without property coverage, on a driver with 34 - 49 yrs. driving experience & a driver with less than 3 yrs. or more than 54 yrs. driving experience & no driver with 3 - 11 yrs. driving experience.
- 12% for multi car, with property coverage, on a driver with 34 - 49 yrs. driving experience & a driver with 3 - 11 yrs. driving experience.

- 2% for multi car, without property coverage, on a driver with 34 - 49 yrs. driving experience & a driver with 3 - 11 yrs. driving experience.
- 6% for single car, with property coverage, on a driver with 34 - 49 yrs. driving experience & a driver with 3 - 11 yrs. driving experience.
- 2% single car, without property coverage, on a driver with 34 - 49 yrs. driving experience & a driver with 3 - 11 yrs. driving experience.
- Territory deviation – credit varies Eff 4-1-02

Northern Insurance Company of New York

- 10% non-fleet private auto bodily injury, property damage, medical payments, comprehensive, collision & all miscellaneous coverage (Tier I).
- 6% deviation non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive, collision & all other miscellaneous coverage (Tier II).
- 3% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive, collision & all miscellaneous coverage (Tier III).
- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision for operators who have at least 30 yrs. driving experience with no inexperience operators.
- 5% non-fleet private passenger bodily injury & property damage with anti-lock braking system.
- Various deviations for comprehensive with vehicles equipped with anti-theft devices.
- 5% non-fleet private passenger bodily injury, property damage, medical payments, uninsured & underinsured motorist, comprehensive, collision, towing & all miscellaneous coverage for auto & home discount.
- 10% non-fleet private passenger bodily injury, property damage, comprehensive & collision with named insured employed as an educator.
- 12% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision where name insured is an employee of Centry Furniture Industries Inc.
- 6% deviation on bodily injury, property damage, comprehensive & collision if named insured is an employee of Premier, Inc. & its Hospitals & Health Systems & Premier Insurance Management Services, Inc.
- 9% deviation on bodily injury, property damage, comprehensive & collision if named insured is an employee of American Veterinarians Medical Association Professional Liability Insurance Trust. Eff. 7-19-01

Northwestern National Casualty Company

- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, uninsured motorist & underinsured motorist coverage.
- 15% non-fleet private passenger auto comprehensive & collision deviation to base premiums.
- Installment Payment Plan: Initial installment waived.
- 10% Account Credit on auto policy when named insured insures a Homeowners policy with State Capital, Northwestern National, or American Professional Insurance Companies.
- 5%-10% deviation for Renewal/Transfer Credit to bodily injury, property damage, medical payments & collision coverage when certain criteria is met. Eff. 1-1-01

Ohio Casualty Insurance Company

- 4% credit to all coverages with an operator age 55 or older who purchase Homeowners coverage in Ohio Casualty Group.
- Employee Discount: 15% when criteria is met.
- Anti-Theft Discount: Comprehensive Coverage only: 5% alarm only & active disabling devices: 15% passive disabling devices: Other criteria apply. Eff. 9-1-00

Omni Insurance Company

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components.

12 point violation must not be one of the following:

- a. Manslaughter or negligent homicide.
- b. Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing.
- c. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.

- d. Transporting illegal intoxicating liquors by motor vehicle.
- e. Driving while under the influences of drugs.
- f. Instructing while under the influence.
- g. Aiding and abetting or felony using a motor vehicle.

- Deviation for single car, not all operators are married, 12-26 SDIP pts., least experienced operator has 5-60+ yrs. licensed driving experience. Credit varies 5%-52%.
- Deviation for multi car, not all operators are married, 12-20 SDIP pts., least experienced operator has 5-59 yrs. licensed driving experience. Credit varies 5%-37%.
- Deviation for single car, married, 12-20 SDIP pts., least experienced operator has 5+ yrs. licensed driving experience. Credit varies 14%-46%.
- Deviation for multi car, married, 12-20 SDIP pts., least experienced operator has 5+ yrs. licensed driving experience. Credit varies 14%-41%.
- Deviation for single car, married, 21-26 SDIP pts., least experienced operator has 5+ yrs. licensed driving experience. Applies to policies, six months proof of prior auto insurance or proof of homeownership. Credit 5%.
- Deviation for multi car, not all operators, married, 17-26 SDIP pts., least experienced operator has 5-13 yrs. licensed driving experience. Applies to policies, six months proof of prior auto insurance or proof of homeownership. Credit 5%-13%.
- Deviation for multi car, married, 21-26 SDIP pts., least experienced operator has 5+ yrs. licensed driving experience. Applies to policies, six months proof of prior auto insurance or proof of homeownership. Credit 5%.

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components.

- 5% deviation for single car, with 4-6 SDIP pts. where driver with least licensed driving experience has 7-59 yrs. of driver experience. Applies to policies, six months proof of prior auto insurance or proof of homeownership.
- 5% deviation for single car, with 7-12 SDIP pts. where driver with least licensed driving experience has 7-59 yrs. of driver experience.
- 5% deviation for multi car, with 4-6 SDIP pts. where driver with least licensed driving experience has 7-59 yrs. of driver experience. Applies to policies, six months proof of prior auto insurance or proof of homeownership.
- 6% deviation for multi car, with 7-12 SDIP pts. where driver with least licensed driving experience has 7-59 yrs. of driver experience.
- 5% non fleet private passenger auto bodily injury increase limit of 50/100.
- 5% non fleet private passenger auto bodily injury increase limit of 100/300.
- 15%, if insured presents six months proof of prior auto insurance or proof of homeownership. The cumulative deviation only applies to policies that qualify for any other liability deviation that does not require the existence of prior insurance or homeownership.
- 5% if the insured has a qualifying homeowners policy with a member company of The Hartford Financial Services Group. Form 4 does not qualify for deviation.
- 5% if the insured pays their policy in full. Premium financed business does not qualify for the deviation.
- 7.5% deviation for policies obtained through one of the Hartford Financial Services Groups Affinity based marketing channels.
- 20% for policies with 7 or more SDIP pts., where driver with least licensed driving experience has 7+ yrs. of driver experience. Applies to qualifying policies regardless of prior auto insurance or homeownership.

PHYSICAL DAMAGE All deviation applicable to non-fleet private passenger other than collision & collision.

12 point violation must not be one of the following:

- a. Manslaughter or negligent homicide.
 - b. Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing.
 - c. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
 - d. Transporting illegal intoxicating liquors by motor vehicle.
 - e. Driving while under the influences of drugs.
 - f. Instructing while under the influence.
 - g. Aiding and abetting or felony using a motor vehicle.
- Deviation for single car, unmarried driver with 12-20 SDIP pts. where driver with least licensed driving experience has 5-9 or more yrs. of driver experience. Credit varies 5%-46%.
 - 5% deviation for single car, unmarried driver with 21-26 SDIP pts. where driver with least licensed driving experience

has 5 or more yrs. of driver experience. Applies to policies, six months proof of prior auto insurance or proof of homeownership.

- Deviation for single car, married driver with 12-20 SDIP pts. where driver with least licensed driving experience has 5 or more yrs. or more of driver experience. Credit varies 14%-46%.
- 5% deviation for single car, married driver with 21-26 SDIP pts. where driver with least licensed driving experience has 5 or more yrs. of driver experience. Applies to policies, six months proof of prior auto insurance or proof of homeownership.
- 5%-18% deviation for multi car, unmarried driver with 12-16 SDIP pts. where driver with least licensed driving experience has 5-13 yrs. of driver experience..
- 5%-10% deviation for multi car, unmarried driver with 17-26 SDIP pts. where driver with least licensed driving experience has 5-13 or more yrs. of driver experience. Applies to policies, six months proof of prior auto insurance or proof of homeownership.
- 5%-37% deviation for multi car, unmarried driver with 12-20 SDIP pts. where driver with least licensed driving experience has 14 or more yrs. of driver experience.
- 14%-41% deviation for multi car, married driver with 12-20 SDIP pts. where driver with least licensed driving experience has 5 or more yrs. of driver experience.
- 5% deviation for multi car, married driver with 21-26 SDIP pts. where driver with least licensed driving experience has 5 or more yrs. of driver experience. Applies to policies, six months proof of prior auto insurance or proof of homeownership.

PHYSICAL DAMAGE All deviation applicable to non-fleet private passenger other than collision & collision.

- 20% deviation with 7 or more SDIP pts. where driver with least of licensed driving experience has 7 or more yrs. of driver experience. Deviation applies to all qualifying policies regardless of the existence (or non existence) of prior auto insurance or homeownership.
- 15%, if insured presents six months proof of prior auto insurance or proof of homeownership. The cumulative deviation only applies to policies that qualify for any other physical damage deviation that does not require the existence of prior insurance or homeownership.
- 5% if the insured has a qualifying homeowners policy with a member company of The Hartford Financial Services Group. Form 4 does not qualify for deviation.
- 5% if the insured pays their policy in full. Premium financed business does not qualify for the deviation. Eff. 2-1-00
- Base rate deviation by territory: Factor varies 0.66 - 0.74.

OneBeacon America Insurance Company

- Base rate deviation by territory: Non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision premium. Variable credits.
- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision driven by insured who reached age 55.
- Anti-Theft Device Credits: Non-fleet private auto comprehensive who vehicle is equipped with anti-theft device. 5% alarm only, active disabling device. 10% passive disabling device.
- Cancellation will be done on a pro-rata basis. Eff. 11-20-01

OneBeacon Midwest Insurance Company

- 5% Multi-Policy Credit for non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision for principal driver age 55 & over.
- Anti-Theft Device Credit: Credit varies 5% - 10% for comprehensive coverage.
- Cancellation: Deviation on short rate cancellation resulting in pro-rata cancellation. Eff. 11-20-01

Owners Insurance Company

- Mature Driver Discount: Varied credit of 5% - 20% if the operators are age 55 – 74 yrs. of age.
- Multi Car Discount: 5% Comprehensive & Collision: Certain criteria apply.
- Owners Discount: More than 14 yrs. driving experience: 5% BI, PD & MP: 10% Comprehensive: 15% Collision.
- Auto/Home Discount: Certain Criteria Apply: 10% BI, PD, MP, Comprehensive & Collision.
- Life/Auto Discount: Named insured must have a life insurance policy with Auto Owners in addition to auto policy: 5% BI, PD, MP, Comprehensive & Collision.
- Territory Discount: Credit varies 1% - 2%. Eff. 3-17-01

Pacific Employers Insurance Company

- 17% non-fleet private passenger auto bodily injury, property damage, medical payments, uninsured motorists, combined uninsured & underinsured, comprehensive & collision. Eff. 3-18-97

Pacific Indemnity Company

- 4% deviation on bodily injury, property damage, medical payments, comprehensive & collision.
- Antique Auto: Various deviations on liability & physical damage coverages.
- Increased Limits Deviations. Eff. 4-1-02

Peerless Insurance Company

- 7% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision. All operators must have "0" SDIP pts.
- 2% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision. The policy must be a part of Personal Protector Program.
- 4% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision with principal operator age 55 or older. Eff. 10-15-02

Pennsylvania General Insurance Company

- 20% non-fleet private passenger auto comprehensive & collision rates.
- 5% Account Credit is applicable to all voluntary personal auto policies where named insured has his/her homeowners (except Forms HO-1 & HO-4) insurance in any of General Accident Companies. Credit applies to total premium for each coverage.
- 5% Anti-Lock Brake Discount: Non-fleet private passenger auto bodily injury, property damage, single limit liability, medical payments & collision if vehicle is equipped with factory installed anti-lock brakes.
- 15% non-fleet private passenger auto bodily injury, property damage & medical payments. Eff. 3-15-96

Pennsylvania National Mutual Casualty Insurance Company

- Account Credit: 5% applied to final auto premium when homeowners is written through the same company & certain criteria is met.
- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, uninsured motorist, combined uninsured & underinsured motorist, comprehensive & collision when principal operator is age 55 or over & all drivers are licensed more than 3 yrs.
- Deviation on non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision for risk eligible for the Personal Auto Preferred Program. Credit varies.
- Deviation on non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision for risk eligible for the Personal Auto Preferred Advantage Program. Credit varies.
- 5% deviation non-fleet private passenger auto bodily injury, property damage, medical payments, uninsured motorist, comprehensive & collision if Pennsylvania National Mutual Casualty is unable to write homeowners due to exposure of windstorm or hail. Eff. 04-01-02

Pharmacists Mutual Insurance Company

- 10% non-fleet private passenger auto bodily injury, property damage, medical payments, uninsured/underinsured motorists, comprehensive & collision.
- Safe Driver Discount Plan: Credit varies 10%-20% when criteria is met.
- Multi-Policy: Credit varies 5%-10% when criteria is met.
- Installment Payments: \$1 charge for installment payments. Eff. 1-1-00

Phoenix Insurance Company

- 9% Account Discount applies when both voluntary non-fleet private passenger auto policy & homeowners policy with The Travelers.
- 5% deviation non-fleet private passenger auto comprehensive & collision insurance rates.

- **3% Renewal Credit for non-fleet private passenger auto rates, if insured has maintained auto coverage with the Travelers for last 6 or more consecutive yrs.**
- **9% credit for physical damage coverage: 9% credit all other coverages, all vehicle types for voluntary private passenger auto policies issued to employees of Multi-Line Insurance & Financial Services Institutions. Installment charge for each installment is deleted.**
- **Contributing Vehicle Credit: 30% non-fleet private passenger auto, pickups, vans & classic auto's bodily injury, property damage, medical payments & collision for single car policy and have more than one private passenger auto insured with The Travelers.**
- **Contributing Vehicle Credit: 25% non-fleet private passenger auto, pickups, vans & classic auto's for comprehensive, fire/fire and theft/fire, theft, & CAC coverages for single car policy and have more than one private passenger auto insured with The Travelers.**
- **Contributing Vehicle Credit: 15% private passenger autos, pickups, vans and classic autos for comprehensive, fire/fire and theft/fire, theft, CAC coverages for insured who have single car policy and have more than one private passenger auto insured with The Travelers.**
- **10% deviation non-fleet private passenger auto liability coverage. Eff. 4-1-02**

Progressive American Insurance Company

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components.

- 6%-22% for single car policies, non standard underwriting with 4-8 SDIP pts.
- 3%-22% for multi car policies, non standard underwriting with 3-8 SDIP pts.
- 5%-32% for single car policies, middle underwriting with 4-8 SDIP pts.
- 1%-33% for multi car policies, middle underwriting with 2-8 SDIP pts.
- 3%-43% for single car policies, standard underwriting with 1-8 SDIP pts.
- 6%-38% for multi car policies, standard underwriting with 2-8 SDIP pts.
- 20%-56% for single car policies, preferred underwriting with 0-8 SDIP pts
- 13%-51% for multi car policies, preferred underwriting with 0-8 SDIP pts.
- 50%-67% for single car policies, ultra-preferred underwriting with 2-8 SDIP pts.
- 44%-63% for multi car policies, ultra preferred underwriting with 2-8 SDIP pts.
- 21% for single car policies, non standard underwriting, 9-12 SDIP pts. Other criteria apply.
- 31% for single car policies, non standard underwriting, 13 or more SDIP pts. Other criteria apply.
- 22% for multi car policies, non standard underwriting, 9-12 SDIP pts. Other criteria apply.
- 27-30% for multi car policies, non standard underwriting, 13 or more SDIP pts. Other criteria apply.
- 31% for single car policies, middle underwriting, 9-12 SDIP pts. Other criteria apply.
- 38% for single car policies, middle underwriting, 13 or more SDIP pts. Other criteria apply.
- 34% for multi car policies, middle underwriting, 9-12 SDIP pts. Other criteria apply.
- 34% for multi car policies, middle underwriting, 13 or more SDIP pts. Other criteria apply.
- 45% for single car policies, standard underwriting, 9-12 SDIP pts. Other criteria apply.
- 47% for single car policies, standard underwriting, 13 or more SDIP pts. Other criteria apply.
- 42% for multi car policies, standard underwriting, 9-12 SDIP pts. Other criteria apply.
- 46% for multi car policies, standard underwriting, 13 or more SDIP pts. Other criteria apply.
- 58% for single car policies, preferred underwriting, 9-12 SDIP pts. Other criteria apply.
- 59% for single car policies, preferred underwriting, 13 or more SDIP pts. Other criteria apply.
- 54% for multi car policies, preferred underwriting, 9-12 SDIP pts. Other criteria apply.
- 57% for multi car policies, preferred underwriting, 13 or more SDIP pts. Other criteria apply.
- 68% for single car policies, ultra-preferred underwriting, 9-12 SDIP pts. Other criteria apply..
- 69% for single car policies, ultra-preferred underwriting, 13 or more SDIP pts. Other criteria apply.
- 65% for multi car policies, ultra preferred underwriting, 9-12 SDIP pts. Other criteria apply.
- 67% for multi car policies, ultra preferred underwriting, 13 or more SDIP pts. Other criteria apply.
- 5% for policies in non-standard, middle & standard underwriting to policies with proof of homeownership.
- 5%-10% for risks who are members of qualified participating groups, associations or employees of qualified participating employer when risk meets underwriting guidelines.
- 8% for multi car policies in preferred & ultra preferred underwriting, paid in full, with proof of homeownership (excluding mobile home).
- \$3 installment fee waived for policies purchased by employees from an approved employer group if premium is paid via payroll deduction.

- 5% without proof of home ownership for policies paid in full.
- 2% - 4% for single car policies, non standard preferred and ultra preferred tiers not paid in full with proof of home ownership (excluding mobile homes).
- 2% for single & multi car policies, standard, non standard, middle, preferred & ultra preferred underwriting with proof of homeownership (excluding mobile homes) when paid in full.
- 2% for single non standard, middle, underwriting tiers with proof of homeownership (excluding mobile homes) when paid in full.
- 3% for single standard tiers with proof of homeownership (excluding mobile homes).
- 2%-6% for multi car standard and non standard, middle, preferred and ultra-preferred underwriting tiers with proof of homeownership (excluding mobile homes).
- 2% for policies paid in full without proof of homeownership (excluding mobile home).

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components.

12 point violation must not be one of the following:

- Manslaughter or negligent homicide.
- Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing.
- Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
- Transporting illegal intoxicating liquors by motor vehicle.

- Deviation for single car policies, non standard underwriting, 12-21 SDIP pts. Credit varies 27%-67%.
- Deviation for multi car policies, non standard underwriting, 12-21 SDIP pts. Credit varies 30%-58%.
- Deviation for single car policies, middle underwriting, 12-21 SDIP pts. Credit varies 34%-71%.
- Deviation for multi car policies, middle underwriting, 12-21 SDIP pts. Credit varies 39%-64%.
- Deviation for single car policies, standard underwriting, 12-21 SDIP pts. Credit varies 47%-76%.
- Deviation for multi car policies, standard underwriting, 12-21 SDIP pts. Credit varies 46%-67%.
- Deviation for single car policies, preferred underwriting, 12-21 SDIP pts. Credit varies 59%-82%.
- Deviation for multi car policies, preferred underwriting, 12-21 SDIP pts. Credit varies 57%-74%.
- Deviation for single car policies, ultra preferred underwriting, 12-21 SDIP pts. Credit varies 69%-86%.
- Deviation for multi car policies, ultra preferred underwriting, 12-21 SDIP pts. Credit varies 67%-80%.

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payme coverage for all listed components. If the resulting rate is equal to or greater than N.C. Rate Bureau rates, the policy is ineligible for any deviation.

- 1.11-1.31 factors vary based on risks garaged in certain territories.
- 1.08-3.25 factors vary based on average driver group 1-16.
- 1.10-1.23 factor for single car policies with 1-3 or more accidents, 0 SDIP pts.
- 1.06-1.12 factor for multi car policies with 1-3 or more accidents, 0 SDIP pts.
- 1.35 factor for policies with 1 or more major violations per company guidelines, 0 SDIP pts., or with a driver whose driving record cannot be verified.
- 1.12-1.30 for single car policies, 0-1 SDIP pts. & 1 or more speed or minor violation per company guidelines.
- 1.06-1.15 for multi car policies, 0-1 SDIP pts. & 1 or more speed or minor violation per company guidelines.
- 1.05-1.08 factors for single car policies, preferred & ultra preferred underwriting with 1 speed or minor violation per company guidelines.
- 1.03-1.04 factors for multi car policies, preferred & ultra preferred underwriting with 1 speed or minor violation per company guidelines.
- 1.09-1.94 factors for policies, 2-12 or more SDIP pts. with 1 or more inexperience operators.
- 1.16 factor for single car policies with an operator with less than 5 yrs. of licensed driving experience who is not the named insured.
- 1.29 factor for multi car policies with an operator with less than 5 yrs. of licensed driving experience who is the named insured.
- 1.50 factor for multi car policies with an operator with less than 5 yrs. of licensed driving experience who is not the named insured.
- 1.02 factor for risks with BI limits of 50/100.
- 1.07 factor for risks with BI limits of 100/300 or 250/500.

LIABILITY All deviation applies to non fleet private passenger auto bodily injury, property damage & medical payments with one or more of the following:

- a. At fault accident.
 - b. Major violation per company guidelines.
 - c. DWI violation class per company guidelines.
 - d. Two or more speed or minor violations per company guidelines.
 - e. Driver whose driving record cannot be verified.
- 1.13 factor for single car policies, preferred underwriting or 0 SDIP pts.
 - 1.33 factor for single car policies, ultra preferred underwriting.
 - 1.07 factor for multi car policies, preferred underwriting.
 - 1.17 factor for multi car policies, ultra preferred underwriting.

PHYSICAL DAMAGE All deviation applicable to non-fleet private passenger auto physical damage coverage for all listed deviation components, unless otherwise stated below.

- 22%-30% for single car policies, non standard underwriting with 6-8 SDIP pts.
- 23%-31% for multi car policies, non standard underwriting with collision coverage on more than one vehicle with 6-8 SDIP pts.
- 35%-48% for single car policies, middle underwriting with 5-8 SDIP pts.
- 31%-39% for multi car policies, non standard underwriting with collision coverage on one vehicle with 6-8 SDIP pts.
- 30%-44% for multi car policies, middle underwriting, collision coverage on more than one vehicle 5-8 SDIP pts.
- 30%-57% for single car policies, standard underwriting with 2-8 SDIP pts.
- 39%-52% for multi car policies, middle underwriting, collision coverage on one vehicle with 5-8 SDIP pts.
- 20%-51% for multi car policies, standard underwriting, collision coverage on more than one vehicle, 2-8 SDIP pts.
- 31%-59% for multi car policies, standard underwriting, collision coverage on one vehicle with 2-8 SDIP pts.
- 39%-68% for single car policies, preferred underwriting with 0-8 SDIP pts.
- 38%-64% for multi car policies, preferred underwriting, collision coverage on more than one vehicle, 0-8 SDIP pts.
- 38%-70% for multi car policies, preferred underwriting, collision coverage on one vehicle with 0-8 SDIP pts.
- 59%-78% for single car policies, ultra preferred underwriting, 0-8 SDIP pts.
- 58%-77% for multi car policies, ultra preferred underwriting, collision coverage on more than one vehicle with 1-8 SDIP pts.
- 61%-79% for multi car policies, ultra preferred underwriting, collision coverage on one vehicle with 1-8 SDIP pts.
- 19% for single car policies, non standard underwriting, 7-12 SDIP pts. Other criteria apply.
- 29% for single car policies, non standard underwriting, 13 or more SDIP pts. Other criteria apply.
- 19% for multi car policies, non standard underwriting, collision coverage on more than one vehicle, 7-12 SDIP pts. Other criteria apply.
- 30% for multi car policies, non standard underwriting, collision coverage on more than one vehicle, 13 or more SDIP pts. Other criteria apply.
- 33% for multi car policies, non standard underwriting, collision coverage on one vehicle, 7-12 SDIP pts. Other criteria apply.
- 40% for multi car policies, non standard underwriting, collision coverage on one vehicle, 13 or more SDIP pts. Other criteria apply.
- 43% for single car policies, middle underwriting, 7-12 SDIP pts. Other criteria apply.
- 47% for single car policies, middle underwriting, 13 or more SDIP pts. Other criteria apply.
- 37% for multi car policies, middle underwriting, collision coverage on more than one vehicle, 7-12 SDIP pts. Other criteria apply.
- 46% for multi car policies, middle underwriting, collision coverage on more than one vehicle, 13 or more SDIP pts. Other criteria apply.
- 42% for multi car policies, middle underwriting, collision coverage on one vehicle, 7-12 SDIP pts. Other criteria apply.
- 52% for multi car policies, middle underwriting, collision coverage on one vehicle, 13 or more SDIP pts. Other criteria apply.
- 42% for single car policies, standard underwriting, 9-12 SDIP pts. Other criteria apply.
- 50% for single car policies, standard underwriting, 13 or more SDIP pts. Other criteria apply.
- 45% for multi car policies, standard underwriting, collision coverage on more than one vehicle, 9-12 SDIP pts. Other criteria apply.
- 48% for multi car policies, standard underwriting, collision coverage on more than one vehicle, 13 or more SDIP pts.

Other criteria apply.

- 44% for multi car policies, standard underwriting, collision coverage on one vehicle, 6-12 SDIP pts. Other criteria apply.
- 55% for multi car policies, standard underwriting, collision coverage on one vehicle, 13 or more SDIP pts. Other criteria apply.
- 62% for single car policies, preferred underwriting, 6-12 SDIP pts. Other criteria apply.
- 62% for single car policies, preferred underwriting, 13 or more SDIP pts. Other criteria apply.
- 59% for multi car policies, preferred underwriting, collision coverage on more than one vehicle, 7-12 SDIP pts. Other criteria apply.
- 63% for multi car policies, preferred underwriting, collision coverage on more than one vehicle, 13-or more SDIP pts. Other criteria apply.
- 63% for multi car policies, preferred underwriting, collision coverage on one vehicle with 6-12 SDIP pts. Other criteria apply.
- 68% for multi car policies, preferred underwriting, collision coverage on one vehicle with 13 or more SDIP pts. Other criteria apply.
- 65% for single car policies, ultra preferred underwriting, 2-12 SDIP pts. Other criteria apply.
- 76% for single car policies, ultra preferred underwriting, 13 or more SDIP pts. Other criteria apply.
- 61% for multi car policies, ultra preferred underwriting, collision coverage on more than one vehicle, 1-12 SDIP pts. Other criteria apply.
- 74% for multi car policies, ultra preferred underwriting, collision coverage on more than one vehicle, 13 or more SDIP pts. Other criteria apply.
- 60% for multi car policies, ultra preferred underwriting, collision coverage on one vehicle, 1-12 SDIP pts. Other criteria apply.
- 76% for multi car policies, ultra preferred underwriting, collision coverage on one vehicle, 13 or more SDIP pts. Other criteria apply.
- 2%-4% for single car policies standard, non standard, middle, preferred & ultra preferred underwriting with proof of homeownership.
- 5%-11% for multi car policies, standard, nonstandard, middle, preferred & ultra preferred underwriting with proof of homeownership.
- 5%-10% for risks who are members of qualified participating groups, associations or employees of qualified participating employers when risks meet underwriting guidelines.
- 2%-4% for single car policies standard, non standard, middle, preferred and ultra preferred underwriting tiers with proof of homeownership (excluding mobile home) not paid in full.
- 5%-11% for multi car policies nonstandard, middle, standard preferred and ultra-preferred underwriting with proof of homeownership (excluding mobile home).
- 5%-12+% for single and multi car policies nonstandard, middle, standard preferred and ultra-preferred underwriting with proof of homeownership (excluding mobile home) paid in full.

PHYSICAL DAMAGE All deviation applicable to non-fleet private passenger auto physical damage coverage for all listed deviation components, unless otherwise stated below.

12 point violation must not be one of the following:

- a. Manslaughter or negligent homicide.
 - b. Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing.
 - c. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
 - d. Transporting illegal intoxicating liquors by motor vehicle.
- 28%-65% single car policies, non standard underwriting with 12-21 SDIP pts.
 - 33%-59% for multi car policies, non standard underwriting, with collision coverage on more than one vehicle with 12-18 or more SDIP pts.
 - 43%-67% for multi car policies, non standard underwriting, collision coverage on one vehicle with 12-18 or more SDIP pts.
 - 44%-74% for single car policies, middle underwriting with 12-18 or more SDIP pts.
 - 47%-67 for multi car policies, middle underwriting with collision on more than one vehicle with 12-18 or more SDIP pts.
 - 44%-73% for multi car policies, middle underwriting with collision on one vehicle with 12-18 or more SDIP pts.
 - 49%-89% for single car policies, standard, preferred and ultra preferred underwriting with 12-18 or more SDIP pts.
 - 53%-86% for multi car policies, standard, preferred and ultra preferred underwriting, collision coverage on more than one vehicle with 12-18 or more SDIP pts.
 - 60%-89% for multi car policies, standard, preferred and ultra-preferred underwriting, collision coverage on one vehicle with 12-18 or more SDIP pts.

PHYSICAL DAMAGE All deviation applicable to non-fleet private passenger auto physical damage coverage for all listed deviation components. If the resulting rate is equal to or greater than the N.C. Rate Bureau, the policy is ineligible for any deviation.

- 1.29-1.77 factors apply for risks garaged in certain territories.
- 1.06-3.56 factors vary based on average driver group 1-16.
- 1.10-1.23 single car policies with 1-3 or more accidents, 0 SDIP pts.
- 1.06-1.20 multi car policies with 1-3 or more accidents, 0 SDIP pts.
- 1.35 factor for policies with 1 or more major violations per company guidelines, 0 SDIP pts. or with a driver whose driving record cannot be verified.
- 1.12-1.30 factors for single car policies, 0-1 SDIP pts. & 1-2 or more speed or minor violations per company guidelines.
- 1.06-1.15 factors for multi car policies, 0-1 SDIP pts. & 1-2 or more speed or minor violations per company guidelines.
- 1.08-1.19 factors for single car policies, ultra preferred & preferred underwriting, 1 speed or minor violation per company guidelines.
- 1.04-1.10 factors for multi car policies, ultra preferred & preferred underwriting, 1 speed or minor violation per company guidelines.
- 1.07-1.81 factors for policies, 2-12 or more SDIP pts. with 1 or more inexperience operators.
- 1.12 factor for single car policies with an operator with less than 5 yrs. licensed driving experience who is not the principal named insured.
- 1.40 factor for multi car policies with an operator with less than 5 yrs. licensed driving experience who is the principal named insured.
- 1.56 factor for multi car policies with an operator with less than 5 yrs. licensed driving experience who is not the principal named insured.

PHYSICAL DAMAGE All deviation applies to non fleet private passenger auto physical damage rates. One or more of the following apply.

- a. At fault accident.
 - b. Major violation per company guidelines.
 - c. DWI violation class per company guidelines.
 - d. Two or more speed or minor violations per company guidelines.
 - e. Driver whose driving record cannot be verified.
- 1.27 factor for single car policies, preferred underwriting.
 - 1.49 factor for single car policies, ultra preferred underwriting.
 - 1.14 factor for multi car policies, preferred underwriting.
 - 1.25 factor for multi car policies, ultra preferred underwriting. Eff. 7-1-02

Progressive Casualty Insurance Company

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components.

- 14%-35% for single car policies, non standard underwriting with 5-6 or more SDIP pts.
- 28% for multi car policies, non standard underwriting with 6 or more SDIP pts.
- 15%-36% for single car policies, middle underwriting with 3-6 or more SDIP pts.
- 11%-29% for multi car policies, middle underwriting with 4-6 or more SDIP pts.
- 14%-50% for single car policies, standard underwriting with 0-6 or more SDIP pts.
- 16%-35% for multi car policies, standard underwriting with 2-6 or more SDIP pts.
- 31%-53% for single car policies, preferred underwriting with 0-6 or more SDIP pts.
- 25%-39% for multi car policies, preferred underwriting with 0-6 or more SDIP pts.
- 51%-53% for single car policies, ultra-preferred underwriting with 0-6 or more SDIP pts.
- 39%-42% for multi car policies, ultra preferred underwriting with 0-6 or more SDIP pts.
- 5% for policies in non-standard, middle & standard underwriting to policies with proof of homeownership.
- 5%-10% for risks who are members of qualified participating groups, associations or employees of qualified participating employer when risks meet underwriting guidelines.

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components.

12 point violation must not be one of the following:

- a. Manslaughter or negligent homicide.
 - b. Prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing.
 - c. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
 - d. Transporting illegal intoxicating liquors by motor vehicle.
- Deviation for single car policies, 12-21 SDIP pts, non standard underwriting. Credit varies 58%-74%.
 - Deviation for multi car policies, non standard underwriting, 12-21 SDIP pts. Credit varies 44%-63%.
 - Deviation for single car policies, middle underwriting, 12-21 SDIP pts. Credit varies 60%-75%.
 - Deviation for multi car policies, middle underwriting, 12-21 SDIP pts. Credit varies 48%-66%.
 - Deviation for single car policies, standard, preferred and ultra preferred underwriting, 12-21 SDIP pts. Credit varies 60%-75%.
 - Deviation for multi car policies, standard, preferred and ultra preferred underwriting, 12-21 SDIP pts. Credit varies 48%-66%.

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components. If the resulting rate is equal to or greater than N.C. Rate Bureau rates, the policy is ineligible for any deviation.

- 1.14 factor applies single car policies, non standard underwriting for policies without proof of prior auto insurance.
- 1.09 factor applies multi car policies, non standard underwriting for policies without proof of prior auto insurance.
- 1.05-1.20 factors vary based on territories.
- 1.05-3.20 factors vary based on average driver group 1-17.
- 1.10-1.45 factors vary for single car policies with 1-3 or more accidents.
- 1.06-1.30 factors vary for multi car policies with 1-3 or more accidents.

PHYSICAL DAMAGE All deviation applicable to non-fleet private passenger auto physical damage coverage for all listed deviation components, unless otherwise stated below.

- 26% for single car policies, non standard underwriting with 6 or more SDIP pts.
- 23% for multi car policies, non standard underwriting with collision coverage on more than one vehicle with 6 or more SDIP pts.
- 27%-28% for single car policies, middle underwriting with 5-6 or more SDIP pts.
- 37% for multi car policies, non standard underwriting with collision coverage on one vehicle with 6 or more SDIP pts.
- 18%-24% for multi car policies, middle underwriting, collision coverage on more than one vehicle 5-6 or more SDIP pts.
- 33%-47% for single car policies, standard underwriting with 2-6 or more SDIP pts.
- 31%-38% for multi car policies, middle underwriting, collision coverage on one vehicle with 5-6 or more SDIP pts.
- 22%-40% for multi car policies, standard underwriting, collision coverage on more than one vehicle, 2-6 or more SDIP pts.
- 24%-47% for multi car policies, standard underwriting, collision coverage on one vehicle with 2-5 or more SDIP pts.
- 26%-47% for single car policies, preferred underwriting with 0-5 or more SDIP pts.
- 23%-40% for multi car policies, preferred underwriting, collision coverage on more than one vehicle, 0-6 or more SDIP pts.
- 23%-47% for multi car policies, preferred underwriting, collision coverage on one vehicle with 0-5 or more SDIP pts.
- 48% single car policies, ultra preferred underwriting.
- 40% multi car policies, ultra preferred underwriting, collision coverage on more than one vehicle.
- 40%-47% multi car policies, ultra preferred underwriting, collision coverage on one vehicle with 0-5 or more SDIP pts.
- 5% for policies, non standard, middle and standard underwriting with proof of homeownership.
- 5%-10% for risks who are members of qualified participating groups, associations or employees of qualified participating employers when risks meet underwriting guidelines.

PHYSICAL DAMAGE All deviation applicable to non-fleet private passenger auto physical damage coverage for all listed deviation components, unless otherwise stated below.

12 point violation must not be one of the following;

- a. Manslaughter or negligent homicide.
- b. Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing.
- c. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
- d. Transporting illegal intoxicating liquors by motor vehicle.

- 54%-69% single car policies, non standard underwriting with 12-18 or more SDIP pts.
- 45%-64% for multi car policies, non standard underwriting, with collision coverage on more than one vehicle with 12-18 or more SDIP pts.
- 51%-67% for multi car policies, non standard underwriting, collision coverage on one vehicle with 12-18 or more SDIP pts.
- 57%-71% for single car policies, middle underwriting with 12-18 or more SDIP pts.
- 47%-66% for multi car policies, middle underwriting with collision on more than one vehicle with 12-18 or more SDIP pts.
- 54%-69% for multi car policies, middle underwriting with collision on one vehicle with 12-18 or more SDIP pts.
- 57%-71% for single car policies, standard, preferred and ultra preferred underwriting with 12-18 or more SDIP pts.
- 47%-66% for multi car policies, standard, preferred and ultra preferred underwriting, collision coverage on more than one vehicle with 12-21 SDIP pts.
- 54%-69% for multi car policies, standard, preferred and ultra-preferred underwriting, collision coverage on one vehicle with 12-18 or more SDIP pts.

PHYSICAL DAMAGE All deviation applicable to non-fleet private passenger auto physical damage coverage for all listed deviation components. If the resulting rate is equal to or greater than the N.C. Rate Bureau, the policy is ineligible for any deviation.

- 1.19 factor applies, single car policies, non standard underwriting for policies without proof of auto insurance.
- 1.15 factor applies, multi car policies, non standard underwriting without proof of auto insurance.
- 1.05-1.20 factors based on territories.
- 1.10-2.75 factors vary based on average driver group 1-16.
- 1.08-1.35 single car policies with 1-3 or more accidents.
- 1.05-1.24 multi car policies with 1-3 or more accidents.
- Installment Payment Plan: \$3 charge waived for policies purchased by employees from an approved employer group if premium is paid via payroll deduction. Eff. 7-1-99

Progressive Northern Insurance Company

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components.

- 2%-15% for single car policies, non standard underwriting, 5-8 SDIP pts.
- 3%-15% for multi car policies, non standard underwriting, 5-8 SDIP pts.
- 1%-26% for single car policies, middle underwriting, 4-8 SDIP pts.
- 2%-27% for multi car policies, middle underwriting, 4-8 SDIP pts.
- 7%-38% for single car policies, standard underwriting, 2-8 SDIP pts.
- 3%-32% for multi car policies, standard underwriting, 3-8 SDIP pts.
- 13%-52% for single car policies, preferred underwriting, 0-8 SDIP pts.
- 5%-47% for multi car policies, preferred underwriting, 0-8 SDIP pts.
- 35%-64% for single car policies, ultra-preferred underwriting, 0-8 SDIP pts.
- 28%-60% for multi car policies, ultra preferred underwriting, 0-8 SDIP pts.
- 18% for single car policies, non standard underwriting, 9-12 SDIP pts. Other criteria apply.
- 25% for single car policies, non standard underwriting, 13 or more SDIP pts. Other criteria apply.
- 19% for multi car policies, non standard underwriting, 9-12 SDIP pts. Other criteria apply.
- 28% for multi car policies, non standard underwriting, 13 or more SDIP pts. Other criteria apply.
- 29% for single car policies, middle underwriting, 9-12 SDIP pts. Other criteria apply.
- 32% for single car policies, middle underwriting, 13 or more SDIP pts. Other criteria apply.
- 31% for multi car policies, middle underwriting, 9-12 SDIP pts. Other criteria apply.
- 38% for multi car policies, middle underwriting, 13 or more SDIP pts. Other criteria apply.
- 40% for single car policies, standard underwriting, 9-12 SDIP pts. Other criteria apply.
- 42% for single car policies, standard underwriting, 13 or more SDIP pts. Other criteria apply.

- 37% for multi car policies, standard underwriting, 9-12 SDIP pts. Other criteria apply.
- 41% for multi car policies, standard underwriting, 13 or more SDIP pts. Other criteria apply.
- 54% for single car policies, preferred underwriting, 9-12 SDIP pts. Other criteria apply.
- 55% for single car policies, preferred underwriting, 13 or more SDIP pts. Other criteria apply.
- 50% for multi car policies, preferred underwriting, 9-12 SDIP pts. Other criteria apply.
- 53% for multi car policies, preferred underwriting, 13 or more SDIP pts. Other criteria apply.
- 65% for single car policies, ultra-preferred underwriting, 9-12 SDIP pts. Other criteria apply.
- 66% for single car policies, ultra-preferred underwriting, 13 or more SDIP pts. Other criteria apply.
- 62% for multi car policies, ultra-preferred underwriting, 9-12 SDIP pts. Other criteria apply.
- 64% for multi car policies, ultra-preferred underwriting, 13 or more SDIP pts. Other criteria apply.
- 2%-6% for single car policies in standard, preferred, ultra preferred, non-standard & middle underwriting with proof of homeownership (excluding mobile home) & risk meets certain underwriting guidelines.
- 2%-5% for multi car policies in standard, nonstandard, middle underwriting with proof of homeownership (excluding mobile home) & risk meets certain underwriting guidelines.
- 4%-5% for risks who are members of qualified participating groups, associations or employees of qualified participating employer when risk meets underwriting guidelines.
- \$3 installment fee waived for policies purchased by employees from an approved employer group via payroll deduction.

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components.

12 point violation must not be one of the following:

- Manslaughter or negligent homicide.
 - Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing.
 - Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
 - Transporting illegal intoxicating liquors by motor vehicle.
- Deviation for single car policies, non standard underwriting, 12-21 SDIP pts. Credit varies 18%-57%.
 - Deviation for multi car policies, non standard underwriting, 12-21 SDIP pts. Credit varies 24%-50%.
 - Deviation for single car policies, middle underwriting, 12-21 SDIP pts. Credit varies 27%-61%.
 - Deviation for multi car policies, middle underwriting, 12-21 SDIP pts. Credit varies 34%-56%.
 - Deviation for single car policies, standard underwriting, 12-21 SDIP pts. Credit varies 42%-74%.
 - Deviation for multi car policies, standard underwriting, 12-21 SDIP pts. Credit varies 41%-64%.
 - Deviation for single car policies, preferred underwriting 12-21 SDIP pts. Credit varies 55%-80%.
 - Deviation for multi car policies, preferred underwriting 12-21 SDIP pts. Credit varies 53%-72%.
 - Deviation for single car policies, ultra preferred underwriting 12-21 SDIP pts. Credit varies 66%-85%.
 - Deviation for multi car policies, ultra preferred underwriting 12-21 SDIP pts. Credit varies 64%-78%.

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components. If the resulting rate is equal to or greater than N.C. Rate Bureau rates, the policy is ineligible for any deviation.

- 1.08-1.41 factors vary based on risks garaged in certain territories.
- 1.08-3.25 factors vary based on average driver group 1-16.
- 1.10-1.23 factors vary for single car policies with 1-3 or more accidents, more than 0 SDIP pts.
- 1.06-1.12 factors vary for multi car policies with 1-3 or more accidents, more than 0 SDIP pts.
- 1.35 factor for policies with 1 or more major violations per company guidelines, 0 SDIP pts., or with a driver whose driving record cannot be verified.
- 1.15 factor for single car policies, 0 SDIP pts., & 1 speed or minor violation per company guidelines.
- 1.12-1.30 factors for single car policies, 0-1 SDIP pts. & 1 or more speed or minor violation per company guidelines.
- 1.08 factor for multi car policies, 0 SDIP pts., & 1 speed or minor violation per company guidelines.
- 1.06-1.15 factors for multi car policies, 0-1 SDIP pts. 2 or more speed or minor violation per company guidelines.
- 1.05-1.08 factors for single cars, preferred & ultra preferred underwriting with 1 speed or minor violation per company guidelines.
- 1.03-1.04 factors for multi car policies, preferred & ultra preferred underwriting 1 speed or minor violation per company guidelines.
- 1.09-1.94 factors for policies, 2-12 or more SDIP pts. with 1 or more inexperienced operators.

- 1.16 factor for single car policies with an operator with less than 5 yrs. of licensed driving experience who is not the principal named insured.
- 1.29 factor for multi car policies with an operator with less than 5 yrs. of licensed driving experience who is the principal named insured.
- 1.50 factor for multi car policies with an operator with less than 5 yrs. of licensed driving experience who is not the named insured.
- 1.02 factor for risks with BI limits of 50/100.
- 1.07 factor for risks with BI limits of 100/300 or 250/500.

LIABILITY All deviation applies to non fleet private passenger auto bodily injury, property damage & medical payments with one or more of the following:

- At fault accident.
 - Major violation per company guidelines.
 - DWI violation class per company guidelines.
 - Two or more speed or minor violations per company guidelines.
 - Driver whose driving record cannot be verified.
- 1.13 factor for single car policies, preferred underwriting or 0 SDIP pts.
 - 1.33 factor for single car policies, ultra preferred underwriting.
 - 1.07 factor for multi car policies, preferred underwriting.
 - 1.17 factor for multi car policies, ultra preferred underwriting.

PHYSICAL DAMAGE All deviation applicable to non-fleet private passenger auto physical damage coverage for all listed deviation components, unless otherwise stated below.

- 15%-24% for single car policies, non standard underwriting, 6-8 SDIP pts.
- 17% for single car policies, non standard underwriting, 9-12 SDIP pts. Other criteria apply.
- 27% for single car policies, non standard underwriting, 13 or more SDIP pts. Other criteria apply.
- 13%- 23% for multi car policies, non standard underwriting with collision coverage. on more than one vehicle, 6-8 SDIP pts.
- 16% for multi car policies, non standard underwriting with collision coverage on more than one vehicle, 9-12 SDIP pts. Other criteria apply.
- 27% for multi car policies, non standard underwriting with collision coverage on more than one vehicle, 13 or more SDIP pts. Other criteria apply.
- 32%-43% for single car policies, middle underwriting with 5-8 SDIP pts.
- 39% for single car policies, middle underwriting, 9-12 SDIP pts. Other criteria apply.
- 44% for single car policies, middle underwriting, 13 or more SDIP pts. Other criteria apply.
- 25%-34% for multi car policies, non standard underwriting with collision coverage on one vehicle, 6-8 SDIP pts.
- 30% for multi car policies, non standard underwriting with collision coverage on one vehicle, 9-12 SDIP pts. Other criteria apply.
- 38% for multi car policies, non standard underwriting with collision coverage on one vehicle, 13 or more SDIP pts. Other criteria apply.
- 27%-39% for multi car policies, middle underwriting, collision coverage on more than one vehicle, 5-8 SDIP pts.
- 34% for multi car policies, middle underwriting, collision coverage on more than one vehicle, 9-12 SDIP pts. Other criteria apply.
- 41% for multi car policies, middle underwriting, collision coverage on more than one vehicle, 13 or more SDIP pts. Other criteria apply.
- 28%-53% for single car policies, standard underwriting with 2-8 SDIP pts.
- 50% for single car policies, standard underwriting, 9-12 SDIP pts. Other criteria apply.
- 54% for single car policies, standard underwriting, 13 or more SDIP pts. Other criteria apply.
- 36%-48% for multi car policies, middle underwriting, collision coverage on one vehicle, 5-8 SDIP pts.
- 46% for multi car policies, middle underwriting, collision coverage on one vehicle, 9-12 SDIP pts. Other criteria apply.
- 49% for multi car policies, middle underwriting, collision coverage on one vehicle, 13 or more SDIP pts. Other criteria apply.
- 21%-47% for multi car policies, standard underwriting, collision coverage on more than one vehicle, 2-8 SDIP pts.
- 42% for multi car policies, standard underwriting, collision coverage on more than one vehicle, 9-12 SDIP pts. Other criteria apply.

- **49% for multi car policies, standard underwriting, collision coverage on more than one vehicle, 13 or more SDIP pts. Other criteria apply.**
- **26%-53% for multi car policies, standard underwriting, collision coverage on one vehicle, 2-8 SDIP pts.**
- **52% for multi car policies, standard underwriting, collision coverage on one vehicle, 9-12 SDIP pts. Other criteria apply.**
- **56% for multi car policies, standard underwriting, collision coverage on one vehicle, 13 or more SDIP pts. Other criteria apply.**
- **35%-65% for single car policies, preferred underwriting, 0-8 SDIP pts.**
- **63% for single car policies, preferred underwriting, 9-12 SDIP pts. Other criteria apply.**
- **67% for single car policies, preferred underwriting, 13 or more SDIP pts. Other criteria apply.**
- **32%-61% for multi car policies, preferred underwriting, collision coverage on more than one vehicle, 0-8 SDIP pts.**
- **57% for multi car policies, preferred underwriting, collision coverage on more than one vehicle, 9-12 SDIP pts. Other criteria apply.**
- **63% for multi car policies, preferred underwriting, collision coverage on more than one vehicle, 13 or more SDIP pts. Other criteria apply.**
- **32%-67% for multi car policies, preferred underwriting, collision coverage on one vehicle, 0-8 SDIP pts.**
- **65% for multi car policies, preferred underwriting, collision coverage on one vehicle, 9-12 SDIP pts. Other criteria apply.**
- **68% for multi car policies, preferred underwriting, collision coverage on one vehicle, 13 or more SDIP pts. Other criteria apply.**
- **55%-76% for single car policies, ultra preferred underwriting, 0-8 SDIP pts.**
- **75% for single car policies, ultra preferred underwriting, 9-12 SDIP pts. Other criteria apply.**
- **77% for single car policies, ultra preferred underwriting, 13 or more SDIP pts. Other criteria apply.**
- **54%-75% for multi car policies, ultra preferred underwriting, collision coverage on more than one vehicle, 0-8 SDIP pts.**
- **73% for multi car policies, ultra preferred underwriting, collision coverage on more than one vehicle, 9-12 SDIP pts. Other criteria apply.**
- **75% for multi car policies, ultra preferred underwriting, collision coverage on more than one vehicle, 13 or more SDIP pts. Other criteria apply.**
- **54%-78% for multi car policies, ultra preferred underwriting, collision coverage on one vehicle, 0-8 SDIP pts. Other criteria apply.**
- **76% for multi car policies, ultra preferred underwriting, collision coverage on one vehicle, 9-12 SDIP pts.**
- **78% for multi car policies, ultra preferred underwriting, collision coverage on one vehicle, 13 or more SDIP pts. Other criteria apply.**

PHYSICAL DAMAGE All deviation applicable to non-fleet private passenger auto physical damage coverage for all listed deviation components, unless otherwise stated below.

12 point violation must not be one of the following:

- a. Manslaughter or negligent homicide.
- b. Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing.
- c. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
- d. Transporting illegal intoxicating liquors by motor vehicle.

- **25%-59% single car policies, non standard underwriting with 12-18 or more SDIP pts.**
- **20%-47% for multi car policies, non standard underwriting, with collision coverage on more than one vehicle with 12-18 or more SDIP pts.**
- **34%-56% for multi car policies, non standard underwriting, collision coverage. on one vehicle with 12-18 or more SDIP pts.**
- **39%-68% for single car policies, middle underwriting with 12-18 or more SDIP pts.**
- **40%-59% for multi car policies, middle underwriting with collision on more than one vehicle with 12-18 or more SDIP pts..**
- **48%-67% for multi car policies, middle underwriting with collision on one vehicle with 12-18 or more SDIP pts.**
- **54%-77% for single car policies, standard underwriting with 12-18 or more SDIP pts.**
- **49%-69% for multi car policies, standard underwriting with collision coverage on more than one vehicle, 12-18 or more SDIP pts.**
- **56%-75% for multi car policies, standard underwriting with collision coverage on one vehicle, 12-18 or more SDIP pts.**
- **67%-83% for single car policies, preferred underwriting with 12-18 or more SDIP pts.**
- **63%-77% for multi car policies, preferred underwriting, collision coverage. on more than one vehicle , 12-18 or more**

SDIP pts.

- 68%-82% for multi car policies, preferred underwriting with collision coverage on one vehicle, 12-18 or more SDIP pts.
- 77%-88% for single car policies, ultra preferred underwriting with 12-18 or more SDIP pts.
- 75%-84% for multi car policies, ultra preferred underwriting collision coverage on more than one vehicle, 12-18 or more SDIP pts.
- 78%-88% for multi car policies, ultra preferred underwriting collision coverage on one vehicle, 12-18 or more SDIP pts.

PHYSICAL DAMAGE All deviation applicable to non-fleet private passenger auto physical damage coverage for all listed deviation components. If the resulting rate is equal to or greater than the N.C. Rate Bureau, the policy is ineligible for any deviation.

- 1.29-1.57 factors based for risks garaged in certain territories.
- 1.06-3.56 factors vary based on average driver group 1-16.
- 1.10-1.23 factors for single car policies with 1-3 or more accidents, 0 SDIP pts.
- 1.06-1.12 factors for multi car policies with 1-3 or more accidents, 0 SDIP pts.
- 1.12-1.30 factors for single car policies, 0-1 SDIP pts. & 1-2 or more speed or minor violations per company guidelines.
- 1.06-1.15 factors for multi car policies, 0-1 SDIP pts. & 1-2 or more speed or minor violations per company guidelines.
- 1.08-1.19 factors for single car policies, preferred or ultra preferred underwriting, 1 speed or minor violation per company guidelines.
- 1.04-1.10 factors for multi car policies, preferred or ultra preferred underwriting, 1 speed or minor violation per company guidelines.
- 1.35 factor for policies with 1 or more major violations per company guidelines, 0 SDIP pts. or with a driver whose driving record cannot be verified.
- 5%-6% for single car policies in non-standard, standard, preferred & ultra preferred underwriting for policies with proof of homeownership and risk meets certain underwriting guidelines.
- 5%-11% for multi car policies, non standard, standard, middle, preferred & ultra preferred underwriting with proof of homeownership and risk meets certain underwriting guidelines.
- 5% for policies paid in full without proof of homeownership.
- 5%-10% for risks who are members of qualified participating groups, associations or employees of qualified participating employer when risk meets underwriting guidelines.
- 1.07-1.81 factors for policies, 2-12 or more SDIP pts with 1 or more inexperience operators.
- 1.12 factor for single car policies with an operator with less than 5 yrs. licensed driving experience who is not the principal named insured.
- 1.56 factor for multi car policies with an operator with less than 5 yrs. licensed driving experience who is not the principal named insured.

PHYSICAL DAMAGE All deviation applies to non fleet private passenger auto physical damage rates. One or more of the following apply.

- a. At fault accident.
- b. Major violation per company guidelines.
- c. DWI violation class per company guidelines.
- d. Two or more speed or minor violations per company guidelines.
- e. Driver whose driving record cannot be verified.

- 1.27 factor for single car policies, preferred underwriting.
- 1.49 factor for single car policies, ultra preferred underwriting.
- 1.14 factor for multi car policies, preferred underwriting.
- 1.25 factor for multi car policies, ultra preferred underwriting. Eff. 7-01-02

Progressive Preferred Insurance Company

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components.

- 14%-35% for single car policies, non standard underwriting with 5-6 or more SDIP pts.
- 28% for multi car policies, non standard underwriting with 6 or more SDIP pts.
- 15%-36% for single car policies, middle underwriting with 3-6 or more SDIP pts.
- 11%-29% for multi car policies, middle underwriting with 4-6 or more SDIP pts.

- 14%-50% for single car policies, standard underwriting with 0-6 or more SDIP pts.
- 16%-35% for multi car policies, standard underwriting with 2-6 or more SDIP pts.
- 31%-53% for single car policies, preferred underwriting with 0-6 or more SDIP pts
- 25%-39% for multi car policies, preferred underwriting with 0-6 or more SDIP pts.
- 51%-53% for single car policies, ultra-preferred underwriting with 0-6 or more SDIP pts.
- 39%-42% for multi car policies, ultra preferred underwriting with 0-6 or more SDIP pts.
- 5% for policies in non-standard, middle & standard underwriting to policies with proof of homeownership.
- 5%-10% for risks who are members of qualified participating groups, associations or employees of qualified participating
- employer when risks meet underwriting guidelines.

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components.

12 point violation must not be one of the following:

- Manslaughter or negligent homicide.
- Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing.
- Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
- Transporting illegal intoxicating liquors by motor vehicle.

- Deviation for single car, non standard underwriting, 12-21 SDIP pts. Credit varies 58%-74%.
- Deviation for multi car, non standard underwriting, 12-21 SDIP pts. Credit varies 44%-63%.
- Deviation for single car, middle underwriting, 12-21 SDIP pts. Credit varies 60%-75%.
- Deviation for multi car, middle underwriting, 12-21 SDIP pts. Credit varies 48%-66%.
- Deviation for single car, standard, preferred and ultra preferred underwriting, 12-21 SDIP pts. Credit varies 60%-75%.
- Deviation for multi car, standard, preferred and ultra preferred underwriting, 12-21 SDIP pts. Credit varies 48%-66%.

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components. If the resulting rate is equal to or greater than N.C. Rate Bureau rates, the policy is ineligible for any deviation.

- 1.14 factor applies single car, non standard underwriting for policies without proof of prior auto insurance.
- 1.09 factor applies multi car, non standard underwriting for policies without proof of prior auto insurance.
- 1.05-1.20 factors vary based on territories.
- 1.05-3.20 factors vary based on average driver group 1-17.
- 1.10-1.45 factors vary for single car policies with 1-3 or more accidents.
- 1.06-1.30 factors vary for multi car policies with 1-3 or more accidents.

PHYSICAL DAMAGE All deviation applicable to non-fleet private passenger auto physical damage coverage for all listed deviation components, unless otherwise stated below.

- 26% for single car policies, non standard underwriting with 6 or more SDIP pts.
- 23% for multi car policies, non standard underwriting with collision coverage on more than one vehicle with 6 or more SDIP pts.
- 27%-28% for single car policies, middle underwriting with 5-6 or more SDIP pts.
- 37% for multi car policies, non standard underwriting with collision coverage on one vehicle with 6 or more SDIP pts.
- 18%-24% for multi car policies, middle underwriting, collision coverage on more than one vehicle 5-6 or more SDIP pts.
- 33%-47% for single car policies, standard underwriting with 2-6 or more SDIP pts.
- 31%-38% for multi car policies, middle underwriting, collision coverage on one vehicle with 5-6 or more SDIP pts.
- 22%-40% for multi car policies, standard underwriting, collision coverage on more than one vehicle, 2-6 or more SDIP pts.
- 24%-47% for multi car policies, standard underwriting, collision coverage on one vehicle with 2-5 or more SDIP pts.
- 26%-47% for single car policies, preferred underwriting with 0-5 or more SDIP pts.
- 23%-40% for multi car policies, preferred underwriting, collision coverage on more than one vehicle, 0-6 or more SDIP pts.
- 23%-47% for multi car policies, preferred underwriting, collision coverage on one vehicle with 0-5 or more SDIP pts.
- 48% single car policies, ultra preferred underwriting.

- 40% multi car policies, ultra preferred underwriting, collision coverage on more than one vehicle.
- 40%-47% multi car policies, ultra preferred underwriting, collision coverage on one vehicle with 0-5 or more SDIP pts.
- 5% for policies, non standard, middle and standard underwriting with proof of homeownership.
- 5%-10% for risks who are members of qualified participating groups, associations or employees of qualified participating employers when risks meet underwriting guidelines.

PHYSICAL DAMAGE All deviation applicable to non-fleet private passenger auto physical damage coverage for all listed deviation components, unless otherwise stated below.

12 point violation must not be one of the following:

- a. Manslaughter or negligent homicide.
- b. Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing.
- c. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
- d. Transporting illegal intoxicating liquors by motor vehicle.

- 54%-69% single car policies, non standard underwriting with 12-18 or more SDIP pts.
- 45%-64% for multi car policies, non standard underwriting, with collision coverage on more than one vehicle with 12-18 or more SDIP pts.
- 51%-67% for multi car policies, non standard underwriting, collision coverage on one vehicle with 12-18 or more SDIP pts.
- 57%-71% for single car policies, middle underwriting with 12-18 or more SDIP pts.
- 47%-66% for multi car policies, middle underwriting with collision coverage on more than one vehicle with 12-18 or more SDIP pts.
- 54%-69% for multi car policies, middle underwriting with collision coverage on one vehicle with 12-18 or more SDIP pts.
- 57%-71% for single car policies, standard, preferred and ultra preferred underwriting with 12-18 or more SDIP pts.
- 47%-66% for multi car policies, standard, preferred and ultra preferred underwriting, collision coverage on more than one vehicle with 12-21 SDIP pts.
- 54%-69% for multi car policies, standard, preferred and ultra-preferred underwriting, collision coverage on one vehicle with 12-18 or more SDIP pts.

PHYSICAL DAMAGE All deviation applicable to non-fleet private passenger auto physical damage coverage for all listed deviation components. If the resulting rate is equal to or greater than the N.C. Rate Bureau, the policy is ineligible for any deviation.

- 1.19 factor applies, single car policies, non standard underwriting for policies without proof prior of auto insurance.
- 1.15 factor applies, multi car policies, non standard underwriting without proof of prior auto insurance.
- 1.05-1.20 factors vary based on territories.
- 1.10-2.75 factors vary based on average driver group 1-16.
- 1.08-1.35 single car policies with 1-3 or more accidents.
- 1.05-1.24 multi car policies with 1-3 or more accidents.
- Installment Payment Plan: \$3 charge waived for policies purchased by employees from an approved employer group if premium is paid via payroll deduction. Eff. 7-1-99

Progressive Southeastern Insurance Company

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components.

- 5%-22% for single car policies, non standard underwriting with 4-8 SDIP pts.
- 7%-22% for multi car policies, non standard underwriting with 5-8 SDIP pts.
- 5%-32% for single car policies, middle underwriting with 3-8 SDIP pts.
- 3%-33% for multi car policies, middle underwriting with 2-8 SDIP pts.
- 3%-43% for single car policies, standard underwriting with 1-8 SDIP pts.
- 6%-38% for multi car policies, standard underwriting with 2-8 SDIP pts.
- 20%-56% for single car policies, preferred underwriting with 0-8 SDIP pts.
- 13%-51% for multi car policies, preferred underwriting with 0-8 SDIP pts.
- 40%-67% for single car policies, ultra-preferred underwriting with 0-8 SDIP pts.

- 34%-63% for multi car policies, ultra preferred underwriting with 0-8 SDIP pts.
- 25% for single car policies, non standard underwriting, 9-12 SDIP pts. Other criteria apply.
- 31% for single car policies, non standard underwriting, 13 or more SDIP pts. Other criteria apply.
- 26% for multi car policies, non standard underwriting, 9-12 SDIP pts. Other criteria apply.
- 34% for multi car policies, non standard underwriting, 13 or more SDIP pts. Other criteria apply.
- 35% for single car policies, middle underwriting, 9-12 SDIP pts. Other criteria apply.
- 38% for single car policies, middle underwriting, 13 or more SDIP pts. Other criteria apply.
- 37% for multi car policies, middle underwriting, 9-12 SDIP pts. Other criteria apply.
- 43% for multi car policies, middle underwriting, 13 or more SDIP pts. Other criteria apply.
- 45% for single car policies, standard underwriting, 9-12 SDIP pts. Other criteria apply.
- 47% for single car policies, standard underwriting, 13 or more SDIP pts. Other criteria apply.
- 42% for multi car policies, standard underwriting, 9-12 SDIP pts. Other criteria apply.
- 46% for multi car policies, standard underwriting, 13 or more SDIP pts. Other criteria apply.
- 58% for single car policies, preferred underwriting, 9-12 SDIP pts. Other criteria apply.
- 59% for single car policies, preferred underwriting, 13 or more SDIP pts. Other criteria apply.
- 54% for multi car policies, preferred underwriting, 9-12 SDIP pts. Other criteria apply.
- 57% for multi car policies, preferred underwriting, 13 or more SDIP pts. Other criteria apply.
- 68% for single car policies, ultra-preferred underwriting, 9-12 SDIP pts. Other criteria apply.
- 69% for single car policies, ultra-preferred underwriting, 13 or more SDIP pts. Other criteria apply.
- 65% for multi car policies, ultra preferred underwriting, 9-12 SDIP pts. Other criteria apply.
- 67% for multi car policies, ultra preferred underwriting, 13 or more SDIP pts. Other criteria apply.
- 5%-10% for risks who are members of qualified participating groups, associations or employees of qualified participating employer when risk meets underwriting guidelines.
- \$3 installment fee waived for policies purchased by employees from an approved employer group if premium is paid via payroll deduction.
- 5% for single car policies that are paid in full. Applies without proof of homeownership & to risk eligible for voluntary rates.
- 4% for single car policies, voluntary rates, non-standard & middle u/w tiers that are not paid in full, has proof of homeownership (exclude mobile home).
- 5% multi-car policies, non-standard, middle. Single car policies, standard, preferred & ultra preferred underwriting with voluntary rates that are paid in full & has proof of homeownership (exclude mobile home) .
- 6% single car policies, non-standard & middle market u/w tiers with proof of homeownership (excluding mobile home) with voluntary rates that are paid in full.
- 8% multi-car policies, voluntary rates, preferred & ultra-preferred u/w tiers that are paid in full with proof of homeownership (exclude mobile home).
- 3% single car policies, voluntary rates, standard underwriting with proof of homeownership (exclude mobile home).
- 2% single car policies, voluntary rates, preferred & ultra-preferred underwriting that are not paid in full with proof of homeownership (exclude mobile home).
- 2% multi-car policies, voluntary rates, non-standard & middle underwriting with proof of homeownership (exclude mobile home).
- 2% multi-car policies, voluntary rates, standard underwriting with proof of ownership (exclude mobile home).
- 6% multi-car policies, voluntary rates, preferred & ultra-preferred underwriting with proof of homeownership (exclude mobile home).

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components.

12 point violation must not be one of the following:

- Manslaughter or negligent homicide.
- Prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing.
- Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
- Transporting illegal intoxicating liquors by motor vehicle.

- Deviation for single car policies, non standard underwriting, 12-21 SDIP pts. Credit varies 271%-61%.
- Deviation for multi car policies, non standard underwriting, 12-21 SDIP pts. Credit varies 30%-54%.
- Deviation for single car policies, middle underwriting, 12-21 SDIP pts. Credit varies 33%-64%.
- Deviation for multi car policies, middle underwriting, 12-21 SDIP pts. Credit varies 39%-60%.
- Deviation for single car policies, standard underwriting, 12-21 SDIP pts. Credit varies 47%-76%.

- Deviation for multi car policies, standard underwriting, 12-21 SDIP pts. Credit varies 46%-67%.
- Deviation for single car policies, preferred underwriting, 12-21 SDIP pts. Credit varies 59%-82%.
- Deviation for multi car policies, preferred underwriting, 12-21 SDIP pts. Credit varies 57%-74%.
- Deviation for single car policies, ultra preferred underwriting, 12-21 SDIP pts. Credit varies 69%-86%.
- Deviation for multi car policies, ultra preferred underwriting, 12-21 SDIP pts. Credit varies 67%-80%.

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components. If the resulting rate is equal to or greater than N.C. Rate Bureau rates, the policy is ineligible for any deviation.

- 1.08-1.41 factors vary based on risks garaged in certain territories.
- 1.08-3.25 factors vary based on average driver group 1-16.
- 1.10-1.23 factor for single car policies with 1-3 or more accidents, 0 SDIP pts.
- 1.06-1.12 factor for multi car policies with 1-3 or more accidents, 0 SDIP pts.
- 1.35 factor for policies with 1 or more major violations per company guidelines, 0 SDIP pts., or with a driver whose driving record cannot be verified.
- 1.12-1.30 for single car policies, 0-1 SDIP pts. & 1 or more speed or minor violation per company guidelines.
- 1.06-1.15 for multi car policies, 0-1 SDIP pts. & 1 or more speed or minor violation per company guidelines.
- 1.09-1.94 factors for policies, 2-12 or more SDIP pts. with 1 or more inexperience operators.
- 1.16 factor for single car policies with an operator with less than 5 yrs. of licensed driving experience who is not the named insured.
- 1.29 factor for multi car policies with an operator with less than 5 yrs. of licensed driving experience who is the named insured.
- 1.50 factor for multi car policies with an operator with less than 5 yrs. of licensed driving experience who is not the named insured.
- 1.02 factor for risks with BI limits of 50/100.
- 1.07 factor for risks with BI limits of 100/300 or 250/500.

LIABILITY All deviation applies to non fleet private passenger auto bodily injury, property damage & medical payments with one or more of the following:

- At fault accident.
- Major violation per company guidelines.
- DWI violation class per company guidelines.
- Two or more speed or minor violations per company guidelines.
- Driver whose driving record cannot be verified.
- 1.13 factor for single car policies, preferred underwriting or 0 SDIP pts.
- 1.33 factor for single car policies, ultra preferred underwriting.
- 1.07 factor for multi car policies, preferred underwriting.
- 1.17 factor for multi car policies, ultra preferred underwriting.

PHYSICAL DAMAGE All deviation applicable to non-fleet private passenger auto physical damage coverage for all listed deviation components, unless otherwise stated below.

- 22%-30% for single car policies, non standard underwriting with 6-8 SDIP pts.
- 20%-29% for multi car policies, non standard underwriting with collision coverage on more than one vehicle with 6-8 SDIP pts.
- 38%-48% for single car policies, middle underwriting with 5-8 SDIP pts.
- 31%-39% for multi car policies, non standard underwriting with collision coverage on one vehicle with 6-8 SDIP pts.
- 33%-44% for multi car policies, middle underwriting, collision coverage on more than one vehicle 5-8 SDIP pts.
- 34%-57% for single car policies, standard underwriting with 2-8 SDIP pts.
- 50%-52% for multi car policies, middle underwriting, collision coverage on one vehicle with 5-8 SDIP pts.
- 28%-51% for multi car policies, standard underwriting, collision coverage on more than one vehicle, 2-8 SDIP pts.
- 32%-59% for multi car policies, standard underwriting, collision coverage on one vehicle with 2-8 SDIP pts.
- 40%-68% for single car policies, preferred underwriting with 0-8 SDIP pts.
- 38%-64% for multi car policies, preferred underwriting, collision coverage on more than one vehicle, 0-8 SDIP pts.
- 38%-70% for multi car policies, preferred underwriting, collision coverage on one vehicle with 0-8 SDIP pts.
- 59%-78% for single car policies, ultra preferred underwriting, 0-8 SDIP pts.

- **58%-75% for multi car policies, ultra preferred underwriting, collision coverage on more than one vehicle with 0-8 SDIP pts.**
- **58%-79% for multi car policies, ultra preferred underwriting, collision coverage on one vehicle with 0-8 SDIP pts.**
- **24% for single car policies, non standard underwriting, 9-12 SDIP pts. Other criteria apply.**
- **33% for single car policies, non standard underwriting, 13 or more SDIP pts. Other criteria apply.**
- **23% for multi car policies, non standard underwriting, collision coverage on more than one vehicle, 9-12 SDIP pts. Other criteria apply.**
- **33% for multi car policies, non standard underwriting, collision coverage on more than one vehicle, 13 or more SDIP pts. Other criteria apply.**
- **36% for multi car policies, non standard underwriting, collision coverage on one vehicle, 9-12 SDIP pts. Other criteria apply.**
- **43% for multi car policies, non standard underwriting, collision coverage on one vehicle, 13 or more SDIP pts. Other criteria apply.**
- **44% for single car policies, middle underwriting, 9-12 SDIP pts. Other criteria apply.**
- **49% for single car policies, middle underwriting, 13 or more SDIP pts. Other criteria apply.**
- **39% for multi car policies, middle underwriting, collision coverage on more than one vehicle, 9-12 SDIP pts. Other criteria apply.**
- **46% for multi car policies, middle underwriting, collision coverage on more than one vehicle, 13 or more SDIP pts. Other criteria apply.**
- **50% for multi car policies, middle underwriting, collision coverage on one vehicle, 9-12 SDIP pts. Other criteria apply.**
- **53% for multi car policies, middle underwriting, collision coverage on one vehicle, 13 or more SDIP pts. Other criteria apply.**
- **54% for single car policies, standard underwriting, 9-12 SDIP pts. Other criteria apply.**
- **58% for single car policies, standard underwriting, 13 or more SDIP pts. Other criteria apply.**
- **47% for multi car policies, standard underwriting, collision coverage on more than one vehicle, 9-12 SDIP pts. Other criteria apply.**
- **53% for multi car policies, standard underwriting, collision coverage on more than one vehicle, 13 or more SDIP pts. Other criteria apply.**
- **56% for multi car policies, standard underwriting, collision coverage on one vehicle, 9-12 SDIP pts. Other criteria apply.**
- **60% for multi car policies, standard underwriting, collision coverage on one vehicle, 13 or more SDIP pts. Other criteria apply.**
- **66% for single car policies, preferred underwriting, 9-12 SDIP pts. Other criteria apply.**
- **69% for single car policies, preferred underwriting, 13 or more SDIP pts. Other criteria apply.**
- **61% for multi car policies, preferred underwriting, collision coverage on more than one vehicle, 9-12 SDIP pts. Other criteria apply.**
- **66% for multi car policies, preferred underwriting, collision coverage on more than one vehicle, 13-or more SDIP pts. Other criteria apply.**
- **68% for multi car policies, preferred underwriting, collision coverage on one vehicle with 9-12 SDIP pts. Other criteria apply.**
- **71% for multi car policies, preferred underwriting, collision coverage on one vehicle with 13 or more SDIP pts. Other criteria apply.**
- **77% for single car policies, ultra preferred underwriting, 9-12 SDIP pts. Other criteria apply.**
- **79% for single car policies, ultra preferred underwriting, 13 or more SDIP pts. Other criteria apply.**
- **75% for multi car policies, ultra preferred underwriting, collision coverage on more than one vehicle, 9-12 SDIP pts. Other criteria apply.**
- **77% for multi car policies, ultra preferred underwriting, collision coverage on more than one vehicle, 13 or more SDIP pts. Other criteria apply.**
- **78% for multi car policies, ultra preferred underwriting, collision coverage on one vehicle, 9-12 SDIP pts. Other criteria apply.**
- **80% for multi car policies, ultra preferred underwriting, collision coverage on one vehicle, 13 or more SDIP pts. Other criteria apply.**
- **5%-10% for risks who are members of qualified participating groups, associations or employees of qualified participating employers when risks meet underwriting guidelines.**
- **5% for policies paid in full without homeownership.**
- **5%-11% for multi car policies, non standard, standard, middle, preferred & ultra preferred underwriting, paid in full, with proof of homeownership.**
- **5%-6% for single car policies, non standard, standard, middle, preferred & ultra preferred underwriting, paid in full, with proof of homeownership.**

- **5% multi-car policies, non-standard, middle underwriting with proof of homeownership (exclude mobile home). Applies to non-consent rates under company's u/w guidelines.**

PHYSICAL DAMAGE All deviation applicable to non-fleet private passenger auto physical damage coverage for all listed deviation components, unless otherwise stated below.

12 point violation must not be one of the following:

- Manslaughter or negligent homicide.
 - Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing.
 - Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
 - Transporting illegal intoxicating liquors by motor vehicle.
- 28%-62% single car policies, non standard underwriting with 12-18 or more SDIP pts.
 - 27%-51% for multi car policies, non standard underwriting, with collision coverage on more than one vehicle with 12-18 or more SDIP pts.
 - 39%-60% for multi car policies, non standard underwriting, collision coverage on one vehicle with 12-18 or more SDIP pts.
 - 44%-71% for single car policies, middle underwriting with 12-18 or more SDIP pts.
 - 44%-62% for multi car policies, middle underwriting with collision on more than one vehicle with 12-18 or more SDIP pts..
 - 52%-67% for multi car policies, middle underwriting with collision on one vehicle with 12-18 or more SDIP pts.
 - 58%-79% for single car policies, standard, preferred and ultra preferred underwriting with 12-18 or more SDIP pts.
 - 53%-71% for multi car policies, standard, preferred and ultra preferred underwriting, collision coverage on more than one vehicle with 12-18 or more SDIP pts.
 - 60%-77% for multi car policies, standard, preferred and ultra-preferred underwriting, collision coverage on one vehicle with 12-18 or more SDIP pts.

PHYSICAL DAMAGE All deviation applicable to non-fleet private passenger auto physical damage coverage for all listed deviation components. If the resulting rate is equal to or greater than the N.C. Rate Bureau, the policy is ineligible for any deviation.

- 1.29-1.59 factors apply for risks garaged in certain territories.
- 1.06-3.56 factors vary based on average driver group 1-16.
- 1.10-1.23 single car policies with 1-3 or more accidents, 0 SDIP pts.
- 1.06-1.20 multi car policies with 1-3 or more accidents, 0 SDIP pts.
- 1.35 factor for policies with 1 or more major violations per company guidelines, 0 SDIP pts. or with a driver whose driving record cannot be verified.
- 1.12-1.30 factors for single car policies, 0-1 SDIP pts. & 1-2 or more speed or minor violations per company guidelines.
- 1.06-1.15 factors for multi car policies, 0-1 SDIP pts. & 1-2 or more speed or minor violations per company guidelines.
- 1.08-1.19 factors for single car policies, ultra preferred & preferred underwriting, 1 speed or minor violation per company guidelines.
- 1.04-1.10 factors for multi car policies, ultra preferred & preferred underwriting, 1 speed or minor violation per company guidelines.
- 1.07-1.81 factors for policies, 2-12 or more SDIP pts. with 1 or more inexperience operators.
- 1.12 factor for single car policies with an operator with less than 5 yrs. licensed driving experience who is not the principal named insured.
- 1.40 factor for multi car policies with an operator with less than 5 yrs. licensed driving experience who is the principal named insured.
- 1.56 factor for multi car policies with an operator with less than 5 yrs. licensed driving experience who is not the principal named insured.

PHYSICAL DAMAGE All deviation applies to non fleet private passenger auto physical damage rates. One or more of the following apply.

- At fault accident.
- Major violation per company guidelines.
- DWI violation class per company guidelines.
- Two or more speed or minor violations per company guidelines.
- Driver whose driving record cannot be verified.

- 1.27 factor for single car policies, preferred underwriting.
- 1.49 factor for single car policies, ultra preferred underwriting.
- 1.14 factor for multi car policies, preferred underwriting.
- 1.25 factor for multi car policies, ultra preferred underwriting. Eff. 2-13-02

Providence Washington Insurance Company

Standard Program

- Multi-Policy Credit: 10% applies to bodily injury, property damage, medical payments, comprehensive & collision.
- Mature Driver Credit: Applies to bodily injury, property damage, medical payments, comprehensive & collision.
- Multiple Automobile Credit: 5% applies to bodily injury, property damage, medical payments, comprehensive & collision: Certain criteria apply.

Preferred Program

- Territory Deviation: Various credits apply to bodily injury, property damage, medical payments, comprehensive & collision.
- Multi Policy Credit: 10% applies to bodily injury, property damage, medical payments, comprehensive & collision.
- Mature Driver Credit: Applies to bodily injury, property damage, medical payments, comprehensive & collision.
- Multiple Automobile Credit: 5% applies to bodily injury, property damage, medical payments, comprehensive & collision: Certain criteria apply. Eff.7-1-02

Prudential Property & Casualty Insurance Company

- 2% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision for Senior Driver Discount. Certain criteria apply.
- 8% non-fleet private passenger auto bodily injury, property damage, comprehensive & collision for Long Term Discount, when criteria is met.
- 6% non-fleet private passenger auto bodily injury, property damage, comprehensive & collision for New Business Discount.
- 5% Renter's (HO-4) Companion Policy Discount for non-fleet private passenger auto bodily injury, property damage, comprehensive & collision.
- 10% Homeowners (HO-3) or Condominium (HO-6) Companion Policy Discount applicable to non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision.
- 5% Companion for Life Discount applicable to non-fleet private passenger auto bodily injury, property damage, comprehensive & collision.
- Base Rate Deviation for single & multi car policies: Applies to bodily injury, property damage, medical payments, comprehensive, & collision: Credit varies.
- Uninsured motorists bodily injury and uninsured/underinsured motorist BI coverage combined - -deviation varies.
- Electronic Funds Transfer Deviation: \$1 service charge deleted.
- Installment Payment Plan: No charge for first installment payment. Eff. 8-28-00

Republic Franklin Insurance Company

- Personal Auto Account Credit: 10% credit applies to basic premium when auto & homeowner policy is insured by Utica Mutual Insurance Company or Graphic Arts Mutual Insurance Company.
- 20% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision.
- 5% payroll deduction provided the named insured is employed through an employer enrolled in the Company Work place Insurance Service for Employees (W.I.S.E.) program or is a member of a company approved affinity group.
- 10% Mature Driver Credit: Certain criteria apply.
- Company Car Discount: Apply multi-car rating factor to single car policies when certain criteria is met.
- 9% Territory 11 Deviation: Vehicles must be principally garaged in territory 11. Eff. 12-1-00

Royal Indemnity Company

- 5% Companion Policy Credit for automobile policy, for which on inception date there is in force, a homeowners policy covering same insured in any member of Royal Insurance.

- **Discount for eligible employee: 20% credit to total personal auto policy premium.**
- **Installment Payment Plan waiver.**
- **5% Good Driver Discount applies to bodily injury, property damage, medical payment & collision coverage.**
- **5% Experience Operator Credit applies to bodily injury, property damage, medical payments, collision & comprehensive coverage if principal operator is age 55 or older & no inexperienced operator.**
- **Passive Restraint Discount: Credit varies.**
- **5% Anti-Lock Braking System credit applies to bodily injury & property damage for vehicles equipped with factory installed 4 wheel anti-lock braking system.**
- **5% Window Glass Etching Credit applies to comprehensive coverage.**
- **Anti-Theft Device Credit applies to comprehensive coverage. Credit varies 5% - 15%.**
- **10% Company Car Credit applies to bodily injury, property damage, medical payment, comprehensive & collision for single car policies when company car is in the household.**
- **Installment Payment Plan: \$1 each installment for Electronic Fund Transfer.**
- **Installment Payment Plan-Agency Payroll Deduction: Certain criteria apply.**
- **10% Mass Marketing Discount: Applies to liability, med pay, comprehensive & collision: Certain criteria has to be met.**
- **Preferred Program Discount by territory. Eff. 9-1-00**

Royal Insurance Company of America

- **20% Employee Discount for eligible employees. Credit applicable to total personal auto policy premium.**
- **Companion Policy Credit: 1% credit when auto & homeowner policy in-force with any member of Royal Insurance.**
- **Installment payment plan waived for employees.**
- **Installment Payment Plan Payroll Deduction: \$3 charge waived.**
- **5% Good Driver Discount for private passenger auto bodily injury, property damage, medical payments & collision coverage.**
- **5% Experience Operator Credit for private passenger auto bodily injury, property damage, medical payments & collision coverage: Certain criteria apply.**
- **5% Anti-Lock Braking System Credit for private passenger auto bodily injury & property damage for vehicles equipped with a factory installed 4 wheel anti-lock breaking system.**
- **5% Window Glass Etching credit for comprehensive coverage.**
- **Anti-Theft Device Coverage Credit for comprehensive coverage. Credit varies 5% - 15%.**
- **10% Company Car Credit for bodily injury, property damage, medical payments, comprehensive & collision for single car policies when there is a company car in the household.**
- **Installment Payment Plan: \$1 each installment for Electronic Fund Transfer.**
- **Group Mass Marketing Discount: 10% applies to liability, med pay, comp & collision: Certain criteria apply.**
- **Passive Restraint Discount applicable to med pay only. Eff. 9-1-00**

Safeco Insurance Company of America

- **Checkless Pay Plan: No service charge if insured makes 1st month's down payment and subsequent payments made through automatic withdrawal. Eff. 9-1-00**

Safeguard Insurance Company

- **Companion Policy Credit: 1% credit when auto & homeowner policy in-force with any member of Royal Insurance Co.**
- **20% Discount for Eligible Employees. Credit applicable to total personal auto policy premium.**
- **Installment payment plan waived for employees.**
- **Installment Payment Plan Payroll Deduction: \$3 charge waived.**
- **5% Good Driver Discount applies to bodily injury, property damage, med pay, & collision coverage: Certain criteria apply.**
- **5% Experienced Operator Credit applies to bodily injury, property damage, med pay, collision & comprehensive coverage if principal operator is age 55 or older & no inexperienced operators apply to vehicle.**
- **Passive Restraint Discount applies to medical payments rate: Credit varies 20% - 40%.**
- **5% Anti-Lock Braking System Discount applies to bodily injury & property damage for vehicles equipped with factory installed 4-wheel anti-lock braking system.**
- **5% Window Glass Etching Credit applies to comprehensive coverage.**
- **5% or 15% Anti-Theft Device Credit applies to comprehensive coverage: Certain criteria apply.**
- **10% Company Car Credit applies to bodily injury, property damage, med pay, comprehensive & collision for single car**

policies when there is a Company car in the household.

- Installment Payment Plan: \$1 each installment for Electronic Funds Transfer.
- 10% Group Discount applies to liability, med pay, comprehensive & collision: Certain criteria apply.
- Preferred Program Discount applies to bodily injury, property damage, med pay, comprehensive & collision by territory.
- Super Preferred Program Discount applies to bodily injury, property damage, med pay, comprehensive & collision for all territories.
- 7% Company Deviation applies to bodily injury, property damage, med pay, comprehensive & collision. Eff. 9-1-00

St. Paul Fire and Marine Insurance Company

- Installment charge deviation: \$2 charge each installment. Eff. 1-1-95

St. Paul Guardian Insurance Company

- 5% base rate comprehensive coverage when policy qualifies for PAK II Program.
- 5% base rate collision coverage when policy qualifies for PAK II Program.
- 10% Mature Operator Credit: Combined single limit bodily injury & property damage, medical payments, comprehensive & collision, when principal operator is age 55 & less than or equal to 64 yrs. of age & no inexperienced operators in household. 5% credit for ages 65-74 & no inexperience operator in household.
- 10% Good Driver Deviation, when certain criteria is met.
- Symbol Reactivities model year 1976-1982, Symbol 14, comprehensive - 7.8% credit; collision - 12.7% credit. Model yrs. 1975 & prior; Values above \$10,000 rated Symbol 7 for comprehensive & collision.
- Increase Limits Extended Transportation Expense Coverage is provided at no charge, when comprehensive coverage is purchased & policy qualifies for PAK II Program.
- Passive Restraint Deviation: 20% when restraint is installed in driver-side only position; 30% when restraint is installed in both front outboard seat positions. If policy qualifies for PAK II Program, airbag discount applies to factory installed automatic occupant restraint. Deviation applies only to medical payments base premium.
- Anti-Theft Device Deviation for PAK II Program: 5% alarm only, 5% active disabling device; 15% passive disabling device. This deviation applies to comprehensive base premium.
- Anti-Lock Braking System Deviation: 5% combined single limit liability, bodily injury & property damage liability base premium when private passenger auto equipped with factory installed four-wheel anti-lock braking system.
- Golfmobile Liability Coverage provided at no additional charge.
- Miscellaneous Types: ATV, minibike & dune buggy, combined bodily injury & property damage liability rates not use for commercial purposes will be same rate as North Carolina Reinsurance Facility. Snowmobile rates, medical payments coverage rate will be 22% of Territory 18 private passenger auto medical payments rate. Collision rates will be same as NC Rate Bureau's snowmobile rates.
- 10% when more than one recreational vehicle is covered under same policy for following miscellaneous types, trailers designed for use with private passenger autos, motorbikes or other similar motor vehicles not used for commercial purposes (excluding motorcycles, motorscooters & mopeds); snowmobiles & golfmobiles.
- Renewal Credit: 0-2 yrs.-0%; 3yrs.-3%; 4yrs.-4%; 5 or more yrs. -5% premium credit when insured maintained consecutive yrs. of coverage with St. Paul. Credit will apply to final premium for each coverage & rounded to nearest dollar.
- Installment charge deviation: \$2 charge each installment unless Electronic Funds Transfer billing option is selected, then no charge.
- Employee Discount: New Business - 20%; Renewals - 15% when criteria is met. Eff. 3-1-00

St. Paul Mercury Insurance Company

- 15% non-fleet private passenger auto liability & physical damage insurance rates. Eff. 1-1-88

Seaton Insurance Company

- 15% non-fleet private passenger auto liability, medical payments & physical damage. "Unimate Plus" in addition to above: (1) Policy in force 3 yrs. & no at-fault accident additional 5% credit liability, medical payments & physical damage; (2) Policy in force 6 yrs. & no at-fault accident; Second 5% credit on coverages listed above.
- 5% non-fleet private passenger auto non-fleet physical damage rates. Discount applies: (1) All vehicles assigned to driver 55 yrs. of age or older, (2) All vehicles on policy, regardless of number, if all drivers are 55 yrs. of age or older, (3) Private passenger vehicles only (no miscellaneous types). Eff. 6-20-88

Security Insurance Company of Hartford

- Territorial Deviation for BI, PD, med pay, uninsured motorists/underinsured motorists, comprehensive & collision: Credits vary.
- Classification Rating Factors Deviation for liability, comprehensive & collision.
- 5%, 10% or 15% Anti-Theft Device Discount: Certain criteria apply.
- 5% Good Drivers Discount.
- 5% Affinity Group Discount.
- Preferred Policy Program Deviation. Eff. 9-1-00

Selective Insurance Company of South Carolina

- Installment Payment Plan: \$2 per each installment.
- 30% deviation applies to liability & physical damage when a commercial package policy is written with the risk. Eff. 6-1-01

Selective Insurance Company of the Southeast

- Installment Payment Plan: \$2 per each installment. Eff. 9-1-98

Shelby Insurance Company

- 7.5% non-fleet private passenger auto liability & physical damage rates when insured has their Homeowners policy in the Anthem Casualty Insurance Group.
- Anti-Theft Discount: Discount applies to other than collision coverage only. 5% alarm & active disabling devices; 15% on vehicles equipped with passive disabling devices.
- Longevity Discount: 5% credit applies when policies have been in force past 5 yrs. Credit applies to Plus & Premier policies only.
- Mature Operator Discount: 5% discount for drivers age 55 to 69 yrs. old with no drivers with less than 5 yrs. driving experience. Credit applies to Plus & Premier policies.
- Point Factor Discount: Factors vary .00 - 3.90 for 0 - 12 points.
- 10% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision for all Shelby Plus policies. Eff. 11-16-00

South Carolina Insurance Company

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components.

12 point violation must not be one of the following:

- a. Manslaughter or negligent homicide.
 - b. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
 - c. Prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing.
 - d. Transporting illegal intoxicating liquors by motor vehicle.
- Deviation for single car policies with 12-20 SDIP points where driver with least licensed driving experience has 5-52 yrs. of driving experience. 47%- 60% credit.
 - Deviation for multi- car policies with 12-20 SDIP points where driver with least licensed driving experience has 5-42 yrs. of driving experience. 43% -55% credit.

12 point violation must not be one of the following:

- a. Manslaughter or negligent homicide.
 - b. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
 - c. Prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing.
 - d. Transporting illegal intoxicating liquors by motor vehicle.
 - e. Driving motor vehicle while intoxicated.
- Deviation for single-car policies with 6-20 SDIP pts. where driver with least licensed driving experience has from 7-52 yrs. of driving experience with no accidents or claims. 5% credit.

- Deviation for single-car policies with 6-20 SDIP pts. where driver with least licensed driving experience has from 7-52 yrs. of driving experience with one accident or claim. 3% credit.
- Deviation for multi-car policies with 6-20 SDIP pts. where driver with least licensed driving experience has from 7-52 yrs. of driving experience with no accidents or claims. 3% credit.
- Deviation for multi-car policies with 6-20 SDIP pts. where driver with least licensed driving experience has from 7-52 yrs. of driving experience with one accident or claim. 1.5% credit.

PHYSICAL DAMAGE All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components.

12 point violation must not be one of the following:

- Manslaughter or negligent homicide.
 - Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
 - Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing.
 - Transporting illegal intoxicating liquors by motor vehicle.
- 5% non-fleet private passenger auto comprehensive & collision for policies that are insured with South Carolina Insurance Company with no lapse in coverage between policies & have 12-20 SDIP pts. & all drivers licensed 5-52 yrs.
 - 15% non-fleet private passenger auto comprehensive & collision for policies with 12-20 SDIP pts. & all drivers licensed 5 - 52 yrs.

12 point violation must not be one of the following.

- Manslaughter or negligent homicide.
 - Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
 - Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing.
 - Transporting illegal intoxicating liquors by motor vehicle.
 - Driving motor vehicle while intoxicated.
- 25% non-fleet private passenger auto comprehensive & collision for policies with 12 - 20 SDIP pts.; all drivers licensed 5 - 52 yrs. & no driver with an at fault accident within the last 12 months preceding policy effective date. Eff.10-21-98

Southern Fire & Casualty Insurance Company – Withdrawn 1-1-03

Southern Guaranty Insurance Company

- Exceptional Driver Program: 15% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision when underwriting guidelines are met.
- Exception Plus: Additional 5% credit for private passenger non-fleet auto bodily injury, property damage, medical payments, comprehensive & collision when policy has been in-force at least 3 yrs. & no at-fault accidents in preceding 3 yrs. A second 5% credit for policies in-force at least 6 yrs. & no at-fault accidents in preceding 6 yrs. Maximum Exceptional Driver credit is 25%.
- Mature Driver Discount: 10% non fleet private passenger auto bodily injury, property damage, medical payments, comprehensive, collision & medical payments when underwriting guidelines are met.
- Multi Policy Discount: 5% non-fleet private passenger auto comprehensive & collision base rate if Southern Guaranty Insurance Company insures both homeowner & auto policy.
- 10% credit non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision for all private passenger auto policies for University of North Carolina Employees. Eff. 7-1-00

Southern Heritage Insurance Company

- Downward deviation by territories: Applies to Comprehensive & Collision coverages: Credit varies 10%-25%.
- Multi-Car Discount: Certain Criteria apply.
- 7% credit for non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision coverage for all operators in household who have 14-44 yrs of driving experience.
- Deviation for recreational trailer rate. Rate varies \$3 - \$6 for each \$1,000 in cost over \$10,000.
- Loss Free Renewal Discount: Loss free yrs. 3-5 yrs.: Discount varies 5% - 10% for non-fleet private passenger auto bodily injury, property damage, comprehensive & collision.
- New Business Automobile Discount: 5% deviation applies to non-fleet private passenger auto bodily injury, property

damage, comprehensive & collision when criteria are met.

- **Airbag Discount:** Applies to med pay only: 20% credit when installed driver side only: 30% credit when installed in both front seat positions.
- **Anti Lock Braking System Discount:** 5% credit for BI and PD coverages when factory installed four wheel ABS.
- **Anti Theft Devices Discount:** 5% credit applies to comprehensive coverage for alarm only and active disabling devices: 15% credit for passive disabling devices. Eff. 10-1-01

Link Plus Only

- **Mature Driver Credit:** 5% non-fleet private passenger auto bodily injury, property damage, comprehensive & collision when all operators in household have 29 or more yrs. of driving experience.
- **Increased Limit Factor Deviation.**
- **Preferred Driver Deviation:** Non-fleet private passenger auto: 10% bodily injury & property damage: 12% comprehensive & collision. Eff. 3-11-97

Southern Pilot Insurance Company

- 10% credit applies to bodily injury, property damage, medical payments, comprehensive & collision for all Employees of the University of North Carolina - Chapel Hill.
- **Exceptional Driver Discount:** 15% applies to non-fleet private passenger bodily injury, property damage, medical payments, comprehensive & collision. Certain criteria apply.
- **Accident Free Discount:** 5% credit shall be applied to bodily injury, property damage, medical payments, comprehensive & collision if insured has had no chargeable accidents in the past three yrs. & insured with Southern Pilot at least three yrs. An additional 5% applies for a six yr. period.
- **Mature Driver Discount:** 5% discount applies to bodily injury, property damage, comprehensive, collision & medical expense when principal operator has 34+ yrs. driving experience & other operators have no less than 9.
- **Multi Policy Discount:** 5% applies to bodily injury, property damage, medical payments, comprehensive, & collision coverages when insured has both auto & homeowners with the Company. Eff. 7-1-01

Standard Fire Insurance Company

- 15% non-fleet private passenger auto liability insurance rates.
- 23% non-fleet private passenger auto physical damage rates.
- **Loss & Conviction Free Deviation** for multi-car policies. 15% non-fleet private passenger auto bodily injury, property damage, medical payments & collision for single & multi-car policies.
- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, uninsured motorist, comprehensive & collision. 5% for facility issued policies for comprehensive & collision coverage. Eff. 3-29-96

State Auto Property & Casualty Insurance Company

- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision coverages, no inexperienced operators, for operators 0-38 yrs. driving experience or 55 yrs. of age or older.
- 10% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision coverages, no inexperienced operators, for an insured with 0-33 yrs. driving experience & a homeowners policy with State Auto Companies, or 0-38 yrs. driving experience or 55 yrs. of age or older for insured without a homeowners policy with State Auto Companies.
- 15% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision coverages, no inexperienced operators, for an insured with 0-33 yrs. driving experience, 34-38 yrs, driving experience or is 70 yrs. of age or older and has a homeowner policy with State Auto Companies, or 55 yrs. of age or older or 0-38 yrs. driving experience for insured without a homeowners policy.
- 20% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision coverages, no inexperienced operators, for an insured with 0-33 yrs. driving experience, 34-38 yrs, driving experience or is 55 yrs. of age or older and has a homeowner policy with State Auto Companies, or 55-69 yrs. of age for insured without a homeowners policy.
- 25% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision coverages, no inexperienced operators, for an insured with 0-33 yrs. driving experience, 34-38 yrs, driving experience or is 55 yrs. of age or older and has a homeowner policy with State Auto Companies.
- 30% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision

- coverages, no inexperienced operators, for an insured with 34-38 yrs, driving experience or is 55 yrs. of age or older and has a homeowner policy with State Auto Companies.
- 35% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision coverages, no inexperienced operators, for an insured who is 55-69 yrs. of age and has a homeowner policy with State Auto Companies.
- Anti-lock Braking System Discount: 5% deviation on non-fleet private passenger auto BI & property damage or combined single limit liability on private passenger autos equipped with factory installed four wheel anti-lock braking systems.
- Electronic Funds Transfer: \$1 monthly service charge per policy. Eff. 9-1-00

State Automobile Mutual Insurance Company

- 10% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision coverages, no SDIP pts., no inexperienced operators & insured has Homeowners policy with State Auto Companies.
- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision coverages provided no SDIP pts., no inexperienced operators & all operators in household are age 55 or older.
- 15% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision coverages provided there are no SDIP pts., no inexperienced operators, all operators in household are age 55 or older and insured has a Homeowners policy with State Auto Companies.
- Installment Pay Plan charge is reduced to \$1 per installment on all new and renewal business.
- 5% non-fleet private passenger auto bodily injury & property damage liability (or combined single liability) coverage for private passenger auto equipped with factory installed four wheel anti-locking braking systems. Eff. 2-1-93

State Capital Insurance Company

- Installment Payment Plan: Waive initial installment charge.
- 10% credit applicable to auto policy when named insured has Homeowners policy with State Capital, Northwestern National, or American Professionals Insurance Company.
- 5%-10% deviation for Renewal/Transfer Credit to bodily injury, property damage, medical payments & collision coverage when certain criteria is met. Eff. 1-1-01

State Farm Mutual Automobile Insurance Company

- Deviation for non-fleet private passenger automobile rates: Credit varies based on territory.
- 15% on non-fleet private passenger automobile rates applicable to principal operators age 55 & over where there is no inexperienced operator in household. Credit not applicable to motorcycle.
- 10% non-fleet private passenger automobile rates. Applicable to vehicles (not motorcycles) written in State Farm Mutual & free of at-fault accidents for 3 or more yrs.: 6-10 yrs. - 15% credit: 10 or more yrs. - 20%: 9 or more yrs. - 15% or 20% credit continues after first at fault accident.
- Installment Payment Charge: \$2 monthly installment of premium. Charge waived if payment made by electronic funds transfer.
- Multi Policy Discount: 10% credit for non-fleet private passenger automobile rates when criteria is met.
- 5% on non-fleet private passenger automobile rates applicable to new business policies (not motorcycles) when all drivers have been licensed in the U.S. or Canada for 3 yrs. & all driving records combined have no violations & no at-fault accidents during past 5 yrs. Eff. 08-19-02

State National Specialty

- Deviation non-fleet private passenger auto bodily injury, property damage & medical payments: 15% - 0 SDIP pts.; 10% 1-4 SDIP pts. if certain criteria is met.
- Deviation non-fleet private passenger auto comprehensive & collision coverage: 10% - 0 SDIP pts. if certain criteria is met. Eff. 2-6-95

TIG Premier Insurance Company

- 10.7% non-fleet private passenger auto bodily injury, property damage, medical payments, collision, uninsured BI and combined uninsured/underinsured BI; 15.5% comprehensive.
- Free of at fault accidents: 3-6 yrs.; 10%-non-fleet private passenger auto bodily injury, property damage, medical

payments & collision; Over 6 yrs.-15%.

- 10% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision for principal operators age 55 and over where there is no principal operator in household.
- BMW model yrs. 1995 & newer: 20% comprehensive; 10% collision. Eff. 3-1-98

Teachers Insurance Company

- Deviation on bodily injury, property damage, medical payments, comprehensive & collision coverages for principal operators age 55 or over, no chargeable SDIP points & no inexperience. Credit is 1% or 3%.
- Deviation for certain comprehensive & collision deductibles, when the insured has no chargeable SDIP pts. & no inexperience.
- Home/Auto Deviation: Certain criteria apply.
- Driving Quality Deviation: Non-fleet private passenger, bodily injury, property damage & collision when criteria is met.
- 9% non-fleet private passenger auto bodily injury & property damage; 8% comprehensive & collision premiums, if insured is a member in good standing of a sponsoring education association & policy is voluntary. No deviation applies if policy has comprehensive only or physical damage only.
- 25% - 45% deviation for first accident if loss free for 5 yrs. & not ceded.
- Installment Payment Plan: Charge waived when paid by Electronic Funds Transfer.
- Installment Payment Charge: No charge on 1st installment for new business policies written on an installment basis.
- 7% non-fleet private passenger collision for utility vehicles, vans or pickups, 1993 or subsequent. Eff. 01-20-02

Travelers Casualty & Surety Company

- Anti-Lock Brake Deviation: 5% non-fleet private passenger auto single limit (liability & medical payments) or bodily injury, property damage & medical payments.
- Anti-Theft Device Deviation: 5% or 10% discount depending on how vehicle is equipped. Applicable to non-fleet private passenger auto comprehensive base premiums.
- 7% Loss & Conviction Free Renewal Deviation: Multi-car policies: Applies to non-fleet private passenger auto bodily injury, property damage, medical payments & collision coverage. Credit applies to voluntary policies.
- Mature Driver Deviation: 3% to non-fleet private passenger auto bodily injury, property damage & medical payments; 5% collision, 10% comprehensive coverage.
- Passive Restraint Discount: 1% non-fleet private passenger auto bodily injury, property damage & medical payments. Credit applies to voluntary policies.
- 7% Loss & Conviction Free Renewal Deviation; Multi-car policies: Applies to collision coverage only when policy is ceded to the Facility.
- Mature Driver Deviation: 5% non-fleet private passenger auto collision coverage & 10% comprehensive coverage. Eff. 12-17-93

Travelers Casualty & Surety Company of America

- 15% non-fleet private passenger auto bodily injury, property damage & medical payments rates.
- 15% non-fleet private passenger auto comprehensive & collision rates. Eff. 10-15-92

Travelers Casualty & Surety Company of Illinois

- 30% non-fleet private passenger auto liability & medical payments rates.
- 30% non-fleet private passenger auto physical damage rates. Eff. 10-15-92

Travelers Indemnity Company

- 9% Account Discount when insured has private passenger auto policy & homeowners policy with The Travelers.
- 3% Renewal Credit: Non-fleet private passenger auto rates if insured has maintained auto coverage with the Travelers for last 6 or more consecutive yrs.
- 2% deviation for private passenger auto rates for employees of Multi-Line Insurance and Financial Services Institution.
- 2% for private passenger auto rates for entities for which there is no specifically defined deviation. Installment charge deleted.
- 2% deviation for private passenger auto rates for North Carolina State University employees as part as of an Employer Payroll Deduction Premium Payment Plan. Installment charge deleted.

- **Contributing Vehicle Credit: 30% non-fleet private passenger auto bodily injury, property damage, medical payments & collision for insured who have single car policy & have more than one private passenger auto with The Travelers.**
- **Contributing Vehicle Credit: 25% non-fleet private passenger auto comprehensive, fire/fire & theft/fire, theft, CAC for insureds who have a single car policy and have more than one private passenger auto insured with The Travelers.**
- **Contributing Vehicle Credit: 15% private pass, pickups, vans and classic autos for comp, fire/fire and theft/fire, theft, CAC coverages for insured who have a single car policy yet have more than one priv pass auto insured with The Travelers.**
- **2% deviation for private passenger auto rates for Members/Customer of A Credit Union Family. Installment charge deleted.**
- **2% deviation for private passenger auto rates for Employees of Research and Development Institutions. Installment charge deleted.**
- **2% deviation for private passenger auto rates for Members/Customer of AAA Group. Installment charge deleted.**
- **2% deviation for private passenger auto rates for employees of Philip Morris Companies as apart as a payroll deduction premium payment plan. Installment charge deleted. Eff. 4-1-02**

Travelers Indemnity Company of America

- **Installment Payment Charge: Installment charge for each installment is deleted.**
- **15% deviation applied to private passenger auto rates for employees of North Carolina State University as part of an employer payroll deduction premium payment plan. Installment charge deleted.**
- **14% deviation applied to private passenger auto rates for employees of Multi-Line Insurance & Financial Services Institution. Installment charge deleted.**
- **7% deviation applied to private passenger auto rates for entities for which there is no specifically defined deviation. Installment charge deleted.**
- **9% Account Discount: Applies to all insureds that have both private passenger auto & homeowners policy with The Travelers.**
- **Renewal Credit: 3% non-fleet private passenger rates if insured has maintained auto policy with The Travelers for the last 6 or more consecutive yrs.**
- **Contributing Vehicle Credit: 30% non-fleet private passenger auto bodily injury, property damage, medical payments & collision for insured who have single car policy & have more than one private passenger auto with The Travelers.**
- **Contributing Vehicle Credit: 25% non-fleet private passenger auto comprehensive, fire/fire & theft/fire, theft, CAC for insureds who have a single car policy and have more than one private passenger auto insured with The Travelers.**
- **Contributing Vehicle Credit: 15% deviation priv pass, pickups, vans and classic autos for Comp, fire/fire and theft/fire, theft, CAC coverages for insureds who have a single car policy and have more than one private pass auto insured with The Travelers.**
- **10% deviation applied to private passenger auto rates for Members/Customers of a Credit Union family. Installment charge deleted.**
- **14% non-fleet private passenger insurance rates for all coverages for Employees of Research and Development Institutions. Installment charge deleted.**
- **10% deviation applies to private passenger auto rates for members of AAA Groups. Installment charge deleted.**
- **12% deviation applies to private passenger auto rates for employees of Philip Morris Companies, Inc. as part of an employer payroll deduction premium payment plan. Installment charge deleted. Eff. 4-1-02**

The Travelers Indemnity Company of Connecticut

- **Account Discount: 9% applies when voluntary private passenger auto & homeowners policy with The Travelers.**
- **Renewal Credit: 3% if insured has maintained auto policy with The Travelers for 6 or more consecutive yrs.**
- **Contributing Vehicle Credit: 25% non-fleet private passenger autos, pickups, vans & classic autos for bodily injury property damage, medical payments & collision for single car policy yet have more than one private passenger auto insured with The Travelers.**
- **Contributing Vehicle Credit: 15% private passenger autos, pickups, vans & classic autos for collision coverage for single car policy yet have more than one private passenger auto insured with The Travelers.**
- **Contributing Vehicle Credit: 15% private passenger autos, pickups, vans & classic autos for comprehensive, fire/fire & theft/fire, theft & CAC coverages for single car policy yet have more than one private passenger auto insured with The Travelers.**
- **10% deviation for non-fleet private passenger auto liability and 10% deviation for physical damage to coverages to non-fleet private passenger autos. Eff. 04-01-02**

Travelers Indemnity Company of Illinois

- Account Credit: 10% credit when voluntary auto & homeowners policy with The Travelers.
- Careful Driver Credit: 7% non-fleet private passenger auto bodily injury, property damage, medical payments & collision that have 0 SDIP pts. for the last 3 consecutive yrs.
- Senior Driver Credit: Credit varies 3% - 6% when criteria is met.
- Contributing Vehicle Credit: 25% non-fleet private passenger auto bodily injury, property damage, medical payments & collision for single car policy, yet have more than one auto insured with The Travelers.
- Contributing Vehicle Credit: 15% non-fleet private passenger auto comprehensive, fire/fire & theft/fire, theft, CAC for insured who have a single car policy, yet have more than one auto insured with The Travelers.
- Highly Preferred Credit: 19% credit when certain criteria is met.
- Preferred Credit: 10% credit when certain criteria is met. Eff. 8-21-99

Travelers Personal Security Insurance Company

- 10% non-fleet private passenger auto liability rates.
- 19% non-fleet private passenger auto physical damage rates.
- 15% non-fleet private passenger auto bodily injury, property damage, medical payment & collision to single & multi-car policies that are loss & conviction free.
- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, uninsured motorist coverage, comprehensive & collision coverage, Facility policies: 5% applies comprehensive & collision when named insured also purchases homeowner policy (HO-2, HO-3 or HO-6). Eff. 3-29-96

Twin City Fire Insurance Company

- .94 factor for non-fleet private passenger auto comprehensive & collision rates if principal operator is age 55 or over.
- 4% Account Credit: 4% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision rates when insured has qualifying homeowners policy in effect with one of the Hartford Group Companies. (The HO-4 policy qualifies for a 5% credit.). Eff. 11-15-00

USAA Casualty Insurance Company

- 4.6% non-fleet private passenger auto liability, physical damage, extended transportation expense, & towing & labor coverages.
- 10% non-fleet private passenger auto other than collision coverage for vehicles equipped with passive anti-theft disabling devices & for vehicles equipped with a vehicle recovery system.
- 5% non-fleet private passenger auto other than collision coverage. for vehicles equipped with a window identification system.
- 5% non-fleet private passenger auto other than collision coverage for vehicles with active disabling anti-theft devices.
- 100% non-fleet private passenger auto other than collision coverage for audio, visual & data electronics equipment & tapes, records, discs & other media.
- 100% on rates for covered property coverage for trailers insured for other than collision coverage.
- 100% on rates for customizing equipment coverage.
- 30% non-fleet private passenger auto medical payments coverage for vehicles equipped with air bags both sides.
- 10% non-fleet private passenger auto medical payments coverage for vehicles equipped with passive seat belt both sides or drivers side only.
- 10% non-fleet private passenger auto liability & physical damage if principal operator is age 55 or older.
- 5% non-fleet private passenger auto collision for vehicles equipped with a daytime running light device.
- Safe Driver Incentive Discount: 10% non-fleet private passenger auto bodily injury, property damage, medical payments, other than collision, collision uninsured motorist, fire, theft & combined additional coverage when criteria is met.
- Deviation on 6 month and annual short rate cancellation tables.
- 20% non-fleet private passenger auto medical payments coverage for vehicles equipped with air bag drivers side only.
- Extended Billing Plan: Regular Plan - no installment charge: Extended Plan - \$3 installment charge. Eff. 7-6-01

USAA General Indemnity Company

- 5% non-fleet private passenger auto other than collision coverage for vehicles equipped with passive anti-theft disabling devices.

- 100% non-fleet private passenger auto other than collision coverage for audio, visual & data electronic equipment & tapes, records, discs & other media.
- 100% deviation for trailers insured for other than collision coverage.
- 100% deviation for vehicles insured for customizing equipment coverage.
- 5% non-fleet private passenger auto collision for vehicles equipped with daytime running light device.
- Deviation on 6 month & annual short rate cancellation tables.
- Installment Payment Plan: Regular Plan - installment charge waived: Extended Plan - \$3 each installment, unless paid by electronic transfer then no charge. Eff. 8-1-00

Underwriters Insurance Company

- 17.5 % Credit Physical Damage and 5% Credit Liability base premiums: Certain Preferred Driver criteria must be met.
- 5% Credit Physical Damage base premiums: Certain Standard Driver criteria must be met.
- Account Credit Program: 10% Credit: Must have Homeowners and Auto policy with UIC.
- 5% Credit for BI, PD and Med Pay for factory installed Anti-Lock Brake System.
- 5% Credit for BI, PD, Med Pay, Collisions, and Comprehensive premiums: Mature Driver Discount: Certain criteria apply. Eff. 10-1-99

Unigard Indemnity Company

- 5% non-fleet private passenger auto physical damage rates. Deviation applies: (1) All vehicles assigned to driver 55 yrs. of age or older, (2) All vehicles on policy, regardless of number, if all drivers are 55 yrs. of age or older, (3) Private passenger vehicles only.
- 10% non-fleet private passenger auto physical damage rates when same insured also has Homeowners Form HO-3 or HO-6. Eff. 9-5-89

Unigard Insurance Company

- 5% non-fleet private passenger auto comprehensive & collision rates drivers 55 yrs. or older.
- 15% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision for multi-car policies, when auto & homeowner policy is written on Uni-Mate Program. Additional 5% for policy written 3 yrs. with no at-fault accidents. Second 5% credit for policies in-force 3 yrs. with no at fault accidents preceding 6 yrs. Maximum Uni-Mate Credit is 25% with no at fault accidents preceding 6 yrs. - Maximum Uni-Mate Credit 25%. Eff. 8-1-94

Unisun Insurance Company

- Preferred Driver Discount: 10% non-fleet private passenger auto bodily injury, property damage, medical payments, collision & other than collision premium. Credit applies to each vehicles when criteria is met.
- Full Coverage Discount: 3% non-fleet private passenger auto bodily injury, property damage, medical payments collision & other than collision when criteria is met.
- Multi-Vehicle Discount: 5% additional credit for non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision. Eff. 12-15-96

United Pacific Insurance Company

- 10% non-fleet private passenger auto comprehensive & collision. Eff. 8-8-91

United Services Automobile Association

- 11% non-fleet private passenger auto liability & physical damage; 10% extended transportation expense coverage, towing & labor.
- 5% non-fleet private passenger auto other than collision coverage for vehicles equipped with active anti-theft disabling devices or vehicles using steering wheel bar locks.
- 5% non-fleet private passenger auto other than collision coverage for vehicles equipped with a window identification system.
- 10% non-fleet private passenger auto other than collision coverage for vehicles with passive disabling anti-theft devices & vehicle recovery system.
- 100% private passenger non-fleet auto other than collision coverage for audio, visual & data electronic equipment

tapes, records, discs & other media.

- 30% non-fleet private passenger auto medical payments coverage for vehicles equipped with air bags on both sides.
- 20% non-fleet private passenger auto medical payments coverage for vehicles equipped with air bag on driver side only.
- 10% non-fleet private passenger auto medical payments coverage for vehicles with passive seat belt restraint.
- 10 % non-fleet private passenger auto liability & physical damage rates if principal operator is age 55 & older.
- 100% on rates for covered property for trailers insured for other than collision coverage.
- 100% on rates for customizing equipment coverage.
- 5% non-fleet private passenger auto collision for vehicles equipped with a daytime running light device.
- Safe Driver Incentive Discount: 10% non-fleet private passenger auto bodily injury, property damage, medical payments, other than collision, collision uninsured motorist, fire, theft & combined additional coverages.
- Deviation on 6 month & annual short rate cancellation tables.
- Extended Billing Plan: Regular Plan - no installment charge: Extended Plan - \$3 installment charge. Eff. 9-1-00

United States Fidelity & Guaranty Company

- Multi-Policy Discount: 2% credit to total non-fleet private passenger auto insurance premium when both auto & home-owners policies are purchased through USF&G Group when certain criteria is met.
- 2% credit non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision premium when principal operator is age 55 & over and there are no inexperienced operators in household.
- Physical Damage Deviation: 6% applies to comprehensive & collision.
- Special Package Discount: 5% credit total policy premium for insured who meet specified underwriting guidelines.
- 15% non-fleet private passenger auto total premium for insureds who are a participant through any of the USF&G Group Marketing Plans. Eff. 9-1-00

Universal Insurance Company

- 15.0% non-fleet private passenger auto bodily injury, property damage & medical payments for DWI conviction limited to one lifetime alcohol related conviction per household. Credit applies to single car. SDIP pts. must be between 12-20.
- 7.5% Multi-car, non-fleet private passenger auto bodily injury, property damage & medical payments when an insured has a DWI conviction and SDIP pts. are between 12 & 20. There can be no more than one lifetime alcohol related conviction per household.
- 3.5% non-fleet private passenger auto bodily injury, property damage & medical payments when an insured has a DWI & SDIP pts. are between 8 & 14. Credit applies to single or multi-car risk.
- 5% non-fleet private passenger auto comprehensive & collision with 10-18 SDIP pts. based on model year of auto.
- 10% non-fleet private passenger auto comprehensive & collision with 8-9 SDIP pts. based on model year of auto.
- 25% non-fleet private passenger auto comprehensive & collision with 10-18 SDIP pts. based on model year of auto.
- 40% non-fleet private passenger auto comprehensive & collision with 12-14 SDIP pts. based on model year of auto.
- 20% non-fleet private passenger auto comprehensive & collision with 12-14 SDIP pts. based on model year of auto.
- 52% non-fleet private passenger auto bodily injury, property damage & medical payments for experience drivers, single car risk with 12-20 SDIP pts.
- 42% non-fleet private passenger auto bodily injury, property damage & medical payments for experience drivers, multi-car risk with 12-20 SDIP pts. by at least one driver. Eff. 2-1-98

Utica Mutual Insurance Company

- Mass Merchandising Plan: 15% discount on base rates for employees of Utica National Insurance Group.
- Personal Auto Account Credit: 5% credit applied to basic premium when auto & homeowner policy is insured by Utica National Insurance Group.
- 5% payroll deduction provided the named insured is employed through an employer enrolled in the Company Workplace Insurance Service for Employees (W.I.S.E.) program or is a member of a company approved affinity group.
- Company Car Discount: Apply multi-car rating factor to single car policies when certain criteria is met. Eff. 12-1-00

Valiant Insurance Company

- 5% non-fleet private passenger auto comprehensive & collision insurance rates.
- 5% non-fleet private passenger auto bodily injury, property damage, comprehensive & collision coverage if named

insured is an educator.

- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision for loss free credit insured with 3 years with "0" SDIP pts.
- 10% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision for loss free credit insured 6 years with "0" SDIP pts.
- 5% non-fleet private passenger auto bodily injury & property damage for anti-lock brakes.
- 5% non-fleet private passenger auto comprehensive with anti-theft device (active).
- 10% non-fleet private passenger auto comprehensive with anti-theft device (passive).
- 5% non-fleet private passenger auto bodily, property damage, medical payments, comprehensive & collision for mature driver.
- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision for account driver.
- 5% non-fleet private passenger auto comprehensive & collision for multi-car policies.
- 15% non-fleet private passenger auto comprehensive & collision for cars with "0" SDIP pts. Eff. 2-15-98

Vigilant Insurance Company

- Various deviations for bodily injury, property damage, medical payments & uninsured motorist coverage for antique autos.
- Reduced rates for physical damage coverage for antique autos.
- Deviation for split limit bodily injury increased limits. Eff. 4-1-02

Virginia Mutual Insurance Company

- 15% non-fleet private passenger auto bodily injury, property damage & medical payments, with "0" SDIP pts. & no inexperience operators.
- 10% non-fleet private passenger auto comprehensive & collision with "0" pts. and no inexperience operators. Eff. 9-1-97

West American Insurance Company

- Fampak Discount: 5% credit for all coverages.
- Prime Life Discount: 4% credit for all coverages: Certain criteria must be met.
- Employee Discount: 15% credit for all coverages.
- Base Rate Deviation by territory for bodily injury, property damage, medical payments, uninsured motorists, comprehensive & collision coverages.
- Anti-Theft Discount: Comprehensive Coverage only: 5% & 15% credit: Certain criteria apply. Eff. 9-1-00

Windsor Insurance Company

LIABILITY Applicable to non-fleet private passenger auto bodily injury, damage & medical payments coverage for all listed components.

Group I

12 point violation that is not one of the following:

- a. Manslaughter or negligent homicide.
 - b. Prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing.
 - c. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
 - d. Transporting illegal intoxicating liquors by motor vehicle.
- Deviation for single car policies, unmarried driver, 12-20 SDIP pts. & least experienced operator has 5-13 yrs. licensed driving experience or 49-53 yrs. licensed driving experience. Credit varies 14% - 43%.
 - Deviation for single car policies, married driver, 12-20 SDIP pts. & least experienced operator has 5-13 yrs. licensed driving experience or 49-53 yrs. licensed driving experience. Credit varies 23% - 70%.
 - Deviation for single car policies, unmarried driver, 12-20 SDIP pts. & least experienced operator has 14-48 yrs. licensed driving experience. Credit varies 20% - 70%.
 - Deviation for single car policies, married driver, 12-20 SDIP pts. & least experienced operator has 14-48 yrs. licensed driving experience. Credit varies 40% - 75%.
 - Deviation multi-car policies, unmarried driver, 12-20 SDIP pts. & least experienced operator has 5-13 yrs. licens'

- driving experience or 49-53 yrs. licensed driving experience. Credit varies 10% - 43%.
- Deviation multi-car policies, unmarried driver, 12-20 SDIP pts. & least experienced operator has 14-48 yrs. licensed driving experience. Credit varies 20% - 70%.
- Deviation multi-car policies, married driver, 12-20 SDIP pts. & least experienced operator has 5-13 yrs. licensed driving experience or 49-53 yrs. licensed driving experience. Credit varies 28% - 70%.
- Deviation multi-car policies, married driver, 12-20 SDIP pts. & least experienced operator has 14-48 yrs. licensed driving experience. Credit varies 41% - 75%.
- 7% deviation applies to auto BI & PD on Basic Program risks to policies with proof of 6 months prior auto insurance coverage with no lapse.
- 3% deviation to BI & PD coverages on Elite Program risks presenting proof of 6 months prior auto insurance coverage with no lapse.
- 10% deviation applies to auto BI, PD and Med Pay when the total policy premium is paid with the application or renewal quote.
- 12% auto BI & PD policies with proof of 6 months prior auto insurance coverage with no lapse & BI limit on the prior proof are higher than 25/50.
- 8% deviation applies to BI & PD coverages on Elite Program risks presenting proof of 6 months prior auto coverage with no lapse & the BI limits on the prior proof are higher than 30/60.
- 8% deviation applies to BI & PD coverages on risks presenting proof of home ownership with homeowners dec page, a homeowners dec page with expiration date less than 24 months old, property tax records, mortgage payment coupons or property deeds. Address listed on any form must match address on Windsor policy.
- 8% deviation applies to BI & PD coverage on Elite Program risks presenting proof of home ownership with homeowners dec page, a homeowners dec page with expiration date less than 24 months old, property tax records, mortgage payment coupons or property deeds. Address listed on any form must match address on Windsor policy.
- 5% deviation applies to BI, PD & med pay coverages on Elite Program risks when the total premium is paid with the application or the renewal quote.
- 2% deviation applies to BI & PD coverages on Elite Program risks must reside in rented residence for which he or she can provide proof of contents insurance or must reside in an owned mobile home for which he or she can provide proof of homeowners insurance.

Group II

Contain either no 12 point violation or a 12 point violation that is one of the following:

- a. Manslaughter or negligent homicide.
 - b. Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing.
 - c. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
 - d. Transporting illegal intoxicating liquors by motor vehicle.
- Deviation single-car policies, married driver, 2-20 SDIP pts. & least experienced operator has 5-13 yrs. licensed driving experience or 49-53 yrs. licensed driving experience. Credit varies 1% - 30%.
 - Deviation single-car policies, married driver, 2-20 SDIP pts. & least experienced operator has 14-48 yrs. licensed driving experience. Credit varies 2% - 34%.
 - Deviation single-car policies, unmarried driver, 3-20 SDIP pts. & least experienced operator has 14-48 yrs. licensed driving experience. Credit 3% - 35%.
 - Deviation single-car policies, unmarried driver, 2-20 SDIP pts. & least experienced operator has 7-13 yrs. licensed driving experience or 49-53 yrs. licensed driving experience. Credit varies 1% - 30%.
 - Deviation multi-car policies, married driver, 3-20 SDIP pts. & least experienced operator has 5-13 yrs. licensed driving experience or 49-53 yrs. licensed driving experience. Credit varies 1% - 26%.
 - Deviation multi-car policies, married driver, 3-20 SDIP pts. & least experienced operator has 14-48 yrs. licensed driving experience. Credit varies 1% - 28%.
 - Deviation multi-car policies, unmarried driver, 3-20 SDIP pts. & least experienced operator has 14-48 yrs. licensed driving experience. Credit varies 3% - 20%.
 - Deviation multi-car policies, unmarried driver, 4 - 20 SDIP pts. & least experienced operator has 5-13 yrs. licensed driving experience or 49-53 yrs. licensed driving experience. Credit varies 1% or 20%.
 - 10% deviation applies to auto BI, PD & Med Pay when the total policy premium is paid with the application or renewal quote.
 - 15% auto BI & PD on Basic Program risks to policies with proof of 6 months prior auto insurance coverage with no lapse & BI limit on the prior proof are higher than 25/50.
 - 10% deviation applies to auto BI & PD on Basic Program risks to policies with proof of 6 months prior auto insurance coverage with no lapse.
 - 3% deviation to BI & PD coverages on Elite Program risks presenting proof of 6 months prior auto insurance coverage

- with no lapse.
- 8% deviation applies to BI & PD coverages on Elite Program risks presenting proof of 6 months prior auto coverage with no lapse & the BI limits on the prior proof are higher than 30/60.
- 8% deviation applies to BI & PD coverages on risks presenting proof of home ownership with homeowners dec page. a homeowners dec page with expiration date less than 24 months old, property tax records, mortgage payment coupons or property deeds. Address listed on any form must match address on Windsor policy.
- 8% deviation applies to BI & PD coverage on Elite Program risks presenting proof of home ownership with homeowners dec page, a homeowners dec page with expiration date less than 24 months old, property tax records, mortgage payment coupons or property deeds. Address listed on any form must match address on Windsor policy.
- 5% deviation applies to BI, PD & med pay coverages on Elite Program risks when the total premium is paid with the application or the renewal quote.
- 2% deviation applies to BI & PD coverages on Elite Program risks must reside in rented residence for which he or she can provide proof of contents insurance or must reside in an owned mobile home for which he or she can provide proof of homeowners insurance. Eff. 7-22-02

Worldwide Insurance Company

- 7.0% non-fleet private passenger auto bodily injury, property damage & medical payments coverage when certain criteria is met.
- 10.0% non-fleet private passenger auto comprehensive & collision coverage if certain criteria is met. Eff. 7-15-96

AUTOMOBILE - 2003

ACE American Insurance Company

- 17% non-fleet private passenger auto bodily injury, property damage, medical payments, uninsured motorist, combined uninsured & underinsured, comprehensive & collision. Eff. 3-18-97

ACE Fire Underwriters Insurance Company

- 17% non-fleet private passenger auto bodily injury, property damage, medical payment, uninsured motorist, combined uninsured motorist & underinsured motorist, comprehensive & collision. Eff. 3-18-97

ACE Property & Casualty Insurance Company

- 17% non-fleet private passenger auto bodily injury, property damage, medical payment, uninsured motorist, combined uninsured motorist & underinsured motorist, comprehensive & collision. Eff. 3-18-97

AMEX Assurance Company

- Accident-Free Discount: Applies to non-fleet private passenger auto bodily injury, property damage, medical payment & collision: 3-5 yrs.- 10% credit: 6 yrs. or more- 15% credit.
- Auto/Homeowner Discount 5% Forms 3 & 6: with accompanying homeowners policy.
- Downward deviation for single-car & multi-car policyholders for non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision: Credit varies.
- Preferred Client Deviation 10% for non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision when criteria is met.
- Installment Payment Plan: Charge waived for electronic funds transfer or payroll deduction.
- Vehicle Usage Discount for non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision: Credit varies.
- Work Site Discount: 1% deviation non-fleet private passenger automobile rates where the named insured has acquired his/her auto policy through the Work Site Marketing Program of AMEX Assurance Company.
- Costco Discount: 3% applies to policies for member insureds of Costco. Eff. 1-7-03

All America Insurance Company

- Withdrawn

Allstate Indemnity Company

Preferred Program

- Territory Deviations: Applies to auto bodily injury, property damage, med pay, collision and comprehensive coverages: Credit varies.
- Tier Deviation: Certain criteria must be met.
- Years Licensed Deviation: Applies to auto bodily injury, property damage, comprehensive & collision

coverages: Credit varies by coverage.

- Accident Rating Deviation: Years since last accident 0 - 3+: Factors vary 1.00 – 1.20.
- Anti Lock Brake Discount: 1% credit for collision coverage when factory installed anti lock brake system on all four wheels.
- 55 and Over Discount: 15% credit when principal operator is 55 or less than 71 yrs. of age, 1% credit when 71 yrs. or older: Other criteria apply.
- New Car Discount: 0 – 2+ yrs.: Factors vary .95 – 1.00: Other criteria apply.
- The Good Hands People Discount: 10% credit applies to qualifying named insureds.
- Electronic Funds Transfer Deviation: \$1 installment fee.

Regular Auto Program

- 22.5% non-fleet private passenger auto bodily injury & property damage for policies with 12-15 SDIP pts. for single car policies.
- 16.0% non-fleet private passenger auto bodily injury & property damage for policies with 12-15 SDIP pts. for multi-car policies.
- Installment Pay Plan: \$1 per installment by Easy Payment Plan (EPP) Electronic Funds Transfer.
- Installment Pay Plan: Payroll deduction for Allstate Employees (NC); Installment charges waived.
- 10% discount on collision & comprehensive for member of an approved Allstate Corporation and its subsidiaries (The Good Hands People Discount). Eff 12-1-03

Allstate Insurance Company

- Advantage Discount Credit for non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision coverage when operators meet Company's eligibility requirements for Allstate Advantage Discount for single car policies. Credit for multi-car policies.
- Preferred Driver Discount: non-fleet private passenger auto bodily injury, property damage & medical payment coverage where operators meet company eligibility requirements, credit varies.
- Preferred Driver Discount: non-fleet private passenger auto collision & comprehensive credit varies.
- Antilock Brake Discount - 1% non-fleet private passenger auto collision rates which is equipped with factory installed anti-lock braking system on all four wheels for 1983 models or later.
- The Good Hands People Discount 10% discount on collision & comprehensive for member of an approved group. Members are: Employees and retirees of qualifying participating employers or members of qualifying participating associations.
- 55 and Over Discount - If the principle operator is at least 55 years old but less than 71 years old, the discount percentage is 15%. If the principal operator is 71 years old or older, the discount percentage is 1%. Only reduce the premium on vehicles which are eligible for the discount as defined.
- Installment Payment Plan: \$1 charge per each installment when policyholder pays through electronic funds transfer. (Allstate Easy Payment Plan). No fee shall be required when the customer is an Allstate employee in North Carolina and the premium is paid under a payroll deduction plan. PC062387. Eff. 7-1-03

American Automobile Insurance Company

- 5% non-fleet private passenger auto comp. coverage on vehicles equipped with an alarm device.
- 5% non-fleet private passenger auto comp. coverage on vehicles equipped with active disabling device.
- 15% non-fleet private passenger auto comp. coverage on vehicles equipped with passive disabling device.

- Anti-lock braking system - 5% non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all vehicles equipped with a factory installed four wheel Anti-Lock Braking System.
- Various deviations on bodily injury, property damage, combined single limits, medical payments, extended transportation expense, collision, & comprehensive coverages.
- Electronic Funds Transfer Program: No charge.
- Account Credit
- Installment Payments Eff. 10-01-03

American Bankers Insurance Company of Florida

- 8% non-fleet private passenger physical damage insurance rates, if liability insurance is provided. Eff. 3-15-86

American Centennial Insurance Company

- 5% non-fleet private passenger auto liability & physical damage rates. Eff. 9-1-85

American Economy Insurance Company

- 10% private passenger auto bodily injury, property damage, medical payments, comprehensive & collision rates where principal operator is aged 55 & over with no inexperienced operator in household. Eff. 4-19-91

American Employers Insurance Company

- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision driven by insured who reached age 55.
- Anti-Theft Device Credits: Non-fleet private passenger auto comprehensive when vehicle is equipped with anti-theft device. 5% alarm only, active disabling device. 10% passive disabling device.
- Cancellation will be done on a pro-rata basis. Eff. 11-20-01
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American Fire & Casualty Company

- Fampak Discount: 5% credit for all coverages.
- Prime Life Discount: 4% credit for all coverages: Certain criteria must be met.
- Employee Discount: 15% credit for all coverages.
- Base Rate Deviation by territory for bodily injury, property damage, medical payments, uninsured motorists, comprehensive & collision coverages.
- Anti-Theft Discount: Comprehensive Coverage only: 5% & 15% credit: Certain criteria apply. Eff. 9-1-00

American & Foreign Insurance Company

- 5% Companion Policy Credit for automobile policy, for which on inception date there is in force a homeowners policy covering same insured in any member of Royal Insurance.
- Installment Payment Plan waiver.
- Eff. 5-15-04 PC068691

American Home Assurance Company

- 6% - 37% deviation for medical payments & uninsured & combined uninsured/underinsured motorists coverage: All territories: Certain underwriting criteria must be met.
- 1% - 46% deviation for bodily injury, property damage, comprehensive & collision coverages: Certain criteria apply.
- 5% deviation for bodily injury, property damage, medical payments, comprehensive & collision for multi car policies.
- 5% deviation for comprehensive: All vehicles equipped with alarm only and active disabling devices.
- 15% deviation for comprehensive: All vehicles equipped with passive disabling devices.
- 5% deviation for certain coverages: All insureds within sponsored groups.
- Installment fee waived for automatic deductions from a financial account.
- 1st installment fee waived for all multiple payment modes. Eff. 12-20-02

American Insurance Company

- Various deviations on Comprehensive for vehicles equipped with Alarm only device.
- Discount on comprehensive for vehicles equipped with Active Disabling devices.
- Discount on Comprehensive for vehicles equipped with Passive Disabling devices.
- Anti-lock brake discount.
- Various deviations on on bodily injury, property damage, combined single limits, medical payments, extended transportation expense, collision, & comprehensive coverages.
- Electronic Funds Transfer Program: No charge.
- Account Credit.
- Installment Payments Eff. 10-01-03

American Manufacturers Mutual Insurance Company

- Voluntary deviations without driving points - BI, PD, COMP, COLL credit varies by territory.
- Voluntary deviations with driving points - BI, PD, COMP, COLL credit varies by territory.
- Safety Equipment Discounts - 5% - 15% to Med Pay if qualified.
- Anti-locking braking system discount - 5% for autos equipped with a factory installed four wheel Anti-Lock Braking System.
- Extended Transportation Expenses Coverage - KIP ONLY - \$30/\$900 Increased Transportation Expenses Coverage is included at no additional charge.
- Cancellation - KIP ONLY - return premium is computed on a Pro Rata basis.
- Classifications - Experienced Operator Credit - If the principal operator of the auto is aged 55 and over and no inexperienced operators apply to the vehicle, apply a 3% discount to the BI and PD Liability, Med Pay, Coll and Coll premiums.
- Classic Auto Discount: 80% discount to Miscellaneous Types Rule-19.F. Classic Auto Discount for bodily injury, property damage & medical payments coverages.
- Deferred Premium Payment Plans - a monthly service charge of 3\$ is applied per billing. If paid through electronic funds transfer, a \$1 monthly service charge is applied per billing.
- Kemper Network Deviation 7%: Certain criteria apply.
- Anti Theft Devices Discount - credit varies. Eff 7-1-03

American Motorists Insurance Company

- Extended Transportation Expenses Coverage - KIP only: Coverage included at no additional charge.
- Cancellation - KIP only: Compute return premium on pro rata basis.
- Deferred Premium Payment Plan.
- 7% Kemper Network Deviation: Certain criteria apply. Eff 7-1-03

American Professionals Insurance Company

- Installment charge waived on initial payment: \$3 charge for each installment thereafter: Applies to all policies.
Eff. 7-1-99

American Protection Insurance Company

- Voluntary deviations with driving points - BI, PD, COMP, COLL credit varies by territory.
- Voluntary deviations without driving points - BI, PD, COMP, COLL credit varies by territory.
- Safety Equipment Discounts - 5% - 15% to Med Pay if qualified.
- Anti-locking braking system discount - 5% for autos equipped with a factory installed four wheel Anti-Lock Braking System.
- Extended Transportation Expenses Coverage - KIP ONLY - \$30/\$900 Increased Transportation Expenses Coverage is included at no additional charge.
- Cancellation - KIP ONLY - return premium is computed on a Pro Rata basis.
- Classifications - Experienced Operator Credit - If the principal operator of the auto is aged 55 and over and no inexperienced operators apply to the vehicle, apply a 3% discount to the BI and PD Liability, Med Pay, Coll and Coll premiums.
- Deferred Premium Payment Plans - a monthly service charge of 3\$ is applied per billing. If paid through electronic funds transfer, a \$1 monthly service charge is applied per billing.
- Kemper Network Deviation 7%: Certain criteria apply.
- Anti Theft Devices Discount - credit varies. Eff 7-1-03

American Security Insurance Company

- Deviation: Charge as premium for comprehensive (full coverage) & collision (\$100 deductible), the NC Rate Bureau base rates, which became effective January 1, 1984 for territory 17, separately for each coverage. Premiums so determined are applied statewide regardless of territory, no primary or secondary rating factors are applied.
Eff. 2-1-86

American Southern Insurance Company

- 12.5% Elite Driver Discount: Applies to each vehicle, each driver when meeting criteria. Credit applies to non-fleet private passenger auto bodily injury, property damage, medical payments, collision & other than collision premiums.
- 5% Preferred Driver Discount: Applies to each vehicle, each driver when meeting criteria. Credit applies to non-fleet private passenger auto bodily injury, property damage, medical payments, collision & other than collision premiums.
- 2% AAA Carolina Affinity Group Discount when insured is a member of AAA Carolinas. Credit applies

to non-fleet private passenger auto bodily injury, property damage, medical payments, collision & other than collision premiums

- 10% Renewal Discount Program applicable to each vehicle when policy holder has been insured v American Southern for three continuous years and which is loss free. Discount applies to bodily injury, property damage, med payments, collision & other than collision premiums otherwise applicable to the vehicle.
- 5% Multiple policy discount applicable to each vehicle when the policyholder places both automobile and homeowners coverage through the American Auto Club Insurance Agency. Discount applies to Bodily Injury, Property Damage, Medical Payments, Collision and Other Than Collision premiums.
- 10% Super Preferred Driver Discount. Eff. 9-15-03

American States Insurance Company

- 10% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision where principal operator is aged 55 & over with no inexperienced operator in household. Eff. 4-19-91

American States Preferred Insurance Company

- Preferred Driver Credit: 5% non-fleet private passenger auto bodily injury, property damage, medical payments & collision when all principal operators have no accidents (at-fault or not-at-fault) or violation during the previous 3 yrs. Deviation applicable new policies only & will continue for 3 yrs. unless removed due to a chargeable accident.
- Accident Free Discount: 10% non-fleet private passenger auto bodily injury, property damage, medical payments & collision when principal operator has been written with any of the American Stat Insurance Companies for a period of 3 or more yrs. & has had no chargeable accidents during the 3 yr. period. 15% non-fleet private passenger auto bodily injury, property damage, medical payments & collision when the principal operator has been written with any of the American States Insurance Companies for 6 or more yrs. & has no chargeable accidents during the 6 yr. period.
- 35% non-fleet private passenger auto physical damage for risks without driving points.
- Deviation by territory: Non-fleet private passenger bodily injury. Credits vary 3%-10%.
- Deviation by territory: 5% non-fleet private passenger auto property damage.
- 10% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision where principal operator is age 55 & over with no inexperience operator in the household.
- Passive Restraint Discount: 10% - 40% non-fleet private passenger auto med payments based on type of system.
Eff. 12-19-95

AMICA Mutual Insurance Company

- Downward Deviation to Base Rates for BI, PD, med pay, uninsured/underinsured motorists, comprehensive & collision.
- Downward Deviation by Territories for BI, PD, med pay, comprehensive & collision.
- Charge \$2 in lieu of \$3 each installment with certain exceptions.
- Eliminate additional charge \$2 on 1st installment of installment plan.
- Eliminate additional charge \$2 for all installment payments for members of any AMICA Group.
- Eliminate additional charge \$2 for 1st installment payment for insured participating in account billin_

payment plan.
Eff. 10-1-03 PC062256

Arch Insurance Company

- 15% private passenger auto comprehensive & collision rates. Eff 9-29-92

Argonaut Insurance Company

- Advantage Discount: 13.5% discount applies to bodily injury, property damage, medical, collision & comprehensive for single car auto policies.
- Multi-Car Discount: 23.7% discount applies to bodily injury, property damage, medical, collision & comprehensive for single car auto policies.
- Preferred Driver Discount: 10% discount applies to bodily injury, property damage, medical, collision & comprehensive for single car auto policies. Eff. 4-1-00

Associated Indemnity Corporation

- Various deviations on auto comprehensive coverage for all vehicles equipped with an alarm device.
- Discount on auto comprehensive coverage for all vehicles equipped with active disabling devices.
- Discount on comprehensive for vehicles equipped passive disabling devices.
- Anti lock brake discount.
- Various deviations on bodily injury, property damage, combined single limits, medical payments, extended transportation expense, collision, & comprehensive coverages.
- Electronic Funds Transfer Program: No charge.
- Account Credit
- Installment Payments Eff. 10-01-03

Association Insurance Company

- 12.5% non-fleet private passenger auto liability & physical damage insurance rates.
- 32.5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision for SAS Institute Employees. Eff. 1-1-96

Assurance Company of America

- 5% non-fleet private passenger auto liability bodily injury, property damage & medical payments.
- 15% non-fleet private passenger auto comprehensive & collision.
- 7.5% non-fleet private passenger auto bodily injury, property damage, medical payments comprehensive & collision coverage for drivers with 30 yrs. driving experience & no inexperience operator on policy.
- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision coverage for 3 consecutive yrs. with "0" SDIP pts.
- 10% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision coverage for 6 consecutive yrs. with "0" SDIP pts.
- 5% non-fleet private passenger auto liability, property damage, comprehensive & collision coverage if named insured is an educator.
- 5% non-fleet private passenger auto bodily injury & property if auto has anti-lock brakes.

- 5% non-fleet private passenger auto comprehensive if auto has anti-theft device.
- 10% non-fleet private passenger auto comprehensive if auto has anti-theft device.
- 5% non-fleet private passenger auto bodily injury, property damage, medical payments comprehensive & collision of insured has homeowners policy with Assurance.
- 5% non-fleet private passenger auto comprehensive & collision for multi-car policies.
- 20% non-fleet private passenger auto comprehensive & collision for cars with "0" SDIP pts. Eff. 2-15-98

Atlantic Casualty Insurance Company

LIABILITY All deviation applicable to non-fleet private passenger bodily injury & property damage coverage for all listed components.

12 point violation must not be one of the following.

- a. Manslaughter or negligent homicide.
 - b. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
 - c. Pre-arranged racing or knowingly lending a motor vehicle to be used in pre-arranged racing.
 - d. Transporting illegal intoxicating liquors by motor vehicle.
- 37% non-fleet private passenger bodily injury & property damage, single car policies with limits of liability that do not exceed \$25,000/\$50,000 bodily injury, \$25,000 property damage, \$2,000 medical payments, \$25,000/\$50,000/\$25,000 uninsured motorists for operators with 3 yrs. or more driving experience & limits of \$50,000/\$100,000 bodily injury, \$50,000 property damage, \$2,000 medical payments, \$50,000/\$100,000/\$50,000 UM/UIM for operators with 5 yrs. or more driving experience with 12-20 SDIP pts.
 - 33% non-fleet private passenger bodily injury & property damage, multi-car policies with limits liability that do not exceed \$25,000/\$50,000 bodily injury, \$25,000 property damage, \$2,000 medical payments, \$25,000/\$50,000/\$25,000 uninsured motorists for operators with 3 yrs. or more driving experience & limits of \$50,000/\$100,000 bodily injury, \$50,000 property damage, \$2,000 medical payments, \$50,000/\$100,000/\$50,000 UM/UIM for operators with 5 yrs. or more driving experience with 12-20 SDIP pts. Eff. 7-1-94

Motorcycle

- 9% average deviation for private passenger motorcycle physical damage.
- 15% average deviation private passenger motorcycle bodily injury & property damage. Eff. 7-1-91

Atlantic Indemnity Company

- 5% non-fleet private passenger auto bodily injury, property damage & medical payments single car policies with 6-20 SDIP pts. that do not include a Driving While Intoxicated conviction.
- 2.5% non-fleet private passenger auto bodily injury, property damage & medical payments multi-car policies with 6-20 SDIP pts. that do not include a Driving While Intoxicated conviction.
- 21% average deviation for non-fleet private passenger automobile physical damage with 3 or more SDIP pts.

LIABILITY All deviation applicable to non-fleet private passenger bodily injury, property damage, & medical payment coverages for all listed components.

12 point violation must not be one of the following.

- a. Manslaughter or negligent homicide.
 - b. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
 - c. Pre-arranged racing or knowingly lending a motor vehicle to be used in pre-arranged racing.
 - d. Transporting illegal intoxicating liquors by motor vehicle.
 - e. DUI violations involving drugs.
- 55% for single car policies with 12-20 SDIP pts.
 - 45% for multi car policies with 12-20 SDIP pts. Eff. 11-1-95

Auto Owners Insurance Company

Premier Program

- Mature Driver Discount: Applies to non-fleet private passenger auto bodily injury, property damage, med payments, comprehensive & collision coverages for insureds 55 - 74 yrs. of age: Credit varies 2%.
- Multi-Car Discount: 2% non-fleet private passenger auto comprehensive & collision coverage: Certain criteria apply.
- Physical Damage Rate Deviation non-fleet private passenger auto: 5% comprehensive: 5% collision, applicants must have at least 14 yrs. driving experience.
- Multi Policy Discount: 5% credit applies to BI, PD, Med Pay, comprehensive & collision.
- 5% non-fleet private passenger auto bodily injury, physical damage, med payments, comprehensive & collision for Life/Auto policy.

Standard Program

- Mature Driver Discount: Applies to non-fleet private passenger auto bodily injury, property damage, med payments, comprehensive & collision coverages for insureds 55 yrs. of age or older: Credit varies.
- Multi-Car Discount: 9% non-fleet private passenger auto comprehensive & collision coverage: Certain criteria apply.
- 5% non-fleet private passenger auto bodily injury, physical damage, med payments, comprehensive & collision for Life/Auto policy. Eff. 7-1-03

Automobile Insurance Company of Hartford

- 5% Anti-Lock Brake (ABS): Non-fleet private passenger auto Single Limits Liability (liability & medical payment) or Split Liability (bodily injury, property damage & medical payments).
- 5% or 10% Anti-Theft Device Discount depending on how vehicle is equipped. Applies to non-fleet private passenger auto comprehensive coverage.
- 15% Loss & Conviction Free Renewal Credit for single & multi-car policies. Applies to non-fleet private passenger auto bodily injury, property damage, medical payments & collision coverage.
- Mature Driver Credit: 3% non-fleet private passenger auto bodily injury, property damage & medical payment; 5% collision; 10% comprehensive.
- Passive Restraint Discount: 1% non-fleet private passenger auto bodily injury, property damage & medical payments.
- 7% non-fleet private passenger auto bodily injury, property damage, medical payments & collision. Credit applies multi-car policies that are loss & conviction free.
- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, uninsured motorist, comprehensive & collision when coverage issued for homeowners (Forms 2, 3 & 6) in any of

Aetna Life & Casualty Affiliated Companies. Credit applies to comprehensive & collision coverage for facility policies. Eff. 3-29-96

Bankers Standard Insurance Company

- 17% non-fleet private passenger auto bodily injury, property damage, medical payment, uninsured motorist, combined uninsured motorist & underinsured motorist, comprehensive & collision. Eff. 3-18-97

Builders Mutual Insurance Company

- 5% deviation on bodily injury, property damage, medical payments, comprehensive, & collision, if primary driver has at least 30 yrs. driving experience.
- Rating plan factor reduced by .05 for comprehensive & collision if the risk qualifies for multi car discount & has no inexperienced operator.
- Rating plan factor reduction by .05 for bodily injury, property damage, medical payments, comprehensive & collision, if the risk is classified as having 0 SDIP pts.
- 5% deviation on bodily injury & property damage, if the vehicle is equipped with anti-lock brakes.
- 5% deviation for comprehensive only, if vehicle is equipped with an active anti-theft device: 10% deviation, if vehicle is equipped with a passive anti-theft device. Eff. 10-1-99

Burlington Insurance Company

- 15% private passenger auto physical damage insurance rates. Eff. 5-28-87

CGU Insurance Company

- 5% Account Credit is applicable to Personal Auto Policies where named insured has his/her Homeowners (except Forms HO-1 & HO-4) insurance in any of General Accident companies. Credit applies to total premium for each coverage.
- 5% Anti-Lock Brake Discount: Bodily injury, property damage, single limit liability, medical payments & collision if vehicle is equipped with factory installed anti-lock brakes. Eff. 9-15-91

Central Mutual Insurance Company

- Package credits allowed for both Private Passenger Auto and Homeowners whenever the Central Companies carry both Auto and Homeowners coverages. Certain criteria applies, credits vary.
- Deviation (5%) will apply to BI, PD, Med Pay, Comp and Coll coverages for principal operators age 55-69 or principal operators 34-38 years driving experience with no SDIP points and no inexperienced operators in household.
- Deviation (5%) on Comp coverage for vehicle equipped with alarm only and active anti-theft disabling device; Deviation (15%) on Comp coverage for vehicle equipped with passive anti-theft disabling device.
- Deviation for 'First Accident Forgiveness' program. Certain criteria apply.
- Installment Pay Plan deviation - 100% deviation applies to the North Carolina Rate Bureau's \$3 installment charge when the insured selects an option to electronically transfer the payment from banking account to insurance company account.
- Deviation (7.5%) on BI, PD, Med Pay, Comp and Coll coverages for eligible Exceptional Drivers.
- Deviation for single car risks with additional company-owned vehicles.

- Deviation (12.5%) on BI, PD, Med Pay, Comp and Coll coverages for eligible Superior Drivers. Certain criteria apply.
- Eff 7-1-03 SPC 062332

Century Indemnity Company

- 10% non-fleet private passenger auto comprehensive & collision rates. Eff. 6-1-89

The Charter Oak Fire Insurance Company

- Pricing Factors Deviation: Applies to private passenger auto: 15% for liability coverages: 15% for property damage coverages.
- 9% Account Discount Deviation applies to all insureds who have both an auto & homeowners policy with Travelers.
- Contributing Vehicle Credit: 35% credit private passenger autos, pickups, vans and classic autos for bodily injury, property damage, medical payments coverage for single car policy & have more than one private passenger auto insured with The Travelers.
- Contributing Vehicle Credit: 30% credit private passenger autos, pickups, vans and classic autos for collision coverages for insured who have a single car policy & have more than one private passenger auto insured with The Travelers.
- Contributing Vehicle Credit: 10% credit priv pass autos, pickups, vans and classic autos for Comprehensive, Fire/Fire and theft/fire, theft, CAC coverages for insured who have a single car policy and have more than one private passenger auto insured with The Travelers.
- 3% Renewal Credit applies to private passenger auto rates if insured has maintained an auto policy with Travelers for the last 6 or more consecutive years. Eff. 7-1-03 PC062965

The Cincinnati Insurance Company

- 0% non-fleet private passenger auto liability rate deviation.
- 40% non-fleet private passenger auto physical damage rate deviation.
- 10% non-fleet private passenger liability & physical damage rate deviation, if policyholder has package policy with Cincinnati Insurance Company.
- Installment Payment Plan charge waived for personal autos & autos written in conjunction with a homeowner policy. Eff. 7-1-03

Citizens Insurance Company of America

- 10% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision coverage for principal operators in household age 55 or older where there are no other operators in household with less than 3 yrs. driving experience. This is a per vehicle credit.
- Account Credit: 5% non-fleet private passenger auto comprehensive & collision coverage if insured has Homeowners policy with The Hanover Insurance Company.
- Non-Smoker Discount: 5% non-fleet private passenger auto comprehensive & collision coverage if no drivers have smoked in the past 15 months.
- 10% deviation for non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision.

- Renewal Credit applies to non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision. Less than 3 yrs-0%; 3-5 yrs.-3.0%; 5 yrs or more-6.0%. Eff. 9-1-94

Colonial American Casualty and Surety Company

- 20% non-fleet private passenger auto bodily injury and property damage. 30% physical damage.
- 10% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision age 55 and over.
- Good Driver Discount: 10% non-fleet private passenger auto liability, property damage, medical payments, comprehensive & collision when principal operator(s) has no fault accidents & no moving violation in past 3 yrs.
- Anti-Theft Device Deviation varies 5% - 10% for non-fleet private passenger auto comprehensive. Eff. 1-1-98

Commercial Insurance Company of Newark, New Jersey

Classic Auto Program

- Deviation for bodily injury, property damage & medical payments premium for all territories.
- Comprehensive, collision, fire only & theft only premiums deductible deviation factors for all territories.
- Uninsured motorists coverage, combined uninsured/underinsured motorist coverage deviation for all territories. Eff. 8-1-00

Consolidated American Insurance Company

- 10% non-fleet private passenger comprehensive & 15% collision rates. Deviation applies multi-car risk, all classes except farm use classes. No inexperienced operators in household & 0 SDIP pts. applicable. Eff. 12-1-92

Continental Insurance Company

- Anti-Theft Device Discount: Certain criteria apply.
- Vin Etching Discount: 5% credit applies when criteria are met.
- Accident/Violation Free Discount.
- Daytime Running Light Discount.
- Companion Policy Discount: 10% credit applies if named insured has an homeowners policy with any Encompass Insurance Company.
- Airbag Discount: Credit varies when certain criteria is met.
- Anti-Lock Braking System Discount. Eff. 7-3-01

Continental National Indemnity Company

- Discount for Qualified Preferred Drivers: 17.5% credit physical damage-5% credit liability when certain criteria is met.
- Discount for Qualified Standard Drivers: 5% credit physical damage when certain criteria is met.

- Account Credit Program: 10% credit when certain criteria is met & both homeowners & auto policies are written through CNIC.
- Anti Lock Braking System Discount: 5% credit.
- Mature Driver Discount: 5% credit when certain criteria is met. Eff. 1-1-01

Economy Premier Assurance Company

- 5% Pak II Package Credit: Applies to comprehensive & collision base premiums when certain criteria is met.
- Pak II Renewal Credit: 3%-5% credit applies to final premium when insured has maintained an auto or homeowners policy written with a Metropolitan Company.
- Age 55 or Older Credit: 1%, 5%, or 10% credit applies to non-fleet private passenger bodily injury and property damage liability, medical payments, comprehensive & collision for drivers meeting eligibility requirements.
- 10% Good Driver Credit when certain criteria is met.
- Symbol Relativities Deviation.
- Increased Limits Extended Transportation Deviation: No additional charge when comp coverage is purchased.
- Passive Restraint Credit: 20% for driver side airbag: 30% for both front outboard seat position airbags.
- Anti-Theft Device Credit: 5% applies to alarm only & active disabling devices: 15% for passive disabling devices.
- 5% Anti-Lock Braking System Credit when it's factory installed on all 4 wheels.
- Golfmobile Liability: No additional charge.
- ATV, Minibike & Dune Buggy combined BI & PD liability rates are same as the N.C. Rate Bureau's snowmobile rates.
- ATV, Minibike & Dune Buggy Medical Payment rates will be 23% of territory 11 private passenger auto med pay rates.
- ATV, Minibike & Dune Buggy Collision rates are same as the N.C. Rate Bureau's snowmobile rates.
- 10% Recreational Vehicle Multi-Vehicle Credit: Eligibility requirements must be met.
- Premium Payment Plan Deviation. Eff. 6-01-01

Electric Insurance Company

- Preferred Rate Program Deviation applicable to comprehensive and collision coverages, credit varies by territory when all program criteria is met.
- Super Preferred rate Program Deviation applicable to comprehensive and collision coverages, credit varies by territory when all program criteria is met.
- Accident and Violation Free Discount: Credit varies 5% - 15% when criteria is met.
- 5% non-fleet private passenger bodily injury, property damage, medical payments, comprehensive & collision for risks that meet Elfun Society Membership.
- 5% Mass Marketing Discount.
- 5% non-fleet private passenger bodily injury, property damage, medical payments, comprehensive & collision if principal operator of vehicle is 55 yrs or older. Vehicle with inexperience operator surcharge is not eligible.
- Multi Policy Credit: credit applies when insured has a HO- 2, 3, 4 or 6 policy with Electric Insurance.
- Installment Payment through electronic funds transfer Eff. 1-20-04 pc066981

Employers Mutual Casualty Company

- Multi-Policy Credit: 10% when auto & homeowners coverage are written with Employers Mutual Casualty Company and/or Emcasco Insurance Company.
- Safety Equipment/Anti-Theft Discount: 20% med pay premium passive restraint on driver side only. 30% med pay premium passive restraint on both sides. 5% on bodily injury & property damage premium for four wheel anti-lock braking system. 5% comprehensive premium for alarm & active disabling devices. 15% comprehensive premium for passive disabling devices.
- Installment Payment Plan: \$3 charge waived when method of payment is through electronic funds transfer.
Eff. 5-25-97

Erie Insurance Company

- Pioneer Experience Rating Credit Discount: Applies to private passenger auto bodily injury, property damage, comprehensive & collision on a Pioneer Family Auto Policy. Other criteria apply.
- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision when principal operators are age 55 or older & there is no inexperienced operator in household.
- 8% non-fleet private passenger automobile bodily injury & property damage for 1983 or newer model vehicles with factory-installed anti-lock brake systems on all four wheels.
- 5% non-fleet private passenger comprehensive for all vehicles with etching a vin or serial number or active anti-theft devices.
- 10% non-fleet private passenger comprehensive for all vehicles with alarm or passive anti-theft devices.
- Feature 15: SDIP surcharge will be waived for any at-fault accident presented on an Erie personal auto policy which has been in force 15 or more yrs. Deviation 1 pt. - 15%, 2 pts. - 40%, 3 pts. - 65%.
- Premium Payment Plan Service Charge - Installment Payments deviation.
- Non-fleet private passenger auto base rate deviation for bodily injury, property damage, medical payments, comprehensive & collision coverage by territory. Credit varies.
- Coverage for Rented Vehicles: Waive \$4 charge for coverage when insured has both comprehensive & collision.
- Pro rata cancellation for all policies.
- Multi-Policy Discount: 10% credit when Homeowner or Mobile homeowner policy is written with The Erie and named insured must be same on all policies.
- Multi Car Risks - Separate Policies: Certain criteria apply.
- Reduced Usage Discount: Certain criteria must be met. Eff. 1-1-04
- PC066417

Erie Insurance Exchange

- Base Rate Deviation by territory for bodily injury, property damage, medical payments, comprehensive & collision territory. Credit varies.
- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision when principally driven by insureds who are age 55 or older & there is no inexperienced operator in household.
- 8% non-fleet private passenger automobile bodily injury & property damage for 1983 & newer model yr. vehicles with factory installed anti-lock brake systems on all four wheels.

- Anti-Theft Device Deviation on comprehensive premiums: 5% for etching identification or an active device; 10% for an alarm or passive device.
- Feature 15: SDIP surcharge will be deviated for following at-fault accidents presented on a personal auto policy which has been in force with Erie Insurance Group for 15 or more yrs. Deviation - 1 pt. - 15%; 2 pts. - 40%; 3 pts. - 65%.
- Coverage for Rented Vehicles: Waive \$4 charge for coverage.
- Pro rata cancellation for all policies.
- Premium Payment Plan: Service charge – Installment payments deviation.
- Comprehensive Deductible Factors Deviation: 5% deviation other than full coverage.
- Multi Policy Discount: 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision when criteria is met.
- First Accident Forgiveness Deviation: The SDIP surcharge will be deviated for the first at-fault accident presented on an Erie Personal Auto policy: 1 pt. - 15%; 2 pts - 40%; 3 pts. - 65%. Other criteria apply.
- Pioneer Experience Rating Credit Discount(PERC): Certain criteria apply.
- Driving Experience Factor(DEF) Deviation: Certain criteria apply.
- Multi Car Risks - Separate Policies: Certain criteria apply.
- Reduced Usage Discount: Certain criteria must be met. Eff. 7-1-03

Farm Bureau Insurance of North Carolina Inc.

- 45% deviation for chargeable DWI surcharge applicable to bodily injury, property damage, medical payments, comprehensive & collision coverage. Eff. 12-1-96

Farmers Insurance Exchange

- Base Rate Deviations: BI, PD Med Pay, UM/UIM (BI,PD), Collision & other than Collision for Premier & Preferred Rating Plans.
- Auto/Home Discount & Auto/Renters Discount: Certain criteria apply.
- Anti-Theft Device Discount: ½ % discount applies to Comprehensive when a vehicle is equipped with a passive anti-theft device.
- Anti-Lock Brakes Discount: ½ % discount applies to BI, PD, Med Pay & Collision: Factory installed ABS, all 4 wheels.
- SDIP Point Free Credit: ½ % discount applies to BI, PD, Med Pay, Comprehensive, & Collision if all operators in household have no SDIP pts.
- Experienced Operator Credit: Varied credits apply to BI, PD Med Pay, Comprehensive & Collision. Eff. 7-1-03

Federal Insurance Company

- Various deviations for bodily injury, property damage, medical payments & uninsured motorist for antique auto.
- Reduced rates for physical damage coverages for antique autos.
- Deviation for Split Limit Bodily Injury Increased Limits. Eff. 7-1-03

Federated Mutual Insurance Company

- 5% non-fleet private passenger liability & physical damage when homeowners & personal umbrella policy is written with Federated Mutual Insurance Company.

- Installment Payment Plan: \$2 charge each installment subject to max. of \$5 per account for all policies. Eff. 4-21-95

Fidelity & Casualty Company of New York

- Deviation on BI, Prop Dam, Medical Payments - factors vary.
- Deviation on Uninsured Motorist and Combined Uninsured/Underinsured Motorist Coverage - factors vary. Eff. 1-1-04
- PC063945

Classic Auto Program

- Deviations for bodily injury, property damage & medical payments, all territories. Factors vary.
- Uninsured motorist coverage, combined uninsured/underinsured motorist coverage deviation, all territories. Factors vary. Eff. 01-01-04
- PC064886

Fidelity & Deposit Company of Maryland

- 20% non-fleet private passenger auto bodily injury and property damage. 30% physical damage.
- 10% non-fleet private passenger auto bodily injury, property damage, med pay, comp. & collision age 55 and over.
- Good Driver Discount: 10% non-fleet private passenger auto liability, property damage, medical payments, comprehensive & collision when principal operator(s) has no fault accidents & no moving violation in past 3 yrs.
- Anti-Theft Device: Deviation varies 5% - 10% for non-fleet private passenger auto comprehensive. Eff. 1-1-98

Fidelity & Guaranty Insurance Company

- Multi-Policy Discount: 2% credit to total non-fleet private passenger auto insurance premium when both auto & home-owners policies are purchased through USF&G Group when certain criteria is met.
- 2% credit non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision premium when principal operator is age 55 & over and there are no inexperienced operators in household.
- Physical Damage Deviation: 6% applies to comprehensive & collision.
- Special Package Discount: 5% credit total policy premium for insured who meet specified underwriting guidelines.
- 15% non-fleet private passenger auto total premium for insureds who are a participant through any of the USF&G Group Marketing Plans. Eff. 9-1-00

Fidelity & Guaranty Insurance Underwriters

- Multi-Policy Discount: 2% credit to total non-fleet private passenger auto insurance premium when both auto & home-owners policies are purchased through USF&G Group when certain criteria is met.
- 2% credit non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision premium when principal operator is age 55 & over and there are no inexperienced operators in household.

- Physical Damage Deviation: 6% applies to comprehensive & collision.
- Special Package Discount: 5% credit total policy premium for insured who meet specified underwriting guidelines.
- 15% non-fleet private passenger auto total premium for insureds who are a participant through any of the USF&G Group Marketing Plans. Eff. 9-1-00

Firemans Fund Insurance Company

- 5% non-fleet private passenger auto comprehensive coverage for all vehicles equipped with an alarm and/or active device.
- 15% non-fleet private passenger auto comprehensive coverage for all vehicles equipped with passive disabling device.
- 5% non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all vehicles equipped with a factor installed four wheel Anti-Lock Braking System.
- 10% non-fleet private passenger auto to all coverage, except uninsured motorist, to auto insured who also maintained homeowners, condominium or tenants policy for primary residence with American Automobile Insurance Company.
- Various deviations on bodily injury, property damage, combined single limits, medical payments, extended transportation expense, collision, & comprehensive coverages.
- Electronic Funds Transfer Program: No charge. Eff. 10-1-03 PC064658

Firemans Fund Insurance Company of Wisconsin

- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, uninsured motorist, combined uninsured/underinsured motorist, comprehensive & collision.
- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision when principal operator age 55 and older with no inexperience operators.
- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision when principal operator(s) have a minimum of 9 yrs. driving experience.
- 5% non-fleet private passenger auto bodily injury, property damage medical payments, comprehensive & collision for renewal discount where all operators have been written in the Fireman's Fund Direct program for at least 3 yrs. & are free of chargeable accidents & free of convictions. Eff. 11-24-97

Firemen's Insurance Company of Newark, New Jersey

- Anti-Theft Device Discount: Certain criteria apply.
- Vin Etching Discount: 5% credit applies when criteria are met.
- Accident/Violation Free Discount.
- Daytime Running Light Discount.
- Companion Policy Discount: 10% credit applies when named insured has a homeowners policy with any Encompass Insurance Company.
- Airbag Discount: Credit varies when certain criteria is met.
- Anti-Lock Braking System Discount.
- Preferred-Plus Rating Tier: Certain criteria apply.
- Employee or Affinity Group Discount. Eff. 7-3-01

Firemen's Insurance Company of Washington D.C.

- 15% non-fleet private passenger auto bodily injury, property damage, medical payments uninsured/underinsured motorist, comprehensive & collision coverage. Eff. 11-1-94

First Financial Insurance Company

- 15% non-fleet private passenger physical damage rates. Eff. 12-7-87

First Liberty Insurance Corporation

- Group Savings Plus Discount: 5% credit: Certain criteria apply.
- Mature Driver Discount Program: 5% when all operators are 55 or older, no inexperienced operators.
- 1% non-fleet private passenger auto bodily injury & property damage equipped with factory installed anti-lock braking system on all four wheels.
- Waive additional charge of \$3 on first installment of installment plan.
- Multi Car Discount: 4% for collision only and 5% for Liability coverage.
- College Education Discount Program: 5% applies to bodily injury, property damage, med pay, & physical damage: Certain criteria apply.
- Homeowners Discount: 18% applies to liability and 18% applies to phys dam per vehicle when insured maintains an eligible Homeowners policy.
- Single liability limits deviation by territory, credit varies.
- Split liability limits deviation by territory, credit varies.
- Property Damage limits deviation by territory, credit varies.
- Comprehensive and collision deviation by territory, credit varies. Eff. 7-1-03 PC062604

First National Insurance Company of America

- 15% Deviation on bodily injury, property damage, and med pay coverages. 10% deviation on comprehensive & collision coverages.
- Additional 5% Deviation on bodily injury, property damage, med pay, comprehensive & collision if policyholder has had auto insurance with any Safeco Company for 3 consecutive yrs.
- Additional 5% Deviation on bodily injury, property damage, med pay, comprehensive & collision for having a Safeco homeowners policy in force.
- Additional 5% Deviation on bodily injury, property damage, med pay, comprehensive & collision for certain specified 4 door vehicles.
- Additional 10% deviation on comprehensive & collision for mature drivers age 55 or older.
- Checkless Pay Plan: Waive \$3 installment charge.
- Additional 5% deviation on bodily injury, property damage, med pay, comprehensive & collision for specified territories.
- Additional 5% deviation on bodily injury, property damage, med pay, comprehensive & collision for owning & occupying a home or condominium.
- Additional 10% deviation on comprehensive & collision for drivers with a driving record sub-classification of 0 and free of violation incidences. Eff. 9-20-01

GEICO Indemnity Company

- Associate Discount: 8% non-fleet private passenger applies to auto total policy premium.

- Installment Payment Plan: \$1.50 for Electronic Fund Transfer payments. Eff. 4-1-00

General Insurance Company of America

- 5% non-fleet private passenger auto bodily injury, property damage & med pay, comprehensive & collision rates.
- 10% non-fleet private passenger comprehensive & collision rates on policies where all drivers are age 55 or older. There are no inexperienced drivers on policy.
- Checkless Pay Plan: Waive \$3 installment charge.
- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision, if policyholder has been with any Safeco Company for 3 yrs. without lapse in coverage.
- 5% for multi-policy credit.
- 5% non-fleet private passenger auto BI, PD, medical payments, comprehensive & collision for certain specified vehicles.
- 5% non-fleet private passenger auto bodily injury coverage for territories 13, 14, 16, 18, 24, 31, 32, 51 & 52.
- 5% non-fleet private passenger auto bodily injury, property damage & medical payments, comprehensive & collision for insureds who own & occupy a home or condominium.
- 10% non-fleet private passenger auto comprehensive & collision for drivers with a driving record subclass of 0 and free of violation incidences. Eff. 9-20-01

Generali - U S Branch

- 10% non-fleet private passenger auto liability bodily injury & property damage for operator licensed 15 or more yrs. & all drivers total 7-11 SDIP pts.
- 20% non-fleet private passenger auto liability bodily injury & property damage for operators licensed 15 or more yrs. & all drivers total 12-20 SDIP pts.
- 15% non-fleet private passenger auto liability bodily injury & property damage for operators licensed 10 yrs., but less than 15 yrs. & all drivers total 12-20 SDIP pts.
- 5% non-fleet private passenger auto liability bodily injury & property damage for operators licensed 5 yrs., but less than 10 yrs. & all drivers total of 12-20 SDIP pts.
- 5% non-fleet private passenger auto liability bodily injury & property damage rates where vehicles are garaged in territories 11,13,17,31,32,41 or 47.
- 7.5% non-fleet private passenger auto liability bodily injury & property damage rates where vehicles are garaged in territories 24,26,33 or 43. Eff. 2-9-94

Globe Indemnity Company

- 5% Companion Policy Credit for automobile policy, for which on inception date there is in force, a homeowners policy covering same insured in any member of Royal Insurance.
- Discount for eligible employee: 20% credit to total personal auto policy premium.
- Installment Payment Plan waiver.
- 5% Good Driver Discount applies to bodily injury, property damage, medical payment & collision coverage.
- 5% Experience Operator Credit applies to bodily injury, property damage, medical payments, collision & comprehensive coverage if principal operator is age 55 or older & no inexperienced operator.
- Passive Restraint Discount: Credit varies.

- 5% Anti-Lock Braking System credit applies to bodily injury & property damage for vehicles equipped with factory installed 4 wheel anti-lock braking system.
- 5% Window Glass Etching Credit applies to comprehensive coverage.
- Anti-Theft Device Credit applies to comprehensive coverage. Credit varies 5% - 15%.
- 10% Company Car Credit applies to bodily injury, property damage, medical payment, comprehensive & collision for single car policies when company car is in the household.
- Installment Payment Plan: \$1 each installment for Electronic Fund Transfer.
- Installment Payment Plan - Agency Payroll Deduction: Certain criteria apply.
- 10% Mass Marketing Discount: Applies to liability, med pay, comprehensive & collision: Certain criteria has to be met.
- Preferred Program Discount by territory. Eff. 9-1-00

Government Employees Insurance Company

- Base Premium Deviation applicable to comprehensive & collision by territory, credit varies.
- 10% non-fleet private passenger auto comprehensive & collision coverage for drivers 55 yrs. or older & auto is not surcharged for an inexperienced operator.
- 8% deviation on total policy premium for Sponsored Marketing Group Pricing Track: Certain criteria apply.
- Motorcycle Safety Course Credit: Non-fleet private passenger auto bodily injury, property damage, uninsured motorist, medical payments, personal injury, comprehensive & collision coverage. Certain criteria apply. Credit varies 10% - 20%.
- 5 Year Good Driving Discount: 8% non-fleet private passenger auto bodily injury, property damage, medical payment, collision & comprehensive: Certain criteria apply.
- Associate Discount: 8% credit to total policy premium.
- Military Discount Deviation for members on bodily injury, property damage, medical payment, comprehensive & collision. Credit varies 7%-10%.
- 15% Ultra Preferred Tier (2) Discount: Applies to bodily injury, property damage, collision, comprehensive, medical payments & uninsured/underinsured motorists coverages: Certain criteria apply.
- Installment Payment Plan: \$1.50 for Electronic Fund Transfer payments. Eff. 9-1-03

Grain Dealers Mutual Insurance Company - Withdrawn 7-1-03

Graphic Arts Mutual Insurance Company

- Superior Program Deviation: 5% non-fleet private passenger auto bodily injury, property damage liability & physical damage rates.
- 15% discount on base rates for employees of Utica National Insurance Group.
- Mass Merchandising Plan: 15% discount on base rates for employees of Utica National Insurance Company.
- Personal Auto Account Credit: 10% credit applied to basic premiums, when auto & homeowner policy is insured by Utica Mutual Insurance Company or Graphic Arts Mutual Insurance Company.
- 5% payroll deduction provided the named insured is employed through an employer enrolled in the Company Workplace Insurance Service for Employees (W.I.S.E.) Program or is a member of a company approved affinity group.

- 10% Mature Driver Credit: Certain criteria apply.
- Company Car Discount: Apply multi-car rating factor to single car policies when certain criteria is met.
- 9% Territory 11 Deviation: Vehicles must be principally garaged in territory 11. Eff. 12-1-00

Great American Alliance Insurance Company

- Renewal Policy Credit: 3% on bodily injury, property damage, medical payments, comprehensive & collision for insured who has had in force a homeowners HO-3 or HO-6 policy as of June 24, 2000.
- Occurrence Free Credit: 4% applies to bodily injury, property damage, medical payments, & comprehensive & collision: Certain criteria must be met.
- Miscellaneous Coverage Deviation for vehicles that carry comprehensive & collision.
- Full Pay Deviation: Applies to bodily injury, property damage, med payments, uninsured motorists, comprehensive & collision when insured elects to pay premium in full up front.
- Electronic Funds Transfer: Installment fee \$1. Eff. 2-15-02

Great American Assurance Company

- Renewal Policy Credit: 3% on bodily injury, property damage, medical payments, comprehensive & collision for insured who has had in force a homeowners HO-3 or HO-6 policy as of June 24, 2000.
- Companion Policy Credit: 3% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision. Certain criteria apply.
- Company Car Credit: 8% non-fleet private passenger auto bodily injury, property damage, med payments, comprehensive & collision for single car policies when there is a company car in the household.
- Loss Free Credit applies to non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision: Certain criteria apply.
- Mass Marketing Credit: 5% non-fleet private passenger auto bodily injury, medical payments, comprehensive & collision.
- Miscellaneous Coverage Deviation for vehicles that carry comprehensive & collision.
- Full Pay Deviation: Applies to bodily injury, property damage, med payments, uninsured motorists, comprehensive & collision when insured elects to pay premium in full up front.
- Electronic Funds Transfer: Installment fee \$1. Eff. 2-15-02

Great American Insurance Company

- Various downward deviations for non-fleet private passenger auto bodily injury & property damage by territory. Credit varies. Certain criteria apply.
- Various downward deviations for non-fleet private passenger auto comprehensive & collision for chargeable or no chargeable activity when criteria is met. Credit varies.
- 3% downward deviation on bodily injury, property damage, medical payments, comprehensive & collision for insured who has had in force a homeowners HO-3 or HO-6 policy as of June 24, 2000.
- Companion Policy Credit: 3% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision. Certain criteria apply.
- Mature Driver Credit: 3% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision for drivers with 29-49 driving experience.
- Company Car Credit: 8% non-fleet private passenger auto bodily injury, property damage, med payments, comprehensive & collision for single car policies when there is a company car in the household.

- Loss Free Renewal Credit: Various downward deviation on bodily injury, property damage, medical payments, comprehensive & collision. Certain criteria apply.
- Mass Marketing Credit: 5% downward deviation for non-fleet private passenger auto bodily injury, property damage, med payments, comprehensive & collision. Certain criteria apply.
- Physical Damage Symbol Deviation: Downward deviation for physical damage, comprehensive and collision coverages.
- Miscellaneous Coverage Deviation for vehicles that carry comprehensive & collision.
- Full Pay Deviation: Applies to bodily injury, property damage, med payments, uninsured motorists, comprehensive & collision when insured elects to pay premium in full up front.
- Electronic Funds Transfer: Installment fee \$1. Eff. 2-15-02

Great American Insurance Company of NY

- Various downward deviations on comprehensive & collision for chargeable & no chargeable activity. Certain criteria apply.
- 3% downward deviation on bodily injury, property damage, medical payments, comprehensive & collision for insured who has had in force a homeowners HO-3 or HO-6 policy as of June 24, 2000.
- Companion Policy Credit: 3% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision. Certain criteria apply.
- Company Car Credit: 8% non-fleet private passenger auto bodily injury, property damage, med payments, comprehensive & collision for single car policies when there is a company car in the household.
- Loss Free Renewal Credit: Various downward deviations for non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision. Certain criteria apply.
- Mass Marketing Credit: 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision. Certain criteria apply.
- Physical Damage Symbol Deviation: Downward deviation for physical damage, comprehensive and collision coverages.
- Miscellaneous Coverage Deviation for vehicles that carry comprehensive & collision.
- Full Pay Deviation: Applies to bodily injury, property damage, med payments, uninsured motorists, comprehensive & collision when insured elects to pay premium in full up front.
- Electronic Funds Transfer: Installment fee \$1. Eff. 2-15-02

Great American Security Insurance Company

- Renewal Homeowner Credits: 3% applies to bodily injury, property damage, medical payments, comprehensive & collision: Certain criteria apply. 2% comprehensive & collision only: Certain criteria apply.
- Multi-Car Credit: 3% applies to bodily injury, property damage, medical payments, comprehensive & collision: Certain criteria apply.
- Married Credit: 2% applies to bodily injury, property damage & medical payments if eligibility requirements are met.
- Mass Marketing Credit: 5% applies to bodily injury, property damage, medical payments, uninsured & underinsured motorist, comprehensive & collision. Credit applied to members of an employer based account written through an agent who has been specifically contracted with our marketing systems division to provide this discount.
- Territory Deviation: 2% credit applies to bodily injury, property damage, medical payment, uninsured/underinsured motorist, comprehensive & collision for garaging location in territory 11,13,15,18, 51 or 52.

- Occurrence Free Credit: 4% credit applies to bodily injury, property damage, medical payments, comprehensive & collision based on SDIP pts. record.
- Companion Policy Credit: 3% credit applies to bodily injury, property damage, medical payments, comprehensive & collision for drivers meeting eligibility requirements.
- Miscellaneous Coverage Deviation for vehicles that carry comprehensive & collision.
- Full Pay Deviation: Applies to bodily injury, property damage, med payments, uninsured motorists, comprehensive & collision when insured elects to pay premium in full up front.
- Electronic Funds Transfer: Installment Fee \$1. Eff. 2-15-02

Great American Spirit Insurance Company

- Renewal Homeowner Credit: 3% applies to bodily injury, property damage, med pay, comprehensive & collision: Certain criteria must be met.
- Miscellaneous Coverage Deviation for vehicles that carry comprehensive & collision.
- Full Pay Deviation: Applies to bodily injury, property damage, med payments, uninsured motorists, comprehensive & collision when insured elects to pay premium in full up front.
- Electronic Funds Transfer Deviation: Installment Fee \$1. Eff. 2-15-02

Guaranty National Insurance Company

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury & property damage coverage for all listed components.

12 point violation must not be one of the following:

- a. Manslaughter or negligent homicide.
- b. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
- c. Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing.
- d. Transporting illegal intoxicating liquors by motor vehicle.
- e. DUI violation involving drugs.

Liability

- 61% deviation to single car with 12 SDIP points
- 50% deviation to single car with 13-15 SDIP points.
- 37% deviation to single car with 16-20 SDIP points.
- 44% deviation to multi car with 12-15 SDIP points
- 33% deviation to multi car with 16-20 SDIP points.

Physical Damage

- 21% deviation with 3 or more SDIP pts. Eff. 1-4-04 pc067647

GuideOne Mutual Insurance Company

- 55% non-fleet private passenger auto liability & physical damage rates on autos rated as Class 3 under Rule 4 of the NC Personal Auto Manual. Eff. 2-1-89

Hanover American Insurance Company

- 10% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision coverage for operators 55 yrs. of age or older, when no operators in household with less than 3 yrs. driving experience.
- Account Credit Program: 5% non-fleet private passenger auto comprehensive & collision coverage, if insured has homeowners with any of the Hanover Insurance Companies.
- Territorial Deviation: Applies to non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision: Credit varies.
- Renewal Credit: 3 yrs. to less than 5 yrs. - 3.0%; 5 yrs. or more - 6.0%: Must be insured with Hanover American Insurance Company or within an agency which Hanover represents.
- Installment Pay Plan By Electronic Funds Transfer: Installment charges waived.
- Group Modification Plan: Deviation range 0.5% to 15.5%.
- Installment Payment Plan: Four payment plan \$3 per installment excludes first installment charge.
- Anti-Theft Discount Deviation: 5%-10% when certain criteria is met. Eff. 4-1-02

The Hanover Insurance Company

- Anti-Theft Discount Deviation: 5%-10% when certain criteria is met.
- Installment Pay Plan by Electronic Funds Transfer: No service charge.
- Group Modification Plan Deviation: 0% to 15.5%.
- Installment Payment Plan: \$3 charge for each installment, excluding first installment. Eff. 4-1-02q

Harbor Specialty Insurance Company

- 10% non-fleet private passenger auto physical damage insurance rates for risks with "0" SDIP pts.
- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision rates if principal operator of vehicle is age 55 or older.
- 15% non-fleet private passenger auto comprehensive & collision rates for risks with "0" SDIP pts. Policy must be a part of Personal Protection Program.
- 5% non-fleet private pass auto BI, PD & Med Pay rates for risks with "0" SPID pts. Eff 2-1-94

Harleysville Mutual Insurance Company

- StarPak Program Discount – Certain criteria, credits vary. Eff 7-1-03 PC062196

Harleysville Preferred Insurance Company

- Preferred Customer Discount applies when the insured meets qualifying rating and/or certain characteristics credit varies.
- StarPak Program Discount - Certain criteria, credits vary. Eff 7-1-03 PC062197

Hartford Fire Insurance Company

- Principal Operator age 55-69 Deviation: BI, PD, Med Pay, Comp & Collision – rate factors by territory.
- Principal Operator age 70 or over Deviation: BI, PD, Med Pay, Comp & Collision – rate factors by territory.

- All other operators deviation BI, PD, Med Pay, Comp & Collision – rate factors by territory.
- Account Credit: 14% non-fleet private passenger bodily injury, property damage, medical payments, comprehensive & collision, if insured has qualifying homeowners policy in effect with one of the Hartford Group Companies. (The HO-4 policy qualifies for a 5% credit.) Eff. 4-15-03

Hartford Underwriters Insurance Company

- Defensive Driver Credit 10% if Principal Operator has completion certificate dated within last 36 months, certifying that Principal Operator has both successfully & voluntarily completed course meeting standards of the N. C. Department of Transportation.
- Account Credit, 5% if policyholder has homeowners policy in effect in the AARP Homeowners Insurance Program.
- Renewal Credit Discount: 3-5 yrs. - 2%; 6 or more yrs. - 8%; Certain criteria apply.
- 5% Limited Driver Credit applies when principal operator is age 75 or over & such operators use of auto is limited to daylight driving.
- Anti-lock Braking System (ABS) 2% non-fleet private passenger auto bodily injury, property damage & collision coverage when auto is equipped with factory installed).
- Incident Free Credit: 3% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision: Certain criteria apply.
- Safe Driver Plus Credit: 3% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision when criteria is met.
- Advantage Discount: 10% credit when criteria is met. Eff. 4-1-03

Highland Insurance Company

- 15% deviation to bodily injury, property damage, medical payments, uninsured & underinsured motorist base premium.
- 25% deviation to comprehensive & collision base premium.
- Installment Payments Deviation.
- 10% deviation when named insured has a homeowners policy with any company in the Highlands Insurance Group.
- 5%-10% deviation for Renewal/Transfer Credit to bodily injury, property damage, medical payments & collision coverage when certain criteria is met. Eff. 1-1-01

Horace Mann Insurance Company

- Driving Quality Deviation Must meet certain criteria Credit varies.
- Home and Auto Deviation 2% deviation when certain criteria is met.
- Member Only Deviation 2% deviation when certain criteria is met.
- Surcharge Forgiveness policy has been free of chargeable accidents during 5 consecutive years: Credit Varies
- Electronic Funds Transfer - No installment fee shall be charged.
Installment Payments - No charge on first installment for new business policies written on an insta

Horace Mann Property & Casualty Insurance Company

- Deviation by territory Credit varies.
- Driving Quality Deviation Must meet certain criteria Credit varies.
- Home and Auto Deviation 2% deviation when certain criteria is met.
- Deviation on BI and PD premium 9%; 8% deviation on comp and coll premium if insured is a member, in good standing of a sponsoring education association and the policy is completely voluntary. No deviation will apply if the policy has comp & Phys Dam only.
- Surcharge Forgiveness policy has been free of chargeable accidents during 5 consecutive years: Credit Varies
- Electronic Funds Transfer - No installment fee shall be charged.
- Installment Payments - No charge on first installment for new business policies written on an installment payment basis.
- Credit Rating Deviation: credit 5% if certain criteria is met.
- Eff. 9-20-03

Indemnity Insurance Company of North America

- 17% non-fleet private passenger auto bodily injury, property damage, medical payments, uninsured motorists, combined uninsured & underinsured, comprehensive & collision. Eff. 3-18-97

Insura Property and Casualty Insurance Company

- Multi Policy Discount: 7.5% credit when Homeowners policy is written in the Anthem Casualty Insurance Group.
- Anti-Theft Discount: Variable credit.
- Longevity Discount: 5% credit to auto policies that have been in force for past 5 yrs. Credit applies to Plus & Premier policies only.
- Mature Operator Discount: 5% discount for drivers age 55 to 69 yrs. old with no driver with less than 5 yrs. driving experience. Credit applies to Plus & Premier policies only.
- .837 Discount Factor for non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision on all Insura Premier policies. Eff. 1-27-03

Insurance Company of North America

- 17% non-fleet private passenger auto bodily injury, property damage, medical payments, uninsured motorists, combined uninsured & underinsured, comprehensive & collision. Eff. 3-18-97

Insurance Corporation of Hannover

- Discount for Qualified Preferred Drivers: 10% applied to physical damage: 5% applied to liability when criteria is met.
- Discount for Qualified Standard Drivers: 5% applied to physical damage when criteria is met.
- Account Credit Program Discount: 10% applies to bodily injury, property damage, med pay, collision & comprehensive when both homeowner & auto policies are written through ICH.
- Anti-Lock Braking System Discount: 5% applies to bodily injury, property damage, & med pay.
- Mature Driver Discount: 5% applies to bodily injury, property damage, med pay, collision & comprehensive when criteria is met.
- Loss/Incident Free Discount when criteria is met. Eff. 02-01-02

Integon Casualty Insurance Company

LIABILITY All deviation applicable to non fleet private passenger auto bodily injury & property damage coverage for all listed components.

12 point violation must not be one of the following;

- a. Manslaughter or negligent homicide.
 - b. Prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing.
 - c. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
 - d. Transporting illegal intoxicating liquors by motor vehicle.
- 37.6% deviation, multi-car policies with 15-17 SDIP pts. & 5+ yrs. driving experience.
 - 49.4% deviation, single car policies with 12-17 SDIP pts. & 5-6 yrs. driving experience.
 - 37.6% deviation, multi-car policies with 18-20 SDIP pts., married driver with 5-38 yrs. driving experience.
 - 49.4% deviation, single car policies with 18-20 SDIP pts., married driver with 5-38 yrs. driving experience.
 - 11.8% deviation, multi-car policy & single car policy with 18-20 SDIP pts., unmarried with 5+ yrs. driving experience.
 - 11.8% deviation, multi-car policy & single car policy with 18-20 SDIP pts., married driver with 39+ yrs. driving experience.
 - 49.4% deviation, single car policy with 12-17 SDIP pts. & driving experience of 39+ yrs.
 - 54.1% deviation, single car policies with 15-17 SDIP pts. & driving experience of 7-38 yrs.
 - 37.6% deviation, multi-car policies with 12-14 SDIP pts. & driving experience of 5-6 yrs.
 - 37.6% deviation, multi-car policies with 12-14 SDIP pts. single driver with 7-38 yrs.
 - 37.6% deviation, multi-car policies with 12-14 SDIP pts. & driving experience of 39+ yrs.
 - 45.9% deviation, multi-car policies with 12-14 SDIP pts. married drivers with 7-38 yrs driving experience.
 - 58.8% deviation, single car policies with 12-14 SDIP pts. & driving experience of 7-38 yrs.
 - Installment payment plans fees waived for GMAC insurance employees.
 - 3% on all policies eligible for vol liab under the company's u/w guidelines with at least one full coverage vehicle. (must have bi/pd and collision) this dev will not apply if the agg of all other liav dev is equal to or greater than 3%. Eff. 7-1-03

Integon General Insurance Corporation

- 3.3% average deviation on non-fleet private passenger auto physical damage rates for risks with 5 or more SDIP pts. Non-owners policies do not qualify.
- Installment payment plans fees waived for GMAC insurance employees.
- 3% on all policies eligible for vol liab under the company's u/w guidelines with at least one full coverage vehicle. (must have bi/pd and collision) this dev will not apply if the agg of all other liav dev is equal to or greater than 3%. Eff. 7-1-03

Integon Indemnity Corporation

Non Preferred Program

- 5.7% average deviation non-fleet private passenger auto physical damage rates-5 or more pts. Non-owners policies do not qualify.
- Installment payment plan fees waived for GMAC insurance employees.
- 3% on all policies eligible for vol liab under the company's u/w guidelines with at least one full coverage vehicle. (must have bi/pd and collision) this dev will not apply if the agg of all other liav dev is equal to or greater than 3%. Eff. 7-1-03

Integon National Insurance Company

Preferred Program

- 6% on all non-fleet private passenger auto BI, PD, Med Pay, UM, UIM, Comprehensive and Collision insurance rates on multi-car policies in the ultra-preferred underwriting tier where the policy has "0" SDIP points and married drivers with 14-43 years driving experience. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines. Non-owners policies do not qualify for this deviation.
- 6% on all non-fleet private passenger auto BI, PD, Med Pay, UM, UIM, Comprehensive and Collision insurance rates on policies in the ultra-preferred underwriting tier. This deviation applies only to policies with proof of homeownership. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines. Non-owners policies do not qualify for this deviation.
- 4% on all non-fleet private passenger auto BI, PD, Med Pay, UM, UIM, Comprehensive and Collision insurance rates on policies in the ultra-preferred underwriting tier. This deviation applies only to policies with proof of prior limits of 100/300 or higher. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines. Non-owners policies do not qualify for this deviation.
- 20% on all non-fleet private passenger auto BI, PD, Med Pay, UM, UIM, Comprehensive and Collision insurance rates on policies in the ultra-preferred underwriting tier. This deviation applies only to policies qualifying for a superior credit score. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines. Non-owners policies do not qualify for this deviation.
- 1.15 factor applies to all non-fleet private passenger auto BI, PD, Med Pay, UM, UIM, Comprehensive and Collision insurance rates on policies in the ultra-preferred underwriting tier where any driver has one or more of the following: a) prayer for judgement continued, b) not-at-fault accident, c) comprehensive claim, d) waivable accident or violation, or e) at-fault accident in a company car. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
- 1.15 factor applies to all non-fleet private passenger auto BI, PD, Med Pay, UM, UIM, Comprehensive and Collision insurance rates on policies in the ultra-preferred underwriting tier where any driver has one or more at fault accident. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
- 1.06 factor applies to all non-fleet private passenger auto BI, PD, Med Pay, UM, UIM, Comprehensive and Collision insurance rates on policies in the ultra-preferred underwriting tier. This factor applies only to policies where there is an operator with 4 to less than 9 years driving experience. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
- 1.10 factor applies to all non-fleet private passenger auto BI, PD, Med Pay, UM, UIM, Comprehensive and Collision insurance rates on policies in the ultra-preferred underwriting tier. This factor applies only to policies qualifying for an above average credit score. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
- 10% factor applies to all non-fleet private passenger auto Comprehensive and Collision insurance rates on policies in the ultra-preferred underwriting tier. Applies to 1) GMAC mortgage customers 2)

GMAC auto loan customer 3) GMAC auto lease customer 4) GM Credit card customer 5) GM Demand /Smart Note Customer 6) GM Employee/retire or member of an approved employee group 7) Save our students member.

- 1.08 factor applies to all non-fleet priv pass auto bi, pd, med pay, uninsured motorist and underinsured motorist, comp and coll rates on policies in the ultra preferred underwriting tier. Applies only to policies with limits of 50/100. If the resulting rate is equal to or greater than the NCRB rates, the policy is ineligible for any deviation.
- 12% factor applies to all non-fleet priv pass auto bi, pd, med pay, uninsured motorist and underinsured motorist comp and coll rates on policies in the ultra preferred underwriting tier. Applies only to policies with limits of 250/500. Deviation available only if risk is eligible for voluntary liability under the company's u/w guidelines. Non-owners policies do not qualify for this deviation.
- 1.15 factor applies to all non-fleet priv pass auto bi, pd, med pay, uninsured motorist and underinsured motorist comp and coll rates on policies in the ultra preferred underwriting tier. Applies only to policies where there is an operator with 1 to less than 4 years driving experience. If the resulting rate is equal to or greater than the NCRB rates, the policy is ineligible for any deviation.
- 1.05 factor applies to all non-fleet priv pass auto bi, pd, med pay, uninsured motorist and underinsured motorist rates on policies in the ultra preferred underwriting tier. Applies only to policies qualifying for an excellent credit score. If the resulting rate is equal to or greater than the NCRB rates, the policy is ineligible for any deviation.
- 1.15 factor applies to all non-fleet priv pass auto bi, pd, med pay, uninsured motorist and underinsured motorist rates on policies in the ultra preferred underwriting tier. Applies only to policies qualifying for an acceptable credit score. If the resulting rate is equal to or greater than the NCRB rates, the policy is ineligible for any deviation.
- 25% applies to all non-fleet priv pass auto bi, pd, med pay, uninsured motorist and underinsured motorist rates on policies in the ultra preferred underwriting tier. Applies only to policies qualifying for an ultra credit score. . Deviation available only if risk is eligible for voluntary liability under the company's u/w guidelines. Non-owners policies do not qualify for this deviation.
- 2.00 factor applies to all non-fleet priv pass auto bi, pd, med pay, uninsured motorist and underinsured motorist, comp and coll rates on policies in the ultra preferred underwriting tier. Applies only to policies with no proof of prior insurance. If the resulting rate is equal to or greater than ncrb rates, the policy is ineligible for any deviation.
- 30% factor applies on all non-fleet priv pass auto BI, PD, med pay, UM/UIM in the ultra preferred underwriting tier. This deviation applies only to policies qualifying for an ultra preferred credit score. Deviation available only if risk is eligible for voluntary liability under the company's u/w guidelines. Non-owners policies do not qualify for this deviation.
- 4% on all non-fleet priv pass auto Comp and Coll insurance rates on multi car policies in the ultra preferred u//w tier where the policy has '0' SDIP points and married drivers with 14-43 years of driving experience. . Deviation available only if risk is eligible for voluntary liability under the company's u/w guidelines. Non-owners policies do not qualify for this deviation.
- 25% on all non-fleet priv pass auto comp and coll rates on policies in the ultra preferred underwriting tier. This deviation applies only to policies qualifying for an ultra preferred credit score. Deviation available only if risk is eligible for voluntary liability under the company's u/w guidelines. Non-owners policies do not qualify for this deviation.
- 12% on all non-fleet priv pass auto comp and coll rates on policies in the ultra preferred underwriting tier. This deviation applies only to policies qualifying for a superior or ultra credit score. Deviation available only if risk is eligible for voluntary liability under the company's u/w guidelines. Non-owners policies do not qualify for this deviation.
- 1.21 factor applies to all non-fleet priv pass auto comp and coll rates on policies in the ultra preferred underwriting tier. Applies only to policies qualifying for an acceptable or above average credit score. If

the resulting rate is equal to or greater than ncrb rates, the policy is ineligible for any deviation.

- 1.10 factor applies to all non-fleet priv pass auto comp and coll rates on policies in the ultra preferred underwriting tier. Applies only to policies qualifying for an average, excellent or exceptional cre score. If the resulting rate is equal to or greater than NCRB rates, the policy is ineligible for any deviation.
- 2.00 factor applies to all non-fleet priv pass auto bi, pd, med pay, uninsured motorist and underinsured motorist, comp and coll rates on policies in the ultra preferred underwriting tier. Applies only to policies with limits of 30/60. If the resulting rate is equal to or greater than the NCRB rates, the policy is ineligible for any deviation.
- 1.20 factor applies to all non-fleet priv pass auto bi, pd, med pay, uninsured motorist and underinsured motorist, comp and coll rates on policies in the ultra preferred underwriting tier. Applies only to policies where there is an operator with less than 1 year driving experience. If the resulting rate is equal to or greater than the NCRB rates, the policy is ineligible for any deviation.
- Installment payment plan fees waived for GMAC Insurance employees and affiliates of GMAC Insurance.
- 3% on all non-fleet priv pass auto bi, pd, med pay, uninsured motorist and underinsured motorist rates on all policies eligible for voluntary liav under rthe company's u/w guidelines, with at least one full coverage vehicle. (must have bi/pd and collision) This deviation will not apply if the aggregate of all other liability deviations is equal to or greater than 3%.
- Eff 01-01-04 pc066796

Non-Preferred Program

- 58% non fleet private passenger auto BI & PD liability for single car with 12-20 SDIP pts. with a 12 pt. violation that is not (1) manslaughter or negligent homicide. (2) prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing. (3) failure to stop and render aid whc involved in an accident resulting in bodily injury or death. (4) transporting illegal intoxicating liquors by motor vehicle (5) Non-owners do not qualify.
- 47% non fleet private passenger auto BI & PD liability for multi car with 12-20 SDIP pts. with a 12 pt. violation that is not (1) manslaughter or negligent homicide. (2) prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing. (3) failure to stop and render aid when involved in an accident resulting in bodily injury or death. (4) transporting illegal intoxicating liquors by motor vehicle (5) Non-owners do not qualify.
- 5.7% non fleet private passenger auto physical damage for 5 or more SDIP pts. Non owner policies do not qualify.
- Installment Payment plan fees waived for GMAC Insurance employees – both programs.
Eff. 7-1-03

Integon Specialty Insurance Company

- 37.6% non fleet private passenger auto BI & PD liability for single car with 12-16 SDIP pts. with a 12 pt. violation that is not (1) manslaughter or negligent homicide. (2) prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing. (3) failure to stop and render aid when involved in an accident resulting in bodily injury or death. (4) transporting illegal intoxicating liquors by motor vehicle (5) Non-owners do not qualify.
- 25.9% non fleet private passenger auto BI & PD liability for single car with 19-20 SDIP pts. with a 12 pt. violation that is not (1) manslaughter or negligent homicide. (2) prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing. (3) failure to stop and render aid when involved in an accident resulting in bodily injury or death. (4) transporting illegal intoxicating liquors b

- motor vehicle (5) Non-owners do not qualify.
- 31.8% non fleet private passenger auto BI & PD liability for multi car with 12-18 SDIP pts. with a 12 pt. violation that is not (1) manslaughter or negligent homicide. (2) prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing. (3) failure to stop and render aid when involved in an accident resulting in bodily injury or death. (4) transporting illegal intoxicating liquors by motor vehicle (5) Non-owners do not qualify.
- 25.9% non fleet private passenger auto BI & PD liability for multi car with 19-20 SDIP pts. with a 12 pt. violation that is not (1) manslaughter or negligent homicide. (2) prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing. (3) failure to stop and render aid when involved in an accident resulting in bodily injury or death. (4) transporting illegal intoxicating liquors by motor vehicle (5) Non-owners do not qualify.
- 35% non fleet private passenger auto physical damage for single & multi car with 12-17 SDIP pts. that is not (1) manslaughter or negligent homicide. (2) prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing. (3) failure to stop and render aid when involved in an accident resulting in bodily injury or death. (4) transporting illegal intoxicating liquors by motor vehicle (5) Non-owners do not qualify.
- 20% non fleet private passenger auto physical damage for single & multi car with 18-20 SDIP pts. that is not (1) manslaughter or negligent homicide. (2) prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing. (3) failure to stop and render aid when involved in an accident resulting in bodily injury or death. (4) transporting illegal intoxicating liquors by motor vehicle (5) Non-owners do not qualify.
- 31.8% non fleet private passenger auto BI & PD liability for single car with 17-18 SDIP pts. with a 12 pt. violation that is not (1) manslaughter or negligent homicide. (2) prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing. (3) failure to stop and render aid when involved in an accident resulting in bodily injury or death. (4) transporting illegal intoxicating liquors by motor vehicle (5) Non-owners do not qualify.
- Installment payment plans fees waived for GMAC insurance employees.
- 3% on all policies eligible for vol liab under the company's u/w guidelines with at least one full coverage vehicle. (must have bi/pd and collision) this dev will not apply if the agg of all other liav dev is equal to or greater than 3%. Eff. 7-1-03

Kansas City Fire and Marine Insurance Company

- Anti-Theft Device Discount: Certain criteria apply.
- Accident/Violation Free Discount.
- Daytime Running Light Discount.
- Airbag Discount: Credit varies when certain criteria is met.
- Anti-Lock Braking System Discount.
- Group Program Discount. Eff. 9-1-00

Lancer Insurance Company

All deviations applicable to non-fleet private passenger auto comprehensive & collision coverages for single car and the insured may not have one of the following:

- a. Manslaughter or negligent homicide.
- b. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
- c. Prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing.

d. Transporting illegal liquors by motor vehicle.

- 28% for policies with 12-15 pts.; based on model yr. of auto; driver has at least 3-6 yrs. driving experience.
- 45% for policies with 12-15 pts.; based on model yr. of auto; driver has at least 7-14 yrs. driving experience.
- 48% for policies with 12-15 pts.; based on model yr. of auto; driver has at least 15-45 yrs. driving experience.
- 30% for policies with 10-11 pts.; based on model yr. of auto; driver has at least 7-14 yrs. driving experience.
- 35% for policies with 10-11 pts.; based on model yr. of auto; driver has at least 15-45 yrs. driving experience.
- 20% for policies with 8-9 pts.; based on model yr. of auto; driver has at least 7-14 yrs. driving experience.
- 25% for policies with 8-9 pts.; based on model yr. of auto; driver has at least 15-45 yrs. driving experience.
- 37% for policies with 8-15 pts.; based on model yr. of auto; driver has at least 3 yrs. driving experience.
Eff. 4-1-99

Liberty Mutual Insurance Company

- Group Savings Plus Discount: 5% credit: Certain criteria apply.
- Mature Driver Discount Program: 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision when all operators in household are age 55 or older and there is no inexperienced operator in household.
- Anti-lock brake system - 1% non-fleet private passenger automobile bodily injury & property damage equipped with factory installed anti-lock braking system on all four wheels.
- Waive additional charge of \$3 - 1st installment of installment plan.
- Multi Car Discount: 7% for collision coverage and deviate an additional 5% for liability coverage.
- College Education Discount Program: 5% applies to bodily injury, property damage, med pay, & physical damage: Certain criteria apply.
- Homeowners Discount: 18% applies to liability & 18% to physical damage rates when an insured maintains an eligible homeowners policy with any company. Other criteria apply.
- Liability single limits deviation by territory, credit varies.
- Liability split limits deviation by territory, credit varies.
- Property Damage limits deviation by territory, credit varies.
- Comprehensive and collision deviation, credit varies. Eff. 7-1-03

Lumbermens Mutual Casualty Company

- Deferred Premium Payment Plan - monthly service charge of 3% is applied per billing. If paid through electronic funds transfer, a monthly service charge is applied per billing.
- 7% Kemper Network Deviation: Certain criteria apply. Eff 7-1-03

Maryland Casualty Company

- 5% non-fleet private passenger auto bodily injury, property damage, comprehensive & collision coverage if named insured is an educator.

- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision for drivers with least 30 yrs. driving experience & no inexperienced operator.
- 5% non-fleet private passenger auto comprehensive & collision for multi-car policies.
- 5% non-fleet private passenger auto comprehensive & collision for vehicles with "0" SDIP.
- 5% non-fleet private passenger auto bodily injury, property damage for anti-lock braking system.
- 5% non-fleet private passenger auto comprehensive for active anti-theft disabling devices.
- 5% non-fleet private passenger auto bodily injury, property damage, comprehensive, collision, uninsured
- underinsured motorist, towing & labor & all miscellaneous coverage (companion policy). Eff. 2-15-98

Massachusetts Bay Insurance Company

- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision rates, if principal operators are age 55 or older and there are no other operators in household with less than 3 yrs. driving experience.
- Electronic Funds Transfer No service charge for Installment Payment Plan.
- Account Credit Program: 5% applies to non-fleet private passenger auto comprehensive & collision rates for insured who have both their private passenger auto & primary homeowners insured with one of Hanover Insurance Companies.
- Group Modification Plan: Deviation 0.0% to 15.5%.
- Territorial Deviation: credit varies for non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision.
- Installment Payment Plan: \$3 per installment, excluding first installment.
- Anti-Theft Discount Deviation: 5%-10% when certain criteria is met.
- Budget wise discount of 5-15% for bodily injury, property damage, comp and coll coverages.
- Eff. 04-01-03

Merastar Insurance Company

- 10% non-fleet private passenger auto bodily injury, property damage, medical payments & comprehensive & collision rates if named insured is member of an employer sponsored account or qualifying affinity group.
- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision if named insured is age 55 or older & no operator has less than 9 yrs. driving experience.
- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision if named insured has both auto and homeowners insurance with Merastar.
- 6% non-fleet private passenger auto comprehensive & collision, if policy qualifies for Company's Safe and Sound Discount.
- 2% non-fleet private passenger auto collision rate, if vehicle is equipped with factory installed anti-lock braking system.
- 5% non-fleet private passenger auto comprehensive rates for alarm only or other anti-theft system requiring driver to enable system.
- 15% non-fleet private passenger auto comprehensive rates for passive anti-theft system.
- Waiver of installment charge on policies paid through pre-authorized checking or payroll deduction.
- Eff. 7-1-03

Metropolitan Direct Property & Casualty Insurance Company

- Territorial Deviation for bodily injury, property damage, med pay, uninsured motorists, combined uninsured/underinsured motorists, comprehensive, & collision coverages: Credit varies 1%-5%.
- Experience Driver Deviation: Applies to auto liability & physical damage coverages: Certain criteria apply: Credit varies 2%-3%.
- Age 55 & Older Deviation for liability & physical damage coverages: Certain criteria apply: Credit varies 3%-11%.
- Preferred Customer Discount: Certain criteria apply: Credit varies 4%-10%.
- Superior Driver Discount: Certain criteria apply: Credit varies 5%-15%.
- 7% Multi Policy Discount: Applies to insureds who have both auto & homeowners insurance with Metropolitan.
- Mass Merchandising Account Deviation: 7% credit: Certain criteria apply.
- 5% Payroll Deduction Discount: Certain criteria apply.
- Employment Tenure Discount: 4% or 7% credit applies when criteria is met. Eff. 11-2-00

Metropolitan Property & Casualty Insurance Company

- Mass Merchandising Account Deviation: 1% credit.
- Payroll Deduction Discount 3%: Certain criteria apply.
- Employment Tenure Discount: 2% or 4% credit applies when criteria is met.
- Small Employer Group Program: 5% deviation applies when eligibility is met. Eff. 7-1-03

Montgomery Mutual Insurance Company

- Deviation Withdrawn Eff. 10-15-02

Motors Insurance Corporation

- Deviation applies under Mechanical Insurance Program & provides for eliminating surcharge on all eligible vehicles equipped with diesel engines. Eff. 10-1-85

Mutual Service Casualty Insurance Company

- 7.5% non-fleet private passenger auto bodily injury & property damage for multi-car policies, where all drivers on policy together have 12-20 SDIP pts. with one 12 pt. violation which is not one of following: A. Manslaughter or negligent homicide; B. Failure to stop & render aid when involved in an accident resulting in bodily injury or death; C. Pre-arranged racing or knowingly lending a vehicle to be used in prearranged racing; D. Transporting illegal intoxicating liquors by motor vehicle.
- 15% non-fleet private passenger auto bodily injury & property damage for single car risk, where all drivers on policy together have 12-20 SDIP pts. with one 12 pt. violation is not one of following: A. Manslaughter or negligent homicide; B. Failure to stop & render aid when involved in an accident resulting in bodily injury or death; C. Pre-arranged racing of knowingly lending a vehicle to be used in pre-arranged racing; D. Transporting illegal intoxicating liquors by motor vehicle. Eff. 6-7-95

National Alliance Insurance Company

- Deviation is withdrawn. Eff 10-16-02

National Grange Mutual Insurance Company

- Qualified Preferred Drivers: Non-fleet private passenger 10% on auto physical damage and 5% credit on liability and med pay applied to base premiums meeting preferred driver criteria.
- Combined Personal Protection Program: 15% non-fleet private passenger auto bodily injury, property damage & medical payments, collision & comprehensive when both homeowners & voluntary auto policy is written thru NGM.
- Mature Driver Discount: 5% non-fleet private passenger auto bodily injury, property damage, medical payments collision & comprehensive when criteria is met.
- Anti-lock Braking System Discount: 5% non-fleet private passenger auto bodily injury, property damage & medical payments when certain criteria is met.
- Installment Payment Plan: \$3 Charge each installment for 1st policy. \$1 Charge each installment for each additional personal lines policy. No service charge if paid via EFT. Eff. 1-15-03 PC055154

National Surety Corporation

- Various deviations on Comprehensive for vehicles equipped with Alarm only.
- Discount on Comprehensive for vehicles equipped with Active Disabling devices.
- Discount on Comprehensive for vehicles equipped with Passive Disabling devices.
- Anti-Lock Brake discount.
- Various deviations on BI, PD, Combines Single Limits, Medical Payments, Extended Trans Expense, Coll, Comp.
- Electronic funds transfer payment option.
- Account Credit.
- Installment Payments.
- Eff 10-1-03 PC 064662

Nationwide Mutual Fire Insurance Company

- Company Deviation Factor varies by driving record. Eff. 7-1-03

Nationwide Mutual Insurance Company

- Senior Adult Discount Deviation: 1/2% applies to medical payments only.
- Home and Car Deviation/Homeowner Deviation: Applies to auto bodily injury, property damage, comprehensive & collision: Credit varies depending on combination of deviation & territory.
- Multi-Car Rating Factor N.C. Rate Bureau shall apply when certain conditions are met.
- Miscellaneous Vehicle Deviation: 5% applies to bodily injury, property damage, comprehensive & collision.
- Preferred Driver Deviation 10% applies to BI, PD, Comprehensive and Collision coverages – if certain criteria is met.
- Combined deviation: BI, PD, COMP, COLL, AND MED PAY. Not applicable to motorcycles, antique or classic autos, or any vehicle not subject to the SDIP. Eff. 7-1-03

Netherlands Insurance Company

- 10% deviation applies to bodily injury, property damage & medical payments for risks in territory 11, 13, 14, 15, 16, 17, 18, 24, 25, 31, 32, 33, 47, 51.
- 15% deviation applies to bodily injury, property damage & medical payments for risks in territory
- 15% deviation applies to comprehensive and collision for risks in territories 11,13,14, 16, 17,18, 24, 25, 31, 32, 33, 47.
- 20% deviation applies to comprehensive and collision for risks in territories 15, 51, 52.
- 4% discount bodily injury, property damage & medical payments comprehensive and collision coverages where all operators must have '0' merit rating points.
- 7% discount bodily injury, property damage & medical payments comprehensive and collision coverages for risks part of the Personal Protectors Program.
- 2% discount for bodily injury, property damage & medical payments comprehensive and collision coverages provided the principal operator of the vehicle is age 55 or older. Eff. 10-15-02

New South Insurance Company

Non-Preferred Program

- 5.3% non-fleet private passenger auto bodily injury & property damage liability rates for single car policies with 12 - 20 SDIP pts. with 12 pt. violation that is not (1) manslaughter or negligent homicide (2) prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing (3) failure to stop & render aid when involved in an accident resulting in bodily injury or death (4) transporting illegal intoxicating liquors by motor vehicle (5) Non-owners policies do not qualify.
- 6.8% average deviation for non-fleet private passenger auto physical damage rates with 5 or more SDIP pts. Non-owners policies do not qualify.
- Installment payment plan fees waived for GMAC insurance employees.
- 3% on all policies eligible for voluntary liability under the company's u/w guidelines, with at least or full coverage vehicle. (must have bi/pd and collision) this dev will not apply if the aggregate of all other liav devs is equal to or greater than 3%. Eff. 7-1-03

New York Central Mutual Fire Insurance Company

- Withdrawn Eff 12-8-03

Newark Insurance Company

- Withdrawn Eff. 10-24-03

Niagara Fire Insurance Company

- 10% non-fleet private passenger auto Personal Comprehensive Protection Program auto physical damage. Eff. 11-7-86

North Carolina Farm Bureau Mutual Insurance Company

All deviation components applicable to bodily injury, property damage, medical payments and physical damage.

- 30% for multi car, with property coverage, all drivers with 29 - 49 yrs. driving experience.
- 12% for multi car, without property coverage, all drivers with 29 - 49 yrs. driving experience.

- 30% for single car, with property coverage, all drivers with 29 - 49 yrs. driving experience.
- 12% for single car, without property coverage, all drivers with 29 - 49 yrs. driving experience.
- 20% for multi car, with property coverage, on a driver with 11 - 29 or 49- 54 yrs. driving experience & no drivers with less than 11 or more than 54 yrs. driving experience or a driver with 29 - 49 yrs. driving experience & a drivers with less than 3 yrs. or more than 54 yrs. driving experience & no driver with 3 - 11 yrs. driving experience multi-car, with property.
- 8% for multi car, without property coverage, on a driver with 11 - 29 or 49- 54 yrs. driving experience & no drivers with less than 11 or more than 54 yrs. driving experience or a driver with 29 - 49 yrs. driving experience & a driver with less than 3 yrs. or more than 54 yrs. driving experience & no driver with 3 - 11 yrs. driving experience multi-car, without property.
- 20% for single car, with property coverage, on a driver with 11 - 29 or 49- 54 yrs. driving experience & no drivers with less than 11 or more than 54 yrs. driving experience or a driver with 29 - 49 yrs. driving experience & a driver with less than 3 yrs. or more than 54 yrs. driving experience & no driver with 3 - 11 yrs. driving experience single-car, with property.
- 8% for single car, without property coverage, on a driver with 11 - 29 or 49- 54 yrs. driving experience & no drivers with less than 11 or more than 54 yrs. driving experience or a driver with 29 - 49 yrs. driving experience & a driver with less than 3 yrs. or more than 54 yrs. driving experience & no driver with 3 - 11 yrs. driving experience single-car, without property.
- 6% for multi car, with property coverage, on a driver with 29 - 49 or 3- 11 yrs. driving experience or no drivers with 29 to 49 or 3 to 11 years driving experience and a driver with 11 - 29 or 49 - 54 years driving experience and a driver with less than 3 or more than 54 years driving experience, multi-car, with property or a driver with more than 54 years driving experience and no driver with 29 - 49 or 3 - 11 years driving experience, multi-car, with property.
- 6% for multi car, without property coverage, on a driver with 29 - 49 or 3- 11 yrs. driving experience or no drivers with 29 to 49 or 3 to 11 years driving experience and a driver with 11 - 29 or 49 - 54 years driving experience and a driver with less than 3 or more than 54 years driving experience, multi-car, with property or a driver with more than 54 years driving experience and no driver with 29 - 49 or 3 - 11 years driving experience, multi-car, without property.
- 8% deviation on a driver with 29 - 49 years of driving experience and a driver with 3 to 11 yrs driving experience, multi car, with property; or no driver with 29 to 49 or 3 to 11 years driving experience and a driver with 11 to 29 or 49 to 54 years driving experience and a driver with less than 3 or more than 54 years driving experience, single car, with property; or a driver with more than 54 years driving experience and no driver with 29 to 49 or 3 to 11 years driving experience, single car, with property.
- 4% for territories 13,14,43 and 51; 2% for territories 52. Eff 7-1-03

Northern Insurance Company of New York

- 10% non-fleet private auto bodily injury, property damage, medical payments, comprehensive, collision & all miscellaneous coverage (Tier I).
- 6% deviation non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive, collision & all other miscellaneous coverage (Tier II).
- 3% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive, collision & all miscellaneous coverage (Tier III).
- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision for operators who have at least 30 yrs. driving experience with no inexperience operators.
- 5% non-fleet private passenger bodily injury & property damage with anti-lock braking system.
- Various deviations for comprehensive with vehicles equipped with anti-theft devices.
- 5% non-fleet private passenger bodily injury, property damage, medical payments, uninsured &

underinsured motorist, comprehensive, collision, towing & all miscellaneous coverage for auto & home discount.

- 10% non-fleet private passenger bodily injury, property damage, comprehensive & collision with named insured employed as an educator.
- 12% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision where named insured is an employee of Centry Furniture Industries Inc.
- 6% deviation on bodily injury, property damage, comprehensive & collision if named insured is an employee of Premier, Inc. & its Hospitals & Health Systems & Premier Insurance Management Services, Inc.
- 9% deviation on bodily injury, property damage, comprehensive & collision if named insured is an employee of American Veterinarians Medical Association Professional Liability Insurance Trust. Eff. 7-19-01

Northwestern National Casualty Company

- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, uninsured motorist & underinsured motorist coverage.
- 15% non-fleet private passenger auto comprehensive & collision deviation to base premiums.
- Installment Payment Plan: Initial installment waived.
- 10% Account Credit on auto policy when named insured insures a Homeowners policy with State Capital, Northwestern National, or American Professional Insurance Companies.
- 5%-10% deviation for Renewal/Transfer Credit to bodily injury, property damage, medical payments & collision coverage when certain criteria is met. Eff. 1-1-01

Ohio Casualty Insurance Company

- 4% credit to all coverages with an operator age 55 or older who purchase Homeowners coverage in Ohio Casualty Group.
- Employee Discount: 15% when criteria is met.
- Anti-Theft Discount: Comprehensive Coverage only: 5% alarm only & active disabling devices: 15% passive disabling devices: Other criteria apply. Eff. 9-1-00

Omni Insurance Company

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components.

12 point violation must not be one of the following:

- a. Manslaughter or negligent homicide.
 - b. Prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing.
 - c. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
 - d. Transporting illegal intoxicating liquors by motor vehicle.
 - e. Driving while under the influences of drugs.
 - f. Instructing while under the influence.
 - g. Aiding and abetting or felony using a motor vehicle.
- Deviation for single car, not all operators are married, 12-26 SDIP pts., least experienced operator has 5-60+ yrs. licensed driving experience. Credit varies 5%-52%.
 - Deviation for multi car, not all operators are married, 12-20 SDIP pts., least experienced operator h:

5-59 yrs. licensed driving experience. Credit varies 5%-37%.

- Deviation for single car, married, 12-20 SDIP pts., least experienced operator has 5+ yrs. licensed driving experience. Credit varies 14%-46%.
- Deviation for multi car, married, 12-20 SDIP pts., least experienced operator has 5+ yrs. licensed driving experience. Credit varies 14%-41%.
- Deviation for single car, married, 21-26 SDIP pts., least experienced operator has 5+ yrs. licensed driving experience. Applies to policies, six months proof of prior auto insurance or proof of homeownership. Credit 5%.
- Deviation for multi car, not all operators, married, 17-26 SDIP pts., least experienced operator has 5-13 yrs. licensed driving experience. Applies to policies, six months proof of prior auto insurance or proof of homeownership. Credit 5%-13%.
- Deviation for multi car, married, 21-26 SDIP pts., least experienced operator has 5+ yrs. licensed driving experience. Applies to policies, six months proof of prior auto insurance or proof of homeownership. Credit 5%.

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components.

- 5% deviation for single car, with 4-6 SDIP pts. where driver with least licensed driving experience has 7-59 yrs. of driver experience. Applies to policies, six months proof of prior auto insurance or proof of homeownership.
- 5% deviation for single car, with 7-12 SDIP pts. where driver with least licensed driving experience has 7-59 yrs. of driver experience.
- 5% deviation for multi car, with 4-6 SDIP pts. where driver with least licensed driving experience has 7-59 yrs. of driver experience. Applies to policies, six months proof of prior auto insurance or proof of homeownership.
- 6% deviation for multi car, with 7-12 SDIP pts. where driver with least licensed driving experience has 7-59 yrs. of driver experience.
- 5% non fleet private passenger auto bodily injury increase limit of 50/100.
- 5% non fleet private passenger auto bodily injury increase limit of 100/300.
- 15%, if insured presents six months proof of prior auto insurance or proof of homeownership. The cumulative deviation only applies to policies that qualify for any other liability deviation that does not require the existence of prior insurance or homeownership.
- 5% if the insured has a qualifying homeowners policy with a member company of The Hartford Financial Services Group. Form 4 does not qualify for deviation.
- 5% if the insured pays their policy in full. Premium financed business does not qualify for the deviation.
- 7.5% deviation for policies obtained through one of the Hartford Financial Services Groups Affinity based marketing channels.
- 20% for policies with 7 or more SDIP pts., where driver with least licensed driving experience has 7+ yrs. of driver experience. Applies to qualifying policies regardless of prior auto insurance or homeownership.

PHYSICAL DAMAGE All deviation applicable to non-fleet private passenger other than collision & collision.

12 point violation must not be one of the following:

- a. Manslaughter or negligent homicide.
- b. Prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing.
- c. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
- d. Transporting illegal intoxicating liquors by motor vehicle.

- e. Driving while under the influences of drugs.
- f. Instructing while under the influence.
- g. Aiding and abetting or felony using a motor vehicle.

- Deviation for single car, unmarried driver with 12-20 SDIP pts. where driver with least licensed driving experience has 5-9 or more yrs. of driver experience. Credit varies 5%-46%.
- 5% deviation for single car, unmarried driver with 21-26 SDIP pts. where driver with least licensed driving experience has 5 or more yrs. of driver experience. Applies to policies, six months proof of prior auto insurance or proof of homeownership.
- Deviation for single car, married driver with 12-20 SDIP pts. where driver with least licensed driving experience has 5 or more yrs. or more of driver experience. Credit varies 14%-46%.
- 5% deviation for single car, married driver with 21-26 SDIP pts. where driver with least licensed driving experience has 5 or more yrs. of driver experience. Applies to policies, six months proof of prior auto insurance or proof of homeownership.
- 5%-18% deviation for multi car, unmarried driver with 12-16 SDIP pts. where driver with least licensed driving experience has 5-13 yrs. of driver experience..
- 5%-10% deviation for multi car, unmarried driver with 17-26 SDIP pts. where driver with least licensed driving experience has 5-13 or more yrs. of driver experience. Applies to policies, six months proof of prior auto insurance or proof of homeownership.
- 5%-37% deviation for multi car, unmarried driver with 12-20 SDIP pts. where driver with least licensed driving experience has 14 or more yrs. of driver experience.
- 14%-41% deviation for multi car, married driver with 12-20 SDIP pts. where driver with least licensed driving experience has 5 or more yrs. of driver experience.
- 5% deviation for multi car, married driver with 21-26 SDIP pts. where driver with least licensed driving experience has 5 or more yrs. of driver experience. Applies to policies, six months proof of prior auto insurance or proof of homeownership.

PHYSICAL DAMAGE All deviation applicable to non-fleet private passenger other than collision & collision.

- 20% deviation with 7 or more SDIP pts. where driver with least of licensed driving experience has 7 or more yrs. of driver experience. Deviation applies to all qualifying policies regardless of the existence (or non existence) of prior auto insurance or homeownership.
- 15%, if insured presents six months proof of prior auto insurance or proof of homeownership. The cumulative deviation only applies to policies that qualify for any other physical damage deviation that does not require the existence of prior insurance or homeownership.
- 5% if the insured has a qualifying homeowners policy with a member company of The Hartford Financial Services Group. Form 4 does not qualify for deviation.
- 5% if the insured pays their policy in full. Premium financed business does not qualify for the deviation.
Eff. 2-1-00
- Base rate deviation by territory: Factor varies 0.66 - 0.74.

OneBeacon America Insurance Company

- Base rate deviation by territory: Non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision premium. Variable credits.
- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision driven by insured who reached age 55.
- Anti-Theft Device Credits: Non-fleet private auto comprehensive who vehicle is equipped with anti-theft device. 5% alarm only, active disabling device. 10% passive disabling device.

- Cancellation will be done on a pro-rata basis. Eff. 11-20-01

OneBeacon Midwest Insurance Company

- 5% Multi-Policy Credit for non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision for principal driver age 55 & over.
- Anti-Theft Device Credit: Credit varies 5% - 10% for comprehensive coverage.
- Cancellation: Deviation on short rate cancellation resulting in pro-rata cancellation. Eff. 11-20-01

Owners Insurance Company

- Mature Driver Discount: Varied credit of 5% - 15% if the operators are age 55 – 74 yrs. of age.
- Owners Discount: More than 14 yrs. driving experience: 2.5% BI, PD & MP: 2.5% Comprehensive: 2.5% Collision.
- Auto/Home Discount: Certain Criteria Apply: 10% BI, PD, MP, Comprehensive & Collision.
- Life/Auto Discount: Named insured must have a life insurance policy with Auto Owners in addition to auto policy: 5 % BI, PD, MP, Comprehensive & Collision. Eff 7-1-03

Pacific Employers Insurance Company

- 17% non-fleet private passenger auto bodily injury, property damage, medical payments, uninsured motorists, combined uninsured & underinsured, comprehensive & collision. Eff. 3-18-97

Pacific Indemnity Company

- Antique Auto: Various deviations on liability & physical damage coverages.
- Increased Limits Deviations. Eff. 7-1-03

Peerless Insurance Company

- 7% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision. The policy must be a part of Personal Protector Program.
- 6% discount on BI, PD, and MED PAY coverages on risks in territories 11,13,14,16,17,18,24,25,31,32,33,47,51, and 77 in the Supreme Tier.
- 10% discount on BI, PD, AND MED PAY coverages on risks in terr 15 and 52 in the Supreme Tier
- 5% discount on Comp and Coll coverages on risks in terr 11,13,14,16,17,18,24,25,31,32,33,47,51,77 in the Supreme Tier.
- 8% discount on Comp and Coll coverages on risks in terr 15 and 52 in the Supreme Tier.
- 10% discount on BI PD Med Pay Comp and Coll coverages on risks with a cpattract score greater that 824 in the Supreme Tier.
- 9.4% discount on BI, PD, m Med Pay, Comp and Coll, coverages on risks with a cpattract scored greater than 824 in the Standard Tier.
- Eff. 03-15-04 pc067070

Pennsylvania General Insurance Company

- 20% non-fleet private passenger auto comprehensive & collision rates.
- 5% Account Credit is applicable to all voluntary personal auto policies where named insured has

his/her homeowners (except Forms HO-1 & HO-4) insurance in any of General Accident Companies. Credit applies to total premium for each coverage.

- 5% Anti-Lock Brake Discount: Non-fleet private passenger auto bodily injury, property damage, single limit liability, medical payments & collision if vehicle is equipped with factory installed anti-lock brakes.
- 15% non-fleet private passenger auto bodily injury, property damage & medical payments. Eff. 3-15-96

Pennsylvania National Mutual Casualty Insurance Company

- Account Credit: 5% applied to final auto premium when homeowners is written through the same company & certain criteria is met.
- 5% deviation non-fleet private passenger auto bodily injury, property damage, medical payments, uninsured motorist, comprehensive & collision if Pennsylvania National Mutual Casualty is unable to write homeowners due to exposure of windstorm or hail.
- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, uninsured motorist, combined uninsured & underinsured motorist, comprehensive & collision when principal operator is age 55 or over & all drivers are licensed more than 3 yrs.
- Deviation on non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision for risk eligible for the Personal Auto Preferred Program. Credit varies.
- Deviation on non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision for risk eligible for the Personal Auto Preferred Advantage Program. Credit varies. Eff 01-01-04

Pharmacists Mutual Insurance Company

- Safe Driver Discount Plan: Credit varies 10%-20% when criteria is met.
- Multi-Policy: Credit varies 5%-10% when criteria is met.
- Installment Payments: \$1 charge for installment payments. Eff. 7-1-03

Phoenix Insurance Company

- 5% deviation for liability coverages and a 5% deviation for physical damage coverages will be applied to voluntary private passenger automobiles.
- 9% Account Discount applies when both voluntary non-fleet private passenger auto policy & homeowners policy with The Travelers.
- Contributing Vehicle Credit: 35% non-fleet private passenger auto, pickups, vans & classic auto's bodily injury, property damage, medical payments & collision for single car policy and have more than one private passenger auto insured with The Travelers. 30% deviation on non-fleet private passenger auto, pickups, vans & classic auto's for collision coverage for single car policy and have more than one private passenger auto insured with The Travelers. 10% deviation on non-fleet private passenger auto, pickups, vans & classic auto's for comprehensive, fire/fire and theft/fire, and cac coverages for those insureds who have a single car policy and have more than one private passenger auto insured with The Travelers.
- 3% credit will be applied to voluntary private passenger automobile rates if the insured has maintained an automobile policy with the Travelers for the last six or more consecutive years. Eff 7-1-03 PC 062966

Progressive American Insurance Company

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.

- 1.05 factor applies to rates for risks garaged in territory 41. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
- 1.07 factor applies to rates for risks garaged in territory 47. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
- 1.26 factor applies to rates for risks garaged in territory 51. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
- 2% on rates for policies that are paid in full. This deviation applies only to policies without proof of homeownership (excluding mobilehome). 3% on rates for risks with Bodily Injury Limits of 100/300. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
- 5% on rates for single car policies in the middle underwriting tier where the policy has 5 SDIP points
- 12% on rates for single car policies in the middle underwriting tier where the policy has 6 SDIP points.
- 9% on rates for risks with Bodily Injury Limits of 250/500. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
- 15% on rates for multi-car policies in the middle underwriting tier where the policy has 5 SDIP points. 19% on for multi-car policies in the middle underwriting tier where the policy has 6 SDIP points.
- 3% on rates for single car policies in the standard underwriting tier where the policy has 1 SDIP point
- 15% on rates for single car policies in the standard underwriting tier where the policy has 2 SDIP point.
- 11% on rates for single car policies in the standard underwriting tier where the policy has 3 SDIP points.
- 17% on rates for single car policies in the standard underwriting tier where the policy has 4 SDIP points.
- 26% on rates for single car policies in the standard underwriting tier where the policy has 5 SDIP points
- 29% on rates for single car policies in the standard underwriting tier where the policy has 6 SDIP points.
- 42% on rates for single car policies in the standard underwriting tier where the policy has 7 SDIP points.
- 6% on rates for multi-car policies in the standard underwriting tier where the policy has 2 SDIP points.
- 11% on rates for multi-car policies in the standard underwriting tier where the policy has 3 SDIP points.
- 2% on rates for multi-car policies in the standard underwriting tier where the policy has 4 SDIP points.
- 11% on rates for multi-car policies in the standard underwriting tier where the policy has 5 SDIP points.
- 14% on rates for multi-car policies in the standard underwriting tier where the policy has 6 SDIP points.

- 20% on for single car policies in the preferred underwriting tier where the policy has 0 SDIP points.
- 25% on rates for single car policies in the preferred underwriting tier where the policy has 1 SDIP point.
- 34% on rates for single car policies in the preferred underwriting tier where the policy has 2 SDIP points.
- 31% on rates for single car policies in the preferred underwriting tier where the policy has 3 SDIP points.
- 36% on rates for single car policies in the preferred underwriting tier where the policy has 4 SDIP points.
- 8% on rates for multi car policies in the preferred underwriting tier where the policy has 0 SDIP points.
- 15% on rates for multi-car policies in the preferred underwriting tier where the policy has 1 SDIP points.
- 22% on rates for multi-car policies in the preferred underwriting tier where the policy has 2 SDIP point.
- 18% on rates for multi-car policies in the preferred underwriting tier where the policy has 3 SDIP points.
- 36% on rates for multi-car policies in the preferred underwriting tier where the policy has 4 SDIP points.
- 40% on rates for single car policies in the ultra-preferred underwriting tier where the policy has 0 SDIP points.
- 44% on rates for single car policies in the ultra-preferred underwriting tier where the policy has 1 SDIP point.
- 32% on rates for multi-car policies in the ultra-preferred underwriting tier where the policy has 0 SDIP points.
- 37% on rates for multi-car policies in the ultra-preferred underwriting tier where the policy has 1 SDIP point.

LIABILITY All deviation applies to non fleet private passenger auto bodily injury, property damage & medical payments that is not one of the following:

- A. Manslaughter or negligent homicide,
- B. Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing,
- C. Failure to stop and render aid when involved in an accident resulting in bodily injury or death,
- D. Transporting illegal intoxicating liquors by motor vehicle.

Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.

- 60% on rates for single car policies in the non-standard underwriting tier where the policy has 12-17 SDIP points, with a 12 point violation.
- 27% on rates for single car policies in the non-standard underwriting tier where the policy has 18-21 SDIP points, with a 12 point violation.
- 53% on rates for multi-car policies in the non-standard underwriting tier where the policy has 12-17 SDIP points, with a 12 point violation.
- 28% on rates for multi-car policies in the non-standard underwriting tier where the policy has 18 – 21 SDIP points, with a 12 point violation.
- 64% on rates for single car policies in the middle underwriting tier where the policy has 12-17 SDIP points, with a 12 point violation.
- 34% on rates for single car policies in the middle underwriting tier where the policy has 18-21 SDIP points, with a 12 point violation.

- 59% on rates for multi-car policies in the middle underwriting tier where the policy has 12-17 SDIP points, with a 12 point violation.
- 38% on rates for multi-car policies in the middle underwriting tier, where the policy has 18 -21 SDIP points, with a 12 point violation.
- 76% on rates for single car policies in the standard underwriting tier where the policy has 12-14 SDIP points, with a 12 point violation.
- 70% on rates for single car policies in the standard underwriting tier where the policy has 15-17 SDIP points, with a 12 point violation.
- 47% rates for single car policies in the standard underwriting tier, where the policy has 18-21 SDIP points, with a 12 point violation.
- 66% on rates for multi-car policies in the standard underwriting tier, where the policy has 12-14 SDIP points, with a 12 point violation.
- 65% on rates for multi-car policies in the standard underwriting tier, where the policy has 15-17 SDIP points, with a 12 point violation.
- 45% on rates for multi-car policies in the standard underwriting tier, where the policy has 18-21 SDIP points, with a 12 point violation.

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components. . If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.

- 1.19 factor applies to rates for risks garaged in territories 11, 18, and 43.
- 1.11 factor applies to rates for risks garaged in territories 13 and 40.
- 1.20 factor applies to rates for risks garaged in territories 14, 26, and 31.
- 1.24 factor applies to rates for risks garaged in territories 17 and 24.
- 1.08 factor applies to rates for policies with an average driver group of 16.
- 1.15 factor applies to rates for policies with an average driver group of 15.
- 1.23 factor applies to rates for policies with an average driver group of 14.
- 1.34 factor applies to rates for policies with an average driver group of 13.
- 1.40 factor applies to rates for policies with an average driver group of 12.
- 1.50 factor applies to rates for policies with an average driver group of 11.
- 1.56 factor applies to rates for policies with an average driver group of 10.
- 1.66 factor applies to rates for policies with an average driver group of 9.
- 1.76 factor applies to rates for policies with an average driver group of 8.
- 1.87 factor applies to rates for policies with an average driver group of 7.
- 1.98 factor applies to rates for policies with an average driver group of 6.
- 2.13 factor applies to rates for policies with an average driver group of 5.
- 2.29 factor applies to rates for policies with an average driver group of 4.
- 2.53 factor applies to rates for policies with an average driver group of 3.
- 2.80 factor applies to rates for policies with an average driver group of 2.
- 1.10 factor applies to rates for single car policies with one at-fault accident and more than zero SDIP points.
- 1.14 factor applies to rates for single car policies with two at-fault accidents and more than zero SDIP points.
- 1.23 factor applies to rates for single car policies with three or more at-fault accidents and more than zero SDIP points.
- 1.06 factor applies to rates for multi-car policies with one at-fault accident and more than zero SDIP

points

- 1.08 factor applies to rates for multi-car policies with two at-fault accidents and more than zero SDIP points.
- 1.12 factor applies to rates for multi-car policies with three or more at-fault accidents and more than zero SDIP points.

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.

- 4% on rates for single car policies in the non-standard and middle market underwriting tiers that are not paid in full. This deviation applies only to policies with proof of homeownership (excluding mobilehome).
- 5% on rates. This deviation applies only to risks who are members of qualified participating groups, associations or employees of qualified participating employers.
- 10% on rates. This deviation applies only to risks who are members of qualified participating groups or associations or employees of qualified participating employers.
- 2% on rates for multi-car policies in the non-standard, middle market, and standard underwriting tiers and for single car policies in the standard, preferred and ultra-preferred underwriting tiers that are paid in full. This deviation applies only to policies with proof of homeownership (excluding mobilehome).
- 6% rates for single car policies in the non-standard underwriting tier where the policy has 7 SDIP points.
- 5% on rates for single car policies in the non-standard underwriting tier where the policy has 8 SDIP points.
- 8% on rates for single car policies in the non-standard underwriting tier where the policy has 9-12 SDIP points and risk is not eligible for liability deviation #37.
- 15% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for single car policies in the non-standard underwriting tier where the policy has 13 or more SDIP points and risk is not eligible for liability deviations #37, #38, or #39.
- 2% on rates for single car policies in the non-standard and middle market underwriting tiers that are paid in full. This deviation applies only to policies with proof of homeownership (excluding mobilehome).
- 3% on rates for multi-car policies in the non-standard underwriting tier where the policy has 5 SDIP points.
- 15% on rates for multi-car policies in the non-standard underwriting tier where the policy has 7 SDIP points.
- 18% on rates for multi-car policies in the non-standard underwriting tier where the policy has 8 SDIP points.
- 2% on rates for multi-car policies in the non-standard underwriting tier where the policy has 9-12 SDIP points and risk is not eligible for liability deviation #40.
- 12% on rates for multi-car policies in the non-standard underwriting tier where the policy has 13 or more SDIP points and risk is not eligible for liability deviations #40, #41, or #42.
- 18% on rates for single car policies in the middle underwriting tier where the policy has 7 SDIP points
- 16% on rates for single car policies in the middle underwriting tier where the policy has 8 SDIP points.
- 20% on rates for single car policies in the middle underwriting tier where the policy has 9-12 SDIP

- points and risk is not eligible for liability deviation #43.
- 23% on rates for single car policies in the middle underwriting tier where the policy has 13 or more SDIP points and risk is not eligible for liability deviations #43, #44, or #45.
 - 8% on rates for multi-car policies in the preferred and ultra-preferred underwriting tiers that are paid in full. This deviation applies only to policies with proof of homeownership (excluding mobilehome).
 - 1% on rates for multi-car policies in the middle underwriting tier where the policy has 3 SDIP points.
 - 12% on rates for multi-car policies in the middle underwriting tier where the policy has 7 SDIP points.
 - 11% on rates for multi-car policies in the middle underwriting tier where the policy has 8 SDIP points.
 - 18% on rates for multi-car policies in the middle underwriting tier where the policy has 9-12 SDIP points and risk is not eligible for liability deviation #46.
 - 23% on rates for multi-car policies in the middle underwriting tier where the policy has 13 or more SDIP points and risk is not eligible for liability deviations #46, #47, or #48.
 - 34% on rates for single car policies in the standard underwriting tier where the policy has 8 SDIP points.
 - 37% on rates for single car policies in the standard underwriting tier where the policy has 9-12 SDIP points and risk is not eligible for liability deviation #49.
 - 39% on rates for single car policies in the standard underwriting tier where the policy has 13 or more SDIP points and risk is not eligible for liability deviations #49, #50, or #51.
 - 22% on rates for multi-car policies in the standard underwriting tier where the policy has 7 SDIP points.
 - 23% rates for multi-car policies in the standard underwriting tier where the policy has 8 SDIP points
 - 27% on rates for multi-car policies in the standard underwriting tier where the policy has 9-12 SDIP points and risk is not eligible for liability deviation #52.
 - 33% on rates for multi-car policies in the standard underwriting tier where the policy has 13 or more SDIP points and risk is not eligible for liability deviations #52, #53, or #54.
 - 43% rates for single car policies in the preferred underwriting tier where the policy has 5 SDIP points
 - 45% on rates for single car policies in the preferred underwriting tier where the policy has 6 SDIP points
 - 49% on rates for single car policies in the preferred underwriting tier where the policy has 7 SDIP points.
 - 49% on rates for single car policies in the preferred underwriting tier where the policy has 8 SDIP points.
 - 51% on rates for single car policies in the preferred underwriting tier where the policy has 9-12 SDIP points and risk is not eligible for liability deviation #142.
 - 53% on rates for single car policies in the preferred underwriting tier where the policy has 13 or more SDIP points and risk is not eligible for liability deviations #142, #143, or #144.
 - 29% on rates for multi-car policies in the preferred underwriting tier where the policy has 5 SDIP points.
 - 32% on rates for multi-car policies in the preferred underwriting tier where the policy has 6 SDIP points.
 - 38% on rates for multi-car policies in the preferred underwriting tier where the policy has 7 SDIP points.
 - 39% on rates for multi-car policies in the preferred underwriting tier where the policy has 8 SDIP

- points.
- 42% on rates for multi-car policies in the preferred underwriting tier where the policy has 9-12 SDIP points and risk is not eligible for liability deviation #145.
 - 47% on rates for multi-car policies in the preferred underwriting tier where the policy has 13 or more SDIP points and risk is not eligible for liability deviations #145, #146, or #147.
 - 50% on rates for single car policies in the ultra-preferred underwriting tier where the policy has 2 SDIP points.
 - 48% on for single car policies in the ultra-preferred underwriting tier where the policy has 3 SDIP points. 52% on rates for single car policies in the ultra-preferred underwriting tier where the policy has 4 SDIP points.
 - 57% on rates for single car policies in the ultra-preferred underwriting tier where the policy has 5 SDIP points.
 - 59% on rates for single car policies in the ultra-preferred underwriting tier where the policy has 6 SDIP points.
 - 62% on rates for single car policies in the ultra-preferred underwriting tier where the policy has 7 SDIP points.
 - 62% on rates for single car policies in the ultra-preferred underwriting tier where the policy has 8 SDIP points. 63% on rates for single car policies in the ultra-preferred underwriting tier where the policy has 9-12 SDIP points and risk is not eligible for liability deviation #148.
 - 65% on rates for single car policies in the ultra-preferred underwriting tier where the policy has 13 or more SDIP points and risk is not eligible for liability deviations #148, #149, or #150.
 - 42% on rates for multi-car policies in the ultra-preferred underwriting tier where the policy has 2 SDIP points.
 - 39% on rates for multi-car policies in the ultra-preferred underwriting tier where the policy has 3 SDIP points.
 - 41% on rates for multi-car policies in the ultra-preferred underwriting tier where the policy has 4 SDIP points.
 - 46% rates for multi-car policies in the ultra-preferred underwriting tier where the policy has 5 SDIP points
 - 48% on rates for multi-car policies in the ultra-preferred underwriting tier where the policy has 6 SDIP points
 - 53% on rates for multi-car policies in the ultra-preferred underwriting tier where the policy has 7 SDIP points. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.
 - 54% on rates for multi-car policies in the ultra-preferred underwriting tier where the policy has 8 SDIP points. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.
 - 56% on rates for multi-car policies in the ultra-preferred underwriting tier where the policy has 9-12 SDIP points and risk is not eligible for liability deviation #151.
 - 67% on rates for multi-car policies in the ultra-preferred underwriting tier where the policy has 13 or more SDIP points and risk is not eligible for liability deviations #151, #152, or #153.

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines and is not one of the following:

- A. Manslaughter or negligent homicide,
- B. Prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing,
- C. Failure to stop and render aid when involved in an accident resulting in bodily injury or death,
- D. Transporting illegal intoxicating liquors by motor vehicle.

- 82% on rates for single car policies in the preferred underwriting tier where the policy has 12-14 SDIP points, with a 12 point violation.
- 77% on rates for single car policies in the preferred underwriting tier where the policy has 15-17 SDIP points, with a 12 point violation.
- 59% on for single car policies in the preferred underwriting tier, where the policy has 18-21 SDIP points, with a 12 point violation.
- 73% on for single car policies in the preferred underwriting tier, where the policy has 18-21 SDIP points, with a 12 point violation.
- 72% on rates for multi-car policies in the preferred underwriting tier where the policy has 15-17 SDIP points, with a 12 point violation.
- 57% on rates for multi-car policies in the preferred underwriting tier, where the policy has 18 -21 SDIP points, with a 12 point violation .
- 86% rates for single car policies in the ultra-preferred underwriting tier where the policy has 12-14 SDIP points, with a 12 point violation.
- 82% on rates for single car policies in the ultra-preferred underwriting tier where the policy has 15-17 SDIP points, with a 12 point violation.
- 69% rates for single car policies in the ultra-preferred underwriting tier where the policy has 18-21 SDIP points, with a 12 point violation.
- 80% on rates for multi-car policies in the ultra-preferred underwriting tier, where the policy has 12-14 SDIP points, with a 12 point violation.
- 78% on rates for multi-car policies in the ultra-preferred underwriting tier where the policy has 15-17 SDIP points, with a 12 point violation.
- 67% on rates for multi-car policies in the ultra-preferred underwriting tier where the policy has 18-21 SDIP points, with a 12 point violation.

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.

- 1.18 factor applies to rates for risks garaged in territories 16 and 52.
- 1.22 factor applies to rates for risks garaged in territories 25.
- 1.19 factor applies to rates for single car policies with one or more at-fault accidents and zero SDIP points.
- 1.10 factor applies to rates for multi-car policies with one or more at-fault accidents and zero SDIP points.
- 1.35 factor applies to rates for policies with one or more major violations per company guidelines which are not assigned SDIP points or with a driver whose driving record cannot be verified.
- 1.15 factor applies to rates for single car policies with zero SDIP points and one speed or minor violation per company guidelines.
- 1.30 factor applies to rates for single car policies with zero SDIP points and two or more speed or minor violations per company guidelines.
- 1.12 factor applies to rates for single car policies with 1 SDIP point and two or more speed or minor

- violations per company guidelines.
- 1.08 factor applies to rates for multi-car policies with zero SDIP points and one speed or minor violation per company guidelines.
 - 1.15 factor applies to rates for multi-car policies with zero SDIP points and two or more speed or minor violations per company guidelines.
 - 1.06 factor applies to rates for multi-car policies with 1 SDIP point and two or more speed or minor violations per company guidelines.
 - 1.05 factor applies to rates for single car policies in the preferred underwriting tier with one speed or minor violation per company guidelines.
 - 1.13 factor applies to rates for single car policies in the preferred underwriting tier with one or more of the following: at-fault accident, major violation per company guidelines, DWI violation class per company guidelines; or with two or more speed or minor violations per company guidelines, or with a driver whose driving record cannot be verified.
 - 1.08 factor applies to rates for single car policies in the ultra-preferred underwriting tier with one speed or minor violation per company guidelines.
 - 1.33 factor applies to rates for single car policies in the ultra-preferred underwriting tier with one or more of the following: at-fault accident, major violation per company guidelines, DWI violation class per company guidelines; or with two or more speed or minor violations per company guidelines, or with a driver whose driving record cannot be verified.
 - 1.03 factor applies to rates for multi-car policies in the preferred underwriting tier with one speed or minor violation per company guidelines.
 - 1.07 factor applies to rates for multi-car policies in the preferred underwriting tier with one or more of the following: at-fault accident, major violation per company guidelines, DWI violation class per company guidelines; or with two or more speed or minor violations per company guidelines, or with a driver whose driving record cannot be verified.
 - 1.04 factor applies to rates for multi-car policies in the ultra-preferred underwriting tier with one speed or minor violation per company guidelines.
 - 1.17 factor applies rates for multi-car policies in the ultra-preferred underwriting tier with one or more of the following: at-fault accident, major violation per company guidelines, DWI violation class per company guidelines; or with two or more speed or minor violations per company guidelines, or with a driver whose driving record cannot be verified.
 - 1.09 factor applies to rates for policies with 2-3 SDIP points with one or more inexperienced operators.
 - 1.28 factor applies to rates for policies with 4-5 SDIP points with one or more inexperienced operators.
 - 1.34 factor applies to rates for policies with 6-11 SDIP points with one or more inexperienced operators.
 - 1.94 factor applies to rates for policies with 12 or more SDIP points with one or more inexperienced operators.
 - 1.16 factor applies to rates for single car policies with an operator with less than 5 years of licensed driving experience who is not the principal named insured.
 - 1.29 factor applies to rates for multi-car policies with an operator with less than 5 years of licensed driving experience who is the principal named insured.
 - 1.50 factor applies to rates for multi-car policies with an operator with less than 5 years of licensed driving experience who is not the principal named insured.

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components.

- 3% on rates for single car policies in the standard underwriting tier. This deviation applies only to policies with proof of homeownership (excluding mobilehome). Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.
- 2% on rates for single car policies in the preferred and ultra-preferred underwriting tiers that are not paid in full. This deviation applies only to policies with proof of homeownership (excluding mobilehome). Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.
- 2% on rates for multi-car policies in the non-standard and middle underwriting tiers. This deviation applies only to policies with proof of homeownership (excluding mobilehome). Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.
- 1.16 factor applies to for risks garaged in territories 32. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
- 1.13 factor applies to rates for risks garaged in territory 33. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
- The \$3 installment fee will be waived for policies purchased by employees
- from an approved employer group if premium is paid via payroll deduction.

PHYSICAL DAMAGE

All deviation applicable to non-fleet private passenger auto physical damage. Physical damage deviations are available only if a risk is eligible for non-consent physical damage under the company's underwriting guidelines.

- 26% on rates for single car policies in the middle underwriting tier where the policy has 5 SDIP points.
- 28% on rates for single car policies in the middle underwriting tier where the policy has 6 SDIP points.
- 15% on rates for multi-car policies in the middle underwriting tier with collision coverage on more than one vehicle where the policy has 5 SDIP points.
- 21% on rates for multi-car policies in the middle underwriting tier with collision coverage on more than one vehicle where the policy has 6 SDIP points.
- 26% on rates for multi-car policies in the middle underwriting tier with collision coverage on one vehicle where the policy has 5 SDIP points.
- 30% on rates for multi-car policies in the middle underwriting tier with collision coverage on one vehicle where the policy has 6 SDIP points.
- 30% on rates for single car policies in the standard underwriting tier where the policy has 2 SDIP points.
- 30% on rates for single car policies in the standard underwriting tier where the policy has 3 SDIP points.
- 31% on rates for single car policies in the standard underwriting tier where the policy has 4 SDIP points.
- 36% on rates for single car policies in the standard underwriting tier where the policy has 5 SDIP points.
- 40% on rates for single car policies in the standard underwriting tier where the policy has 6 SDIP points.
- 27% on rates for multi-car policies in the standard underwriting tier with collision coverage on more than one vehicle where the policy has 2 SDIP points.

- 20% on rates for multi-car policies in the standard underwriting tier with collision coverage on more than one vehicle where the policy has 3 SDIP points.
- 20% on rates for multi-car policies in the standard underwriting tier with collision coverage on more than one vehicle where the policy has 4 SDIP points.
- 26% on rates for multi-car policies in the standard underwriting tier with collision coverage on more than one vehicle where the policy has 5 SDIP points.
- 30% on rates for multi-car policies in the standard underwriting tier with collision coverage on more than one vehicle where the policy has 6 SDIP points.
- 31% on rates for multi-car policies in the standard underwriting tier with collision coverage on one vehicle where the policy has 2 SDIP points.
- 26% on rates for multi-car policies in the standard underwriting tier with collision coverage on one vehicle where the policy has 3 SDIP points.
- 29% on rates for multi-car policies in the standard underwriting tier with collision coverage on one vehicle where the policy has 4 SDIP points.
- 36% on rates for multi-car policies in the standard underwriting tier with collision coverage on one vehicle where the policy has 5 SDIP points
- 39% on rates for single car policies in the preferred underwriting tier where the policy has 0 SDIP points.
- 41% on rates for single car policies in the preferred underwriting tier where the policy has 1 SDIP points.
- 50% on rates for single car policies in the preferred underwriting tier where the policy has 2 SDIP points.
- 48% on rates for single car policies in the preferred underwriting tier where the policy has 3 SDIP points.
- 53% on rates for single car policies in the preferred underwriting tier where the policy has 4 SDIP points.
- 53% on rates for single car policies in the preferred underwriting tier where the policy has 5 SDIP points.
- 34% on rates for multi-car policies in the preferred underwriting tier with collision coverage on more than one vehicle where the policy has 0 SDIP points.
- 38% on rates for multi-car policies in the preferred underwriting tier with collision coverage on more than one vehicle where the policy has 1 SDIP point.
- 44% on rates for multi-car policies in the preferred underwriting tier with collision coverage on more than one vehicle where the policy has 2 SDIP points.
- 40% on rates for multi-car policies in the preferred underwriting tier with collision coverage on more than one vehicle where the policy has 4 SDIP points.
- 44% on rates for multi-car policies in the preferred underwriting tier with collision coverage on more than one vehicle where the policy has 5 SDIP points.
- 49% on rates for multi-car policies in the preferred underwriting tier with collision coverage on more than one vehicle where the policy has 6 SDIP points.
- 34% on rates for multi-car policies in the preferred underwriting tier with collision coverage on one vehicle where the policy has 0 SDIP points.
- 38% on rates for multi-car policies in the preferred underwriting tier with collision coverage on one vehicle where the policy has 1 SDIP points.
- 47% on rates for multi-car policies in the preferred underwriting tier with collision coverage on one vehicle where the policy has 2 SDIP points.
- 46% on rates for multi-car policies in the preferred underwriting tier with collision coverage on one vehicle where the policy has 3 SDIP points.

- 47% on rates for multi-car policies in the preferred underwriting tier with collision coverage on one vehicle where the policy has 4 SDIP points.
- 53% on rates for multi-car policies in the preferred underwriting tier with collision coverage on one vehicle where the policy has 5 SDIP points.
- 59% on for single car policies in the ultra-preferred underwriting tier where the policy has 0 SDIP points.
- 56% on rates for multi-car policies in the ultra-preferred underwriting tier with collision coverage on more than one vehicle where the policy has 0 SDIP points.
- 56% on rates for multi-car policies in the ultra-preferred underwriting tier with collision coverage on one vehicle where the policy has 0 SDIP points.
- 66% on rates for multi-car policies in the ultra-preferred underwriting tier with collision coverage on one vehicle where the policy has 4 SDIP points.
- 70% on rates for multi-car policies in the ultra-preferred underwriting tier, with collision coverage on one vehicle, where the policy has 5 SDIP points.

Non-fleet private passenger auto physical damage that is not one of the following:

- A. Manslaughter or negligent homicide,
- B. Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing,
- C. Failure to stop and render aid when involved in an accident resulting in bodily injury or death,
- D. Transporting illegal intoxicating liquors by motor vehicle.

- 61% on rates for single car policies in the non-standard underwriting tier, where the policy has 12-17 SDIP points, with a 12 point violation.
- 28% on for single car policies in the non-standard underwriting tier, where the policy has 18 or more SDIP points, with a 12 point violation.
- 50% on rates for multi-car policies in the non-standard underwriting tier, with collision coverage on more than one vehicle, where the policy has 12-17 SDIP points, with a 12 point violation.
- 26% on rates for multi-car policies in the non-standard underwriting tier, with collision coverage on more than one vehicle, where the policy has 18 or more SDIP points, with a 12 point violation.
- 50% on rates for multi-car policies in the non-standard underwriting tier, with collision coverage on one vehicle, where the policy has 12-14 SDIP points, with a 12 point violation.
- 38% on rates for multi-car policies in the non-standard underwriting tier, with collision coverage on one vehicle, where the policy has 18 or more SDIP points, with a 12 point violation.
- 71% on rates for single car policies in the middle underwriting tier market where the policy has 12-17 SDIP points, with a 12 point violation.
- 44% on rates for single car policies in the middle underwriting tier, where the policy has 18 or more SDIP points, with a 12 point violation.
- 61% on rates for multi-car policies in the middle underwriting tier, with collision coverage on more than one vehicle, where the policy has 12-14 SDIP points, with a 12 point violation.
- 43% on rates for multi-car policies in the middle underwriting tier, with collision coverage on more than one vehicle, where the policy has 18 or more SDIP points, with a 12 point violation.
- 66% on rates for multi-car policies in the middle underwriting tier, with collision coverage on one vehicle, where the policy has 12-17 SDIP points, with a 12 point violation.
- 51% on rates for multi-car policies in the middle underwriting tier, with collision coverage on one vehicle, where the policy has 18 or more SDIP points, with a 12 point violation.
- 74% on rates for single car policies in the standard underwriting tier, where the policy has 12-17 SDIP points, with a 12 point violation.
- 54% on rates for single car policies in the standard underwriting tier, where the policy has 18 or

more SDIP points, with a 12 point violation.

- 64% on rates for multi-car policies in the standard underwriting tier, with collision coverage on more than one vehicle, where the policy has 12-17 SDIP points, with a 12 point violation.
- 48% on rates for multi-car policies in the standard underwriting tier, with collision coverage on more than one vehicle, where the policy has 18 or more SDIP points, with a 12 point violation.
- 70% on rates for multi-car policies in the standard underwriting tier, with collision coverage on one vehicle, where the policy has 12-17 SDIP points, with a 12 point violation.
- 55% on rates for multi-car policies in the standard underwriting tiers, with collision coverage on one vehicle, where the policy has 18 or more SDIP points, with a 12 point violation.

All deviations applicable to non-fleet private passenger auto physical damage. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.

- 1.52 factor applies to rates for risks garaged in territories 11, 41, 43.
- 1.52 factor applies to rates for risks garaged in territories 13.
- 1.06 factor applies to rates for policies with an average driver group of 16.
- 1.11 factor applies to rates for policies with an average driver group of 15.
- 1.18 factor applies to rates for policies with an average driver group of 14.
- 1.25 factor applies to rates for policies with an average driver group of 13.
- 1.31 factor applies to rates for policies with an average driver group of 12.
- 1.40 factor applies to rates for policies with an average driver group of 11.
- 1.48 factor applies to rates for policies with an average driver group of 10.
- 1.56 factor applies to rates for policies with an average driver group of 9.
- 1.64 factor applies to rates for policies with an average driver group of 8.
- 1.76 factor applies to rates for policies with an average driver group of 7.
- 1.84 factor applies to rates for policies with an average driver group of 6.
- 2.17 factor applies to rates for policies with an average driver group of 4.
- 2.62 factor applies to rates for policies with an average driver group of 3.
- 2.83 factor applies to rates for policies with an average driver group of 2.
- 1.10 factor applies to rates for single car policies with one at-fault accident and more than zero SDIP points.
- 1.14 factor applies to rates for single car policies with two at-fault accidents and more than zero SDIP points.
- 1.23 factor applies to rates for single car policies with three or more at-fault accidents and more than zero SDIP points.
- 1.06 factor applies to rates for multi-car policies with one at-fault accident and more than zero SDIP points.
- 1.08 factor applies to rates for multi-car policies with two at-fault accidents and more than zero SDIP points.
- 1.12 factor applies to rates for multi-car policies with three or more at-fault accident and more than zero SDIP points.

All deviation applicable to non-fleet private passenger auto physical damage. Physical damage deviations are available only if a risk is eligible for non-consent physical damage under the company's underwriting guidelines.

- 5% on physical damage rates. This deviation applies only to risks who are members of qualified participating groups, associations or employees of qualified participating employers.
- 10% physical damage rates. This deviation applies only to risks who are members of qualified participating groups or associations or employees of qualified participating employers.
- 10% on rates for single car policies in the non-standard underwriting tier where the policy has 7 SDIP points.
- 14% on rates for single car policies in the non-standard underwriting tier where the policy has 8 SDIP points.
- 6% on rates for single car policies in the non-standard underwriting tier where the policy has 9-12 SDIP points and risk is not eligible for physical damage deviation #47.
- 18% on rates for single car policies in the non-standard underwriting tier where the policy has 13 or more SDIP points and risk is not eligible for physical damage deviations #47, #48, or #49.
- 6% on rates for multi-car policies in the non-standard underwriting tier with collision coverage on more than one vehicle where the policy has 7 SDIP points.
- 26% on rates for multi-car policies in the non-standard underwriting tier with collision coverage on more than one vehicle where the policy has 8 SDIP points.

All deviation applicable to non-fleet private passenger auto physical damage. Physical damage deviations are available only if a risk is eligible for non-consent physical damage under the company's underwriting guidelines.

- 14% on rates for multi-car policies in the non-standard underwriting tier with collision coverage on more than one vehicle where the policy has 13 or more SDIP points and risk is not eligible for physical damage deviations #50, #51, or #52.
- 20% on rates for multi-car policies in the non-standard underwriting tier with collision coverage on one vehicle where the policy has 7 SDIP points.
- 21% on rates for multi-car policies in the non-standard underwriting tier with collision coverage on one vehicle where the policy has 8 SDIP points.
- 18% on rates for multi-car policies in the non-standard underwriting tier with collision coverage on one vehicle where the policy has 9-12 SDIP points and risk is not eligible for physical damage deviation #53.
- 27% on rates for multi-car policies in the non-standard underwriting tier with collision coverage on one vehicle where the policy has 13 or more SDIP points and risk is not eligible for physical damage deviations #53, #54, or #55.
- 36% on rates for single car policies in the middle underwriting tier where the policy has 7 SDIP points.
- 38% on rates for single car policies in the middle underwriting tier where the policy has 8 SDIP points.
- 33% on rates for single car policies in the middle underwriting tier where the policy has 9-12 SDIP points and risk is not eligible for physical damage deviation #56.
- 39% on non-fleet private passenger auto physical damage rates for single car policies in the middle underwriting tier where the policy has 13 or more SDIP points and risk is not eligible for physical damage deviations #56, #57, or #58.
- 26% on for multi-car policies in the middle underwriting tier with collision coverage on more than one vehicle where the policy has 7 SDIP points.

- 29% on rates for multi-car policies in the middle underwriting tier with collision coverage on more than one vehicle where the policy has 8 SDIP points.
- 23% on rates for multi-car policies in the middle underwriting tier with collision coverage on more than one vehicle where the policy has 9-12 SDIP points and risk is not eligible for physical damage deviation #59.
- 26% on rates for multi-car policies in the middle underwriting tier with collision coverage on more than one vehicle where the policy has 13 or more SDIP points and risk is not eligible for physical damage deviations #59, #60, or #61.
- 37% on rates for multi-car policies in the middle underwriting tier with collision coverage on one vehicle where the policy has 7 SDIP points.
- 38% on rates for multi-car policies in the middle underwriting tier with collision coverage on one vehicle where the policy has 8 SDIP points.
- 36% on rates for multi-car policies in the middle underwriting tier with collision coverage on one vehicle where the policy has 9-12 SDIP points and risk is not eligible for physical damage deviation #62.
- 37% rates for multi-car policies in the middle underwriting tier with collision coverage on one vehicle where the policy has 13 or more SDIP points and risk is not eligible for physical damage deviations #62, #63, or #64.
- 45% on rates for single car policies in the standard underwriting tier where the policy has 7 SDIP points.
- 46% on rates for single car policies in the standard underwriting tier where the policy has 8 SDIP points.
- 42% on rates for single car policies in the standard underwriting tier where the policy has 9-12 SDIP points and risk is not eligible for physical damage deviation #65.
- 45% on rates for single car policies in the standard underwriting tier where the policy has 13 or more SDIP points and risk is not eligible for physical damage deviations #65, #66, or #67.
- 34% on rates for multi-car policies in the standard underwriting tier with collision coverage on more than one vehicle where the policy has 7 SDIP points.
- 36% on rates for multi-car policies in the standard underwriting tier with collision coverage on more than one vehicle where the policy has 8 SDIP points.
- 31% on rates for multi-car policies in the standard underwriting tier with collision coverage on more than one vehicle where the policy has 9-12 SDIP points and risk is not eligible for physical damage deviation #68.
- 36% on rates for multi-car policies in the standard underwriting tier with collision coverage on more than one vehicle where the policy has 13 or more SDIP points and risk is not eligible for physical damage deviations #68, #69, or #70.
- 39% on rates for multi-car policies in the standard underwriting tier with collision coverage on one vehicle where the policy has 6 SDIP points.
- 44% on rates for multi-car policies in the standard underwriting tier with collision coverage on one vehicle where the policy has 7 SDIP points.
- 46% on rates for multi-car policies in the standard underwriting tier with collision coverage on one vehicle where the policy has 8 SDIP points.
- 42% on rates for multi-car policies in the standard underwriting tier with collision coverage on one vehicle where the policy has 9-12 SDIP points and risk is not eligible for physical damage deviation #71.
- 44% on rates for multi-car policies in the standard underwriting tier with collision coverage on one vehicle where the policy has 13 or more SDIP points and risk is not eligible for physical damage deviations #71, #72, or #73.
- 57% on rates for single car policies in the preferred underwriting tier where the policy has 6 SDIP

points.

- 58% on rates for single car policies in the preferred underwriting tier where the policy has 7 SDIP points.
- 60% on rates for single car policies in the preferred underwriting tier where the policy has 8 SDIP points.
- 57% on rates for single car policies in the preferred underwriting tier where the policy has 9-12 SDIP points and risk is not eligible for physical damage deviation #180.
- 56% on for single car policies in the preferred underwriting tier where the policy has 13 or more SDIP points and risk is not eligible for physical damage deviations #180, #181, or #182.
- 42% on non-fleet private passenger auto physical damage rates for multi-car policies in the preferred underwriting tier with collision coverage on more than one vehicle where the policy has 3 SDIP points.
- 52% on rates for multi-car policies in the preferred underwriting tier with collision coverage on more than one vehicle where the policy has 7 SDIP points.
- 53% on rates for multi-car policies in the preferred underwriting tier with collision coverage on more than one vehicle where the policy has 8 SDIP points.
- 50% on rates for multi-car policies in the preferred underwriting tier with collision coverage on more than one vehicle where the policy has 9-12 SDIP points and risk is not eligible for physical damage deviation #183.
- 54% on rates for multi-car policies in the preferred underwriting tier with collision coverage on more than one vehicle where the policy has 13 or more SDIP points and risk is not eligible for physical damage deviations #183, #184, or #185.
- 55% on rates for multi-car policies in the preferred underwriting tier with collision coverage on one vehicle where the policy has 6 SDIP points.
- 59% on rates for multi-car policies in the preferred underwriting tier with collision coverage on one vehicle where the policy has 7 SDIP points.
- 60% on rates for multi-car policies in the preferred underwriting tier with collision coverage on one vehicle where the policy has 8 SDIP points.
- 58% on rates for multi-car policies in the preferred underwriting tier with collision coverage on one vehicle where the policy has 9-12 SDIP points and risk is not eligible for physical damage deviation #186.
- 60% on rates for multi-car policies in the preferred underwriting tier with collision coverage on one vehicle where the policy has 13 or more SDIP points and risk is not eligible for physical damage deviations #186, #187, or #188.
- 63% on rates for single car policies in the ultra-preferred underwriting tier where the policy has 1 SDIP point.
- 65% on rates for single car policies in the ultra-preferred underwriting tier where the policy has 2 SDIP points.
- 65% on rates for single car policies in the ultra-preferred underwriting tier where the policy has 3 SDIP points.
- 68% on rates for single car policies in the ultra-preferred underwriting tier where the policy has 4 SDIP points.
- 68% on rates for single car policies in the ultra-preferred underwriting tier where the policy has 5 SDIP points.
- 70% on rates for single car policies in the ultra-preferred underwriting tier where the policy has 6 SDIP points.
- 72% on rates for single car policies in the ultra-preferred underwriting tier where the policy has 7 SDIP points.
- 72% on rates for single car policies in the ultra-preferred underwriting tier where the policy has 8

SDIP points.

- 70% on rates for single car policies in the ultra-preferred underwriting tier where the policy has 9-12 SDIP points and risk is not eligible for physical damage deviation #189.
- 72% on rates for single car policies in the ultra-preferred underwriting tier where the policy has 13 or more SDIP points and risk is not eligible for physical damage deviations #189, #190, or #191.
- 58% on rates for multi-car policies in the ultra-preferred underwriting tier with collision coverage on more than one vehicle where the policy has 1 SDIP point.
- 59% on rates for multi-car policies in the ultra-preferred underwriting tier with collision coverage on more than one vehicle where the policy has 2 SDIP points.
- 62% on rates for multi-car policies in the ultra-preferred underwriting tier with collision coverage on more than one vehicle where the policy has 3 SDIP points.
- 64% on rates for multi-car policies in the ultra-preferred underwriting tier with collision coverage on more than one vehicle where the policy has 4 SDIP points.
- 66% on rates for multi-car policies in the ultra-preferred underwriting tier with collision coverage on more than one vehicle where the policy has 5 SDIP points.
- 68% on rates for multi-car policies in the ultra-preferred underwriting tier with collision coverage on more than one vehicle where the policy has 6 SDIP points.
- 70% on rates for multi-car policies in the ultra-preferred underwriting tier with collision coverage on more than one vehicle where the policy has 7 SDIP points.
- 71% on rates for multi-car policies in the ultra-preferred underwriting tier with collision coverage on more than one vehicle where the policy has 8 SDIP points.
- 68% on rates for multi-car policies in the ultra-preferred underwriting tier with collision coverage on more than one vehicle where the policy has 9-12 SDIP points and risk is not eligible for physical damage deviation #192.
- 71% on rates for multi-car policies in the ultra-preferred underwriting tier with collision coverage on more than one vehicle where the policy has 13 or more SDIP points and risk is not eligible for physical damage deviations #192, #193, or #194.
- 57% on rates for multi-car policies in the ultra-preferred underwriting tier, with collision coverage on one vehicle, where the policy has 1 SDIP point.
- 57% on rates for multi-car policies in the ultra-preferred underwriting tier, with collision coverage on one vehicle, where the policy has 2 SDIP points.
- 67% on rates for multi-car policies in the ultra-preferred underwriting tier, with collision coverage on one vehicle, where the policy has 3 SDIP points.
- 68% on rates for multi-car policies in the ultra-preferred underwriting tier, with collision coverage on one vehicle, where the policy has 6 SDIP points.
- 70% on rates for multi-car policies in the ultra-preferred underwriting tier, with collision coverage on one vehicle, where the policy has 7 SDIP points.
- 71% on rates for multi-car policies in the ultra-preferred underwriting tier, with collision coverage on one vehicle, where the policy has 8 SDIP points.
- 68% on rates for multi-car policies in the ultra-preferred underwriting tier, with collision coverage on one vehicle, where the policy has 9-12 SDIP points and risk is not eligible for physical damage deviation #195.
- 71% on rates for multi-car policies in the ultra-preferred underwriting tier, with collision coverage on one vehicle, where the policy has 13 or more SDIP points and risk is not eligible for physical damage deviations #195, #196, or #197.

All non-fleet private passenger auto physical damage rates that is not one of the following:

A. Manslaughter or negligent homicide,

- B. Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing,
- C. Failure to stop and render aid when involved in an accident resulting in bodily injury or death,
- D. Transporting illegal intoxicating liquors by motor vehicle.

Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.

- 81% on rates for single car policies in the preferred underwriting tier, where the policy has 12-17 SDIP points, with a 12 point violation.
- 66% on rates for single car policies in the preferred underwriting tier, where the policy has 18 or more SDIP points, with a 12 point violation.
- 63% on rates for multi-car policies in the preferred underwriting tier, with collision coverage on more than one vehicle, where the policy has 18 or more SDIP points, with a 12 point violation.
- 80% on rates for multi-car policies in the preferred underwriting tier, with collision coverage on one vehicle, where the policy has 12-17 SDIP points, with a 12 point violation.
- 67% on rates for multi-car policies in the preferred underwriting tier, with collision coverage on one vehicle, where the policy has 18 or more SDIP points, with a 12 point violation.
- 86% on rates for single car policies in the ultra-preferred underwriting tier, where the policy has 12-17 SDIP points, with a 12 point violation.
- 76% on rates for single car policies in the ultra-preferred underwriting tier, where the policy has 18 or more SDIP points, with a 12 point violation.
- 83% on rates for multi-car policies in the ultra-preferred underwriting tier, with collision coverage on more than one vehicle, where the policy has 12-17 SDIP points, with a 12 point violation.
- 74% on for multi-car policies in the ultra-preferred underwriting tier, with collision coverage on more than one vehicle, where the policy has 18 or more SDIP points, with a 12 point violation.
- 86% on rates for multi-car policies in the ultra-preferred underwriting tier, with collision coverage on one vehicle, where the policy has 12-17 SDIP points, with a 12 point violation.
- 1.58 factor applies to rates for risks garaged in territory 52. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for and deviation.
- 76% on rates for multi-car policies in the ultra-preferred underwriting tier, with collision coverage on one vehicle, where the policy has 18 or more SDIP points, with a 12 point violation.

All deviations applicable to non-fleet private passenger auto physical damage. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.

- 1.45 factor applies to rates for risks garaged in the following counties in territory 33. Carteret, Currituck, Dare, Gates, and Pasquotank. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for and deviation.
- 1.34 factor applies to rates for risks garaged in territory 40. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
- 1.09 factor applies to rates for risks garaged in territory 41. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
- 1.38 factor applies to rates for risks garaged in territories 15, 16, 24, and counties in territory 33 not described in Deviation #172.
- 1.75 factor applies to rates for risks garaged in territory 17.
- 1.47 factor applies to rates for risks garaged in territory 18.
- 1.99 factor applies to rates for policies with an average driver group of 5.
- 1.35 factor applies to rates for policies with one or more major violations per company guidelines

- which are not assigned SDIP points or with a driver whose driving record cannot be verified.
- 1.15 factor applies to rates for single car policies with zero SDIP points and one speed or minor violation per company guidelines
 - 1.30 factor applies to rates for single car policies with zero SDIP points and two or more speed or minor violations per company guidelines.
 - 1.12 factor applies to rates for single car policies with 1 SDIP point and two or more speed or minor violations per company guidelines.
 - 1.08 factor applies to rates for multi-car policies with zero SDIP points and one speed or minor violation per company guidelines.
 - 1.15 factor applies to rates for multi-car policies with zero SDIP points and two or more speed or minor violations per company guidelines.
 - 1.06 factor applies to rates for multi-car policies with 1 SDIP point and two or more speed or minor violations per company guidelines.
 - 1.08 factor applies to rates for single car policies in the preferred underwriting tier with one speed or minor violation per company guidelines.
 - 1.27 factor applies to rates for single car policies in the preferred underwriting tier with one or more of the following: at-fault accident, major violation per company guidelines, DWI violation class per company guidelines; or with two or more speed or minor violations per company guidelines or with a driver whose driving record cannot be verified.
 - factor applies to rates for single car policies in the ultra-preferred underwriting tier with one speed or minor violation per company guidelines.
 - 1.49 factor applies to rates for single car policies in the ultra-preferred underwriting tier with one or more of the following: at-fault accident, major violation per company guidelines, DWI violation class per company guidelines; or with two or more speed or minor violations per company guidelines or with a driver whose driving record cannot be verified.
 - 1.04 factor applies to rates for multi-car policies in the preferred underwriting tier with one speed or minor violation per company guidelines.
 - 1.14 factor applies to rates for multi-car policies in the preferred underwriting tier with one or more of the following: at-fault accident, major violation per company guidelines, DWI violation class per company guidelines; or with two or more speed or minor violations per company guidelines or with a driver whose driving record cannot be verified.
 - 1.10 factor applies to rates for multi-car policies in the ultra-preferred underwriting tier with one speed or minor violation per company guidelines.
 - 1.25 factor applies to rates for multi-car policies in the ultra-preferred underwriting tier with one or more of the following: at-fault accident, major violation per company guidelines, DWI violation class per company guidelines; or with two or more speed or minor violations per company guidelines or with a driver whose driving record cannot be verified.
 - 1.07 factor applies to rates for policies with 2-3 SDIP points with one or more inexperienced operators.
 - 1.25 factor applies to rates for policies with 4-5 SDIP points with one or more inexperienced operators.
 - 1.30 factor applies to rates for policies with 6-11 SDIP points with one or more inexperienced operators.
 - 1.81 factor applies to rates for policies with 12 or more SDIP points with one or more inexperienced operators.
 - 1.12 factor applies to rates for single car policies with an operator with less than 5 years of licensed driving experience who is not the principal named insured.
 - 1.40 factor applies to rates for multi-car policies with an operator with less than 5 years of licensed driving experience who is the principal named insured.

- 1.56 factor applies to rates for multi-car policies with an operator with less than 5 years of licensed driving experience who is not the principal named insured.
- 1.10 factor applies to rates for multi-car policies with one or more at-fault accidents and zero SDIP points.
- factor applies to rates for single car policies with one or more at-fault accidents and zero SDIP points.
- factor applies to rates for risks garaged in territory 51.
- factor applies to rates for risks garaged in territory 31.
- 1.44 factor applies to rates for risks garaged in territory 32.
- 1.39 factor applies to rates for risks garaged in territory 33.
- factor applies to rates for risks garaged in territory 40.
- 1.45 factor applies to rates for risks garaged in territory 47.
- 1.54 factor applies to rates for risks garaged in territory 52.
- 1.40 factor applies to non-fleet private passenger auto bodily injury, property damage and medical payments rates for risks garaged in territories 26.

All non-fleet private passenger physical damage automobiles.

- 5% on rates for multi-car policies in the nonstandard, middle and standard underwriting tiers that are paid in full. This deviation applies only to policies with proof of homeownership (excluding mobilehome). Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 11% on rates for multi-car policies in the preferred and ultra-preferred underwriting tiers that are paid in full. This deviation applies only to policies with proof of homeownership (excluding mobilehome). Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 5% on rates for single car policies in the standard, preferred, and ultra-preferred underwriting tiers that are paid in full. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 6% on rates for single car policies in the non-standard and middle market underwriting tiers that are paid in full. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines. Eff. 7-1-03 PC 062191

Progressive Northern Insurance Company

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments.

If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.

- 1.11 factor applies to rates for risks garaged in territory 15.
- 1.23 factor applies to rates for risks garaged in territory 17.
- 1.26 factor applies to rates for risks garaged in territory 32 and 47.
- 1.29 factor applies to rates for risks garaged in territory 13 and 52.

Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.

- 3% on rates for single car policies in the standard underwriting tier where the policy has 4 SDIP points.
- 12% on rates for single car policies in the standard underwriting tier where the policy has 5 SDIP points
- 16% on rates for single car policies in the standard underwriting tier where the policy has 6 SDIP points.
- 23% on rates for single car policies in the standard underwriting tier where the policy has 7 SDIP points.
- 3% on rates for multi-car policies in the standard underwriting tier where the policy has 3 SDIP points.
- 12% on rates for multi-car policies in the standard underwriting tier where the policy has 4 SDIP points.
- 21% on rates for multi-car policies in the standard underwriting tier where the policy has 5 SDIP points.
- 24% on rates for multi-car policies in the standard underwriting tier where the policy has 6 SDIP points.
- 13% on rates for single car policies in the preferred underwriting tier where the policy has 0 SDIP points.
- 13% on rates for single car policies in the preferred underwriting tier where the policy has 1 SDIP point.
- 17% on rates for single car policies in the preferred underwriting tier where the policy has 2 SDIP points.
- 17% on rates for single car policies in the preferred underwriting tier where the policy has 3 SDIP points.
- 25% on rates for single car policies in the preferred underwriting tier where the policy has 4 SDIP points
- 1% on rates for multi-car policies in the preferred underwriting tier where the policy has 2 SDIP point.
- 3% on rates for multi-car policies in the preferred underwriting tier where the policy has 3 SDIP points.
- 11% on rates for multi-car policies in the preferred underwriting tier where the policy has 4 SDIP points.
- 35% on rates for single car policies in the ultra-preferred underwriting tier where the policy has 0 SDIP points.
- 35% on rates for single car policies in the ultra-preferred underwriting tier where the policy has 1 SDIP point.
- 23% on rates for multi-car policies in the ultra-preferred underwriting tier where the policy has 0 SDIP points
- 23% on rates for multi-car policies in the ultra-preferred underwriting tier where the policy has 1 SDIP point.

LIABILITY All deviation applies to non fleet private passenger auto bodily injury, property damage & medical payments with a 12 point violation that is not one of the following:

- A. Manslaughter or negligent homicide,
- B. Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing,
- C. Failure to stop and render aid when involved in an accident resulting in bodily injury or death,
- D. Transporting illegal intoxicating liquors by motor vehicle.

Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.

- 55% on rates for single car policies in the non-standard underwriting tier, where the policy has 12-14 SDIP points.
- 45% on rates for single car policies in the non-standard underwriting tier where the policy has 15-17 SDIP points.
- 3% on rates for single car policies in the non-standard underwriting tier, where the policy has 18-21 SDIP points.
- 37% on rates for multi-car policies in the non-standard underwriting tier, where the policy has 12-14 SDIP points.
- 37% on rates for multi-car policies in the non-standard underwriting tier, where the policy has 15-17 SDIP points.
- 2% on rates for multi-car policies in the non-standard underwriting tier, where the policy has 18-21 SDIP points.
- 60% on rates for single car policies in the middle underwriting tier, where the policy has 12-14 SDIP points.
- 51% on rates for single car policies in the middle underwriting tier, where the policy has 15-17 SDIP points.
- 14% on rates for single car policies in the middle underwriting tier, where the policy has 18-21 SDIP points.
- 45% on rates for multi-car policies in the middle underwriting tier, where the policy has 12-14 SDIP points.
- 45% on rates for multi-car policies in the middle underwriting tier, where the policy has 15-17 SDIP points.
- 15% on rates for multi-car policies in the middle underwriting tier, where the policy has 18-21 SDIP points.
- 67% on rates for single car policies in the standard underwriting tier where the policy has 12-14 SDIP points.
- 58% rates for single car policies in the standard underwriting tier where the policy has 15-17 SDIP points.
- 26% on rates for single car policies in the standard underwriting tier, where the policy has 18-21 SDIP points.
- 51% on rates for multi-car policies in the standard underwriting tier, where the policy has 12-14 SDIP points.
- 48% on rates for multi-car policies in the standard underwriting tier, where the policy has 15-17 SDIP points
- 20% on rates for multi-car policies in the standard underwriting tier, where the policy has 18-21 SDIP points.

Deviation applies to non-fleet private passenger auto bodily injury, property damage and medical payments. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation:

- 1.30 factor to risks garaged in territories 40 and 41.
- 1.32 factor to risks garaged in territories 33.
- 1.33 factor to risks garaged in territories 31
- 1.34 factor to risks garaged in territory 18.

- 1.08 factor applies to policies with an average driver group of 16.
- 1.15 factor applies to policies with an average driver group of 15.
- 1.23 factor applies to policies with an average driver group of 14.
- 1.34 factor applies to policies with an average driver group of 13.
- 1.40 factor applies to policies with an average driver group of 12.
- 1.50 factor applies to policies with an average driver group of 11.
- 1.56 factor applies to policies with an average driver group of 10.
- 1.66 factor applies to policies with an average driver group of 9.
- 1.76 factor applies to policies with an average driver group of 8.
- 1.87 factor applies to policies with an average driver group of 7.
- 1.98 factor applies to policies with an average driver group of 6.
- 2.13 factor applies to policies with an average driver group of 5.
- 2.29 factor applies to policies with an average driver group of 4.
- 2.53 factor applies to policies with an average driver group of 3.
- 2.80 factor applies to policies with an average driver group of 2.
- 3.25 factor applies to policies with an average driver group of 1.
- 1.10 factor applies to single car policies with one at-fault accident and more than zero SDIP points.
- 1.14 factor applies to single car policies with two at-fault accidents and more than zero SDIP points.
- 1.23 factor applies to single car policies with three or more at-fault accidents and more than zero SDIP points.
- 1.06 factor applies to multi-car policies with one at-fault accident and more than zero SDIP points.
- 1.08 factor applies to multi-car policies with two at-fault accidents and more than zero SDIP points.
- 1.12 factor applies to multi-car policies with three or more at-fault accidents and more than zero SDIP points.

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- 5% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for policies that are paid in full. This deviation applies only to policies without proof of homeownership. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.
 - 4% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for single car policies in the non-standard and middle market underwriting tiers that are not paid in full. This deviation applies only to policies with proof of homeownership (excluding mobile home). Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.
 - 5% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for multi-car policies in the non-standard and middle market underwriting tiers and for single car policies in the standard, preferred and ultra-preferred underwriting tiers that are paid in full. This deviation applies only to policies with proof of homeownership (excluding mobile home). Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.
 - 1% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for single car policies in the non-standard underwriting tier where the policy has 13 or more SDIP points and risk is not eligible for liability deviations #34, #35, or #36. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.

- 6% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for single car policies in the non-standard and middle market underwriting tiers that are paid in full. This deviation applies only to policies with proof of homeownership (excluding mobile home). Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.
- 7% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for single car policies in the middle market underwriting tier where the policy has 7 SDIP points. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.
- 6% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for single car policies in the middle market underwriting tier where the policy has 8 SDIP points. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.
- 8% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for single car policies in the middle market underwriting tier where the policy has 9-12 SDIP points and risk is not eligible for liability deviation #40. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.
- 12% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for single car policies in the middle market underwriting tier where the policy has 13 or more SDIP points and risk is not eligible for liability deviations #40, #41, or #42. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.
- 1% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for multi-car policies in the middle market underwriting tier where the policy has 7 SDIP points. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.
- 2% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for multi-car policies in the middle market underwriting tier where the policy has 8 SDIP points. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.
- 5% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for multi-car policies in the middle market underwriting tier where the policy has 9-12 SDIP points and risk is not eligible for liability deviation #43. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.
- 13% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for multi-car policies in the middle market underwriting tier where the policy has 13 or more SDIP points and risk is not eligible for liability deviations #43, #44, or #45. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.
- 21% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for single car policies in the standard underwriting tier where the policy has 8 SDIP points. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.
- 24% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for single car policies in the standard underwriting tier where the policy has 9-12 SDIP points and risk is not eligible for liability deviation #46. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.
- 25% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for single car policies in the standard underwriting tier where the policy has 13 or more SDIP points and risk is not eligible for liability deviations #46, #47, or #48. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.

- 7% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for multi-car policies in the standard underwriting tier where the policy has 7 SDIP points. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.
- 9% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for multi-car policies in the standard underwriting tier where the policy has 8 SDIP points. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.
- 13% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for multi-car policies in the standard underwriting tier where the policy has 9-12 SDIP points and risk is not eligible for liability deviation #49. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.
- 18% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for multi-car policies in the standard underwriting tier where the policy has 13 or more SDIP points and risk is not eligible for liability deviations #49, #50, or #51. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.
- 32% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for single car policies in the preferred underwriting tier where the policy has 5 SDIP points. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.
- 35% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for single car policies in the preferred underwriting tier where the policy has 6 SDIP points. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.
- 40% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for single car policies in the preferred underwriting tier where the policy has 7 SDIP points. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.
- 39% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for single car policies in the preferred underwriting tier where the policy has 8 SDIP points. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.
- 41% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for single car policies in the preferred underwriting tier where the policy has 9-12 SDIP points and risk is not eligible for liability deviation #135. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.
- 42% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for single car policies in the preferred underwriting tier where the policy has 13 or more SDIP points and risk is not eligible for liability deviations #135, #136, or #137. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.
- 17% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for multi-car policies in the preferred underwriting tier where the policy has 5 SDIP points. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.
- 20% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for multi-car policies in the preferred underwriting tier where the policy has 6 SDIP points. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.
- 27% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for multi-car policies in the preferred underwriting tier where the policy has 7 SDIP points.

Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.

- 28% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for multi-car policies in the preferred underwriting tier where the policy has 8 SDIP points. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.
- 31% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for multi-car policies in the preferred underwriting tier where the policy has 9-12 SDIP points and risk is not eligible for liability deviation #138. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.
- 35% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for multi-car policies in the preferred underwriting tier where the policy has 13 or more SDIP points and risk is not eligible for liability deviations #138, #139, or #140. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.
- 38% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for single car policies in the ultra-preferred underwriting tier where the policy has 2 SDIP points. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.
- 38% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for single car policies in the ultra-preferred underwriting tier where the policy has 3 SDIP points. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.
- 44% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for single car policies in the ultra-preferred underwriting tier where the policy has 4 SDIP points. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.
- 49% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for single car policies in the ultra-preferred underwriting tier where the policy has 5 SDIP points. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.
- 51% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for single car policies in the ultra-preferred underwriting tier where the policy has 6 SDIP points. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.
- 55% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for single car policies in the ultra-preferred underwriting tier where the policy has 7 SDIP points. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.
- 54% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for single car policies in the ultra-preferred underwriting tier where the policy has 8 SDIP points. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.
- 56% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for single car policies in the ultra-preferred underwriting tier where the policy has 9-12 SDIP points and risk is not eligible for liability deviation #141. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.
- 56% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for single car policies in the ultra-preferred underwriting tier where the policy has 13 or more

SDIP points and risk is not eligible for liability deviations #141, #142, or #143. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.

- 24% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for multi-car policies in the ultra-preferred underwriting tier where the policy has 2 SDIP points. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.
- 26% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for multi-car policies in the ultra-preferred underwriting tier where the policy has 3 SDIP points. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.
- 32% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for multi-car policies in the ultra-preferred underwriting tier where the policy has 4 SDIP points. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.
- 37% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for multi-car policies in the ultra-preferred underwriting tier where the policy has 5 SDIP points. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.
- 39% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for multi-car policies in the ultra-preferred underwriting tier where the policy has 6 SDIP points. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.
- 44% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for multi-car policies in the ultra-preferred underwriting tier where the policy has 7 SDIP points. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.
- 45% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for multi-car policies in the ultra-preferred underwriting tier where the policy has 8 SDIP points. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.
- 47% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for multi-car policies in the ultra-preferred underwriting tier where the policy has 9-12 SDIP points and risk is not eligible for liability deviation #144. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.
- 50% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for multi-car policies in the ultra-preferred underwriting tier where the policy has 13 or more SDIP points and risk is not eligible for liability deviations #144, #145, or #146. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.
- 75% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for single car policies in the preferred underwriting tier where the policy has 12-14 SDIP points, with a 12 point violation that is not one of the following:
 - Manslaughter or negligent homicide,
 - Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing,
 - Failure to stop and render aid when involved in an accident resulting in bodily injury or death,
 - Transporting illegal intoxicating liquors by motor vehicle.
 - Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.

- 68% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for single car policies in the preferred underwriting tier where the policy has 15-17 SDIP points, with a 12 point violation that is not one of the following:
 - Manslaughter or negligent homicide,
 - Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing,
 - Failure to stop and render aid when involved in an accident resulting in bodily injury or death,
 - Transporting illegal intoxicating liquors by motor vehicle.
 - Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.
- 43% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for single car policies in the preferred underwriting tier, where the policy has 18-21 SDIP points, with a 12 point violation that is not one of the following:
 - Manslaughter or negligent homicide,
 - Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing,
 - Failure to stop and render aid when involved in an accident resulting in bodily injury or death,
 - Transporting illegal intoxicating liquors by motor vehicle.
 - Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.
- 61% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for multi-car policies in the preferred underwriting tier, where the policy has 12-14 SDIP points, with a 12 point violation that is not one of the following:
 - Manslaughter or negligent homicide,
 - Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing,
 - Failure to stop and render aid when involved in an accident resulting in bodily injury or death,
 - Transporting illegal intoxicating liquors by motor vehicle.
 - Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.
- 59% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for multi-car policies in the preferred underwriting tier where the policy has 15-17 SDIP points, with a 12 point violation that is not one of the following:
 - Manslaughter or negligent homicide,
 - Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing,
 - Failure to stop and render aid when involved in an accident resulting in bodily injury or death,
 - Transporting illegal intoxicating liquors by motor vehicle.
 - Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.
- 36% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for multi-car policies in the preferred underwriting tier, where the policy has 18-21 SDIP points, with a 12 point violation that is not one of the following:
 - Manslaughter or negligent homicide,
 - Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing,
 - Failure to stop and render aid when involved in an accident resulting in bodily injury or death,
 - Transporting illegal intoxicating liquors by motor vehicle.
 - Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.

- 80% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for single car policies in the ultra-preferred underwriting tier where the policy has 12-14 SDIP points, with a 12 point violation that is not one of the following:
 - Manslaughter or negligent homicide,
 - Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing,
 - Failure to stop and render aid when involved in an accident resulting in bodily injury or death,
 - Transporting illegal intoxicating liquors by motor vehicle.
 - Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.
- 75% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for single car policies in the ultra-preferred underwriting tier where the policy has 15-17 SDIP points, with a 12 point violation that is not one of the following:
 - Manslaughter or negligent homicide,
 - Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing,
 - Failure to stop and render aid when involved in an accident resulting in bodily injury or death,
 - Transporting illegal intoxicating liquors by motor vehicle.
 - Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.
- 57% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for single car policies in the ultra-preferred underwriting tier where the policy has 18-21 SDIP points, with a 12 point violation that is not one of the following:
 - Manslaughter or negligent homicide,
 - Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing,
 - Failure to stop and render aid when involved in an accident resulting in bodily injury or death,
 - Transporting illegal intoxicating liquors by motor vehicle.
 - Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.
- 71% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for multi-car policies in the ultra-preferred underwriting tier, where the policy has 12-14 SDIP points, with a 12 point violation that is not one of the following:
 - Manslaughter or negligent homicide,
 - Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing,
 - Failure to stop and render aid when involved in an accident resulting in bodily injury or death,
 - Transporting illegal intoxicating liquors by motor vehicle.
 - Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.
- 68% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for multi-car policies in the ultra-preferred underwriting tier where the policy has 15-17 SDIP points, with a 12 point violation that is not one of the following:
 - Manslaughter or negligent homicide,
 - Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing,
 - Failure to stop and render aid when involved in an accident resulting in bodily injury or death,
 - Transporting illegal intoxicating liquors by motor vehicle.
 - Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.

- 51% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for multi-car policies in the ultra-preferred underwriting tier where the policy has 18-21 SDIP points, with a 12 point violation that is not one of the following:
 - Manslaughter or negligent homicide,
 - Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing,
 - Failure to stop and render aid when involved in an accident resulting in bodily injury or death,
 - Transporting illegal intoxicating liquors by motor vehicle.
 - Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.
- 1.36 factor applies to non-fleet private passenger auto bodily injury, property damage and medical payments rates for risks garaged in territories 16. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
- 1.37 factor applies to non-fleet private passenger auto bodily injury, property damage and medical payments rates for risks garaged in territories 51. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
- 1.20 factor applies to non-fleet private passenger auto bodily injury, property damage and medical payments rates for single car policies with one or more at-fault accidents and zero SDIP points. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
- 1.10 factor applies to non-fleet private passenger auto bodily injury, property damage and medical payments rates for multi-car policies with one or more at-fault accidents and zero SDIP points. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
- 1.35 factor applies to non-fleet private passenger auto bodily injury, property damage and medical payments rates for policies with one or more major violations per company guidelines which are not assigned SDIP points or with a driver whose driving record cannot be verified. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
- 1.15 factor applies to non-fleet private passenger auto bodily injury, property damage and medical payments rates for single car policies with zero SDIP points and one speed or minor violation per company guidelines. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
- 1.30 factor applies to non-fleet private passenger auto bodily injury, property damage and medical payments rates for single car policies with zero SDIP points and two or more speed or minor violations per company guidelines. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
- 1.12 factor applies to non-fleet private passenger auto bodily injury, property damage and medical payments rates for single car policies with 1 SDIP point and two or more speed or minor violations per company guidelines. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
- 1.08 factor applies to non-fleet private passenger auto bodily injury, property damage and medical payments rates for multi-car policies with zero SDIP points and one speed or minor violation per company guidelines. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
- 1.15 factor applies to non-fleet private passenger auto bodily injury, property damage and medical payments rates for multi-car policies with zero SDIP points and two or more speed or minor violations per company guidelines. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
- 1.06 factor applies to non-fleet private passenger auto bodily injury, property damage and medical

payments rates for multi-car policies with 1 SDIP point and two or more speed or minor violations per company guidelines. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.

- 1.05 factor applies to non-fleet private passenger auto bodily injury, property damage and medical payments rates for single car policies in the preferred underwriting tier with one speed or minor violation per company guidelines. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
- 1.13 factor applies to non-fleet private passenger auto bodily injury, property damage and medical payments rates for single car policies in the preferred underwriting tier with one or more of the following: at-fault accident, major violation per company guidelines, DWI violation class per company guidelines; or with two or more speed or minor violations per company guidelines, or with a driver whose driving record cannot be verified. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
- 1.08 factor applies to non-fleet private passenger auto bodily injury, property damage and medical payments rates for single car policies in the ultra-preferred underwriting tier with one speed or minor violation per company guidelines. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
- 1.33 factor applies to non-fleet private passenger auto bodily injury, property damage and medical payments rates for single car policies in the ultra-preferred underwriting tier with one or more of the following: at-fault accident, major violation per company guidelines, DWI violation class per company guidelines; or with two or more speed or minor violations per company guidelines, or with a driver whose driving record cannot be verified. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
- 1.03 factor applies to non-fleet private passenger auto bodily injury, property damage and medical payments rates for multi-car policies in the preferred underwriting tier with one speed or minor violation per company guidelines. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
- 1.07 factor applies to non-fleet private passenger auto bodily injury, property damage and medical payments rates for multi-car policies in the preferred underwriting tier with one or more of the following: at-fault accident, major violation per company guidelines, DWI violation class per company guidelines; or with two or more speed or minor violations per company guidelines, or with a driver whose driving record cannot be verified. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
- 1.04 factor applies to non-fleet private passenger auto bodily injury, property damage and medical payments rates for multi-car policies in the ultra-preferred underwriting tier with one speed or minor violation per company guidelines. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
- 1.17 factor applies to non-fleet private passenger auto bodily injury, property damage and medical payments rates for multi-car policies in the ultra-preferred underwriting tier with one or more of the following: at-fault accident, major violation per company guidelines, DWI violation class per company guidelines; or with two or more speed or minor violations per company guidelines, or with a driver whose driving record cannot be verified. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
- 1.09 factor applies to non-fleet private passenger auto bodily injury, property damage and medical payments rates for policies with 2-3 SDIP points with one or more inexperienced operators. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
- 1.28 factor applies to non-fleet private passenger auto bodily injury, property damage and medical payments rates for policies with 4-5 SDIP points with one or more inexperienced operators. If the

resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.

- 1.34 factor applies to non-fleet private passenger auto bodily injury, property damage and medical payments rates for policies with 6-11 SDIP points with one or more inexperienced operators. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
- 1.94 factor applies to non-fleet private passenger auto bodily injury, property damage and medical payments rates for policies with 12 or more SDIP points with one or more inexperienced operators. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
- 1.16 factor applies to non-fleet private passenger auto bodily injury, property damage and medical payments rates for single car policies with an operator with less than 5 years of licensed driving experience who is not the principal named insured. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
- 1.29 factor applies to non-fleet private passenger auto bodily injury, property damage and medical payments rates for multi-car policies with an operator with less than 5 years of licensed driving experience who is the principal named insured. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
- 1.50 factor applies to non-fleet private passenger auto bodily injury, property damage and medical payments rates for multi-car policies with an operator with less than 5 years of licensed driving experience who is not the principal named insured. If the resulting rate is equal to greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
- The \$3 installment fee will be waived for policies purchased by employees from an approved employer group if premium is paid via payroll deduction.
- 2% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for single car policies in the preferred and ultra-preferred underwriting tiers that are not paid in full. This deviation applies only to policies with proof of homeownership (excluding mobile home). Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.
- 3% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for single car policies in the standard underwriting tier. This deviation applies only to policies with proof of homeownership (excluding mobile home). Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.
- 2% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for multi-car policies in the non-standard and middle underwriting tiers. This deviation applies only to policies with proof of homeownership (excluding mobile home). Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.
- 1.38 factor applies to non-fleet private passenger auto bodily injury, property damage and medical payments rates for risks garaged in territories 14. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
- 1.45 factor applies to non-fleet private passenger auto bodily injury, property damage and medical payments rates for risks garaged in territories 14. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
- 1.49 factor applies to non-fleet private passenger auto bodily injury, property damage and medical payments rates for risks garaged in territories 24. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
- 1.46 factor applies to non-fleet private passenger auto bodily injury, property damage and medical payments rates for risks garaged in territories 43. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.

- 1.50 factor applies to non-fleet private passenger auto bodily injury, property damage and medical payments rates for risks garaged in territories 11 and 26. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.

PHYSICAL DAMAGE

Physical damage deviations are available only if a risk is eligible for non-consent physical damage under the company's underwriting guidelines.

- 1.65 factor applies to non-fleet private passenger auto physical damage rates for risks garaged in territory 11. If the resulting rate is equal to or greater than NC Rate Bureau rates, the risk is ineligible for any deviation.
- 50% on non-fleet private passenger auto physical damage rates for multi-car policies in the standard underwriting tier with collision coverage on more than one vehicle where the policy has 6 SDIP points. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 40% on non-fleet private passenger auto physical damage rates for multi-car policies in the standard underwriting tier with collision coverage on more than one vehicle where the policy has 6 SDIP points. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 50% on non-fleet private passenger auto physical damage rates for single car policies in the preferred underwriting tier where the policy has 2 SDIP points. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 51% on non-fleet private passenger auto physical damage rates for single car policies in the preferred underwriting tier where the policy has 3 SDIP points. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 56% on non-fleet private passenger auto physical damage rates for single car policies in the preferred underwriting tier where the policy has 4 SDIP points. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 58% on non-fleet private passenger auto physical damage rates for single car policies in the preferred underwriting tier where the policy has 5 SDIP points. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 44% on non-fleet private passenger auto physical damage rates for multi-car policies in the preferred underwriting tier with collision coverage on more than one vehicle where the policy has 2 SDIP points. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 48% on non-fleet private passenger auto physical damage rates for multi-car policies in the preferred underwriting tier with collision coverage on more than one vehicle where the policy has 4 SDIP points. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 51% on non-fleet private passenger auto physical damage rates for multi-car policies in the preferred underwriting tier with collision coverage on more than one vehicle where the policy has 5 SDIP points. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 54% on non-fleet private passenger auto physical damage rates for multi-car policies in the preferred underwriting tier with collision coverage on more than one vehicle where the policy has 6

SDIP points. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.

- 47% on non-fleet private passenger auto physical damage rates for multi-car policies in the preferred underwriting tier with collision coverage on one vehicle where the policy has 2 SDIP points. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 49% on non-fleet private passenger auto physical damage rates for multi-car policies in the preferred underwriting tier with collision coverage on one vehicle where the policy has 3 SDIP points. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 54% on non-fleet private passenger auto physical damage rates for multi-car policies in the preferred underwriting tier with collision coverage on one vehicle where the policy has 4 SDIP points. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 58% on non-fleet private passenger auto physical damage rates for multi-car policies in the preferred underwriting tier with collision coverage on one vehicle where the policy has 5 SDIP points. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 58% on non-fleet private passenger auto physical damage rates for single car policies in the ultra-preferred underwriting tier where the policy has 0 SDIP points. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 54% on non-fleet private passenger auto physical damage rates for multi-car policies in the ultra-preferred underwriting tier with collision coverage on more than one vehicle where the policy has 0 SDIP points. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 54% on non-fleet private passenger auto physical damage rates for multi-car policies in the ultra-preferred underwriting tier with collision coverage on one vehicle where the policy has 0 SDIP points. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 71% on non-fleet private passenger auto physical damage rates for multi-car policies in the ultra-preferred underwriting tier with collision coverage on one vehicle where the policy has 4 SDIP points. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 73% on non-fleet private passenger auto physical damage rates for multi-car policies in the ultra-preferred underwriting tier, with collision coverage on one vehicle, where the policy has 5 SDIP points. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 62% on non-fleet private passenger auto physical damage rates for single car policies in the non-standard underwriting tier, where the policy has 12-14 SDIP points, with a 12 point violation that is not one of the following:
 - A. Manslaughter or negligent homicide,
 - B. Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing,
 - C. Failure to stop and render aid when involved in an accident resulting in bodily injury or death,
 - D. Transporting illegal intoxicating liquors by motor vehicle.Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 59% on non-fleet private passenger auto physical damage rates for single car policies in the non-standard underwriting tier, where the policy has 15-17 SDIP points, with a 12 point violation that is not one of the following:

Manslaughter or negligent homicide,
Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing,
Failure to stop and render aid when involved in an accident resulting in bodily injury or death,
Transporting illegal intoxicating liquors by motor vehicle.
Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.

- 26% on non-fleet private passenger auto physical damage rates for single car policies in the non-standard underwriting tier, where the policy has 18 or more SDIP points, with a 12 point violation that is not one of the following:
 - Manslaughter or negligent homicide,
 - Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing,
 - Failure to stop and render aid when involved in an accident resulting in bodily injury or death,
 - Transporting illegal intoxicating liquors by motor vehicle.Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 53% on non-fleet private passenger auto physical damage rates for multi-car policies in the non-standard underwriting tier, with collision coverage on more than one vehicle, where the policy has 12-14 SDIP points, with a 12 point violation that is not one of the following:
 - A. Manslaughter or negligent homicide,
 - B. Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing,
 - C. Failure to stop and render aid when involved in an accident resulting in bodily injury or death,
 - D. Transporting illegal intoxicating liquors by motor vehicle.Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 47% on non-fleet private passenger auto physical damage rates for multi-car policies in the non-standard underwriting tier, with collision coverage on more than one vehicle, where the policy has 15-17 SDIP points, with a 12 point violation that is not one of the following:
 - A. Manslaughter or negligent homicide,
 - B. Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing,
 - C. Failure to stop and render aid when involved in an accident resulting in bodily injury or death,
 - D. Transporting illegal intoxicating liquors by motor vehicle.Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 24% on non-fleet private passenger auto physical damage rates for multi-car policies in the non-standard underwriting tier, with collision coverage on more than one vehicle, where the policy has 18 or more SDIP points, with a 12 point violation that is not one of the following:
 - A. Manslaughter or negligent homicide,
 - B. Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing,
 - C. Failure to stop and render aid when involved in an accident resulting in bodily injury or death,
 - D. Transporting illegal intoxicating liquors by motor vehicle.Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 62% on non-fleet private passenger auto physical damage rates for multi-car policies in the non-standard underwriting tier, with collision coverage on one vehicle, where the policy has 12-14 SDIP points, with a 12 point violation that is not one of the following:
 - A. Manslaughter or negligent homicide,

- B. Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing,
- C. Failure to stop and render aid when involved in an accident resulting in bodily injury or death,
- D. Transporting illegal intoxicating liquors by motor vehicle.

Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.

- 57% on non-fleet private passenger auto physical damage rates for multi-car policies in the non-standard underwriting tier, with collision coverage on one vehicle, where the policy has 15-17 SDIP points, with a 12 point violation that is not one of the following:
 - A. Manslaughter or negligent homicide,
 - B. Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing,
 - C. Failure to stop and render aid when involved in an accident resulting in bodily injury or death,
 - D. Transporting illegal intoxicating liquors by motor vehicle.

Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 34% on non-fleet private passenger auto physical damage rates for multi-car policies in the non-standard underwriting tier, with collision coverage on one vehicle, where the policy has 18 or more SDIP points, with a 12 point violation that is not one of the following:
 - A. Manslaughter or negligent homicide,
 - B. Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing,
 - C. Failure to stop and render aid when involved in an accident resulting in bodily injury or death,
 - D. Transporting illegal intoxicating liquors by motor vehicle.

Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 72% on non-fleet private passenger auto physical damage rates for single car policies in the middle underwriting tier, where the policy has 12-14 SDIP points, with a 12 point violation that is not one of the following:
 - A. Manslaughter or negligent homicide,
 - B. Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing,
 - C. Failure to stop and render aid when involved in an accident resulting in bodily injury or death,
 - D. Transporting illegal intoxicating liquors by motor vehicle.

Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 70% on non-fleet private passenger auto physical damage rates for single car policies in the middle underwriting tier, where the policy has 15-17 SDIP points, with a 12 point violation that is not one of the following:
 - A. Manslaughter or negligent homicide,
 - B. Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing,
 - C. Failure to stop and render aid when involved in an accident resulting in bodily injury or death,
 - D. Transporting illegal intoxicating liquors by motor vehicle.

Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 44% on non-fleet private passenger auto physical damage rates for single car policies in the middle underwriting tier, where the policy has 18 or more SDIP points, with a 12 point violation that is not one of the following:
 - A. Manslaughter or negligent homicide,
 - B. Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing,
 - C. Failure to stop and render aid when involved in an accident resulting in bodily injury or death,
 - D. Transporting illegal intoxicating liquors by motor vehicle.

Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.

- 63% on non-fleet private passenger auto physical damage rates for multi-car policies in the middle underwriting tier, with collision coverage on more than one vehicle, where the policy has 12-14 SDIP points, with a 12 point violation that is not one of the following:
 - A. Manslaughter or negligent homicide,
 - B. Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing,
 - C. Failure to stop and render aid when involved in an accident resulting in bodily injury or death,
 - D. Transporting illegal intoxicating liquors by motor vehicle.Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 58% on non-fleet private passenger auto physical damage rates for multi-car policies in the middle market underwriting tier, with collision coverage on more than one vehicle, where the policy has 15-17 SDIP points, with a 12 point violation that is not one of the following:
 - A. Manslaughter or negligent homicide,
 - B. Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing,
 - C. Failure to stop and render aid when involved in an accident resulting in bodily injury or death,
 - D. Transporting illegal intoxicating liquors by motor vehicle.Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 39% on non-fleet private passenger auto physical damage rates for multi-car policies in the middle underwriting tier, with collision coverage on more than one vehicle, where the policy has 18 or more SDIP points, with a 12 point violation that is not one of the following:
 - A. Manslaughter or negligent homicide,
 - B. Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing,
 - C. Failure to stop and render aid when involved in an accident resulting in bodily injury or death,
 - D. Transporting illegal intoxicating liquors by motor vehicle.Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 70% on non-fleet private passenger auto physical damage rates for multi-car policies in the middle underwriting tier, with collision coverage on one vehicle, where the policy has 12-14 SDIP points, with a 12 point violation that is not one of the following:
 - Manslaughter or negligent homicide,
 - Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing,
 - Failure to stop and render aid when involved in an accident resulting in bodily injury or death,
 - Transporting illegal intoxicating liquors by motor vehicle.Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.

Deviation on a fleet private passenger auto physical damage with a 12 point violation that is not one of the following:

- A. Manslaughter or negligent homicide,**
- B. Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing,**
- C. Failure to stop and render aid when involved in an accident resulting in bodily injury or death,**
- D. Transporting illegal intoxicating liquors by motor vehicle.**

Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.

- 66% on non-fleet private passenger auto physical damage rates for multi-car policies in the middle underwriting tier, with collision coverage on one vehicle, where the policy has 15-17 SDIP points.
- 48% on non-fleet private passenger auto physical damage rates for multi-car policies in the middle underwriting tier, with collision coverage on one vehicle, where the policy has 18 or more SDIP points.
- 76% on non-fleet private passenger auto physical damage rates for single car policies in the standard underwriting tier, where the policy has 12-14 SDIP points.
- 74% on non-fleet private passenger auto physical damage rates for single car policies in the standard underwriting tier, where the policy has 15-17 SDIP points.
- 53% on non-fleet private passenger auto physical damage rates for single car policies in the standard underwriting tier, where the policy has 18 or more SDIP points.
- 68% on non-fleet private passenger auto physical damage rates for multi-car policies in the standard underwriting tier, with collision coverage on more than one vehicle, where the policy has 12-14 SDIP points.
- 63% on non-fleet private passenger auto physical damage rates for multi-car policies in the standard underwriting tier, with collision coverage on more than one vehicle, where the policy has 15-17 SDIP points.
- 46% on non-fleet private passenger auto physical damage rates for multi-car policies in the standard underwriting tier, with collision coverage on more than one vehicle, where the policy has 18 or more SDIP points.
- 74% on non-fleet private passenger auto physical damage rates for multi-car policies in the standard underwriting tier, with collision coverage on one vehicle, where the policy has 12-14 SDIP points.
- 70% on non-fleet private passenger auto physical damage rates for multi-car policies in the standard underwriting tier, with collision coverage on one vehicle, where the policy has 15-17 SDIP points.
- 54% on non-fleet private passenger auto physical damage rates for multi-car policies in the standard underwriting tiers, with collision coverage on one vehicle, where the policy has 18 or more SDIP points.

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- 1.71 factor applies to non-fleet private passenger auto physical damage rates for risks garaged in territories 16, 40 and 51. If the resulting rate is equal to or greater than NC Rate Bureau rates, the risk is ineligible for any deviation.
 - 1.72 factor applies to non-fleet private passenger auto physical damage rates for risks garaged in territories 17, 25, 32, 41, 47 and 52. If the resulting rate is equal to or greater than NC Rate Bureau rates, the risk is ineligible for any deviation.
 - 1.06 factor applies to non-fleet private passenger auto physical damage rates for policies with an average driver group of 16. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
 - 1.11 factor applies to non-fleet private passenger auto physical damage rates for policies with an average driver group of 15. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
 - 1.18 factor applies to non-fleet private passenger auto physical damage rates for policies with an average driver group of 14. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.

- 1.25 factor applies to non-fleet private passenger auto physical damage rates for policies with an average driver group of 13. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
- 1.31 factor applies to non-fleet private passenger auto physical damage rates for policies with an average driver group of 12. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
- 1.40 factor applies to non-fleet private passenger auto physical damage rates for policies with an average driver group of 11. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
- 1.48 factor applies to non-fleet private passenger auto physical damage rates for policies with an average driver group of 10. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
- 1.56 factor applies to non-fleet private passenger auto physical damage rates for policies with an average driver group of 9. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
- 1.64 factor applies to non-fleet private passenger auto physical damage rates for policies with an average driver group of 8. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
- 1.76 factor applies to non-fleet private passenger auto physical damage rates for policies with an average driver group of 7. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
- 1.84 factor applies to non-fleet private passenger auto physical damage rates for policies with an average driver group of 6. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
- 2.17 factor applies to non-fleet private passenger auto physical damage rates for policies with an average driver group of 4. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
- 2.62 factor applies to non-fleet private passenger auto physical damage rates for policies with an average driver group of 3. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
- 2.83 factor applies to non-fleet private passenger auto physical damage rates for policies with an average driver group of 2. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
- 3.56 factor applies to non-fleet private passenger auto physical damage rates for policies with an average driver group of 1. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
- 1.10 factor applies to non-fleet private passenger auto physical damage rates for single car policies with one at-fault accident and more than zero SDIP points. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
- 1.14 factor applies to non-fleet private passenger auto physical damage rates for single car policies with two at-fault accidents and more than zero SDIP points. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
- factor applies to non-fleet private passenger auto physical damage rates for single car policies with three or more at-fault accidents and more than zero SDIP points. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
- 1.06 factor applies to non-fleet private passenger auto physical damage rates for multi-car policies with one at-fault accident and more than zero SDIP points. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.

- 1.08 factor applies to non-fleet private passenger auto physical damage rates for multi-car policies with two at-fault accidents and more than zero SDIP points. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
- 1.12 factor applies to non-fleet private passenger auto physical damage rates for multi-car policies with three or more at-fault accident and more than zero SDIP points. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
- 5% on non-fleet private passenger auto physical damage rates. This deviation applies only to risks who are members of qualified participating groups, associations or employees of qualified participating employers. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 10% on non-fleet private passenger auto physical damage rates. This deviation applies only to risks who are members of qualified participating groups or associations or employees of qualified participating employers. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 18% on non-fleet private passenger auto physical damage rates for single car policies in the non-standard underwriting tier where the policy has 12 SDIP points and risk is not eligible for physical damage deviation #47. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 26% on non-fleet private passenger auto physical damage rates for single car policies in the non-standard underwriting tier where the policy has 13 or more SDIP points and risk is not eligible for physical damage deviations #47, #48, or #49. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 14% on non-fleet private passenger auto physical damage rates for multi-car policies in the non-standard underwriting tier with collision coverage on more than one vehicle where the policy has 12 SDIP points and risk is not eligible for physical damage deviation #50. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 24% on non-fleet private passenger auto physical damage rates for multi-car policies in the non-standard underwriting tier with collision coverage on more than one vehicle where the policy has 13 or more SDIP points and risk is not eligible for physical damage deviations #50, #51, or #52. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 27% on non-fleet private passenger auto physical damage rates for multi-car policies in the non-standard underwriting tier with collision coverage on one vehicle where the policy has 12 SDIP points and risk is not eligible for physical damage deviation #53. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 34% on non-fleet private passenger auto physical damage rates for multi-car policies in the non-standard underwriting tier with collision coverage on one vehicle where the policy has 13 or more SDIP points and risk is not eligible for physical damage deviations #53, #54, or #55. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 39% on non-fleet private passenger auto physical damage rates for single car policies in the middle market underwriting tier where the policy has 12 SDIP points and risk is not eligible for physical damage deviation #56. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 43% on non-fleet private passenger auto physical damage rates for single car policies in the middle market underwriting tier where the policy has 13 or more SDIP points and risk is not eligible for physical damage deviations #56, #57, or #58. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.

- 32% on non-fleet private passenger auto physical damage rates for multi-car policies in the middle market underwriting tier with collision coverage on more than one vehicle where the policy has 12 SDIP points and risk is not eligible for physical damage deviation #59. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 38% on non-fleet private passenger auto physical damage rates for multi-car policies in the middle market underwriting tier with collision coverage on more than one vehicle where the policy has 13 or more SDIP points and risk is not eligible for physical damage deviations #59, #60, or #61. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 43% on non-fleet private passenger auto physical damage rates for multi-car policies in the middle market underwriting tier with collision coverage on one vehicle where the policy has 12 SDIP points and risk is not eligible for physical damage deviation #62. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 47% on non-fleet private passenger auto physical damage rates for multi-car policies in the middle market underwriting tier with collision coverage on one vehicle where the policy has 13 or more SDIP points and risk is not eligible for physical damage deviations #62, #63, or #64. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 52% on non-fleet private passenger auto physical damage rates for single car policies in the standard underwriting tier where the policy has 7 SDIP points. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 54% on non-fleet private passenger auto physical damage rates for single car policies in the standard underwriting tier where the policy has 8 SDIP points. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 50% on non-fleet private passenger auto physical damage rates for single car policies in the standard underwriting tier where the policy has 9-12 SDIP points and risk is not eligible for physical damage deviation #65. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 54% on non-fleet private passenger auto physical damage rates for single car policies in the standard underwriting tier where the policy has 13 or more SDIP points and risk is not eligible for physical damage deviations #65, #66, or #67. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 43% on non-fleet private passenger auto physical damage rates for multi-car policies in the standard underwriting tier with collision coverage on more than one vehicle where the policy has 7 SDIP points. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 46% on non-fleet private passenger auto physical damage rates for multi-car policies in the standard underwriting tier with collision coverage on more than one vehicle where the policy has 8 SDIP points. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 40% on non-fleet private passenger auto physical damage rates for multi-car policies in the standard underwriting tier with collision coverage on more than one vehicle where the policy has 9-12 SDIP points and risk is not eligible for physical damage deviation #68. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 46% on non-fleet private passenger auto physical damage rates for multi-car policies in the standard underwriting tier with collision coverage on more than one vehicle where the policy has 13 or more SDIP points and risk is not eligible for physical damage deviations #68, #69, or #70.

- 59% on non-fleet private passenger auto physical damage rates for multi-car policies in the preferred underwriting tier with collision coverage on more than one vehicle where the policy has 8 SDIP points. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 54% on non-fleet private passenger auto physical damage rates for multi-car policies in the preferred underwriting tier with collision coverage on more than one vehicle where the policy has 9-12 SDIP points and risk is not eligible for physical damage deviation #183. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 59% on non-fleet private passenger auto physical damage rates for multi-car policies in the preferred underwriting tier with collision coverage on more than one vehicle where the policy has 13 or more SDIP points and risk is not eligible for physical damage deviations #183, #184, or #185. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 61% on non-fleet private passenger auto physical damage rates for multi-car policies in the preferred underwriting tier with collision coverage on one vehicle where the policy has 6 SDIP points. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 64% on non-fleet private passenger auto physical damage rates for multi-car policies in the preferred underwriting tier with collision coverage on one vehicle where the policy has 7 SDIP points. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 65% on non-fleet private passenger auto physical damage rates for multi-car policies in the preferred underwriting tier with collision coverage on one vehicle where the policy has 8 SDIP points. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 62% on non-fleet private passenger auto physical damage rates for multi-car policies in the preferred underwriting tier with collision coverage on one vehicle where the policy has 9-12 SDIP points and risk is not eligible for physical damage deviation #186. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 65% on non-fleet private passenger auto physical damage rates for multi-car policies in the preferred underwriting tier with collision coverage on one vehicle where the policy has 13 or more SDIP points and risk is not eligible for physical damage deviations #186, #187, or #188. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 66% on non-fleet private passenger auto physical damage rates for single car policies in the ultra-preferred underwriting tier where the policy has 1 SDIP point. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 70% on non-fleet private passenger auto physical damage rates for single car policies in the ultra-preferred underwriting tier where the policy has 2 SDIP points. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 70% on non-fleet private passenger auto physical damage rates for single car policies in the ultra-preferred underwriting tier where the policy has 3 SDIP points. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 73% on non-fleet private passenger auto physical damage rates for single car policies in the ultra-preferred underwriting tier where the policy has 4 SDIP points. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.

- 75% on non-fleet private passenger auto physical damage rates for multi-car policies in the ultra-preferred underwriting tier with collision coverage on more than one vehicle where the policy has 8 SDIP points. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 72% on non-fleet private passenger auto physical damage rates for multi-car policies in the ultra-preferred underwriting tier with collision coverage on more than one vehicle where the policy has 9-12 SDIP points and risk is not eligible for physical damage deviation #192. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 74% on non-fleet private passenger auto physical damage rates for multi-car policies in the ultra-preferred underwriting tier with collision coverage on more than one vehicle where the policy has 13 or more SDIP points and risk is not eligible for physical damage deviations #192, #193, or #194. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 61% on non-fleet private passenger auto physical damage rates for multi-car policies in the ultra-preferred underwriting tier, with collision coverage on one vehicle, where the policy has 1 SDIP point. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 66% on non-fleet private passenger auto physical damage rates for multi-car policies in the ultra-preferred underwriting tier, with collision coverage on one vehicle, where the policy has 2 SDIP points. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 68% on non-fleet private passenger auto physical damage rates for multi-car policies in the ultra-preferred underwriting tier, with collision coverage on one vehicle, where the policy has 3 SDIP points. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 75% on non-fleet private passenger auto physical damage rates for multi-car policies in the ultra-preferred underwriting tier, with collision coverage on one vehicle, where the policy has 6 SDIP points. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 76% on non-fleet private passenger auto physical damage rates for multi-car policies in the ultra-preferred underwriting tier, with collision coverage on one vehicle, where the policy has 7 SDIP points. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 77% on non-fleet private passenger auto physical damage rates for multi-car policies in the ultra-preferred underwriting tier, with collision coverage on one vehicle, where the policy has 8 SDIP points. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 75% on non-fleet private passenger auto physical damage rates for multi-car policies in the ultra-preferred underwriting tier, with collision coverage on one vehicle, where the policy has 9-12 SDIP points and risk is not eligible for physical damage deviation #195. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 77% on non-fleet private passenger auto physical damage rates for multi-car policies in the ultra-preferred underwriting tier, with collision coverage on one vehicle, where the policy has 13 or more SDIP points and risk is not eligible for physical damage deviations #195, #196, or #197. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.

18 or more SDIP points

- 87% on non-fleet private passenger auto physical damage rates for multi-car policies in the ultra-preferred underwriting tier, with collision coverage on one vehicle, where the policy has 12-14 SDIP points.
- 85% on non-fleet private passenger auto physical damage rates for multi-car policies in the ultra-preferred underwriting tier, with collision coverage on one vehicle, where the policy has 15-17 SDIP points. 77% on non-fleet private passenger auto physical damage rates for multi-car policies in the ultra-preferred underwriting tier, with collision coverage on one vehicle, where the policy has 18 or more SDIP points.

If the resulting rate is equal to or greater than NC Rate Bureau rates, the risk is ineligible for any deviation.

- 1.76 factor applies to non-fleet private passenger auto physical damage rates for risks garaged in territories 51.
- 1.77 factor applies to non-fleet private passenger auto physical damage rates for risks garaged in territories 31.
- 1.78 factor applies to non-fleet private passenger auto physical damage rates for risks garaged in territories 16.
- 1.99 factor applies to non-fleet private passenger auto physical damage rates for policies with an average driver group of 5.
- 5% on non-fleet private passenger auto physical damage rates for multi-car policies in the nonstandard and middle market underwriting tiers. This deviation applies only to policies with proof of homeownership (excluding mobile home). Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 1.35 factor applies to non-fleet private passenger auto physical damage rates for policies with one or more major violations per company guidelines which are not assigned SDIP points or with a driver whose driving record cannot be verified. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
- 1.15 factor applies to non-fleet private passenger auto physical damage rates for single car policies with zero SDIP points and one speed or minor violation per company guidelines. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
- 1.30 factor applies to non-fleet private passenger auto physical damage rates for single car policies with zero SDIP points and two or more speed or minor violations per company guidelines. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
- 1.12 factor applies to non-fleet private passenger auto physical damage rates for single car policies with 1 SDIP point and two or more speed or minor violations per company guidelines. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
- 1.08 factor applies to non-fleet private passenger auto physical damage rates for multi-car policies with zero SDIP points and one speed or minor violation per company guidelines. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
- 1.15 factor applies to non-fleet private passenger auto physical damage rates for multi-car policies with zero SDIP points and two or more speed or minor violations per company guidelines. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.

- 1.25 factor applies to non-fleet private passenger auto physical damage rates for policies with 4-5 SDIP points with one or more inexperienced operators. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
- 1.30 factor applies to non-fleet private passenger auto physical damage rates for policies with 6-SDIP points with one or more inexperienced operators. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
- 1.81 factor applies to non-fleet private passenger auto physical damage rates for policies with 12 or more SDIP points with one or more inexperienced operators. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
- 1.12 factor applies to non-fleet private passenger physical damage rates for single car policies with an operator with less than 5 years of licensed driving experience who is not the principal named insured. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
- 1.40 factor applies to non-fleet private passenger auto physical damage rates for multi-car policies with an operator with less than 5 years of licensed driving experience who is the principal named insured. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
- 1.56 factor applies to non-fleet private passenger auto physical damage rates for multi-car policies with an operator with less than 5 years of licensed driving experience who is not the principal named insured. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
- 1.10 factor applies to non-fleet private passenger auto physical damage rates for multi-car policies with one or more at-fault accidents and zero SDIP points. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
- 1.20 factor applies to non-fleet private passenger auto physical damage rates for single car policies with one or more at-fault accidents and zero SDIP points. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
- 5% on non-fleet private passenger auto physical damage rates for policies that are paid in full. This deviation applies only to policies without proof of homeownership. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 5% on non-fleet private passenger auto physical damage rates for multi-car policies in the non-standard and middle market underwriting tiers that are paid in full. This deviation applies only to policies with proof of homeownership (excluding mobile home). Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 5% on non-fleet private passenger auto physical damage rates for single car policies in the standard, preferred, and ultra-preferred underwriting tiers that are paid in full. This deviation applies only to policies with proof of homeownership (excluding mobile home). Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 6% on non-fleet private passenger auto physical damage rates for single car policies in the non-standard and middle market underwriting tiers that are paid in full. This deviation applies only to policies with proof of homeownership (excluding mobile home). Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 11% on non-fleet private passenger auto physical damage rates for multi-car policies in the standard, preferred and ultra-preferred underwriting tiers that are paid in full. This deviation applies only to policies with proof of homeownership (excluding mobile home). Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components.

12 point violation must not be one of the following:

- a. Manslaughter or negligent homicide.
 - b. Prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing.
 - c. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
 - d. Transporting illegal intoxicating liquors by motor vehicle.
- Deviation for single car, non standard underwriting, 12-21 SDIP pts. Credit varies 58%-74%.
 - Deviation for multi car, non standard underwriting, 12-21 SDIP pts. Credit varies 44%-63%.
 - Deviation for single car, middle underwriting, 12-21 SDIP pts. Credit varies 60%-75%.
 - Deviation for multi car, middle underwriting, 12-21 SDIP pts. Credit varies 48%-66%.
 - Deviation for single car, standard, preferred and ultra preferred underwriting, 12-21 SDIP pts. Credit varies 60%-75%.
 - Deviation for multi car, standard, preferred and ultra preferred underwriting, 12-21 SDIP pts. Credit varies 48%-66%.

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components. If the resulting rate is equal to or greater than N.C. Rate Bureau rates, the policy is ineligible for any deviation.

- 1.14 factor applies single car, non standard underwriting for policies without proof of prior auto insurance.
- 1.09 factor applies multi car, non standard underwriting for policies without proof of prior auto insurance.
- 1.05-1.20 factors vary based on territories.
- 1.05-3.20 factors vary based on average driver group 1-17.
- 1.10-1.45 factors vary for single car policies with 1-3 or more accidents.
- 1.06-1.30 factors vary for multi car policies with 1-3 or more accidents.

PHYSICAL DAMAGE All deviation applicable to non-fleet private passenger auto physical damage coverage for all listed deviation components, unless otherwise stated below.

- 26% for single car policies, non standard underwriting with 6 or more SDIP pts.
- 23% for multi car policies, non standard underwriting with collision coverage on more than one vehicle with 6 or more SDIP pts.
- 27%-28% for single car policies, middle underwriting with 5-6 or more SDIP pts.
- 37% for multi car policies, non standard underwriting with collision coverage on one vehicle with 6 or more SDIP pts.
- 18%-24% for multi car policies, middle underwriting, collision coverage on more than one vehicle 5-6 or more SDIP pts.
- 33%-47% for single car policies, standard underwriting with 2-6 or more SDIP pts.
- 31%-38% for multi car policies, middle underwriting, collision coverage on one vehicle with 5-6 or more SDIP pts.
- 22%-40% for multi car policies, standard underwriting, collision coverage on more than one vehicle, 2-6 or more SDIP pts.
- 24%-47% for multi car policies, standard underwriting, collision coverage on one vehicle with 2-5 or more SDIP pts.

- 1.05-1.24 multi car policies with 1-3 or more accidents.
- Installment Payment Plan: \$3 charge waived for policies purchased by employees from an approved employer group if premium is paid via payroll deduction. Eff. 7-1-99

Progressive Southeastern Insurance Company

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components.

LIABILITY

- 1.11 factor applies to non-fleet private passenger auto bodily injury, property damage and medical payments rates for risks garaged in territory 47. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
- 1.23 factor applies to non-fleet private passenger auto bodily injury, property damage and medical payments rates for risks garaged in territory 15. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
- 1.26 factor applies to non-fleet private passenger auto bodily injury, property damage and medical payments rates for risks garaged in territory 32 and 47. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
- 5% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for policies that are paid in full. This deviation applies only to policies without proof of homeownership. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.
- 1% on non-fleet private passenger auto bodily injury, property damage and medical payments rate for single car policies in the middle underwriting tier where the policy has 5 SDIP points. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.
- 4% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for single car policies in the middle underwriting tier where the policy has 6 SDIP points. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.
- 2% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for single car policies in the standard underwriting tier where the policy has 2 SDIP point. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.
- 2% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for single car policies in the standard underwriting tier where the policy has 3 SDIP points. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.
- 11% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for single car policies in the standard underwriting tier where the policy has 4 SDIP points. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines. 20% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for single car policies in the standard underwriting tier where the policy has 5 SDIP points. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.
- 20% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for single car policies in the standard underwriting tier where the policy has 5 SDIP points. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.

Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.

- 40% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for single car policies in the ultra-preferred underwriting tier where the policy has 0 SDIP points. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.
- 40% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for single car policies in the ultra-preferred underwriting tier where the policy has 1 SDIP point. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.
- 29% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for multi-car policies in the ultra-preferred underwriting tier where the policy has 0 SDIP points. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.
- 29% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for multi-car policies in the ultra-preferred underwriting tier where the policy has 1 SDIP point. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.

Deviation on non-fleet private passenger auto bodily injury, property damage and medical payments with a 12 point violation that is not one of the following:

- A. Manslaughter or negligent homicide,**
- B. Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing,**
- C. Failure to stop and render aid when involved in an accident resulting in bodily injury or death,**
- D. Transporting illegal intoxicating liquors by motor vehicle.**

Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.

- 59% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for single car policies in the non-standard underwriting tier, where the policy has 12-14 SDIP points.
- 49% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for single car policies in the non-standard underwriting tier where the policy has 15-17 SDIP points.
- 11% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for single car policies in the non-standard underwriting tier, where the policy has 18-21 SDIP points.
- 42% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for multi-car policies in the non-standard underwriting tier, where the policy has 12-14 SDIP points.
- 42% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for multi-car policies in the non-standard underwriting tier, where the policy has 15-17 SDIP points.

- 2% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for single car policies in the non-standard underwriting tier where the policy has 8 SDIP points. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.
- 3% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for single car policies in the non-standard underwriting tier where the policy has 9-12 SDIP points and risk is not eligible for liability deviation #37. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.
- 9% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for single car policies in the non-standard underwriting tier where the policy has 13 or more SDIP points and risk is not eligible for liability deviations #37, #38, or #39. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.
- 6% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for single car policies in the non-standard and middle market underwriting tiers that are paid in full. This deviation applies only to policies with proof of homeownership. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.
- 8% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for multi-car policies in the non-standard underwriting tier where the policy has 13 or more SDIP points and risk is not eligible for liability deviations #40, #41, or #42. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.
- 15% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for single car policies in the middle underwriting tier where the policy has 7 SDIP points. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.
- 14% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for single car policies in the middle underwriting tier where the policy has 8 SDIP points. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.
- 15% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for single car policies in the middle underwriting tier where the policy has 9-12 SDIP points and risk is not eligible for liability deviation #43. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.
- 19% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for single car policies in the middle underwriting tier where the policy has 13 or more SDIP points and risk is not eligible for liability deviations #43, #44, or #45. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.
- 9% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for multi-car policies in the middle underwriting tier where the policy has 7 SDIP points. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.
- 10% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for multi-car policies in the middle underwriting tier where the policy has 8 SDIP points. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.
- 12% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for multi-car policies in the middle underwriting tier where the policy has 9-12 SDIP points and risk is not eligible for liability deviation #46. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.
- 20% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for multi-car policies in the middle underwriting tier where the policy has 13 or more SDIP

and risk is not eligible for liability deviation #142. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.

- 46% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for single car policies in the preferred underwriting tier where the policy has 13 or more SDIP points and risk is not eligible for liability deviations #142, #143, or #144. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.
- 24% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for multi-car policies in the preferred underwriting tier where the policy has 5 SDIP points. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.
- 27% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for multi-car policies in the preferred underwriting tier where the policy has 6 SDIP points. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.
- 33% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for multi-car policies in the preferred underwriting tier where the policy has 7 SDIP points. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.
- 34% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for multi-car policies in the preferred underwriting tier where the policy has 8 SDIP points. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.
- 37% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for multi-car policies in the preferred underwriting tier where the policy has 9-12 SDIP points and risk is not eligible for liability deviation #145. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.
- 40% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for multi-car policies in the preferred underwriting tier where the policy has 13 or more SDIP points and risk is not eligible for liability deviations #145, #146, or #147. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.
- 43% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for single car policies in the ultra-preferred underwriting tier where the policy has 2 SDIP points. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.
- 43% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for single car policies in the ultra-preferred underwriting tier where the policy has 3 SDIP points. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.
- 48% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for single car policies in the ultra-preferred underwriting tier where the policy has 4 SDIP points. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.
- 53% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for single car policies in the ultra-preferred underwriting tier where the policy has 5 SDIP points. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.
- 55% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for single car policies in the ultra-preferred underwriting tier where the policy has 6 SDIP

points and risk is not eligible for liability deviation #151. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.

- 55% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for multi-car policies in the ultra-preferred underwriting tier where the policy has 13 or more SDIP points and risk is not eligible for liability deviations #151, #152, or #153. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.

Deviation on non-fleet private passenger auto bodily injury, property damage and medical payments with a 12 point violation that is not one of the following:

- Manslaughter or negligent homicide,
- Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing,
- Failure to stop and render aid when involved in an accident resulting in bodily injury or death,
- Transporting illegal intoxicating liquors by motor vehicle.

Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.

- 76% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for single car policies in the preferred underwriting tier where the policy has 12-14 SDIP points.
- 71% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for single car policies in the preferred underwriting tier where the policy has 15-17 SDIP points.
- 47% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for single car policies in the preferred underwriting tier, where the policy has 18-21 SDIP points
- 65% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for multi-car policies in the preferred underwriting tier, where the policy has 12-14 SDIP points
- 63% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for multi-car policies in the preferred underwriting tier where the policy has 15-17 SDIP points
- 41% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for multi-car policies in the preferred underwriting tier, where the policy has 18 -21 SDIP points
- 82% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for single car policies in the ultra-preferred underwriting tier where the policy has 12-14 SDIP points
- 77% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for single car policies in the ultra-preferred underwriting tier where the policy has 15-17 SDIP points
- 61% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for single car policies in the ultra-preferred underwriting tier where the policy has 18-21 SDIP points
- 73% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for multi-car policies in the ultra-preferred underwriting tier, where the policy has 12-14 SDIP points
- 71% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for multi-car policies in the ultra-preferred underwriting tier where the policy has 15-17 SDIP points

- 1.33 factor applies to non-fleet private passenger auto bodily injury, property damage and medical payments rates for single car policies in the ultra-preferred underwriting tier with one or more of the following: at-fault accident, major violation per company guidelines, DWI violation class per company guidelines; or with two or more speed or minor violations per company guidelines, or with a driver whose driving record cannot be verified
- 1.03 factor applies to non-fleet private passenger auto bodily injury, property damage and medical payments rates for multi-car policies in the preferred underwriting tier with one speed or minor violation per company guidelines.
- 1.07 factor applies to non-fleet private passenger auto bodily injury, property damage and medical payments rates for multi-car policies in the preferred underwriting tier with one or more of the following: at-fault accident, major violation per company guidelines, DWI violation class per company guidelines; or with two or more speed or minor violations per company guidelines, or with a driver whose driving record cannot be verified
- 1.04 factor applies to non-fleet private passenger auto bodily injury, property damage and medical payments rates for multi-car policies in the ultra-preferred underwriting tier with one speed or minor violation per company guidelines
- 1.17 factor applies to non-fleet private passenger auto bodily injury, property damage and medical payments rates for multi-car policies in the ultra-preferred underwriting tier with one or more of the following: at-fault accident, major violation per company guidelines, DWI violation class per company guidelines; or with two or more speed or minor violations per company guidelines, or with a driver whose driving record cannot be verified.
- 1.09 factor applies to non-fleet private passenger auto bodily injury, property damage and medical payments rates for policies with 2-3 SDIP points with one or more inexperienced operators.
- 1.28 factor applies to non-fleet private passenger auto bodily injury, property damage and medical payments rates for policies with 4-5 SDIP points with one or more inexperienced operators.
- 1.34 factor applies to non-fleet private passenger auto bodily injury, property damage and medical payments rates for policies with 6-11 SDIP points with one or more inexperienced operators.
- 1.94 factor applies to non-fleet private passenger auto bodily injury, property damage and medical payments rates for policies with 12 or more SDIP points with one or more inexperienced operators.
- 1.16 factor applies to non-fleet private passenger auto bodily injury, property damage and medical payments rates for single car policies with an operator with less than 5 years of licensed driving experience who is not the principal named insured.
- 1.29 factor applies to non-fleet private passenger auto bodily injury, property damage and medical payments rates for multi-car policies with an operator with less than 5 years of licensed driving experience who is the principal named insured.
- 1.50 factor applies to non-fleet private passenger auto bodily injury, property damage and medical payments rates for multi-car policies with an operator with less than 5 years of licensed driving experience who is not the principal named insured.
- 3% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for single car policies in the standard underwriting tier. This deviation applies only to policies with proof of homeownership. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.
- 2% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for single car policies in the preferred and ultra-preferred underwriting tiers that are not paid in full. This deviation applies only to policies with proof of homeownership. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.
- 2% on non-fleet private passenger auto bodily injury, property damage and medical payments rates for multi-car policies in the non-standard and middle underwriting tiers. This deviation applies

only to policies with proof of homeownership. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines.

- The \$3 installment fee will be waived for policies purchased by employees from an approved employer group if premium is paid via payroll deduction.
- 1.38 factor applies to non-fleet private passenger auto BI, PD and medical payments rates for risks garaged in territory 14. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
- 1.45 factor applies to non-fleet private passenger auto BI, PD and medical payments rates for risks garaged in territory 25. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
- 1.46 factor applies to non-fleet private passenger auto BI, PD and medical payments rates for risks garaged in territory 43. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
- 1.49 factor applies to non-fleet private passenger auto BI, PD and medical payments rates for risks garaged in territory 24. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
- 1.37 factor applies to non-fleet private passenger auto BI, PD and medical payments rates for risks garaged in territory 11 and 26. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.

PHYSICAL DAMAGE

Physical damage deviations are available only if a risk is eligible for non-consent physical damage under the company's underwriting guidelines.

- 1.65 factor applies to non-fleet private passenger auto physical damage rates for risks garaged in territory 11. If the resulting rate is equal to or greater than NC Rate Bureau rates, the risk is ineligible for any deviation.
- 54% on non-fleet private passenger auto physical damage rates for single car policies in the standard underwriting tier where the policy has 6 SDIP points. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 45% on non-fleet private passenger auto physical damage rates for multi-car policies in the standard underwriting tier with collision coverage on more than one vehicle where the policy has 6 SDIP points. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 54% on non-fleet private passenger auto physical damage rates for single car policies in the preferred underwriting tier where the policy has 2 SDIP points. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 55% on non-fleet private passenger auto physical damage rates for single car policies in the preferred underwriting tier where the policy has 3 SDIP points. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 59% on non-fleet private passenger auto physical damage rates for single car policies in the preferred underwriting tier where the policy has 4 SDIP points. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 62% on non-fleet private passenger auto physical damage rates for single car policies in the preferred underwriting tier where the policy has 5 SDIP points. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.

points. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.

Deviation on non-fleet private passenger auto physical damage with a 12 point violation that is not one of the following:

- A. Manslaughter or negligent homicide,**
- B. Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing,**
- C. Failure to stop and render aid when involved in an accident resulting in bodily injury or death,**
- D. Transporting illegal intoxicating liquors by motor vehicle.**

Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.

- 65% on non-fleet private passenger auto physical damage rates for single car policies in the non-standard underwriting tier, where the policy has 12-14 SDIP points.
- 63% on non-fleet private passenger auto physical damage rates for single car policies in the non-standard underwriting tier, where the policy has 15-17 SDIP points.
- 32% on non-fleet private passenger auto physical damage rates for single car policies in the non-standard underwriting tier, where the policy has 18 or more SDIP points.
- 57% on non-fleet private passenger auto physical damage rates for multi-car policies in the non-standard underwriting tier, with collision coverage on more than one vehicle, where the policy has 12-14 SDIP points.
- 52% on non-fleet private passenger auto physical damage rates for multi-car policies in the non-standard underwriting tier, with collision coverage on more than one vehicle, where the policy has 15-17 SDIP points, 30% on non-fleet private passenger auto physical damage rates for multi-car policies in the non-standard underwriting tier, with collision coverage on more than one vehicle, where the policy has 18 or more SDIP points.
- 65% on non-fleet private passenger auto physical damage rates for multi-car policies in the non-standard underwriting tier, with collision coverage on one vehicle, where the policy has 12-14 SDIP points.
- 60% on non-fleet private passenger auto physical damage rates for multi-car policies in the non-standard underwriting tier, with collision coverage on one vehicle, where the policy has 15-17 SDIP points.
- 39% on non-fleet private passenger auto physical damage rates for multi-car policies in the non-standard underwriting tier, with collision coverage on one vehicle, where the policy has 18 or more SDIP points.
- 74% on non-fleet private passenger auto physical damage rates for single car policies in the middle underwriting tier, where the policy has 12-14 SDIP points.
- 72% on non-fleet private passenger auto physical damage rates for single car policies in the middle underwriting tier, where the policy has 15-17 SDIP points.
- 49% on non-fleet private passenger auto physical damage rates for single car policies in the middle underwriting tier, where the policy has 18 or more SDIP points.
- 66% on non-fleet private passenger auto physical damage rates for multi-car policies in the middle underwriting tier, with collision coverage on more than one vehicle, where the policy has 12-14 SDIP points.
- 62% on non-fleet private passenger auto physical damage rates for multi-car policies in the middle underwriting tier, with collision coverage on more than one vehicle, where the policy has 15-17 SDIP points.

- 44% on non-fleet private passenger auto physical damage rates for multi-car policies in the middle underwriting tier, with collision coverage on more than one vehicle, where the policy has 18 or more SDIP points.
- 73% on non-fleet private passenger auto physical damage rates for multi-car policies in the middle underwriting tier, with collision coverage on one vehicle, where the policy has 12-14 SDIP points.
- 69% on non-fleet private passenger auto physical damage rates for multi-car policies in the middle underwriting tier, with collision coverage on one vehicle, where the policy has 15-17 SDIP points.
- 52% on non-fleet private passenger auto physical damage rates for multi-car policies in the middle underwriting tier, with collision coverage on one vehicle, where the policy has 18 or more SDIP points.
- 78% on non-fleet private passenger auto physical damage rates for single car policies in the standard underwriting tier, where the policy has 12-14 SDIP points.
- 75% on non-fleet private passenger auto physical damage rates for single car policies in the standard underwriting tier, where the policy has 15-17 SDIP points.
- 57% on non-fleet private passenger auto physical damage rates for single car policies in the standard underwriting tier, where the policy has 18 or more SDIP points.
- 71% on non-fleet private passenger auto physical damage rates for multi-car policies in the standard underwriting tier, with collision coverage on more than one vehicle, where the policy has 12-14 SDIP points.
- 66% on non-fleet private passenger auto physical damage rates for multi-car policies in the standard underwriting tier, with collision coverage on more than one vehicle, where the policy has 15-17 SDIP points.
- 51% on non-fleet private passenger auto physical damage rates for multi-car policies in the standard underwriting tier, with collision coverage on more than one vehicle, where the policy has 18 or more SDIP points.
- 76% on non-fleet private passenger auto physical damage rates for multi-car policies in the standard underwriting tier, with collision coverage on one vehicle, where the policy has 12-14 SDIP points.
- 72% on non-fleet private passenger auto physical damage rates for multi-car policies in the standard underwriting tier, with collision coverage on one vehicle, where the policy has 15-17 SDIP points.
- 57% on non-fleet private passenger auto physical damage rates for multi-car policies in the standard underwriting tiers, with collision coverage on one vehicle, where the policy has 18 or more SDIP points.
- 1.71 factor applies to non-fleet private passenger auto physical damage rates for risks garaged in territories 40. If the resulting rate is equal to or greater than NC Rate Bureau rates, the risk is ineligible for any deviation.
- 1.72 factor applies to non-fleet private passenger auto physical damage rates for risks garaged in territories 32. If the resulting rate is equal to or greater than NC Rate Bureau rates, the risk is ineligible for any deviation.
- 1.06 factor applies to non-fleet private passenger auto physical damage rates for policies with an average driver group of 16. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
- 1.11 factor applies to non-fleet private passenger auto physical damage rates for policies with an average driver group of 15. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.

- 1.18 factor applies to non-fleet private passenger auto physical damage rates for policies with an average driver group of 14. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
- 1.25 factor applies to non-fleet private passenger auto physical damage rates for policies with an average driver group of 13. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
- 1.31 factor applies to non-fleet private passenger auto physical damage rates for policies with an average driver group of 12. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
- 1.40 factor applies to non-fleet private passenger auto physical damage rates for policies with an average driver group of 11. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
- 1.48 factor applies to non-fleet private passenger auto physical damage rates for policies with an average driver group of 10. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
- 1.56 factor applies to non-fleet private passenger auto physical damage rates for policies with an average driver group of 9. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
- 1.64 factor applies to non-fleet private passenger auto physical damage rates for policies with an average driver group of 8. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
- 1.76 factor applies to non-fleet private passenger auto physical damage rates for policies with an average driver group of 7. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
- 1.84 factor applies to non-fleet private passenger auto physical damage rates for policies with an average driver group of 6. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
- 2.17 factor applies to non-fleet private passenger auto physical damage rates for policies with an average driver group of 4. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
- 2.62 factor applies to non-fleet private passenger auto physical damage rates for policies with an average driver group of 3. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
- 2.83 factor applies to non-fleet private passenger auto physical damage rates for policies with an average driver group of 2. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
- 3.56 factor applies to non-fleet private passenger auto physical damage rates for policies with an average driver group of 1. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
- 1.10 factor applies to non-fleet private passenger auto physical damage rates for single car policies with one at-fault accident and more than zero SDIP points. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
- 1.14 factor applies to non-fleet private passenger auto physical damage rates for single car policies with two at-fault accidents and more than zero SDIP points. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
- factor applies to non-fleet private passenger auto physical damage rates for single car policies with three or more at-fault accidents and more than zero SDIP points. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.

- 1.06 factor applies to non-fleet private passenger auto physical damage rates for multi-car policies with one at-fault accident and more than zero SDIP points. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
- 1.08 factor applies to non-fleet private passenger auto physical damage rates for multi-car policies with two at-fault accidents and more than zero SDIP points. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
- 1.12 factor applies to non-fleet private passenger auto physical damage rates for multi-car policies with three or more at-fault accident and more than zero SDIP points. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
- 5% on non-fleet private passenger auto physical damage rates. This deviation applies only to risks who are members of qualified participating groups, associations or employees of qualified participating employers. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 10% on non-fleet private passenger auto physical damage rates. This deviation applies only to risks who are members of qualified participating groups or associations or employees of qualified participating employers. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 25% on non-fleet private passenger auto physical damage rates for single car policies in the non-standard underwriting tier where the policy has 12 SDIP points and risk is not eligible for physical damage deviation #47. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 32% on non-fleet private passenger auto physical damage rates for single car policies in the non-standard underwriting tier where the policy has 13 or more SDIP points and risk is not eligible for physical damage deviations #47, #48, or #49. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 21% on non-fleet private passenger auto physical damage rates for multi-car policies in the non-standard underwriting tier with collision coverage on more than one vehicle where the policy has 12 SDIP points and risk is not eligible for physical damage deviation #50. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 30% on non-fleet private passenger auto physical damage rates for multi-car policies in the non-standard underwriting tier with collision coverage on more than one vehicle where the policy has 13 or more SDIP points and risk is not eligible for physical damage deviations #50, #51, or #52. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines
- 33% on non-fleet private passenger auto physical damage rates for multi-car policies in the non-standard underwriting tier with collision coverage on one vehicle where the policy has 12 SDIP points and risk is not eligible for physical damage deviation #53. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 39% on non-fleet private passenger auto physical damage rates for multi-car policies in the non-standard underwriting tier with collision coverage on one vehicle where the policy has 13 or more SDIP points and risk is not eligible for physical damage deviations #53, #54, or #55. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 44% on non-fleet private passenger auto physical damage rates for single car policies in the middle underwriting tier where the policy has 12 SDIP points and risk is not eligible for physical damage deviation #56. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.

- 48% on non-fleet private passenger auto physical damage rates for single car policies in the middle underwriting tier where the policy has 13 or more SDIP points and risk is not eligible for physical damage deviations #56, #57, or #58. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 37% on non-fleet private passenger auto physical damage rates for multi-car policies in the middle underwriting tier with collision coverage on more than one vehicle where the policy has 12 SDIP points and risk is not eligible for physical damage deviation #59. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 43% on non-fleet private passenger auto physical damage rates for multi-car policies in the middle underwriting tier with collision coverage on more than one vehicle where the policy has 13 or more SDIP points and risk is not eligible for physical damage deviations #59, #60, or #61. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 48% on non-fleet private passenger auto physical damage rates for multi-car policies in the middle underwriting tier with collision coverage on one vehicle where the policy has 12 SDIP points and risk is not eligible for physical damage deviation #62. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 51% on non-fleet private passenger auto physical damage rates for multi-car policies in the middle underwriting tier with collision coverage on one vehicle where the policy has 13 or more SDIP points and risk is not eligible for physical damage deviations #62, #63, or #64. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 56% on non-fleet private passenger auto physical damage rates for single car policies in the standard underwriting tier where the policy has 7 SDIP points. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 58% on non-fleet private passenger auto physical damage rates for single car policies in the standard underwriting tier where the policy has 8 SDIP points. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 54% on non-fleet private passenger auto physical damage rates for single car policies in the standard underwriting tier where the policy has 12 SDIP points and risk is not eligible for physical damage deviation #65. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 57% on non-fleet private passenger auto physical damage rates for single car policies in the standard underwriting tier where the policy has 13 or more SDIP points and risk is not eligible for physical damage deviations #65, #66, or #67. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 48% on non-fleet private passenger auto physical damage rates for multi-car policies in the standard underwriting tier with collision coverage on more than one vehicle where the policy has 7 SDIP points. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 51% on non-fleet private passenger auto physical damage rates for multi-car policies in the standard underwriting tier with collision coverage on more than one vehicle where the policy has 8 SDIP points. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 45% on non-fleet private passenger auto physical damage rates for multi-car policies in the standard underwriting tier with collision coverage on more than one vehicle where the policy has 9-12 SDIP points and risk is not eligible for physical damage deviation #68. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.

- 51% on non-fleet private passenger auto physical damage rates for multi-car policies in the standard underwriting tier with collision coverage on more than one vehicle where the policy has 13 or more SDIP points and risk is not eligible for physical damage deviations #68, #69, or #70. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 53% on non-fleet private passenger auto physical damage rates for multi-car policies in the standard underwriting tier with collision coverage on one vehicle where the policy has 6 SDIP points. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 57% on non-fleet private passenger auto physical damage rates for multi-car policies in the standard underwriting tier with collision coverage on one vehicle where the policy has 7 SDIP points. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 58% on non-fleet private passenger auto physical damage rates for multi-car policies in the standard underwriting tier with collision coverage on one vehicle where the policy has 8 SDIP points. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 55% on non-fleet private passenger auto physical damage rates for multi-car policies in the standard underwriting tier with collision coverage on one vehicle where the policy has 9-12 SDIP points and risk is not eligible for physical damage deviation #71. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 57% on non-fleet private passenger auto physical damage rates for multi-car policies in the standard underwriting tier with collision coverage on one vehicle where the policy has 13 or more SDIP points and risk is not eligible for physical damage deviations #71, #72, or #73. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 64% on non-fleet private passenger auto physical damage rates for single car policies in the preferred underwriting tier where the policy has 6 SDIP points. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 66% on non-fleet private passenger auto physical damage rates for single car policies in the preferred underwriting tier where the policy has 7 SDIP points. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 68% on non-fleet private passenger auto physical damage rates for single car policies in the preferred underwriting tier where the policy has 8 SDIP points. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 64% on non-fleet private passenger auto physical damage rates for single car policies in the preferred underwriting tier where the policy has 9-12 SDIP points and risk is not eligible for physical damage deviation #180. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 68% on non-fleet private passenger auto physical damage rates for single car policies in the preferred underwriting tier where the policy has 13 or more SDIP points and risk is not eligible for physical damage deviations #180, #181, or #182. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 49% on non-fleet private passenger auto physical damage rates for multi-car policies in the preferred underwriting tier with collision coverage on more than one vehicle where the policy has 3 SDIP points. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 60% on non-fleet private passenger auto physical damage rates for multi-car policies in the preferred underwriting tier with collision coverage on more than one vehicle where the policy has 7

SDIP points. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.

- 62% on non-fleet private passenger auto physical damage rates for multi-car policies in the preferred underwriting tier with collision coverage on more than one vehicle where the policy has 8 SDIP points. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 58% on non-fleet private passenger auto physical damage rates for multi-car policies in the preferred underwriting tier with collision coverage on more than one vehicle where the policy has 9-12 SDIP points and risk is not eligible for physical damage deviation #183. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 63% on non-fleet private passenger auto physical damage rates for multi-car policies in the preferred underwriting tier with collision coverage on more than one vehicle where the policy has 13 or more SDIP points and risk is not eligible for physical damage deviations #183, #184, or #185. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 64% on non-fleet private passenger auto physical damage rates for multi-car policies in the preferred underwriting tier with collision coverage on one vehicle where the policy has 6 SDIP points. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 67% on non-fleet private passenger auto physical damage rates for multi-car policies in the preferred underwriting tier with collision coverage on one vehicle where the policy has 7 SDIP points. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 68% on non-fleet private passenger auto physical damage rates for multi-car policies in the preferred underwriting tier with collision coverage on one vehicle where the policy has 8 SDIP points. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 65% on non-fleet private passenger auto physical damage rates for multi-car policies in the preferred underwriting tier with collision coverage on one vehicle where the policy has 9-12 SDIP points and risk is not eligible for physical damage deviation #186. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 68% on non-fleet private passenger auto physical damage rates for multi-car policies in the preferred underwriting tier with collision coverage on one vehicle where the policy has 13 or more SDIP points and risk is not eligible for physical damage deviations #186, #187, or #188. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 69% on non-fleet private passenger auto physical damage rates for single car policies in the ultra-preferred underwriting tier where the policy has 1 SDIP point. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 72% on non-fleet private passenger auto physical damage rates for single car policies in the ultra-preferred underwriting tier where the policy has 2 SDIP points. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 73% on non-fleet private passenger auto physical damage rates for single car policies in the ultra-preferred underwriting tier where the policy has 3 SDIP points. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 75% on non-fleet private passenger auto physical damage rates for single car policies in the ultra-preferred underwriting tier where the policy has 4 SDIP points. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.

- 76% on non-fleet private passenger auto physical damage rates for single car policies in the ultra-preferred underwriting tier where the policy has 5 SDIP points. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 77% on non-fleet private passenger auto physical damage rates for single car policies in the ultra-preferred underwriting tier where the policy has 6 SDIP points. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 79% on non-fleet private passenger auto physical damage rates for single car policies in the ultra-preferred underwriting tier where the policy has 7 SDIP points. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 79% on non-fleet private passenger auto physical damage rates for single car policies in the ultra-preferred underwriting tier where the policy has 8 SDIP points. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 77% on non-fleet private passenger auto physical damage rates for single car policies in the ultra-preferred underwriting tier where the policy has 9-12 SDIP points and risk is not eligible for physical damage deviation #189. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 79% on non-fleet private passenger auto physical damage rates for single car policies in the ultra-preferred underwriting tier where the policy has 13 or more SDIP points and risk is not eligible for physical damage deviations #189, #190, or #191. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 65% on non-fleet private passenger auto physical damage rates for multi-car policies in the ultra-preferred underwriting tier with collision coverage on more than one vehicle where the policy has 1 SDIP point. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 68% on non-fleet private passenger auto physical damage rates for multi-car policies in the ultra-preferred underwriting tier with collision coverage on more than one vehicle where the policy has SDIP points. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 69% on non-fleet private passenger auto physical damage rates for multi-car policies in the ultra-preferred underwriting tier with collision coverage on more than one vehicle where the policy has 3 SDIP points. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 71% on non-fleet private passenger auto physical damage rates for multi-car policies in the ultra-preferred underwriting tier with collision coverage on more than one vehicle where the policy has 4 SDIP points. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 73% on non-fleet private passenger auto physical damage rates for multi-car policies in the ultra-preferred underwriting tier with collision coverage on more than one vehicle where the policy has 5 SDIP points. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 74% on non-fleet private passenger auto physical damage rates for multi-car policies in the ultra-preferred underwriting tier with collision coverage on more than one vehicle where the policy has 6 SDIP points. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 75% on non-fleet private passenger auto physical damage rates for multi-car policies in the ultra-preferred underwriting tier with collision coverage on more than one vehicle where the policy has 7 SDIP points. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.

- 76% on non-fleet private passenger auto physical damage rates for multi-car policies in the ultra-preferred underwriting tier with collision coverage on more than one vehicle where the policy has 8 SDIP points. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 75% on non-fleet private passenger auto physical damage rates for multi-car policies in the ultra-preferred underwriting tier with collision coverage on more than one vehicle where the policy has 9-12 SDIP points and risk is not eligible for physical damage deviation #192. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 75% on non-fleet private passenger auto physical damage rates for multi-car policies in the ultra-preferred underwriting tier with collision coverage on more than one vehicle where the policy has 13 or more SDIP points and risk is not eligible for physical damage deviations #192, #193, or #194. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 64% on non-fleet private passenger auto physical damage rates for multi-car policies in the ultra-preferred underwriting tier, with collision coverage on one vehicle, where the policy has 1 SDIP point. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 69% on non-fleet private passenger auto physical damage rates for multi-car policies in the ultra-preferred underwriting tier, with collision coverage on one vehicle, where the policy has 2 SDIP points. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 70% on non-fleet private passenger auto physical damage rates for multi-car policies in the ultra-preferred underwriting tier, with collision coverage on one vehicle, where the policy has 3 SDIP points. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 76% on non-fleet private passenger auto physical damage rates for multi-car policies in the ultra-preferred underwriting tier, with collision coverage on one vehicle, where the policy has 6 SDIP points. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 78% on non-fleet private passenger auto physical damage rates for multi-car policies in the ultra-preferred underwriting tier, with collision coverage on one vehicle, where the policy has 7 SDIP points. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 79% on non-fleet private passenger auto physical damage rates for multi-car policies in the ultra-preferred underwriting tier, with collision coverage on one vehicle, where the policy has 8 SDIP points. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 77% on non-fleet private passenger auto physical damage rates for multi-car policies in the ultra-preferred underwriting tier, with collision coverage on one vehicle, where the policy has 9-12 SDIP points and risk is not eligible for physical damage deviation #195. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 79% on non-fleet private passenger auto physical damage rates for multi-car policies in the ultra-preferred underwriting tier, with collision coverage on one vehicle, where the policy has 13 or more SDIP points and risk is not eligible for physical damage deviations #195, #196, or #197. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.

Deviations on non-fleet private passenger auto physical damage with a 12 point violation that is not one of the following:

- A. Manslaughter or negligent homicide,
- B. Prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing,
- C. Failure to stop and render aid when involved in an accident resulting in bodily injury or death,
- D. Transporting illegal intoxicating liquors by motor vehicle.

Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.

- 83% on non-fleet private passenger auto physical damage rates for single car policies in the preferred underwriting tier, where the policy has 12-14 SDIP points.
- 82% on non-fleet private passenger auto physical damage rates for single car policies in the preferred underwriting tier, where the policy has 15-17 SDIP points
- 68% on non-fleet private passenger auto physical damage rates for single car policies in the preferred underwriting tier, where the policy has 18 or more SDIP points
- 77% on non-fleet private passenger auto physical damage rates for multi-car policies in the preferred underwriting tier, with collision coverage on more than one vehicle, where the policy has 12-14 SDIP points.
- 75% on non-fleet private passenger auto physical damage rates for multi-car policies in the preferred underwriting tier, with collision coverage on more than one vehicle, where the policy has 15-17 SDIP points.
- 63% on non-fleet private passenger auto physical damage rates for multi-car policies in the preferred underwriting tier, with collision coverage on more than one vehicle, where the policy has 18 or more SDIP points.
- 81% on non-fleet private passenger auto physical damage rates for multi-car policies in the preferred underwriting tier, with collision coverage on one vehicle, where the policy has 12-14 SDIP points.
- 79% on non-fleet private passenger auto physical damage rates for multi-car policies in the preferred underwriting tier, with collision coverage on one vehicle, where the policy has 15-17 SDIP points.
- 68% on non-fleet private passenger auto physical damage rates for multi-car policies in the preferred underwriting tier, with collision coverage on one vehicle, where the policy has 18 or more SDIP points.
- 89% on non-fleet private passenger auto physical damage rates for single car policies in the ultra-preferred underwriting tier, where the policy has 12-14 SDIP points.
- 89% on non-fleet private passenger auto physical damage rates for single car policies in the ultra-preferred underwriting tier, where the policy has 15-17 SDIP points
- 79% on non-fleet private passenger auto physical damage rates for single car policies in the ultra-preferred underwriting tier, where the policy has 18 or more SDIP points.
- 85% on non-fleet private passenger auto physical damage rates for multi-car policies in the ultra-preferred underwriting tier, with collision coverage on more than one vehicle, where the policy has 12-14 SDIP points
- 83% on non-fleet private passenger auto physical damage rates for multi-car policies in the ultra-preferred underwriting tier, with collision coverage on more than one vehicle, where the policy has 15-17 SDIP points.

- 75% on non-fleet private passenger auto physical damage rates for multi-car policies in the ultra-preferred underwriting tier, with collision coverage on more than one vehicle, where the policy has 18 or more SDIP points.
- 88% on non-fleet private passenger auto physical damage rates for multi-car policies in the ultra-preferred underwriting tier, with collision coverage on one vehicle, where the policy has 12-14 SDIP points.
- 86% on non-fleet private passenger auto physical damage rates for multi-car policies in the ultra-preferred underwriting tier, with collision coverage on one vehicle, where the policy has 15-17 SDIP points.
- **If the resulting rate is equal to or greater than NC Rate Bureau rates, the risk is ineligible for any deviation.**
- 79% on non-fleet private passenger auto physical damage rates for multi-car policies in the ultra-preferred underwriting tier, with collision coverage on one vehicle, where the policy has 18 or more SDIP points¹⁹⁷. 1.37 factor applies to non-fleet private passenger auto physical damage rates for risks garaged in territories 14, 15, 31 and 33.
- 1.76 factor applies to non-fleet private passenger auto physical damage rates for risks garaged in territories 51.
- 1.77 factor applies to non-fleet private passenger auto physical damage rates for risks garaged in territories 31.
- 1.78 factor applies to non-fleet private passenger auto physical damage rates for risks garaged in territories 16.
- 1.99 factor applies to non-fleet private passenger auto physical damage rates for policies with an average driver group of 5.
- 5% on non-fleet private passenger auto physical damage rates for multi-car policies in the nonstandard and middle market underwriting tiers. This deviation applies only to policies with proof of homeownership (excluding mobile home). Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 1.35 factor applies to non-fleet private passenger auto physical damage rates for policies with one or more major violations per company guidelines which are not assigned SDIP points or with a driver whose driving record cannot be verified.
- 1.15 factor applies to non-fleet private passenger auto physical damage rates for single car policies with zero SDIP points and one speed or minor violation per company guidelines .
- 1.30 factor applies to non-fleet private passenger auto physical damage rates for single car policies with zero SDIP points and two or more speed or minor violations per company guidelines.
- 1.12 factor applies to non-fleet private passenger auto physical damage rates for single car policies with 1 SDIP point and two or more speed or minor violations per company guidelines.
- 1.08 factor applies to non-fleet private passenger auto physical damage rates for multi-car policies with zero SDIP points and one speed or minor violation per company guidelines
- 1.15 factor applies to non-fleet private passenger auto physical damage rates for multi-car policies with zero SDIP points and two or more speed or minor violations per company guidelines. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
- 1.06 factor applies to non-fleet private passenger auto physical damage rates for multi-car policies with 1 SDIP point and two or more speed or minor violations per company guidelines.
- 1.08 factor applies to non-fleet private passenger auto physical damage rates for single car policies in the preferred underwriting tier with one speed or minor violation per company guidelines.

- 1.27 factor applies to non-fleet private passenger auto physical damage rates for single car policies in the preferred underwriting tier with one or more of the following: at-fault accident, major violation per company guidelines, DWI violation class per company guidelines; or with two or more speed minor violations per company guidelines or with a driver whose driving record cannot be verified .
- 1.19 factor applies to non-fleet private passenger auto physical damage rates for single car policies in the ultra-preferred underwriting tier with one speed or minor violation per company guidelines.
- 1.49 factor applies to non-fleet private passenger auto physical damage rates for single car policies in the ultra-preferred underwriting tier with one or more of the following: at-fault accident, major violation per company guidelines, DWI violation class per company guidelines; or with two or more speed or minor violations per company guidelines or with a driver whose driving record cannot be verified.
- 1.04 factor applies to non-fleet private passenger auto physical damage rates for multi-car policies in the preferred underwriting tier with one speed or minor violation per company guidelines. 214. (NC) 1.14 factor applies to non-fleet private passenger auto physical damage rates for multi-car policies in the preferred underwriting tier with one or more of the following: at-fault accident, major violation per company guidelines, DWI violation class per company guidelines; or with two or more speed or minor violations per company guidelines or with a driver whose driving record cannot be verified.
- 1.10 factor applies to non-fleet private passenger auto physical damage rates for multi-car policies in the ultra-preferred underwriting tier with one speed or minor violation per company guidelines. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
- 1.25 factor applies to non-fleet private passenger auto physical damage rates for multi-car policies in the ultra-preferred underwriting tier with one or more of the following: at-fault accident, major violation per company guidelines, DWI violation class per company guidelines; or with two or more speed or minor violations per company guidelines or with a driver whose driving record cannot be verified.
- 1.07 factor applies to non-fleet private passenger auto physical damage rates for policies with 2-3 SDIP points with one or more inexperienced operators.
- 1.25 factor applies to non-fleet private passenger auto physical damage rates for policies with 4-5 SDIP points with one or more inexperienced operators.
- 1.30 factor applies to non-fleet private passenger auto physical damage rates for policies with 6-11 SDIP points with one or more inexperienced operators.
- 1.81 factor applies to non-fleet private passenger auto physical damage rates for policies with 12 or more SDIP points with one or more inexperienced operators
- 1.12 factor applies to non-fleet private passenger physical damage rates for single car policies with an operator with less than 5 years of licensed driving experience who is not the principal named insured.
- 1.40 factor applies to non-fleet private passenger auto physical damage rates for multi-car policies with an operator with less than 5 years of licensed driving experience who is the principal named insured.
- 1.56 factor applies to non-fleet private passenger auto physical damage rates for multi-car policies with an operator with less than 5 years of licensed driving experience who is not the principal named insured.
- 1.10 factor applies to non-fleet private passenger auto physical damage rates for multi-car policies with one or more at-fault accidents and zero SDIP points.
- 1.20 factor applies to non-fleet private passenger auto physical damage rates for single car policies with one or more at-fault accidents and zero SDIP points.

- 5% on non-fleet private passenger auto physical damage rates for policies that are paid in full. This deviation applies only to policies without proof of homeownership. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 5% on non-fleet private passenger auto physical damage rates for multi-car policies in the non-standard and middle market underwriting tiers that are paid in full. This deviation applies only to policies with proof of homeownership (excluding mobile home). Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 5% on non-fleet private passenger auto physical damage rates for single car policies in the standard, preferred, and ultra-preferred underwriting tiers that are paid in full. This deviation applies only to policies with proof of homeownership. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 6% on non-fleet private passenger auto physical damage rates for single car policies in the non-standard and middle market underwriting tiers that are paid in full. This deviation applies only to policies with proof of homeownership. Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.
- 11% on non-fleet private passenger auto physical damage rates for multi-car policies in the standard, preferred and ultra-preferred underwriting tiers that are paid in full. This deviation applies only to policies with proof of homeownership (excluding mobile home). Deviation applies only if the risk qualifies for non-consent physical damage rates under the company's underwriting guidelines.

If the resulting rate is equal to or greater than NC Rate Bureau rates, the risk is ineligible for any deviation.

- 1.81 factor applies to non-fleet private passenger auto physical damage rates for risks garaged in territories 41.
- 1.83 factor applies to non-fleet private passenger auto physical damage rates for risks garaged in territories 17 and 52
- 1.84 factor applies to non-fleet private passenger auto physical damage rates for risks garaged in territories 25 and 47
- 1.85 factor applies to non-fleet private passenger auto physical damage rates for risks garaged in territories 14 and 15
- 1.87 factor applies to non-fleet private passenger auto physical damage rates for risks garaged in territories 33.
- 1.93 factor applies to non-fleet private passenger auto physical damage rates for risks garaged in territories 18 and 26
- 1.94 factor applies to non-fleet private passenger auto physical damage rates for risks garaged in territories 24.
- 2.02 factor applies to non-fleet private passenger auto physical damage rates for risks garaged in territories 13 and 43

Effective 7-1-03

Providence Washington Insurance Company

Standard Program

- Multi-Policy Credit: 10% applies to bodily injury, property damage, medical payments, comprehensive

& collision.

- Mature Driver Credit: Applies to bodily injury, property damage, medical payments, comprehensive & collision.
- Multiple Automobile Credit: 5% applies to bodily injury, property damage, medical payments, comprehensive & collision: Certain criteria apply.

Preferred Program

- Territory Deviation: Various credits apply to bodily injury, property damage, medical payments, comprehensive & collision.
- Multi Policy Credit: 10% applies to bodily injury, property damage, medical payments, comprehensive & collision.
- Mature Driver Credit: Applies to bodily injury, property damage, medical payments, comprehensive & collision.
- Multiple Automobile Credit: 5% applies to bodily injury, property damage, medical payments, comprehensive & collision: Certain criteria apply. Eff.7-1-02

Prudential Property & Casualty Insurance Company

- 2% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision for Senior Driver Discount. Certain criteria apply.
- 8% non-fleet private passenger auto bodily injury, property damage, comprehensive & collision for Long Term Discount, when criteria is met.
- 6% non-fleet private passenger auto bodily injury, property damage, comprehensive & collision for New Business Discount.
- 5% Renter's (HO-4) Companion Policy Discount for non-fleet private passenger auto bodily injury, property damage, comprehensive & collision.
- 5% Companion for Life Discount applicable to non-fleet private passenger auto bodily injury, property damage, comprehensive & collision.
- Base Rate Deviation for single & multi car policies: Applies to bodily injury, property damage, medical payments, comprehensive, & collision: Credit varies.
- Electronic Funds Transfer Deviation: \$1 service charge deleted.
- Installment Payment Plan: No charge for first installment payment. Eff. 7-11-03

Republic Franklin Insurance Company

- Personal Auto Account Credit: 10% credit applies to basic premium when auto & homeowner policy is insured by Utica Mutual Insurance Company or Graphic Arts Mutual Insurance Company.
- 20% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision.
- 5% payroll deduction provided the named insured is employed through an employer enrolled in the Company Work place Insurance Service for Employees (W.I.S.E.) program or is a member of a company approved affinity group.
- 10% Mature Driver Credit: Certain criteria apply.
- Company Car Discount: Apply multi-car rating factor to single car policies when certain criteria is met.
- 9% Territory 11 Deviation: Vehicles must be principally garaged in territory 11. Eff. 12-1-00

Royal Indemnity Company

- 5% Companion Policy Credit for automobile policy, for which on inception date there is in force, a homeowners policy covering same insured in any member of Royal Insurance.
- Discount for eligible employee: 20% credit to total personal auto policy premium.
- Installment Payment Plan waiver.
- 5% Good Driver Discount applies to bodily injury, property damage, medical payment & collision coverage.
- 5% Experience Operator Credit applies to bodily injury, property damage, medical payments, collision & comprehensive coverage if principal operator is age 55 or older & no inexperienced operator.
- Passive Restraint Discount: Credit varies.
- 5% Anti-Lock Braking System credit applies to bodily injury & property damage for vehicles equipped with factory installed 4 wheel anti-lock braking system.
- 5% Window Glass Etching Credit applies to comprehensive coverage.
- Anti-Theft Device Credit applies to comprehensive coverage. Credit varies 5% - 15%.
- 10% Company Car Credit applies to bodily injury, property damage, medical payment, comprehensive & collision for single car policies when company car is in the household.
- Installment Payment Plan: \$1 each installment for Electronic Fund Transfer.
- Installment Payment Plan-Agency Payroll Deduction: Certain criteria apply.
- 10% Mass Marketing Discount: Applies to liability, med pay, comprehensive & collision: Certain criteria has to be met.
- Preferred Program Discount by territory. Eff. 9-1-00

Royal Insurance Company of America

- 20% Employee Discount for eligible employees. Credit applicable to total personal auto policy premium.
- Companion Policy Credit: 1% credit when auto & homeowner policy in-force with any member of Royal Insurance.
- Installment payment plan waived for employees.
- Installment Payment Plan Payroll Deduction: \$3 charge waived.
- 5% Good Driver Discount for private passenger auto bodily injury, property damage, medical payments & collision coverage.
- 5% Experience Operator Credit for private passenger auto bodily injury, property damage, medical payments & collision coverage: Certain criteria apply.
- 5% Anti-Lock Braking System Credit for private passenger auto bodily injury & property damage for vehicles equipped with a factory installed 4 wheel anti-lock braking system.
- 5% Window Glass Etching credit for comprehensive coverage.
- Anti-Theft Device Coverage Credit for comprehensive coverage. Credit varies 5% - 15%.
- 10% Company Car Credit for bodily injury, property damage, medical payments, comprehensive & collision for single car policies when there is a company car in the household.
- Installment Payment Plan: \$1 each installment for Electronic Fund Transfer.
- Group Mass Marketing Discount: 10% applies to liability, med pay, comp & collision: Certain criteria apply.
- Passive Restraint Discount applicable to med pay only. Eff. 9-1-00

Safeco Insurance Company of America

- Checkless Pay Plan: No service charge if insured makes 1st month's down payment and subsequent payments made through automatic withdrawal. Eff. 9-1-00

Safeguard Insurance Company

- Companion Policy Credit: 1% credit when auto & homeowner policy in-force with any member of Royal Insurance Co.
- 20% Discount for Eligible Employees. Credit applicable to total personal auto policy premium.
- Installment payment plan waived for employees.
- Installment Payment Plan Payroll Deduction: \$3 charge waived.
- 5% Good Driver Discount applies to bodily injury, property damage, med pay, & collision coverage: Certain criteria apply.
- 5% Experienced Operator Credit applies to bodily injury, property damage, med pay, collision & comprehensive coverage if principal operator is age 55 or older & no inexperienced operators apply to vehicle.
- Passive Restraint Discount applies to medical payments rate: Credit varies 20% - 40%.
- 5% Anti-Lock Braking System Discount applies to bodily injury & property damage for vehicles equipped with factory installed 4-wheel anti-lock braking system.
- 5% Window Glass Etching Credit applies to comprehensive coverage.
- 5% or 15% Anti-Theft Device Credit applies to comprehensive coverage: Certain criteria apply.
- 10% Company Car Credit applies to bodily injury, property damage, med pay, comprehensive & collision for single car policies when there is a Company car in the household.
- Installment Payment Plan: \$1 each installment for Electronic Funds Transfer.
- 10% Group Discount applies to liability, med pay, comprehensive & collision: Certain criteria apply.
- Preferred Program Discount applies to bodily injury, property damage, med pay, comprehensive & collision by territory.
- Super Preferred Program Discount applies to bodily injury, property damage, med pay, comprehensive & collision for all territories.
- 7% Company Deviation applies to bodily injury, property damage, med pay, comprehensive & collision. Eff. 9-1-00

St. Paul Fire and Marine Insurance Company

- Installment charge deviation: \$2 charge each installment. Eff. 1-1-95

St. Paul Guardian Insurance Company

- 5% base rate comprehensive coverage when policy qualifies for PAK II Program.
- 5% base rate collision coverage when policy qualifies for PAK II Program.
- 10% Mature Operator Credit: Combined single limit bodily injury & property damage, medical payments, comprehensive & collision, when principal operator is age 55 & less than or equal to 64 yrs. of age & no inexperienced operators in household. 5% credit for ages 65-74 & no inexperience operator in household.
- 10% Good Driver Deviation, when certain criteria is met.
- Symbol Reactivities model year 1976-1982, Symbol 14, comprehensive - 7.8% credit; collision - 12.7% credit. Model yrs. 1975 & prior; Values above \$10,000 rated Symbol 7 for comprehensive & collision.
- Increase Limits Extended Transportation Expense Coverage is provided at no charge, when comprehensive coverage is purchased & policy qualifies for PAK II Program.
- Passive Restraint Deviation: 20% when restraint is installed in driver-side only position; 30% when restraint is installed in both front outboard seat positions. If policy qualifies for PAK II Program, airbag

discount applies to factory installed automatic occupant restraint. Deviation applies only to medical payments base premium.

- Anti-Theft Device Deviation for PAK II Program: 5% alarm only, 5% active disabling device; 15% passive disabling device. This deviation applies to comprehensive base premium.
- Anti-Lock Braking System Deviation: 5% combined single limit liability, bodily injury & property damage liability base premium when private passenger auto equipped with factory installed four-wheel anti-lock braking system.
- Golfmobile Liability Coverage provided at no additional charge.
- Miscellaneous Types: ATV, minibike & dune buggy, combined bodily injury & property damage liability rates not used for commercial purposes will be same rate as North Carolina Reinsurance Facility. Snowmobile rates, medical payments coverage rate will be 22% of Territory 18 private passenger auto medical payments rate. Collision rates will be same as NC Rate Bureau's snowmobile rates.
- 10% when more than one recreational vehicle is covered under same policy for following miscellaneous types, trailers designed for use with private passenger autos, motorbikes or other similar motor vehicles not used for commercial purposes (excluding motorcycles, motorscooters & mopeds); snowmobiles & golfmobiles.
- Renewal Credit: 0-2 yrs.-0%; 3yrs.-3%; 4yrs.-4%; 5 or more yrs. -5% premium credit when insured maintained consecutive yrs. of coverage with St. Paul. Credit will apply to final premium for each coverage & rounded to nearest dollar.
- Installment charge deviation: \$2 charge each installment unless Electronic Funds Transfer billing option is selected, then no charge.
- Employee Discount: New Business - 20%; Renewals - 15% when criteria is met. Eff. 3-1-00

St. Paul Mercury Insurance Company

15% non-fleet private passenger auto liability & physical damage insurance rates. Eff. 1-1-88

Seaton Insurance Company

- 15% non-fleet private passenger auto liability, medical payments & physical damage. "Unimate Plus" in addition to above: (1) Policy in force 3 yrs. & no at-fault accident additional 5% credit liability, medical payments & physical damage; (2) Policy in force 6 yrs. & no at-fault accident; Second 5% credit on coverages listed above.
- 5% non-fleet private passenger auto non-fleet physical damage rates. Discount applies: (1) All vehicles assigned to driver 55 yrs. of age or older, (2) All vehicles on policy, regardless of number, if all drivers are 55 yrs. of age or older, (3) Private passenger vehicles only (no miscellaneous types). Eff. 6-20-88

Security Insurance Company of Hartford

- Territorial Deviation for BI, PD, med pay, uninsured motorists/underinsured motorists, comprehensive & collision: Credits vary.
- Classification Rating Factors Deviation for liability, comprehensive & collision.
- 5%, 10% or 15% Anti-Theft Device Discount: Certain criteria apply.
- 5% Good Drivers Discount.
- 5% Affinity Group Discount.
- Preferred Policy Program Deviation. Eff. 9-1-00

Selective Insurance Company of South Carolina

- Installment Payment Plan: \$2 per each installment.
- 30% deviation applies to liability & physical damage when a commercial package policy is written with the risk.
Eff. 6-1-01

Selective Insurance Company of the Southeast

- Installment Payment Plan: \$2 per each installment. Eff. 9-1-98

Shelby Insurance Company

- 7.5% non-fleet private passenger auto liability & physical damage rates when insured has their Homeowners policy in the Anthem Casualty Insurance Group.
- Anti-Theft Discount: Discount applies to other than collision coverage only. 5% alarm & active disabling devices; 15% on vehicles equipped with passive disabling devices.
- Longevity Discount: 5% credit applies when policies have been in force past 5 yrs. Credit applies to Plus & Premier policies only.
- Mature Operator Discount: 5% discount for drivers age 55 to 69 yrs. old with no drivers with less than 5 yrs. driving experience. Credit applies to Plus & Premier policies.
- 10% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision for all Shelby Plus policies. Eff. 1-27-03

South Carolina Insurance Company

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components.

12 point violation must not be one of the following:

- a. Manslaughter or negligent homicide.
- b. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
- c. Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing.
- d. Transporting illegal intoxicating liquors by motor vehicle.

- Deviation for single car policies with 12-20 SDIP points where driver with least licensed driving experience has 5-52 yrs. of driving experience. 47%- 60% credit.
- Deviation for multi- car policies with 12-20 SDIP points where driver with least licensed driving experience has 5-42 yrs. of driving experience. 43% -55% credit.

12 point violation must not be one of the following:

- a. Manslaughter or negligent homicide.
- b. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
- c. Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing.
- d. Transporting illegal intoxicating liquors by motor vehicle.
- e. Driving motor vehicle while intoxicated.

- Deviation for single-car policies with 6-20 SDIP pts. where driver with least licensed driving experience has from 7-52 yrs. of driving experience with no accidents or claims. 5% credit.
- Deviation for single-car policies with 6-20 SDIP pts. where driver with least licensed driving experience has from 7-52 yrs. of driving experience with one accident or claim. 3% credit.

- Deviation for multi-car policies with 6-20 SDIP pts. where driver with least licensed driving experience has from 7-52 yrs. of driving experience with no accidents or claims. 3% credit.
- Deviation for multi-car policies with 6-20 SDIP pts. where driver with least licensed driving experience has from 7-52 yrs. of driving experience with one accident or claim. 1.5% credit.

PHYSICAL DAMAGE All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components.

12 point violation must not be one of the following:

- Manslaughter or negligent homicide.
 - Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
 - Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing
 - Transporting illegal intoxicating liquors by motor vehicle.
- 5% non-fleet private passenger auto comprehensive & collision for policies that are insured with South Carolina Insurance Company with no lapse in coverage between policies & have 12-20 SDIP pts. & all drivers licensed 5-52 yrs.
 - 15% non-fleet private passenger auto comprehensive & collision for policies with 12-20 SDIP pts. & all drivers licensed 5 - 52 yrs.

12 point violation must not be one of the following.

- Manslaughter or negligent homicide.
 - Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
 - Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing.
 - Transporting illegal intoxicating liquors by motor vehicle.
 - Driving motor vehicle while intoxicated.
- 25% non-fleet private passenger auto comprehensive & collision for policies with 12 - 20 SDIP pts., all drivers licensed 5 - 52 yrs. & no driver with an at fault accident within the last 12 months preceding policy effective date. Eff.10-21-98

Southern Fire & Casualty Insurance Company – Withdrawn 1-1-03

Southern Guaranty Insurance Company

- Exceptional Driver Program: 15% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision when underwriting guidelines are met.
- Exception Plus: Additional 5% credit for private passenger non-fleet auto bodily injury, property damage, medical payments, comprehensive & collision when policy has been in-force at least 3 yrs. & no at-fault accidents in preceding 3 yrs. A second 5% credit for policies in-force at least 6 yrs. & no at-fault accidents in preceding 6 yrs. Maximum Exceptional Driver credit is 25%.
- Mature Driver Discount: 10% non fleet private passenger auto bodily injury, property damage, medical payments, comprehensive, collision & medical payments when underwriting guidelines are met.
- Multi Policy Discount: 5% non-fleet private passenger auto comprehensive & collision base rate if Southern Guaranty Insurance Company insures both homeowner & auto policy.
- 10% credit non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision for all private passenger auto policies for University of North Carolina Employees. Eff. 7-1-00

Southern Insurance Company of Virginia

STANDARD PROGRAM

- 3% credit for non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision coverage for all operators in household who have 14-44 yrs of driving experience.
- Multi-Car Discount: Certain Criteria apply.
- Downward deviation by territories: Applies to Comprehensive & Collision coverages: Credit varies
- Recreational trailer rates for collision premium each additional \$1,000 varies per deductible.
- Loss Free Renewal Discount: Loss free yrs. 3-5 yrs.: Discount varies 5% - 10% for non-fleet private passenger auto bodily injury, property damage, comprehensive & collision.
- Passive Restraint - Airbag Discount: Applies to med pay only: 20% credit when installed driver side only: 30% credit when installed in both front seat positions.
- Anti Lock Braking System Discount: 5% credit for BI and PD coverages when factory installed four wheel ABS.
- Anti Theft Devices Discount: 5% credit applies to comprehensive coverage for alarm only and active disabling devices: 15% credit for passive disabling devices.
- Account credit plan 5%

PREFERRED PROGRAM

- Deviation by coverage and territory comp and coll, credit varies.
- 7% credit for non-fleet private passenger auto bodily injury, property damage, medical payments comprehensive & collision coverage for all operators in household who have 14-44 yrs of driving experience.
- Multi-Car Discount: Certain Criteria apply.
- Downward deviation by territories: Applies to Comprehensive & Collision coverages: Credit varies 10%-25%.
- Recreational trailer rates for collision premium each additional \$1,000 varies per deductible.
- Loss Free Renewal Discount: Loss free yrs. 3-5 yrs.: Discount varies 5% - 10% for non-fleet private passenger auto bodily injury, property damage, comprehensive & collision.
- New Business Automobile Discount: 5% deviation applies to non-fleet private passenger auto bodily injury, property damage, comprehensive & collision when criteria are met.
- Passive Restraint - Airbag Discount: Applies to med pay only: 20% credit when installed driver side only: 30% credit when installed in both front seat positions.
- Anti Lock Braking System Discount: 5% credit for BI and PD coverages when factory installed four wheel ABS.
- Anti Theft Devices Discount: 5% credit applies to comprehensive coverage for alarm only and active disabling devices: 15% credit for passive disabling devices.
- Account credit plan 5% Eff. 11-15-03

Southern Pilot Insurance Company

- Exceptional Driver Discount: 10% applies to non-fleet private passenger bodily injury, property

damage, medical payments, comprehensive & collision premiums on a vehicle insured in the voluntary market and principally driven by an operator with at least nine years of operating experience who has had no chargeable accidents within the past three years resulting in bodily injury or death or more than \$1000 in property damage.

- University of North Carolina Chapel Hill Employees Discount: For all private passenger automobile policies issued or renewed in the voluntary market on or after September 1, 1998 covering vehicles owned by employees of the University of North Carolina – Chapel Hill, A 10% credit will be applied to Bodily Injury, Property Damage, Medical Payments, Comprehensive and Collision premiums.
- Mature Driver Discount: Principal Operators who have 34 years or more of driving experience that are written in the voluntary market and have no operators in their household with less than nine years driving experience shall receive a %% discount on Bodily Injury, Property Damage, Comprehensive, Collision & Medical expense premiums for the vehicle they principally operator.
- Accident Free Discount: 5% credit shall be applied to BI, PD, Med Pay, Comp and Coll premiums on a veicle insured in the voluntary market and driven by an operator who has had no chargeable accidents within the past three years and has been continuously insured with Southern Pilot for at least three years. An additional 5% applies for a six yr. period. New Business applicants and Southern Pilot renewal customers insured in the voluntary market who can document continuous coverage with a prior carrier and no chargeable accident for a three or six year period as described above are also eligible for the Southern Pilot Accident Free Discount. Maximum Accident Free Discount is 10%. Accident Free will be removed at the next renewal following the first chargeable accident where \$1000 or more was paid for BI, PD, Med and Coll (combined) for any operator in the household.
- Multi Policy Discount: 5% credit shall be applied to bodily injury, property damage, medical payments, comprehensive, & collision premiums developed from the North Carolina Rate Bureau Personal Auto Manual on a vehicle insured in the voluntary market when Southern Pilot Insurance Company insures an individual's home and automobile. Eff. 5-1-03

Standard Fire Insurance Company

- 15% non-fleet private passenger auto liability insurance rates.
- 23% non-fleet private passenger auto physical damage rates.
- Loss & Conviction Free Deviation for multi-car policies. 15% non-fleet private passenger auto bodily injury, property damage, medical payments & collision for single & multi-car policies.
- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, uninsured motorist, comprehensive & collision. 5% for facility issued policies for comprehensive & collision coverage. Eff. 3-29-96

State Auto Property & Casualty Insurance Company

- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision coverages, no inexperienced operators, for operators 0-38 yrs. driving experience or 55 yrs. of age or older.
- 10% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision coverages, no inexperienced operators, for an insured with 0-33 yrs. driving experience & a homeowners policy with State Auto Companies, or 0-38 yrs. driving experience or 55 yrs. of age or older for insured without a homeowners policy with State Auto Companies.
- 15% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision coverages, no inexperienced operators, for an insured with 0-33 yrs. driving experience, 34-38 yrs, driving experience or is 70 yrs. of age or older and has a homeowner policy with

State Auto Companies, or 55 yrs. of age or older or 0-38 yrs. driving experience for insured without a homeowners policy.

- 20% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision coverages, no inexperienced operators, for an insured with 0-33 yrs. driving experience, 34-38 yrs. driving experience or is 55 yrs. of age or older and has a homeowner policy with State Auto Companies, or 55-69 yrs. of age for insured without a homeowners policy.
- 25% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision coverages, no inexperienced operators, for an insured with 0-33 yrs. driving experience, 34-38 yrs. driving experience or is 55 yrs. of age or older and has a homeowner policy with State Auto Companies.
- 30% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision coverages, no inexperienced operators, for an insured with 34-38 yrs. driving experience or is 55 yrs. of age or older and has a homeowner policy with State Auto Companies.
- 35% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision coverages, no inexperienced operators, for an insured who is 55-69 yrs. of age and has a homeowner policy with State Auto Companies.
- Anti-lock Braking System Discount: 5% deviation on non-fleet private passenger auto BI & property damage or combined single limit liability on private passenger autos equipped with factory installed four wheel anti-lock braking systems.
- Electronic Funds Transfer: \$1 monthly service charge per policy. Eff. 9-1-00

State Automobile Mutual Insurance Company

- 10% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision coverages, no SDIP pts., no inexperienced operators & insured has a Homeowners policy with State Auto Companies.
- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision coverages provided no SDIP pts., no inexperienced operators & all operators in household are age 55 or older.
- 15% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision coverages provided there are no SDIP pts., no inexperienced operators, all operators in household are age 55 or older and insured has a Homeowners policy with State Auto Companies.
- Installment Pay Plan charge is reduced to \$1 per installment on all new and renewal business.
- 5% non-fleet private passenger auto bodily injury & property damage liability (or combined single liability) coverage for private passenger auto equipped with factory installed four wheel anti-locking braking systems. Eff. 2-1-93

State Capital Insurance Company

- Installment Payment Plan: Waive initial installment charge.
- 10% credit applicable to auto policy when named insured has Homeowners policy with State Capital, Northwestern National, or American Professionals Insurance Company.
- 5%-10% deviation for Renewal/Transfer Credit to bodily injury, property damage, medical payments & collision coverage when certain criteria is met. Eff. 1-1-01

State Farm Mutual Automobile Insurance Company

- Deviation for non-fleet private passenger automobile rates: Credit varies based on territory.
- Deviation applicable to private passenger automobile rates applicable to vehicles continuously in force with the State Farm Mutual Automobile Ins Co and free of at-fault accidents for 3 or more years- 5%-15% - not applicable to motorcycle.
- 9% deviation on non-fleet private passenger automobile rates. Applicable to principal operators aged 55 and over when there is no inexperienced operator in the household. (not motorcycles).
- Multi Policy Discount: 5% credit for non-fleet private passenger automobile rates when criteria is met.
- Installment Payment Charge: \$2 monthly installment of premium. Charge waived if payment made by electronic funds transfer.
- 2% on non-fleet private passenger automobile rates applicable to new business policies (not motorcycles) when all drivers have been licensed in the U.S. or Canada for 3 yrs. & all driving records combined have no violations & no at-fault accidents during past 5 yrs. Eff 7-1-03 PC062355

State National Specialty

- Deviation non-fleet private passenger auto bodily injury, property damage & medical payments: 15% - 0 SDIP pts.; 10% 1-4 SDIP pts. if certain criteria is met.
- Deviation non-fleet private passenger auto comprehensive & collision coverage: 10% - 0 SDIP pts. if certain criteria is met. Eff. 2-6-95

TIG Premier Insurance Company

- 10.7% non-fleet private passenger auto bodily injury, property damage, medical payments, collision, uninsured BI and combined uninsured/underinsured BI; 15.5% comprehensive.
- Free of at fault accidents: 3-6 yrs.; 10%-non-fleet private passenger auto bodily injury, property damage, medical payments & collision; Over 6 yrs.-15%.
- 10% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision for principal operators age 55 and over where there is no principal operator in household.
- BMW model yrs. 1995 & newer: 20% comprehensive; 10% collision. Eff. 3-1-98

Teachers Insurance Company

- Driving Quality Deviation Must meet certain criteria Credit varies.
- Home and Auto Deviation 2% deviation when certain criteria is met.
- Member Only Deviation 2% deviation when certain criteria is met.
- Surcharge Forgiveness policy has been free of chargeable accidents during 5 consecutive years: Credit Varies
- Electronic Funds Transfer - No installment fee shall be charged.
- No installment fee charged on first installment for new business policies written on an installment payment basis.
- Eff 9-20-03 PC064365

Travelers Casualty & Surety Company

- Anti-Lock Brake Deviation: 5% non-fleet private passenger auto single limit (liability & medical payments) or bodily injury, property damage & medical payments.
- Anti-Theft Device Deviation: 5% or 10% discount depending on how vehicle is equipped. Applicable to non-fleet private passenger auto comprehensive base premiums.
- 7% Loss & Conviction Free Renewal Deviation: Multi-car policies: Applies to non-fleet private passenger auto bodily injury, property damage, medical payments & collision coverage. Credit applies to voluntary policies.
- Mature Driver Deviation: 3% to non-fleet private passenger auto bodily injury, property damage & medical payments; 5% collision, 10% comprehensive coverage.
- Passive Restraint Discount: 1% non-fleet private passenger auto bodily injury, property damage & medical payments. Credit applies to voluntary policies.
- 7% Loss & Conviction Free Renewal Deviation; Multi-car policies: Applies to collision coverage only when policy is ceded to the Facility.
- Mature Driver Deviation: 5% non-fleet private passenger auto collision coverage & 10% comprehensive coverage.
Eff. 12-17-93

Travelers Casualty & Surety Company of America

- 15% non-fleet private passenger auto bodily injury, property damage & medical payments rates.
- 15% non-fleet private passenger auto comprehensive & collision rates. Eff. 10-15-92

Travelers Casualty & Surety Company of Illinois

- 30% non-fleet private passenger auto liability & medical payments rates.
- 30% non-fleet private passenger auto physical damage rates. Eff. 10-15-92

Travelers Indemnity Company

- 9% Account Discount when insured has private passenger auto policy & homeowners policy with The Travelers.
- Contributing Vehicle Credit: 35% non-fleet private passenger auto bodily injury, property damage, medical payments; 30% collision; 10% for comprehensive, fire/theft, and theft and CAC coverage for those insureds who have single car policy & have more than one private passenger auto with The Travelers.
- 3% Renewal Credit: Non-fleet private passenger auto rates if insured has maintained auto coverage with the Travelers for last 6 or more consecutive yrs.
- 1% deviation for private passenger auto rates for employees of Multi-Line Insurance and Financial Services Institution.
- 1% for private passenger auto rates for entities for which there is no specifically defined deviation. Installment charge deleted.
- 1% deviation for private passenger auto rates for North Carolina State University employees as part as of an Employer Payroll Deduction Premium Payment Plan. Installment charge deleted.
- 1% deviation for private passenger auto rates for Members/Customer of A Credit Union Family. Installment charge deleted.
- 1% deviation for private passenger auto rates for Employees of Research and Development Institutions. Installment charge deleted.
- 1% deviation for private passenger auto rates for Members/Customer of AAA Group. Installment charge deleted.

- 1% deviation for private passenger auto rates for employees of Philip Morris Companies as apart as a payroll deduction premium payment plan. Installment charge deleted. Eff. 7-1-03

Travelers Indemnity Company of America

- Installment Payments - Installment charge for each installment is deleted.
- Account Discount – 9% account discount will be applied to all insureds that have both a voluntary private passenger automobile policy and a dwelling homeowners policy with the Travelers.
- Contributing Vehicle Credit: 35% non-fleet private passenger auto bodily injury, property damage, medical payments & collision for insured who have single car policy & have more than one private passenger auto with The Travelers.
- Contributing Vehicle Credit: 30% non-fleet private passenger auto comprehensive, fire/fire & theft/fire, theft, CAC for insureds who have a single car policy and have more than one private passenger auto insured with The Travelers.
- Contributing Vehicle Credit: 10% deviation priv pass, pickups, vans and classic autos for Comp, fire/fire and theft/fire, theft, CAC coverages for insureds who have a single car policy and have more than one private pass auto insured with The Travelers.
- Renewal Credit: 3% non-fleet private passenger rates if insured has maintained auto policy with The Travelers for the last 6 or more consecutive yrs.
- 13% deviation applied to private passenger auto rates for employees of Multi-Line Insurance & Financial Services Institution. Installment charge deleted.
- 13% deviation applied to private passenger auto rates for entities for which there is no specifically defined deviation. Installment charge deleted
- Rate Deviation for North Carolina State University - 13% deviation will be applied to voluntary private passenger rates for employees of North Carolina State University as part of an employer payroll deduction premium payment plan. Installment charge deleted.
- 13% deviation applied to private passenger auto rates for Members/Customers of a Credit Union family. Installment charge deleted.
- 13% non-fleet private passenger insurance rates for all coverages for Employees of Research and Development Institutions. Installment charge deleted.
- 13% deviation applies to private passenger auto rates for members of AAA Groups. Installment charge deleted.
- 13% deviation applies to private passenger auto rates for employees of Philip Morris Companies, Inc. as part of an employer payroll deduction premium payment plan. Installment charge deleted. Eff. 7-1-03 PC062256

The Travelers Indemnity Company of Connecticut

- pricing Factors – 10% deviation for liability coverages and 10% deviation for property damage coverages will be applied to voluntary private passenger automobiles.
- Account Discount – 9% discount will be applied to all insureds that have both a voluntary private passenger automobile policy and a dwelling homeowners policy with the Travelers.
- Contributing Vehicle Credit: 35% non-fleet private passenger autos, pickups, vans & classic autos for bodily injury property damage, medical payments & collision for single car policy yet have more than one private passenger auto insured with The Travelers.
- Contributing Vehicle Credit: 30% private passenger autos, pickups, vans & classic autos for collision coverage for single car policy yet have more than one private passenger auto insured with The Travelers.
- Contributing Vehicle Credit: 10% private passenger autos, pickups, vans & classic autos for

comprehensive, fire/fire & theft/fire, theft & CAC coverages for single car policy yet have more than one private passenger auto insured with The Travelers.

- Renewal Credit – 3% credit will be applied to voluntary private passenger automobile rates if insured has maintained an automobile policy with the Travelers for the last six (6) or more consecutive years. Eff. 7-1-03

Travelers Indemnity Company of Illinois

- Account Credit: 10% credit when voluntary auto & homeowners policy with The Travelers.
- Careful Driver Credit: 7% non-fleet private passenger auto bodily injury, property damage, medical payments & collision that have 0 SDIP pts. for the last 3 consecutive yrs.
- Senior Driver Credit: Credit varies 3% - 6% when criteria is met.
- Contributing Vehicle Credit: 25% non-fleet private passenger auto bodily injury, property damage, medical payments & collision for single car policy, yet have more than one auto insured with The Travelers.
- Contributing Vehicle Credit: 15% non-fleet private passenger auto comprehensive, fire/fire & theft/fire, theft, CAC for insured who have a single car policy, yet have more than one auto insured with The Travelers.
- Highly Preferred Credit: 19% credit when certain criteria is met.
- Preferred Credit: 10% credit when certain criteria is met. Eff. 8-21-99

Travelers Personal Security Insurance Company

- 10% non-fleet private passenger auto liability rates.
- 19% non-fleet private passenger auto physical damage rates.
- 15% non-fleet private passenger auto bodily injury, property damage, medical payment & collision single & multi-car policies that are loss & conviction free.
- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, uninsured motorist coverage, comprehensive & collision coverage, Facility policies: 5% applies comprehensive & collision when named insured also purchases homeowner policy (HO-2, HO-3 or HO-6). Eff. 3-29-96

Twin City Fire Insurance Company

- Principal Operator age 55-69 comp and coll credit varies by territory.
- Principal Operator age 70 comp and coll credit varies by territory.
- All other operators comp and coll credit varies by territory.
- 4% Account Credit: 4% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision rates when insured has qualifying homeowners policy in effect with one of the Hartford Group Companies. (The HO-4 policy qualifies for a 5% credit.) Eff. 4-15-03

USAA Casualty Insurance Company

- Base Rate Deviation by coverage and by territory - Credit Varies by territory.
- 0% non-fleet private passenger auto liability, physical damage, extended transportation expense, & towing & labor coverages.
- 5% non-fleet private passenger auto other than collision coverage for vehicles with active disabling anti-theft devices.
- 5% non-fleet private passenger auto other than collision coverage. for vehicles equipped with a window identification system.

- 10% non-fleet private passenger auto other than collision coverage for vehicles equipped with passive anti-theft disabling devices & for vehicles equipped with a vehicle recovery system.
- 100% non-fleet private passenger auto other than collision coverage for audio, visual & data electronics equipment & tapes, records, discs & other media.
- 100% on rates for covered property coverage for trailers insured for other than collision coverage.
- 100% on rates for customizing equipment coverage.
- 30% non-fleet private passenger auto medical payments coverage for vehicles equipped with air bags both sides.
- 10% non-fleet private passenger auto medical payments coverage for vehicles equipped with passive seat belt both sides or drivers side only.
- 10% non-fleet private passenger auto liability & physical damage if principal operator is age 55 or older.
- 5% non-fleet private passenger auto collision for vehicles equipped with a daytime running light device.
- Safe Driver Incentive Discount: 10% non-fleet private passenger auto bodily injury, property damage, medical payments, other than collision, collision uninsured motorist, fire, theft & combined additional coverage when criteria is met.
- Deviation on 6 month and annual short rate cancellation tables.
- 20% non-fleet private passenger auto medical payments coverage for vehicles equipped with air bag drivers side only.
- Extended Billing Plan: Regular Plan - no installment charge: Extended Plan - \$3 installment charge. Eff. 1-1-04

USAA General Indemnity Company

- 5% non-fleet private passenger auto other than collision coverage for vehicles equipped with passive anti-theft disabling devices.
- 100% non-fleet private passenger auto other than collision coverage for audio, visual & data electronic equipment & tapes, records, discs & other media.
- 100% deviation for trailers insured for other than collision coverage.
- 100% deviation for vehicles insured for customizing equipment coverage.
- 5% non-fleet private passenger auto collision for vehicles equipped with daytime running light device.
- Deviation on 6 month & annual short rate cancellation tables.
- Installment Payment Plan: Regular Plan - installment charge waived: Extended Plan - \$3 each installment, unless paid by electronic transfer then no charge. Eff. 8-1-00

Underwriters Insurance Company

- 17.5 % Credit Physical Damage and 5% Credit Liability base premiums: Certain Preferred Driver criteria must be met.
- 5% Credit Physical Damage base premiums: Certain Standard Driver criteria must be met.
- Account Credit Program: 10% Credit: Must have Homeowners and Auto policy with UIC.
- 5% Credit for BI, PD and Med Pay for factory installed Anti-Lock Brake System.
- 5% Credit for BI, PD, Med Pay, Collisions, and Comprehensive premiums: Mature Driver Discount: Certain criteria apply. Eff. 10-1-99

Unigard Indemnity Company

- 5% non-fleet private passenger auto physical damage rates. Deviation applies: (1) All vehicles

assigned to driver 55 yrs. of age or older, (2) All vehicles on policy, regardless of number, if all drivers are 55 yrs. of age or older, (3) Private passenger vehicles only.

- 10% non-fleet private passenger auto physical damage rates when same insured also has Homeowners Form HO-3 or HO-6. Eff. 9-5-89

Unisun Insurance Company

- Preferred Driver Discount: 10% non-fleet private passenger auto bodily injury, property damage, medical payments, collision & other than collision premium. Credit applies to each vehicle when criteria is met.
- Full Coverage Discount: 3% non-fleet private passenger auto bodily injury, property damage, medical payments collision & other than collision when criteria is met.
- Multi-Vehicle Discount: 5% additional credit for non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision. Eff. 12-15-96

United Services Automobile Association

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- Deviation on liability, physical damage, extended transportation and towing & labor coverages - credit varies by territory.
- 5% non-fleet private passenger auto liability & physical damage; 10% extended transportation expense coverage, towing & labor.
- 5% non-fleet private passenger auto other than collision coverage for vehicles equipped with active anti-theft disabling devices or vehicles using steering wheel bar locks.
- 5% non-fleet private passenger auto other than collision coverage for vehicles equipped with a window identification system.
- 10% non-fleet private passenger auto other than collision coverage for vehicles with passive disabling anti-theft devices & vehicle recovery system.
- 100% private passenger non-fleet auto other than collision coverage for audio, visual & data electronic equipment & tapes, records, discs & other media.
- 30% non-fleet private passenger auto medical payments coverage for vehicles equipped with air bags on both sides.
- 20% non-fleet private passenger auto medical payments coverage for vehicles equipped with air bag on driver side only.
- 10% non-fleet private passenger auto medical payments coverage for vehicles with passive seat belt restraint.
- 10 % non-fleet private passenger auto liability & physical damage rates if principal operator is age 55 & older.
- 100% on rates for covered property for trailers insured for other than collision coverage.
- 100% on rates for customizing equipment coverage.
- 5% non-fleet private passenger auto collision for vehicles equipped with a daytime running light device.
- Safe Driver Incentive Discount: 10% non-fleet private passenger auto bodily injury, property damage, medical payments, other than collision, collision uninsured motorist, fire, theft & combined additional coverages.
- Deviation on 6 month & annual short rate cancellation tables.
- Extended Billing Plan: Regular Plan - no installment charge: Extended Plan - \$3 installment charge
Eff. 1-1-04

United States Fidelity & Guaranty Company

- Multi-Policy Discount: 2% credit to total non-fleet private passenger auto insurance premium when both auto & home-owners policies are purchased through USF&G Group when certain criteria is met.
- 2% credit non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision premium when principal operator is age 55 & over and there are no inexperienced operators in household.
- Physical Damage Deviation: 6% applies to comprehensive & collision.
- Special Package Discount: 5% credit total policy premium for insured who meet specified underwriting guidelines.
- 15% non-fleet private passenger auto total premium for insureds who are a participant through any of the USF&G Group Marketing Plans. Eff. 9-1-00

Unitrin Auto and Home Insurance Company

- Voluntary Liability Deviation – Bodily Injury and Property Damage credit varies by territory and tiers.
- Voluntary Physical Damage Deviation – Collision and Comprehensive credit varies by territory and tiers.
- Safety Equipment Discounts – Passive Restraint Discount – medical payments only – auto must be equipped with a factory installed automatic occupant restraint, conforming to the federal crash protection requirements. Credit varies according to installed equipment.
- Anti-lock Braking System Discount – 5% discount for single limit liability or bodily injury and property damage liability coverage shall be afforded for those private passenger auto equipped with a factory installed four wheel anti-lock braking system (abs).
- Extended Transportation Expenses Coverage-Package Plus Only \$30/\$900 Increased Transportation Expenses Coverage is included at no additional charge.
- Cancellation – Package Plus Only – compute return premium on a Pro Rata basis per chart.
- Classifications – Experienced Operator Credit
- Deferred Premium Payment Plans
- Network Discount – 7% discount applied to BI, PD, Med Pay, Coll & Comp if individual is a member of the Network Group.
- Anti-theft Devices – 5% alarm only and active disabling devices, 15% Passive Disabling Device.
Eff 10-1-03
PC060474, PC062833, PC065530

Universal Insurance Company

- 15.0% non-fleet private passenger auto bodily injury, property damage & medical payments for DWI conviction limited to one lifetime alcohol related conviction per household. Credit applies to single car. SDIP pts. must be between 12- 20.
- 7.5% Multi-car, non-fleet private passenger auto bodily injury, property damage & medical payments when an insured has a DWI conviction and SDIP pts. are between 12 & 20. There can be no more than one lifetime alcohol related conviction per household.

- 3.5% non-fleet private passenger auto bodily injury, property damage & medical payments when an insured has a DWI & SDIP pts. are between 8 & 14. Credit applies to single or multi-car risk.
- 5% non-fleet private passenger auto comprehensive & collision with 10-18 SDIP pts. based on model year of auto.
- 10% non-fleet private passenger auto comprehensive & collision with 8-9 SDIP pts. based on model year of auto.
- 25% non-fleet private passenger auto comprehensive & collision with 10-18 SDIP pts. based on model year of auto.
- 40% non-fleet private passenger auto comprehensive & collision with 12-14 SDIP pts. based on model year of auto.
- 20% non-fleet private passenger auto comprehensive & collision with 12-14 SDIP pts. based on model year of auto.
- 52% non-fleet private passenger auto bodily injury, property damage & medical payments for experience drivers, single car risk with 12-20 SDIP pts.
- 42% non-fleet private passenger auto bodily injury, property damage & medical payments for experience drivers, multi-car risk with 12-20 SDIP pts. by at least one driver. Eff. 2-1-98

Utica Mutual Insurance Company

- Mass Merchandising Plan: 15% discount on base rates for employees of Utica National Insurance Group.
- Personal Auto Account Credit: 5% credit applied to basic premium when auto & homeowner policy is insured by Utica National Insurance Group.
- 5% payroll deduction provided the named insured is employed through an employer enrolled in the Company Workplace Insurance Service for Employees (W.I.S.E.) program or is a member of a company approved affinity group.
- Company Car Discount: Apply multi-car rating factor to single car policies when certain criteria is met. Eff. 12-1-00

Valiant Insurance Company

- 5% non-fleet private passenger auto comprehensive & collision insurance rates.
- 5% non-fleet private passenger auto bodily injury, property damage, comprehensive & collision coverage if named insured is an educator.
- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision for loss free credit insured with 3 years with "0" SDIP pts.
- 10% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision for loss free credit insured 6 years with "0" SDIP pts.
- 5% non-fleet private passenger auto bodily injury & property damage for anti-lock brakes.
- 5% non-fleet private passenger auto comprehensive with anti-theft device (active).
- 10% non-fleet private passenger auto comprehensive with anti-theft device (passive).
- 5% non-fleet private passenger auto bodily, property damage, medical payments, comprehensive & collision for mature driver.
- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision for account driver.
- 5% non-fleet private passenger auto comprehensive & collision for multi-car policies.
- 15% non-fleet private passenger auto comprehensive & collision for cars with "0" SDIP pts. Eff. 2-15-98

Vigilant Insurance Company

- Various deviations for bodily injury, property damage, medical payments & uninsured motorist coverage for antique autos.
- Reduced rates for physical damage coverage for antique autos.
- Deviation for split limit bodily injury increased limits. Eff. 7-1-03

Virginia Mutual Insurance Company

- Multi-car risk and drivers either occasional or principle having more than 10 years but less than 49 yrs driving experience and zero SDIP driving record points. Credit varies according to coverage. Eff. 2-1-04

West American Insurance Company

- Fampak Discount: 5% credit for all coverages.
- Prime Life Discount: 4% credit for all coverages: Certain criteria must be met.
- Employee Discount: 15% credit for all coverages.
- Base Rate Deviation by territory for bodily injury, property damage, medical payments, uninsured motorists, comprehensive & collision coverages.
- Anti-Theft Discount: Comprehensive Coverage only: 5% & 15% credit: Certain criteria apply. Eff. 9-1-00

Windsor Insurance Company

LIABILITY Applicable to non-fleet private passenger auto bodily injury, damage & medical payments coverage for all listed components.

Group I

12 point violation that is not one of the following:

- a. Manslaughter or negligent homicide.
 - b. Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing.
 - c. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
 - d. Transporting illegal intoxicating liquors by motor vehicle.
- Deviation for single car policies, unmarried driver, 12-20 SDIP pts. & least experienced operator has 5-13 yrs. licensed driving experience or 49-53 yrs. licensed driving experience. Credit varies 14% - 43%.
 - Deviation for single car policies, married driver, 12-20 SDIP pts. & least experienced operator has 5-13 yrs. licensed driving experience or 49-53 yrs. licensed driving experience. Credit varies 23% - 70%.
 - Deviation for single car policies, unmarried driver, 12-20 SDIP pts. & least experienced operator has 14-48 yrs. licensed driving experience. Credit varies 20% - 70%.
 - Deviation for single car policies, married driver, 12-20 SDIP pts. & least experienced operator has 14-48 yrs. licensed driving experience. Credit varies 40% - 75%.
 - Deviation multi-car policies, unmarried driver, 12-20 SDIP pts. & least experienced operator has 5-13 yrs. licensed driving experience or 49-53 yrs. licensed driving experience. Credit varies 10% - 43%.
 - Deviation multi-car policies, unmarried driver, 12-20 SDIP pts. & least experienced operator has 14-48 yrs. licensed driving experience. Credit varies 20% - 70%.
 - Deviation multi-car policies, married driver, 12-20 SDIP pts. & least experienced operator has 5-13 yrs. licensed driving experience or 49-53 yrs. licensed driving experience. Credit varies 28% - 70%.

- Deviation multi-car policies, married driver, 12-20 SDIP pts. & least experienced operator has 14-48 yrs. licensed driving experience. Credit varies 41% - 75%.
- 7% deviation applies to auto BI & PD on Basic Program risks to policies with proof of 6 months prior auto insurance coverage with no lapse.
- 3% deviation to BI & PD coverages on Elite Program risks presenting proof of 6 months prior auto insurance coverage with no lapse.
- 10% deviation applies to auto BI, PD and Med Pay when the total policy premium is paid with the application or renewal quote.
- 12% auto BI & PD policies with proof of 6 months prior auto insurance coverage with no lapse & BI limit on the prior proof are higher than 25/50.
- 8% deviation applies to BI & PD coverages on Elite Program risks presenting proof of 6 months prior auto coverage with no lapse & the BI limits on the prior proof are higher than 30/60.
- 8% deviation applies to BI & PD coverages on risks presenting proof of home ownership with homeowners dec page, a homeowners dec page with expiration date less than 24 months old, property tax records, mortgage payment coupons or property deeds. Address listed on any form must match address on Windsor policy.
- 8% deviation applies to BI & PD coverage on Elite Program risks presenting proof of home ownership with homeowners dec page, a homeowners dec page with expiration date less than 24 months old, property tax records, mortgage payment coupons or property deeds. Address listed on any form must match address on Windsor policy.
- 5% deviation applies to BI, PD & med pay coverages on Elite Program risks when the total premium is paid with the application or the renewal quote.
- 2% deviation applies to BI & PD coverages on Elite Program risks must reside in rented residence for which he or she can provide proof of contents insurance or must reside in an owned mobile home for which he or she can provide proof of homeowners insurance.

Group II

Contain either no 12 point violation or a 12 point violation that is one of the following:

- a. Manslaughter or negligent homicide.
 - b. Prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing.
 - c. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
 - d. Transporting illegal intoxicating liquors by motor vehicle.
- Deviation single-car policies, married driver, 2-20 SDIP pts. & least experienced operator has 5-13 yrs. licensed driving experience or 49-53 yrs. licensed driving experience. Credit varies 1% - 30%.
 - Deviation single-car policies, married driver, 2-20 SDIP pts. & least experienced operator has 14-48 yrs. licensed driving experience. Credit varies 2% - 34%.
 - Deviation single-car policies, unmarried driver, 3-20 SDIP pts. & least experienced operator has 14-48 yrs. licensed driving experience. Credit 3% - 35%.
 - Deviation single-car policies, unmarried driver, 2-20 SDIP pts. & least experienced operator has 7-13 yrs. licensed driving experience or 49-53 yrs. licensed driving experience. Credit varies 1% - 30%.
 - Deviation multi-car policies, married driver, 3-20 SDIP pts. & least experienced operator has 5-13 yrs. licensed driving experience or 49-53 yrs. licensed driving experience. Credit varies 1% - 26%.
 - Deviation multi-car policies, married driver, 3-20 SDIP pts. & least experienced operator has 14-48 yrs. licensed driving experience. Credit varies 1% - 28%.
 - Deviation multi-car policies, unmarried driver, 3-20 SDIP pts. & least experienced operator has 14-48 yrs. licensed driving experience. Credit varies 3% - 20%.
 - Deviation multi-car policies, unmarried driver, 4 - 20 SDIP pts. & least experienced operator has 5-13 yrs. licensed driving experience or 49-53 yrs. licensed driving experience. Credit varies 1% or 20%

- 10% deviation applies to auto BI, PD & Med Pay when the total policy premium is paid with the application or renewal quote.
- 15% auto BI & PD on Basic Program risks to policies with proof of 6 months prior auto insurance coverage with no lapse & BI limit on the prior proof are higher than 25/50.
- 10% deviation applies to auto BI & PD on Basic Program risks to policies with proof of 6 months prior auto insurance coverage with no lapse.
- 3% deviation to BI & PD coverages on Elite Program risks presenting proof of 6 months prior auto insurance coverage with no lapse.
- 8% deviation applies to BI & PD coverages on Elite Program risks presenting proof of 6 months prior auto coverage with no lapse & the BI limits on the prior proof are higher than 30/60.
- 8% deviation applies to BI & PD coverages on risks presenting proof of home ownership with homeowners dec page, a homeowners dec page with expiration date less than 24 months old, property tax records, mortgage payment coupons or property deeds. Address listed on any form must match address on Windsor policy.
- 8% deviation applies to BI & PD coverage on Elite Program risks presenting proof of home ownership with homeowners dec page, a homeowners dec page with expiration date less than 24 months old, property tax records, mortgage payment coupons or property deeds. Address listed on any form must match address on Windsor policy.
- 5% deviation applies to BI, PD & med pay coverages on Elite Program risks when the total premium is paid with the application or the renewal quote.
- 2% deviation applies to BI & PD coverages on Elite Program risks must reside in rented residence for which he or she can provide proof of contents insurance or must reside in an owned mobile home for which he or she can provide proof of homeowners insurance. Eff. 7-22-02

Worldwide Insurance Company

- 7.0% non-fleet private passenger auto bodily injury, property damage & medical payments coverage when certain criteria is met.
- 10.0% non-fleet private passenger auto comprehensive & collision coverage if certain criteria is met. Eff. 7-15-96

- (ii) The Rate Bureau does not have appropriate data upon which to base an estimate of the amount of premium written at deviated rates. The total amount of premium written by companies that deviate on any portion of their policies is as follows:

<u>Year</u>	<u>Liability (a)</u>	<u>Physical Damage (b)</u>
1998	1,267,715,465	958,945,617
1999	1,233,839,358	893,240,060
2000	1,296,961,922	1,089,684,373
2001	1,252,982,197	1,052,282,621
2002	1,377,262,624	1,185,992,583

- (iii) The Rate Bureau does not have appropriate data upon which to base an estimate of the percentage of statewide premium written at deviated rates. The estimated percentage of statewide premium written by companies that deviate on any portion of their policies is as follows:

<u>Year</u>	<u>Liability (a)</u>	<u>Physical Damage (b)</u>
1998	96.7	98.2
1999	92.5	85.2
2000	92.0	97.6
2001	92.9	91.2
2002	99.1	93.4

- (iv) See RB-5 for the amount of deviations in dollars.

- (v) The Rate Bureau does not have appropriate data upon which to base an estimate of the average percentage deviation on policies written by companies at deviated rates. The estimated average percentage deviation for companies that deviate on any portion of their policies, as a percentage of the total premium written by such companies, is as follows:

<u>Year</u>	<u>Liability (a)</u>	<u>Physical Damage (c)</u>
1998	13.2	16.3
1999	17.8	24.6
2000	15.4	21.2
2001	16.0	17.1
2002	16.1	19.2

- (vi) The average percentage deviation for all companies, as a percentage of the total premium written by all companies (whether they grant deviations or not), is shown on Exhibit RB-5.

- (a) Based on NCRB Special Call and adjusted for business ceded to the North Carolina Reinsurance Facility.
- (b) Based on NCRB Special Call excluding consent-to-rate business.
- (c) Based on Page 15 Annual Statement written premiums excluding consent-to-rate business.

COMPANIES PAYING PRIVATE PASSENGER AUTOMOBILE INSURANCE DIVIDENDS

<u>2002</u>	
<u>Liability</u>	<u>Physical Damage</u>
Amica Mutual Insurance Company United Services Automobile Association	St Paul Mercury Ins Co St Paul Guardian Ins Co United Services Automobile Association
<u>2001</u>	
<u>Liability</u>	<u>Physical Damage</u>
Amica Mutual Insurance Company Metropolitan Direct P & C Insurance Co Metropolitan Property & Casualty Ins Co State Farm Mutual Auto Insurance Co USAA Casualty Insurance Company United Services Automobile Association	Amica Mutual Insurance Company Metropolitan Direct P & C Insurance Co Metropolitan Property & Casualty Ins Co State Farm Mutual Auto Insurance Co USAA Casualty Insurance Company United Services Automobile Association
<u>2000</u>	
<u>Liability</u>	<u>Physical Damage</u>
Amica Mutual Insurance Company Metropolitan Direct P & C Insurance Co Metropolitan Property & Casualty Ins Co State Farm Mutual Auto Insurance Co USAA Casualty Insurance Company United Services Automobile Association	Amica Mutual Insurance Company Metropolitan Direct P & C Insurance Co Metropolitan Property & Casualty Ins Co State Farm Mutual Auto Insurance Co USAA Casualty Insurance Company United Services Automobile Ins Co
<u>1999</u>	
<u>Liability</u>	<u>Physical Damage</u>
Amica Mutual Insurance Company Metropolitan Direct P & C Insurance Co Metropolitan Property & Casualty Ins Co State Farm Mutual Auto Insurance Co USAA Casualty Insurance Company United Services Automobile Association	Amica Mutual Insurance Company Metropolitan Driect P & C Insurance Co Metropolitan Property & Casualty Ins Co St. Paul Fire & Marine Insurance Co St. Paul Mercury Insurance Company State Farm Mutual Auto Insurance Co USAA Casualty Insurance Company United Services Automobile Ins Co
<u>1998</u>	
<u>Liability</u>	<u>Physical Damage</u>
Amica Mutual Insurance Company Continental Insurance Company Niagara Fire Insurance Company Metropolitan Direct P & C Ins Co Metropolitan Property & Casualty Ins Co USAA Casualty Insurance Company United Services Automobile Association	Amica Mutual Insurance Company Continental Insurance Company Niagara Fire Insurance Company Metropolitan Direct P & C Ins Co State Farm Mutual Auto Ins Co USAA Casualty Insurance Company United Services Automobile Association

(ii) Estimated premium of companies issuing dividends

<u>Year</u>	<u>Liability (a)</u>	<u>Physical Damage (b)</u>
1998	325,027,788	260,432,866
1999	315,490,325	281,957,926
2000	290,460,418	287,599,627
2001	311,463,321	305,221,071
2002	45,133,242	42,582,682

(iii) Estimated percentage of statewide premium written by companies issuing dividends

<u>Year</u>	<u>Liability (a)</u>	<u>Physical Damage (b)</u>
1998	24.8	26.7
1999	23.6	26.9
2000	20.6	25.7
2001	23.1	26.5
2002	3.2	3.4

(iv) See RB-5 for the amount of dividends in dollars.

- (v) The Rate Bureau does not have appropriate data upon which to base an estimate of the average percentage dividend on policies receiving dividends by all companies issuing dividends. The average percentage dividend issued by all companies issuing dividends, as a percentage of the total premium written by such companies, is as follows:

<u>Year</u>	<u>Liability (a)</u>	<u>Physical Damage (b)</u>
1998	7.8	5.7
1999	3.1	2.6
2000	3.6	3.9
2001	1.4	1.1
2002	6.5	5.9

- (vi) The average percentage dividend issued by all companies, as a percentage of the total premium written by all companies (whether they issue dividends or not), is shown on Exhibit RB-5. The average percentage dividend issued by all companies is shown on Exhibit RB-5.

- (a) Based on Page 15 Annual Statement written premiums excluding the North Carolina Reinsurance Facility.
- (b) Based on Page 15 Annual Statement written premiums excluding consent-to-rate business.

NORTH CAROLINA
COMPARISON OF ANNUAL STATEMENT AND FILING INFORMATION

LIABILITY

<u>Year</u>	<u>Annual Statement</u>		<u>Filing</u>	
	<u>Losses</u>	<u>Premium</u>	<u>Losses</u>	<u>Premium</u>
2000	1,315,651,113	1,766,109,101	755,657,699	1,404,765,180
2001	1,410,205,014	1,895,563,770	741,135,548	1,409,077,668
2002	1,388,594,207	1,957,059,172	762,755,754	1,439,543,572

The data are not comparable for the following reasons:

- Annual Statement losses and premiums include Voluntary and Facility data. Filing data are Voluntary only for Bodily Injury, Property Damage and Medical Payments, and Voluntary and Ceded combined for Uninsured Motorists.
- Annual Statement premium is at total limits collected level. Filing premium is at basic limits current level.
- Annual Statement losses are on a total limits basis and do not include any loss adjustment expenses. Filing losses are on a basic limits basis and include allocated loss adjustment expense only for Bodily Injury, Property Damage and Medical Payments, and all loss adjustment expenses for Uninsured Motorists.
- Annual statement losses include reserves for incurred but not reported claims. Filing losses are developed to an ultimate basis and therefore reflect reserves for incurred but not reported claims.

PHYSICAL DAMAGE

<u>Year</u>	<u>Annual Statement</u>		<u>Filing</u>	
	<u>Losses</u>	<u>Premium</u>	<u>Losses</u>	<u>Premium</u>
2000	916,456,519	1,480,303,181	675,290,868	1,143,048,066
2001	894,300,117	1,548,188,414	632,892,802	1,155,735,816
2002	945,858,497	1,696,342,597	670,006,771	1,163,287,424

The data are not comparable for the following reasons:

- Annual Statement losses and premiums include consent-to-rate business. The filing excludes this data.
- Annual Statement premium is on a collected basis. Filing premium is at current level.
- Annual Statement data includes catastrophe losses for the Comprehensive coverage. Filing losses replace actual catastrophe losses with a long-term wind and water provision.

NORTH CAROLINA
VOLUNTARY FILING
EXPECTED LOSS RATIOS

	4/1/2002 Implementation	1/27/2003 Implementation	7/1/2003 Implementation
Bodily Injury	.597	.574	.569
Property Damage	.676	.620	.607
Medical Payments	.634	.600	.611
Uninsured Motorists (a)	.668	.673	.644
Comprehensive	.618	.580	.630
Collision	.622	.583	.642

(a) Voluntary and ceded business combined.

NORTH CAROLINA

MOTORCYCLES

EXPECTED LOSS RATIOS

	4/1/2002 Implementation	1/27/2003 Implementation	7/1/2003 Implementation
Coverage			
Liability	.718	.648	.565

Bodily Injury

<u>Accident Year</u>	<u>Total Limits Paid Losses (a)</u>	<u>Total Limits Reserves (a)</u>	<u>Total Limits Loss Dev. (b)</u>	<u>Total Limits Dev. Losses</u>
12/31/2000	\$332,552,846	\$ 55,750,633	1.014	\$393,739,728
12/31/2001	264,196,366	108,942,227	1.049	391,422,384
12/31/2002	144,217,258	209,135,438	1.141	403,175,426
<u>Accident Year</u>	<u>Unallocated Loss Adj. Exp. (c)</u>	<u>Loss Trend Factors (d)</u>	<u>LAE Trend Factors (d)</u>	<u>Trended Incurred Losses and LAE</u>
12/31/2000	\$40,520,137	1.062	1.201	\$466,816,276
12/31/2001	35,245,419	1.083	1.158	464,724,637
12/31/2002	41,486,097	1.052	1.116	470,439,032

Property Damage

<u>Accident Year</u>	<u>Total Limits Paid Losses (a)</u>	<u>Total Limits Reserves (a)</u>	<u>Total Limits Loss Dev. (b)</u>	<u>Total Limits Dev. Losses</u>
12/31/2000	\$343,699,490	\$ 684,494	1.000	\$344,383,984
12/31/2001	334,897,130	1,827,707	1.000	336,724,837
12/31/2002	328,682,611	8,616,210	1.014	342,021,004
<u>Accident Year</u>	<u>Unallocated Loss Adj. Exp. (c)</u>	<u>Loss Trend Factors (d)</u>	<u>LAE Trend Factors (d)</u>	<u>Trended Incurred Losses and LAE</u>
12/31/2000	\$36,338,347	1.025	1.201	\$396,635,938
12/31/2001	35,451,944	1.049	1.158	394,277,705
12/31/2002	38,429,327	1.031	1.116	395,510,784

Medical Payments

<u>Accident Year</u>	<u>Total Limits Paid Losses (a)</u>	<u>Total Limits Reserves (a)</u>	<u>Total Limits Loss Dev. (b)</u>	<u>Total Limits Dev. Losses</u>
12/31/2000	\$57,882,093	\$ 560,405	1.010	\$59,026,923
12/31/2001	58,098,192	1,357,147	1.025	60,941,722
12/31/2002	51,400,797	7,859,445	1.081	64,060,322
<u>Accident Year</u>	<u>Unallocated Loss Adj. Exp. (c)</u>	<u>Loss Trend Factors (d)</u>	<u>LAE Trend Factors (d)</u>	<u>Trended Incurred Losses and LAE</u>
12/31/2000	\$7,814,229	1.236	1.201	\$82,342,166
12/31/2001	7,217,958	1.250	1.158	84,535,548
12/31/2002	8,621,449	1.159	1.116	83,867,450

- (a) Data on a paid/reserve basis is available only for total limits. See page H-5.
- (b) See Section H - Loss Development.
- (c) See pages C-1, C-3, and C-5 for the unallocated loss adjustment expense factors.
- (d) Using selected trends on page D-8.

See page D-13 and prefiled testimony of P. Woods and M. Miller.

The following pages H-413-487 contain North Carolina private passenger data by territory for years ended December 31, 2000, 2001 and 2002.

Liability data is for voluntary and ceded risks. Losses are not developed and include allocated loss adjustment expense only. Excess is calculated on a 25/50/15 basis.

Physical Damage data is on a paid basis and does not include loss adjustment expense. Coverage codes are defined as follows:

001	Full Coverage Comprehensive
003	\$50 Deductible Comprehensive
010	\$100 Deductible Comprehensive
055	\$250 Deductible Comprehensive
726	\$500 Deductible Comprehensive
727	\$1,000 Deductible Comprehensive
072	\$50 Deductible Collision
073	\$200 Deductible Collision
074	\$100 Deductible Collision
076	\$250 Deductible Collision
077	\$500 Deductible Collision
078	\$1,000 Deductible Collision

See also pages C-13-16.

AUTOMOBILE LIABILITY EXPERIENCE
 ACCIDENT YEARS ENDED DECEMBER 31, 2000, 2001, 2002
 BODILY INJURY

ACC YR	PRIVATE PASSENGER - VOLUNTARY RISK		----- INCURRED LOSSES ---5----		AVG 4 CLAIM COST	NORTH CAROLINA (32)	
	EARNED CAR YEARS	COLLECTED EARNED 2 PREMIUM	BASIC LIMITS	EXCESS LIMITS		3 CLAIM FREQ.	4 PURE PREM
ASHEVILLE TERRITORY (11)							
2000	93019	11914287	5593978	1664910	4924	1.22	60.14
2001	94317	10873669	5325884	1414518	4713	1.20	56.47
2002	97289	10742881	5647394	1103962	4447	1.31	58.05
TOT	284625	33530837	16567256	4183390	4685	1.24	58.21
DURHAM TERRITORY (13)							
2000	124271	24369205	12457351	2719877	5294	1.89	100.24
2001	125679	23095414	13322696	2406863	5738	1.85	106.01
2002	127983	22406104	12895549	1524117	4819	2.09	100.76
TOT	377933	69870723	38675596	6650857	5261	1.95	102.33
GREENSBORO-HAMIL LK TERR (14)							
2000	139905	23899050	14004348	2165048	5269	1.90	100.10
2001	141354	22787285	14158503	2524903	5448	1.84	100.16
2002	143666	22460108	12640488	1525643	4699	1.87	87.99
TOT	424925	69146443	40803339	6215594	5134	1.87	96.02
HIGH POINT TERRITORY (15)							
2000	45493	8159139	4956475	1008144	5376	2.03	108.95
2001	46510	7950093	5038104	742996	5125	2.11	108.32
2002	48119	8147250	5097192	462349	4804	2.20	105.93
TOT	140122	24256482	15091771	2213489	5088	2.12	107.70

NOTES:

- 1 NOT UNDER FLEET PLAN
- 2 PREMIUMS INCLUDE CHARGES FOR EXCESS LIMITS
(FOR BODILY INJURY THEY ALSO INCLUDE PREMIUMS FOR
MEDICAL PAYMENTS AND U.M. COVERAGES)
- 3 CLAIM FREQUENCY IS PER 100 CARS
- 4 BASIC LIMITS
- 5 THE INCURRED LOSSES INCLUDE ALL LOSS ADJUSTMENT EXPENSE

AUTOMOBILE LIABILITY EXPERIENCE
 ACCIDENT YEARS ENDED DECEMBER 31, 2000, 2001, 2002
 BODILY INJURY

ACC YR	PRIVATE PASSENGER - VOLUNTARY RISK		----- INCURRED LOSSES --5----		AVG 4 CLAIM COST	NORTH CAROLINA (32)	
	EARNED CAR YEARS	COLLECTED EARNED 2 PREMIUM	BASIC LIMITS	EXCESS LIMITS		NO. OF CLAIMS	3 CLAIM FREQ.
RALEIGH TERRITORY (16)							
2000	320409	58347788	27442926	7087698	4876	1.52	85.65
2001	327820	53677543	27940780	7057884	5062	1.54	85.23
2002	337575	52822898	27173868	4677810	5335	1.58	80.50
TOT	985804	164848229	82557574	18823392	15273	1.55	83.75
WILMINGTON TERRITORY (17)							
2000	115361	24105992	13151272	2063063	2226	1.93	114.00
2001	116788	23271851	12255811	1839477	2117	1.81	104.94
2002	121354	22579600	12435260	1093335	2401	1.98	102.47
TOT	353503	69957443	37842343	4995875	6744	1.91	107.05
WINSTON-SALEM TERRITORY (18)							
2000	145313	19992862	11470732	3001320	2206	1.52	78.94
2001	147439	19062341	10552581	2268057	2142	1.45	71.57
2002	149491	19059932	11852037	2542255	2482	1.66	79.28
TOT	442243	58115135	33875350	7811632	6830	1.54	76.60
WESTERN TERRITORIES (24)							
2000	1874966	246547961	137065885	33406590	24855	1.33	73.10
2001	1888351	230998547	131484630	32802418	24484	1.30	69.63
2002	1935634	234955895	124920141	28493530	25089	1.30	64.54
TOT	5698951	712502403	393470656	94702538	74428	1.31	69.04

NOTES:

- 1 NOT UNDER FLEET PLAN
- 2 PREMIUMS INCLUDE CHARGES FOR EXCESS LIMITS
 (FOR BODILY INJURY THEY ALSO INCLUDE PREMIUMS FOR
 MEDICAL PAYMENTS AND U.M. COVERAGES)
- 3 CLAIM FREQUENCY IS PER 100 CARS
- 4 BASIC LIMITS
- 5 THE INCURRED LOSSES INCLUDE ALL LOSS ADJUSTMENT EXPENSE

AUTOMOBILE LIABILITY EXPERIENCE
 ACCIDENT YEARS ENDED DECEMBER 31, 2000, 2001, 2002
 BODILY INJURY

ACC YR	EARNED CAR YEARS	GASTON CO. (25)	PRIVATE PASSENGER - VOLUNTARY RISK			AVG 4 CLAIM COST	NORTH CAROLINA (32)	
			COLLECTED EARNED 2 PREMIUM	----- INCURRED LOSSES ---5----	BASIC LIMITS		EXCESS LIMITS	3 CLAIM FREQ.
2000	125867	22117455	11786188	1476310	2532	4655	2.01	93.64
2001	126775	19849466	10880789	1731883	2244	4849	1.77	85.83
2002	127881	19283275	11023513	1009843	2440	4518	1.91	86.20
TOT	380523	61250196	33690490	4218036	7216	4669	1.90	88.54
SOUTHERN TERRS (26)								
2000	376091	73998550	48000963	7963180	7626	6294	2.03	127.63
2001	391265	71279749	44336147	8536249	7080	6262	1.81	113.31
2002	404817	71924268	44729868	7167193	7866	5686	1.94	110.49
TOT	1172173	217202567	137066978	23666622	22572	6072	1.93	116.93
WILSON ROCKY MOUNT, ETC. (31)								
2000	244836	47089310	24173088	4920464	4225	5721	1.73	98.73
2001	253757	45653176	23064865	5735307	4096	5631	1.61	90.89
2002	265819	45995774	24182151	3727145	4463	5418	1.68	90.97
TOT	764412	138738260	71420104	14382916	12784	5587	1.67	93.43
GUILFORD, BUNCOMBE, ETC. (32)								
2000	577745	79075627	43113412	8755951	8067	5344	1.40	74.62
2001	594040	77400420	42053751	10172556	8062	5216	1.36	70.79
2002	609121	78517926	41343431	7034990	8798	4699	1.44	67.87
TOT	1780906	234993973	126510594	25963497	24927	5075	1.40	71.04

NOTES:

- 1 NOT UNDER FLEET PLAN
- 2 PREMIUMS INCLUDE CHARGES FOR EXCESS LIMITS
(FOR BODILY INJURY THEY ALSO INCLUDE PREMIUMS FOR
MEDICAL PAYMENTS AND U.M. COVERAGES)
- 3 CLAIM FREQUENCY IS PER 100 CARS
- 4 BASIC LIMITS
- 5 THE INCURRED LOSSES INCLUDE ALL LOSS ADJUSTMENT EXPENSE

AUTOMOBILE LIABILITY EXPERIENCE
 ACCIDENT YEARS ENDED DECEMBER 31, 2000, 2001, 2002
 BODILY INJURY

ACC YR	EARNED CAR YEARS	PRIVATE PASSENGER COLLECTED EARNED 2 PREMIUM	VOLUNTARY RISK			INCURRED LOSSES	NO. OF CLAIMS	AVG 4 CLAIM COST	NORTH CAROLINA (32)	
			BASIC LIMITS	EXCESS LIMITS	NO. OF CLAIMS				3 CLAIM FREQ.	4 PURE PREM
EASTERN TERRITORIES (33)										
2000	653539	110274721	64185151	12424214	10431	6153	1.60	98.21		
2001	677518	106997824	60486285	13530236	9980	6061	1.47	89.28		
2002	699658	107402974	61406173	10416263	11234	5466	1.61	87.77		
TOT	2030715	324675519	186077609	36370713	31645	5880	1.56	91.63		
FAYETTEVILLE TERRITORY (40)										
2000	163908	32726919	20974478	2829229	3865	5427	2.36	127.96		
2001	166742	31333287	19594636	3383359	3814	5138	2.29	117.51		
2002	173533	32569714	22482664	1802074	4608	4879	2.66	129.56		
TOT	504183	96629920	63051778	8014662	12287	5132	2.44	125.06		
ON SLOW CO. (41)										
2000	89970	16040325	10506296	1254582	1683	6243	1.87	116.78		
2001	90855	16608512	9200709	1372380	1536	5990	1.69	101.27		
2002	92505	16700677	9727487	1549798	1711	5685	1.85	105.16		
TOT	273330	49349514	29434492	4176760	4930	5970	1.80	107.69		
CRAVEN CO. (43)										
2000	63690	10052103	5373024	987605	928	5790	1.46	84.36		
2001	65090	9701865	5212658	866691	898	5805	1.38	80.08		
2002	67979	10376619	5804258	531830	1082	5364	1.59	85.38		
TOT	196759	30130587	16389940	2386126	2908	5636	1.48	83.30		

- NOTES:
- 1 NOT UNDER FLEET PLAN
 - 2 PREMIUMS INCLUDE CHARGES FOR EXCESS LIMITS
(FOR BODILY INJURY THEY ALSO INCLUDE PREMIUMS FOR MEDICAL PAYMENTS AND U.M. COVERAGES)
 - 3 CLAIM FREQUENCY IS PER 100 CARS
 - 4 BASIC LIMITS
 - 5 THE INCURRED LOSSES INCLUDE ALL LOSS ADJUSTMENT EXPENSE

AUTOMOBILE LIABILITY EXPERIENCE
 ACCIDENT YEARS ENDED DECEMBER 31, 2000, 2001, 2002
 BODILY INJURY

ACC YR	EARNED CAR YEARS	PRIVATE PASSENGER COLLECTED EARNED 2 PREMIUM	VOLUNTARY RISK			AVG 4 CLAIM COST	NORTH CAROLINA (32)	
			----- INCURRED LOSSES	----- EXCESS LIMITS	NO. OF CLAIMS		3 CLAIM FREQ.	4 PURE PREM
2000	76435	12039099	7998821	1001779	1356	5899	1.77	104.65
2001	77755	12701476	6659136	1052778	1270	5243	1.63	85.64
2002	79419	12641390	6751899	1137840	1342	5031	1.69	85.02
TOT	233609	37381965	21409856	3192397	3968	5396	1.70	91.65
MECKLENBURG CO. REMAINDER (51)								
2000	40845	6546172	2897183	861681	559	5183	1.37	70.93
2001	44290	6530982	3084304	990916	591	5219	1.33	69.64
2002	48165	6907465	3691891	1085158	750	4923	1.56	76.65
TOT	133300	19984619	9673378	2937755	1900	5091	1.43	72.57
CHARLOTTE TERRITORY (52)								
2000	382766	88431102	41418578	6638293	8880	4664	2.32	108.21
2001	395031	81042133	41769455	6195029	8844	4723	2.24	105.74
2002	406326	77055561	43158939	5133484	9407	4588	2.32	106.22
TOT	1184123	246528796	126346972	17966806	27131	4657	2.29	106.70
STATEWIDE TOTALS								
2000	5654429	915727667	506570149	102229938	91384	5543	1.62	89.59
2001	5771376	870815633	486421724	104624500	89254	5450	1.55	84.28
2002	5936334	872550311	486964203	82018619	96705	5036	1.63	82.03
TOT	17362139	2659093611	1479956076	288873057	277343	5336	1.60	85.24

- NOTES:
- 1 NOT UNDER FLEET PLAN
 - 2 PREMIUMS INCLUDE CHARGES FOR EXCESS LIMITS (FOR BODILY INJURY THEY ALSO INCLUDE PREMIUMS FOR MEDICAL PAYMENTS AND U.M. COVERAGES)
 - 3 CLAIM FREQUENCY IS PER 100 CARS
 - 4 BASIC LIMITS
 - 5 THE INCURRED LOSSES INCLUDE ALL LOSS ADJUSTMENT EXPENSE

AUTOMOBILE LIABILITY EXPERIENCE
 ACCIDENT YEARS ENDED DECEMBER 31, 2000, 2001, 2002
 PROPERTY DAMAGE

ACC YR	EARNED CAR YEARS	PRIVATE PASSENGER COLLECTED EARNED 2 PREMIUM	VOLUNTARY RISK	INCURRED LOSSES			NORTH CAROLINA (32)		
				BASIC LIMITS	EXCESS LIMITS	NO. OF CLAIMS	AVG 4 CLAIM COST	3 CLAIM FREQ.	4 PURE PREM
ASHEVILLE TERRITORY (11)									
2000	93019	10074289	8322714	68510	4141	2010	4.45	89.47	
2001	94317	10783043	7758163	124460	3837	2022	4.07	82.26	
2002	97289	11848431	8354344	267806	3905	2139	4.01	85.87	
TOT	284625	32705763	24435221	460776	11883	2056	4.17	85.85	
DURHAM TERRITORY (13)									
2000	124271	15467380	14166203	253793	6195	2287	4.99	113.99	
2001	125679	16998077	13946256	339867	6054	2304	4.82	110.97	
2002	127983	18999436	14021115	307137	6267	2237	4.90	109.55	
TOT	377933	51464893	42133574	900797	18516	2276	4.90	111.48	
GREENSBORO-HAMIL LK TERR (14)									
2000	139905	17895110	15555587	216309	7279	2137	5.20	111.19	
2001	141354	19428243	15761403	423924	7353	2144	5.20	111.50	
2002	143666	21228813	15212469	426151	7134	2132	4.97	105.89	
TOT	424925	58552166	46529459	1066384	21766	2138	5.12	109.50	
HIGH POINT TERRITORY (15)									
2000	45493	5356917	4712525	165088	2164	2178	4.76	103.59	
2001	46510	6065731	4979108	187531	2220	2243	4.77	107.05	
2002	48119	6854545	5021876	176741	2313	2171	4.81	104.36	
TOT	140122	18277193	14713509	529360	6697	2197	4.78	105.00	

NOTES:

- 1 NOT UNDER FLEET PLAN
- 2 PREMIUMS INCLUDE CHARGES FOR EXCESS LIMITS
- 3 CLAIM FREQUENCY IS PER 100 CARS
- 4 BASIC LIMITS
- 5 THE INCURRED LOSSES INCLUDE ALL LOSS ADJUSTMENT EXPENSE

AUTOMOBILE LIABILITY EXPERIENCE
 ACCIDENT YEARS ENDED DECEMBER 31, 2000, 2001, 2002
 PROPERTY DAMAGE

ACC YR	EARNED CAR YEARS	PRIVATE PASSENGER COLLECTED EARNED 2 PREMIUM	VOLUNTARY RISK				INCURRED LOSSES EXCESS LIMITS	NO. OF CLAIMS	AVG 4 CLAIM COST	NORTH CAROLINA (32)	
			BASIC LIMITS	EXCESS LIMITS	CLAIM FREQ.	PURE PREM					
RALEIGH TERRITORY (16)											
2000	320409	42119658	35518420	890446	14955	2375	4.67	110.85			
2001	327820	47182939	36027986	1204262	15237	2365	4.65	109.90			
2002	337575	52446422	35535715	1247130	15020	2366	4.45	105.27			
TOT	985804	141749019	107082121	3341838	45212	2368	4.59	108.62			
WILMINGTON TERRITORY (17)											
2000	115361	14543927	11998439	291173	5127	2340	4.44	104.01			
2001	116788	16412865	11932267	330983	4978	2397	4.26	102.17			
2002	121354	18186149	12602133	303696	5154	2445	4.25	103.85			
TOT	353503	49142941	36532839	925852	15259	2394	4.32	103.35			
WINSTON-SALEM TERRITORY (18)											
2000	145313	15660148	13250081	184168	6399	2071	4.40	91.18			
2001	147439	17298851	13811407	425529	6758	2044	4.58	93.68			
2002	149491	18885175	13842672	273325	6682	2072	4.47	92.60			
TOT	442243	51844174	40904160	883022	19839	2062	4.49	92.49			
WESTERN TERRITORIES (24)											
2000	1874966	180737809	150413443	3536219	66814	2251	3.56	80.22			
2001	1888351	193986950	145140061	3885511	65562	2214	3.47	76.86			
2002	1935634	214216665	145056322	4313038	65404	2218	3.38	74.94			
TOT	5698951	588941424	440609826	11734768	197780	2228	3.47	77.31			

- NOTES:
- 1 NOT UNDER FLEET PLAN
 - 2 PREMIUMS INCLUDE CHARGES FOR EXCESS LIMITS
 - 3 CLAIM FREQUENCY IS PER 100 CARS
 - 4 BASIC LIMITS
 - 5 THE INCURRED LOSSES INCLUDE ALL LOSS ADJUSTMENT EXPENSE

AUTOMOBILE LIABILITY EXPERIENCE
 ACCIDENT YEARS ENDED DECEMBER 31, 2000, 2001, 2002
 PROPERTY DAMAGE

ACC YR	EARNED CAR YEARS	PRIVATE PASSENGER COLLECTED EARNED 2 PREMIUM	VOLUNTARY RISK			INCURRED LOSSES EXCESS LIMITS	NO. OF CLAIMS	AVG CLAIM COST	NORTH CAROLINA (32)	
			BASIC LIMITS	EXCESS LIMITS	NO. OF CLAIMS				CLAIM FREQ.	PURE PREM
RALEIGH TERRITORY (16)										
2000	320409	42119658	35518420	890446	14955	2375	4.67	110.85		
2001	327820	47182939	36027986	1204262	15237	2365	4.65	109.90		
2002	337575	52446422	35535715	1247130	15020	2366	4.45	105.27		
TOT	985804	141749019	107082121	3341838	45212	2368	4.59	108.62		
WILMINGTON TERRITORY (17)										
2000	115361	14543927	11998439	291173	5127	2340	4.44	104.01		
2001	116788	16412865	11932267	330983	4978	2397	4.26	102.17		
2002	121354	18186149	12602133	303696	5154	2445	4.25	103.85		
TOT	353503	49142941	36532839	925852	15259	2394	4.32	103.35		
WINSTON-SALEM TERRITORY (18)										
2000	145313	15660148	13250081	184168	6399	2071	4.40	91.18		
2001	147439	17298851	13811407	425529	6758	2044	4.58	93.68		
2002	149491	18885175	13842672	273325	6682	2072	4.47	92.60		
TOT	442243	51844174	40904160	883022	19839	2062	4.49	92.49		
WESTERN TERRITORIES (24)										
2000	1874966	180737809	150413443	3536219	61814	2433	3.30	80.22		
2001	1888351	193986950	145140061	3885511	60562	2397	3.21	76.86		
2002	1935634	214216665	145056322	4313038	61404	2362	3.17	74.94		
TOT	5698951	588941424	440609826	11734768	183780	2397	3.22	77.31		

NOTES:

- 1 NOT UNDER FLEET PLAN
- 2 PREMIUMS INCLUDE CHARGES FOR EXCESS LIMITS
- 3 CLAIM FREQUENCY IS PER 100 CARS
- 4 BASIC LIMITS
- 5 THE INCURRED LOSSES INCLUDE ALL LOSS ADJUSTMENT EXPENSE

AUTOMOBILE LIABILITY EXPERIENCE
 ACCIDENT YEARS ENDED DECEMBER 31, 2000, 2001, 2002
 PROPERTY DAMAGE

ACC YR	EARNED CAR YEARS	GASTON CO. (25)	PRIVATE PASSENGER - VOLUNTARY RISK		INCURRED LOSSES	EXCESS LIMITS	NO. OF CLAIMS	AVG CLAIM COST	NORTH CAROLINA (32)	
			COLLECTED	EARNED 2 PREMIUM					BASIC LIMITS	EXCESS LIMITS
2000	125867		16109744	13246015	223774	5590	2370	4.44	105.24	
2001	126775		16885140	11800632	267055	5243	2251	4.14	93.08	
2002	127881		17924774	12007034	281214	5313	2260	4.15	93.89	
TOT	380523		50919658	37053681	772043	16146	2295	4.24	97.38	
SOUTHERN TERRS (26)										
2000	376091		38051431	31493656	907008	13203	2385	3.51	83.74	
2001	391265		41889673	31512482	1073022	13063	2412	3.34	80.54	
2002	404817		47100781	32680074	960727	13665	2392	3.38	80.73	
TOT	1172173		127041885	95686212	2940757	39931	2396	3.41	81.63	
WILSON ROCKY MOUNT, ETC. (31)										
2000	244836		27251195	22722053	639313	10008	2270	4.09	92.81	
2001	253757		30830943	22885083	811711	9873	2318	3.89	90.19	
2002	265819		35137958	24023690	597409	10329	2326	3.89	90.38	
TOT	764412		93220096	69630826	2048433	30210	2305	3.95	91.09	
GUILFORD, BUNCOMBE, ETC. (32)										
2000	577745		58636391	49416009	1159104	22015	2245	3.81	85.53	
2001	594040		66132462	48719325	1454577	21950	2220	3.70	82.01	
2002	609121		73073795	49160718	1408218	22263	2208	3.65	80.71	
TOT	1780906		197842648	147296052	4021899	66228	2224	3.72	82.71	

NOTES:

- 1 NOT UNDER FLEET PLAN
- 2 PREMIUMS INCLUDE CHARGES FOR EXCESS LIMITS
- 3 CLAIM FREQUENCY IS PER 100 CARS
- 4 BASIC LIMITS
- 5 THE INCURRED LOSSES INCLUDE ALL LOSS ADJUSTMENT EXPENSE

AUTOMOBILE LIABILITY EXPERIENCE
 ACCIDENT YEARS ENDED DECEMBER 31, 2000, 2001, 2002
 PROPERTY DAMAGE

ACC YR	EARNED CAR YEARS	PRIVATE PASSENGER COLLECTED EARNED 2 PREMIUM	VOLUNTARY RISK				NORTH CAROLINA (32)	
			GASTON CO. (25)	----- BASIC LIMITS	----- EXCESS LIMITS	---5--- NO. OF CLAIMS	AVG 4 CLAIM COST	3 CLAIM FREQ.
2000	125867	16109744	13246015	223774	5590	2370	4.44	105.24
2001	126775	16885140	11800632	267055	5243	2251	4.14	93.08
2002	127881	17924774	12007034	281214	5313	2260	4.15	93.89
TOT	380523	50919658	37053681	772043	16146	2295	4.24	97.38
SOUTHERN TERRS (26)								
2000	376091	38051431	31493656	907008	13203	2385	3.51	83.74
2001	391265	41889673	31512482	1073022	13063	2412	3.34	80.54
2002	404817	47100781	32680074	960727	13665	2392	3.38	80.73
TOT	1172173	127041885	95686212	2940757	39931	2396	3.41	81.63
WILSON ROCKY MOUNT, ETC. (31)								
2000	244836	27251195	22722053	639313	10008	2270	4.09	92.81
2001	253757	30830943	22885083	811711	9873	2318	3.89	90.19
2002	265819	35137958	24023690	597409	10329	2326	3.89	90.38
TOT	764412	93220096	69630826	2048433	30210	2305	3.95	91.09
GUILFORD, BUNCOMBE, ETC. (32)								
2000	577745	58636391	49416009	1159104	22015	2245	3.81	85.53
2001	594040	66132462	48719325	1454577	20950	2326	3.53	82.01
2002	609121	73073795	49160718	1408218	21263	2312	3.49	80.71
TOT	1780906	197842648	147296052	4021899	64228	2293	3.61	82.71

- NOTES:
- 1 NOT UNDER FLEET PLAN
 - 2 PREMIUMS INCLUDE CHARGES FOR EXCESS LIMITS
 - 3 CLAIM FREQUENCY IS PER 100 CARS
 - 4 BASIC LIMITS
 - 5 THE INCURRED LOSSES INCLUDE ALL LOSS ADJUSTMENT EXPENSE

AUTOMOBILE LIABILITY EXPERIENCE
 ACCIDENT YEARS ENDED DECEMBER 31, 2000, 2001, 2002
 PROPERTY DAMAGE

ACC YR	EARNED CAR YEARS	PRIVATE PASSENGER COLLECTED EARNED 2 PREMIUM	VOLUNTARY RISK BASIC LIMITS	INCURRED LOSSES EXCESS LIMITS	NO. OF CLAIMS	AVG CLAIM COST	NORTH CAROLINA (32)	
							CLAIM 3	PURE PREM 4
EASTERN TERRITORIES (33)								
2000	653539	60832766	48144671	1587149	21327	2257	3.26	73.67
2001	677518	67276994	47195021	1609393	20981	2249	3.10	69.66
2002	699658	75651722	49612763	1494256	21805	2275	3.12	70.91
TOT	2030715	203761482	144952455	4690798	64113	2261	3.16	71.38
FAYETTEVILLE TERRITORY (40)								
2000	163908	20565809	17211316	432934	7909	2176	4.83	105.01
2001	166742	21968452	17557784	368686	7988	2198	4.79	105.30
2002	173533	25315594	18363513	397296	8290	2215	4.78	105.82
TOT	504183	67849855	53132613	1198916	24187	2197	4.80	105.38
ONSLOW CO. (41)								
2000	89970	11014847	9660251	2566661	4195	2303	4.66	107.37
2001	90855	12041768	9260867	247257	4123	2246	4.54	101.93
2002	92505	13811282	9737391	232843	4195	2321	4.53	105.26
TOT	273330	36867897	28658509	736761	12513	2290	4.58	104.85
CRAVEN CO. (43)								
2000	63690	6097005	4389403	86943	2139	2052	3.36	68.92
2001	65090	6500890	4655455	117522	2175	2140	3.34	71.52
2002	67979	7584976	5193864	190430	2392	2171	3.52	76.40
TOT	196759	20182871	14238722	394895	6706	2123	3.41	72.37

NOTES:

- 1 NOT UNDER FLEET PLAN
- 2 PREMIUMS INCLUDE CHARGES FOR EXCESS LIMITS
- 3 CLAIM FREQUENCY IS PER 100 CARS
- 4 BASIC LIMITS
- 5 THE INCURRED LOSSES INCLUDE ALL LOSS ADJUSTMENT EXPENSE

AUTOMOBILE LIABILITY EXPERIENCE
 ACCIDENT YEARS ENDED DECEMBER 31, 2000, 2001, 2002
 PROPERTY DAMAGE

ACC YR	EARNED CAR YEARS	PRIVATE PASSENGER COLLECTED EARNED 2 PREMIUM	VOLUNTARY RISK				NORTH CAROLINA (32)					
			WAYNE CO. (47)	MECKLENBURG CO. REMAINDER (51)	CHARLOTTE TERRITORY (52)	STATEWIDE TOTALS	AVG 4 CLAIM COST	NO. OF CLAIMS	EXCESS LIMITS	BASIC LIMITS	INCURRED LOSSES	PROPERTY DAMAGE
2000	76435	7674452	6613997	105039	2992	2211	3.91	86.53	3.91	86.53	3.91	86.53
2001	77755	8376204	5918148	104376	2816	2102	3.62	76.11	3.62	76.11	3.62	76.11
2002	79419	9417970	6267408	191557	2837	2209	3.57	78.92	3.57	78.92	3.57	78.92
TOT	233609	25468626	18799553	400972	8645	2175	3.70	80.47	3.70	80.47	3.70	80.47
MECKLENBURG CO. REMAINDER (51)												
2000	40845	4581414	4130015	109054	1697	2434	4.15	101.11	4.15	101.11	4.15	101.11
2001	44290	5388705	4275361	186660	1828	2339	4.13	96.53	4.13	96.53	4.13	96.53
2002	48165	6360429	4648787	112088	1973	2356	4.10	96.52	4.10	96.52	4.10	96.52
TOT	133300	16330548	13054163	407802	5498	2374	4.12	97.93	4.12	97.93	4.12	97.93
CHARLOTTE TERRITORY (52)												
2000	382766	54107212	47229982	1013347	20585	2294	5.38	123.39	5.38	123.39	5.38	123.39
2001	395031	59712327	46674812	1528559	20323	2297	5.14	118.15	5.14	118.15	5.14	118.15
2002	406326	66063224	46034668	1394021	20373	2260	5.01	113.29	5.01	113.29	5.01	113.29
TOT	1184123	179882763	1399399462	3935927	61281	2284	5.18	118.18	5.18	118.18	5.18	118.18
STATEWIDE TOTALS												
2000	5654429	606777504	508194780	12126032	224734	2261	3.97	89.88	3.97	89.88	3.97	89.88
2001	5771376	665160257	499811621	14690885	222362	2248	3.85	86.60	3.85	86.60	3.85	86.60
2002	5936334	740108141	507376556	14575083	225314	2252	3.80	85.47	3.80	85.47	3.80	85.47
TOT	17362139	2012045902	1515382957	41392000	672410	2254	3.87	87.28	3.87	87.28	3.87	87.28

- NOTES:
 1 NOT UNDER FLEET PLAN
 2 PREMIUMS INCLUDE CHARGES FOR EXCESS LIMITS
 3 CLAIM FREQUENCY IS PER 100 CARS
 4 BASIC LIMITS
 5 THE INCURRED LOSSES INCLUDE ALL LOSS ADJUSTMENT EXPENSE

AUTOMOBILE LIABILITY EXPERIENCE
 ACCIDENT YEARS ENDED DECEMBER 31, 2000, 2001, 2002
 PROPERTY DAMAGE

ACC YR	EARNED CAR YEARS	PRIVATE PASSENGER COLLECTED EARNED 2 PREMIUM	VOLUNTARY RISK	INCURRED LOSSES		AVG 4 CLAIM COST	NORTH CAROLINA (32)	
				BASIC LIMITS	EXCESS LIMITS		3 CLAIM FREQ.	4 PURE PREM
2000	76435	7674452	6613997	105039	2992	2211	3.91	86.53
2001	77755	8376204	5918148	104376	2816	2102	3.62	76.11
2002	79419	9417970	6267408	191557	2837	2209	3.57	78.92
TOT	233609	25468626	18799553	400972	8645	2175	3.70	80.47
MECKLENBURG CO. REMAINDER (51)								
2000	40845	4581414	4130015	109054	1697	2434	4.15	101.11
2001	44290	5388705	4275361	186660	1828	2339	4.13	96.53
2002	48165	6360429	4648787	112088	1973	2356	4.10	96.52
TOT	133300	16330548	13054163	407802	5498	2374	4.12	97.93
CHARLOTTE TERRITORY (52)								
2000	382766	54107212	47229982	1013347	20585	2294	5.38	123.39
2001	395031	59712327	46674812	1528559	20323	2297	5.14	118.15
2002	406326	66063224	46034668	1394021	20373	2260	5.01	113.29
TOT	1184123	179882763	139939462	3935927	61281	2284	5.18	118.18
STATEWIDE TOTALS								
2000	5654429	606777504	508194780	12126032	219734	2313	3.89	89.88
2001	5771376	665160257	499811621	14690885	216362	2310	3.75	86.60
2002	5936334	740108141	507376556	14575083	220314	2303	3.71	85.47
TOT	17362139	2012045902	1515382957	41392000	656410	2309	3.78	87.28

NOTES:

- 1 NOT UNDER FLEET PLAN
- 2 PREMIUMS INCLUDE CHARGES FOR EXCESS LIMITS
- 3 CLAIM FREQUENCY IS PER 100 CARS
- 4 BASIC LIMITS
- 5 THE INCURRED LOSSES INCLUDE ALL LOSS ADJUSTMENT EXPENSE

AUTOMOBILE LIABILITY EXPERIENCE
 ACCIDENT YEARS ENDED DECEMBER 31, 2000, 2001, 2002
 MEDICAL PAYMENTS

ACC YR	EARNED CAR YEARS	PRIVATE PASSENGER COLLECTED EARNED 2 PREMIUM	VOLUNTARY RISK			AVG 4 CLAIM COST	NORTH CAROLINA (32)	
			ASHEVILLE TERRITORY (11)	DURHAM TERRITORY (13)	GREENSBORO-HAMIL LK TERR (14)		HIGH POINT TERRITORY (15)	3 CLAIM FREQ.
			-----	-----	-----			
			BASIC LIMITS	EXCESS LIMITS	NO. OF CLAIMS			
			INCURRED LOSSES					
2000	59313	1144419	481575	221049	511	942	0.86	8.12
2001	60139	1062590	501007	241811	511	980	0.85	8.33
2002	62085	1069844	498523	364781	530	941	0.85	8.03
TOT	181537	3276853	1481105	827641	1552	954	0.85	8.16
DURHAM TERRITORY (13)								
2000	79550	2158731	1106764	380630	1071	1033	1.35	13.91
2001	81588	2198630	1133265	426257	1085	1044	1.33	13.89
2002	84857	2216060	1057622	560868	1253	844	1.48	12.46
TOT	245995	6573421	3297651	1367755	3409	967	1.39	13.41
GREENSBORO-HAMIL LK TERR (14)								
2000	96696	2398111	1400350	608847	1437	974	1.49	14.48
2001	97916	2390583	1632271	577699	1483	1101	1.51	16.67
2002	100031	2373475	1462705	707260	1451	1008	1.45	14.62
TOT	294643	7162169	4495326	1893806	4371	1028	1.48	15.26
HIGH POINT TERRITORY (15)								
2000	32860	839296	571469	277975	602	949	1.83	17.39
2001	33441	842767	559031	239337	582	961	1.74	16.72
2002	34562	875301	551830	277172	621	889	1.80	15.97
TOT	100863	2557364	1682330	794484	1805	932	1.79	16.68

- NOTES:
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AUTOMOBILE LIABILITY EXPERIENCE
 ACCIDENT YEARS ENDED DECEMBER 31, 2000, 2001, 2002
 MEDICAL PAYMENTS

ACC YR	EARNED CAR YEARS	PRIVATE PASSENGER COLLECTED EARNED 2 PREMIUM	RALEIGH TERRITORY (16)	VOLUNTARY RISK				NORTH CAROLINA (32)	
				BASIC LIMITS	EXCESS LIMITS	INCURRED LOSSES NO. OF CLAIMS	AVG 4 CLAIM COST	3 CLAIM FREQ.	4 PURE PREM
2000	234131	5954454		2921564	1079255	2604	1122	1.11	12.48
2001	240484	6039360		3365160	1297152	2826	1191	1.18	13.99
2002	249086	6036518		3246085	1517571	2986	1087	1.20	13.03
TOT	723701	18030332		9532809	3893978	8416	1133	1.16	13.17
WILMINGTON TERRITORY (17)									
2000	79158	2288635		1586035	568157	1397	1135	1.76	20.04
2001	80498	2397667		1477574	494017	1217	1214	1.51	18.36
2002	83465	2351016		1335799	498351	1254	1065	1.50	16.00
TOT	243121	7037318		4399408	1560525	3868	1137	1.59	18.10
WINSTON-SALEM TERRITORY (18)									
2000	96212	1779959		1086775	360907	1163	934	1.21	11.30
2001	97593	1779877		1195315	362216	1158	1032	1.19	12.25
2002	100003	1825535		1135910	408578	1163	977	1.16	11.36
TOT	293808	5385371		3418000	1131701	3484	981	1.19	11.63
WESTERN TERRITORIES (24)									
2000	1418942	26692020		15597856	5791748	16810	928	1.18	10.99
2001	1435001	25199300		15604431	5605056	16288	958	1.14	10.87
2002	1475119	25854939		15392342	5957805	16135	954	1.09	10.43
TOT	4329062	77746259		46594629	17354609	49233	946	1.14	10.76

NOTES:

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AUTOMOBILE LIABILITY EXPERIENCE
 ACCIDENT YEARS ENDED DECEMBER 31, 2000, 2001, 2002
 MEDICAL PAYMENTS

ACC YR	EARNED CAR YEARS	PRIVATE PASSENGER COLLECTED EARNED 2 PREMIUM	VOLUNTARY RISK	INCURRED LOSSES		NO. OF CLAIMS	AVG		NORTH CAROLINA	
				BASIC LIMITS	EXCESS LIMITS		3	4	CLAIM FREQ.	PURE PREM
GASTON CO. (25)										
2000	87302	1964963	1119154	394298	1275	878	1.46	12.82		
2001	87423	1850060	1040678	407093	1161	896	1.33	11.90		
2002	88715	1880120	1089204	434078	1160	939	1.31	12.28		
TOT	263440	5695143	3249036	1235469	3596	904	1.37	12.33		
SOUTHERN TERRS (26)										
2000	293326	7947027	6118662	1470517	5992	1021	2.04	20.86		
2001	303955	7818485	6068049	1508670	5798	1047	1.91	19.96		
2002	315742	8061029	6294434	1688075	6270	1004	1.99	19.94		
TOT	913023	23826541	18481145	4667262	18060	1023	1.98	20.24		
WILSON ROCKY MOUNT, ETC. (31)										
2000	192048	5195921	3350548	1000101	3412	982	1.78	17.45		
2001	198043	5252089	3404683	964395	3226	1055	1.63	17.19		
2002	206418	5303390	3326953	1115248	3262	1020	1.58	16.12		
TOT	596509	15751400	10082184	3079744	9900	1018	1.66	16.90		
GUILFORD, BUNCOMBE, ETC. (32)										
2000	434264	8571539	5091558	2059796	5219	976	1.20	11.72		
2001	446338	8667987	5132258	2075760	5064	1013	1.13	11.50		
2002	459948	9032187	4900399	2253965	5148	952	1.12	10.65		
TOT	1340550	26271713	15124215	6389521	15431	980	1.15	11.28		

NOTES:

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AUTOMOBILE LIABILITY EXPERIENCE
 ACCIDENT YEARS ENDED DECEMBER 31, 2000, 2001, 2002
 MEDICAL PAYMENTS

ACC YR	EARNED CAR YEARS	PRIVATE PASSENGER COLLECTED EARNED 2 PREMIUM	VOLUNTARY RISK		INCURRED LOSSES	NO. OF CLAIMS	AVG CLAIM COST	NORTH CAROLINA (32)	
			BASIC LIMITS	EXCESS LIMITS				3 CLAIM FREQ.	4 PURE PREM
EASTERN TERRITORIES (33)									
2000	562341	13632777	9337364	2608144	9935	940	1.77	16.60	
2001	583004	13999523	9150866	2517395	9461	967	1.62	15.70	
2002	602832	14012891	9481638	2759018	9652	982	1.60	15.73	
TOT	1748177	41645191	27969868	7884557	29048	963	1.66	16.00	
FAYETTEVILLE TERRITORY (40)									
2000	96230	2909494	2127696	802990	1922	1107	2.00	22.11	
2001	98248	2850973	2082147	797293	1909	1091	1.94	21.19	
2002	101708	2988471	1990923	1040585	2071	961	2.04	19.57	
TOT	296186	8748938	6200766	2640868	5902	1051	1.99	20.94	
ON SLOW CO. (41)									
2000	53371	1411155	926171	389152	820	1129	1.54	17.35	
2001	53714	1482891	881794	388518	775	1138	1.44	16.42	
2002	55194	1537908	847566	428844	782	1084	1.42	15.36	
TOT	162279	4431954	2655531	1206514	2377	1117	1.46	16.36	
CRAVEN CO. (43)									
2000	50343	1140869	712177	343423	777	917	1.54	14.15	
2001	51248	1146062	729450	303805	727	1003	1.42	14.23	
2002	53257	1236410	850046	320561	849	1001	1.59	15.96	
TOT	154848	3523341	2291673	967789	2353	974	1.52	14.80	

NOTES:

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AUTOMOBILE LIABILITY EXPERIENCE
 ACCIDENT YEARS ENDED DECEMBER 31, 2000, 2001, 2002
 MEDICAL PAYMENTS

ACC YR WAYNE CO. (47)	EARNED CAR YEARS	PRIVATE PASSENGER COLLECTED EARNED 2 PREMIUM	VOLUNTARY RISK			AVG 4 CLAIM COST	NORTH CAROLINA (32)	
			----- BASIC LIMITS	INCURRED LOSSES EXCESS LIMITS	NO. OF CLAIMS		3 CLAIM FREQ.	4 PURE PREM
2000	60807	1400031	954277	308477	1026	930	1.69	15.69
2001	61997	1546520	945684	334886	1034	915	1.67	15.25
2002	63422	1525184	959777	402043	1081	888	1.70	15.13
TOT	186226	4471735	2859738	1045406	3141	910	1.69	15.36
MECKLENBURG CO. REMAINDER (51)								
2000	31261	676119	292061	124524	293	997	0.94	9.34
2001	33482	725001	323845	170522	300	1079	0.90	9.67
2002	36422	778610	398988	261013	441	905	1.21	10.95
TOT	101165	2179730	1014894	556059	1034	982	1.02	10.03
CHARLOTTE TERRITORY (52)								
2000	249046	8235257	4789962	1617871	4634	1034	1.86	19.23
2001	254315	7728498	4709203	2017228	4324	1089	1.70	18.52
2002	264289	7435683	4649569	2127320	4427	1050	1.68	17.59
TOT	767650	23399438	14148734	5762419	13385	1057	1.74	18.43
STATEWIDE TOTALS								
2000	4207201	96340777	59572018	20407861	60900	978	1.45	14.16
2001	4298427	94978863	59936711	20729110	58929	1017	1.37	13.94
2002	4437155	96394571	59470313	23123136	60536	982	1.36	13.40
TOT	12942783	287714211	178979042	64260107	180365	992	1.39	13.83

NOTES:

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AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE 1
 CALENDAR YEARS ENDED DECEMBER 31, 2000, 2001, 2002
 PRIVATE PASSENGER NON-FLEET VOLUNTARY

COVERAGE 001	EARNED		COLLECTED		PAID LOSS	NO. OF CLAIMS	AVG 2	NORTH CAROLINA (32)	
	YR	CAR YEARS	EARNS PREMIUM	COLLECTED PREMIUM				CLAIM FREQ.	PURE PREM
ASHEVILLE TERRITORY (11)									
2000	31469		2300731		1222139	2069	591	6.57	38.84
2001	30686		2139595		1219039	1945	627	6.34	39.73
2002	30353		2251565		1036147	1677	618	5.52	34.14
TOT	92508		6691891		3477325	5691	611	6.15	37.59
DURHAM TERRITORY (13)									
2000	30995		3183960		1874569	2900	646	9.36	60.48
2001	29546		2997102		1539005	2520	611	8.53	52.09
2002	28152		3070761		1751020	2397	731	8.51	62.20
TOT	88693		9251823		5164594	7817	661	8.81	58.23
GREENSBORO-HAMIL LK TERR (14)									
2000	38921		3792615		2416708	3721	649	9.56	62.09
2001	37520		3369021		2278952	3261	699	8.69	60.74
2002	36221		3409129		1726303	2592	666	7.16	47.66
TOT	112662		10570765		6421963	9574	671	8.50	57.00
HIGH POINT TERRITORY (15)									
2000	14483		1251404		756332	1204	628	8.31	52.22
2001	13895		1142439		609607	912	668	6.56	43.87
2002	13378		1145363		663053	881	753	6.59	49.56
TOT	41756		3539206		2028992	2997	677	7.18	48.59

AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE 1
 CALENDAR YEARS ENDED DECEMBER 31, 2000, 2001, 2002
 PRIVATE PASSENGER NON-FLEET VOLUNTARY

COVERAGE 001	EARNED CAR YEARS	COLLECTED EARNED PREMIUM	FAID LOSS	NO. OF CLAIMS	AVG CLAIM COST	NORTH CAROLINA (32)	
						RALEIGH TERRITORY (16)	WILMINGTON TERRITORY (17)
2000	88316	8623224	4894411	8518	575	9.64	55.42
2001	85935	8310227	4347891	7405	587	8.62	50.60
2002	84110	8655255	5586200	7410	754	8.81	66.42
TOT	258361	25588706	14828502	23333	636	9.03	57.39
WILMINGTON TERRITORY (17)							
2000	26112	2151520	1060679	1415	750	5.42	40.62
2001	25427	2033047	1067489	1320	809	5.19	41.98
2002	24864	2179095	1001556	1197	837	4.81	40.28
TOT	76403	6363662	3129724	3932	796	5.15	40.96
WINSTON-SALEM TERRITORY (18)							
2000	56142	4694236	2575228	4210	612	7.50	45.87
2001	54889	4309464	2325058	3916	594	7.13	42.36
2002	53760	4546437	2212919	3441	643	6.40	41.16
TOT	164791	13550137	7113205	11567	615	7.02	43.17
WESTERN TERRITORIES (24)							
2000	675417	62148106	42440972	56792	747	8.41	62.84
2001	664237	59689540	36259692	50097	724	7.54	54.59
2002	658660	65587310	36470801	47127	774	7.15	55.37
TOT	1998314	187424956	115171465	154016	748	7.71	57.63

1 NOT UNDER FLEET PLAN
 2 CLAIM FREQUENCY IS PER 100 CARS

AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE 1
 CALENDAR YEARS ENDED DECEMBER 31, 2000, 2001, 2002
 PRIVATE PASSENGER NON-FLEET VOLUNTARY

COVERAGE 001	-		NORTH CAROLINA (32)	
	EARNED CAR YEARS	COLLECTED EARNED PREMIUM	PAID LOSS	AVG 2 NO. OF CLAIMS COST CLAIM FREQ. PURE PREM
RALEIGH TERRITORY (16)				
2000	88316	8623224	4894411	8518 575 9.64 55.42
2001	85935	8310227	4347891	7405 587 8.62 50.60
2002	84110	8655255	5586200	7410 754 8.81 66.42
TOT	258361	25588706	14828502	23333 636 9.03 57.39
WILMINGTON TERRITORY (17)				
2000	26112	2151520	1060679	1415 750 5.42 40.62
2001	25427	2033047	1067489	1320 809 5.19 41.98
2002	24864	2179095	1001556	1197 837 4.81 40.28
TOT	76403	6363662	3129724	3932 796 5.15 40.96
WINSTON-SALEM TERRITORY (18)				
2000	56142	4694236	2575228	4210 612 7.50 45.87
2001	54889	4309464	2325058	3916 594 7.13 42.36
2002	53760	4546437	2212919	3441 643 6.40 41.16
TOT	164791	13550137	7113205	11567 615 7.02 43.17
WESTERN TERRITORIES (24)				
2000	675417	62148106	42440972	54792 775 8.11 62.84
2001	664237	59689540	36259692	49097 739 7.39 54.59
2002	658660	65587310	36470801	45127 808 6.85 55.37
TOT	1998314	187424956	115171465	149016 773 7.46 57.63

AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE 1
 CALENDAR YEARS ENDED DECEMBER 31, 2000, 2001, 2002
 PRIVATE PASSENGER NON-FLEET VOLUNTARY

COVERAGE 001	-		NORTH CAROLINA (32)	
	EARNED CAR YEARS	COLLECTED EARNED PREMIUM	PAID LOSS	AVG 2 NO. OF CLAIMS COST CLAIM FREQ. PURE PREM
GASTON CO. (25)				
2000	39409	3305087	1834536	2615 702 6.64 46.55
2001	38164	3048571	1491024	2251 662 5.90 39.07
2002	37205	3087932	1732874	2336 742 6.28 46.58
TOT	114778	9441590	5058434	7202 702 6.27 44.07
SOUTHERN TERRS (26)				
2000	87726	9812406	6659523	9252 720 10.55 75.91
2001	86631	9517669	5759614	7852 734 9.06 66.48
2002	85663	10420513	5586467	7767 719 9.07 65.21
TOT	260020	29750588	18005604	24871 724 9.57 69.25
WILSON ROCKY MOUNT, ETC. (31)				
2000	69066	7568879	3744287	6740 556 9.76 54.21
2001	67875	6905876	3930678	5813 676 8.56 57.91
2002	66200	7322375	4228845	5641 750 8.52 63.88
TOT	203141	21797130	11903810	18194 654 8.96 58.60
GUILFORD, BUNCOMBE, ETC. (32)				
2000	227815	20307686	13553713	21178 640 9.30 59.49
2001	223923	18696307	10830911	17820 608 7.96 48.37
2002	220596	20046219	10988268	17115 642 7.76 49.81
TOT	672334	59050212	35372892	56113 630 8.35 52.61

1 NOT UNDER FLEET PLAN
 2 CLAIM FREQUENCY IS PER 100 CARS

AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE 1
 CALENDAR YEARS ENDED DECEMBER 31, 2000, 2001, 2002
 PRIVATE PASSENGER NON-FLEET VOLUNTARY

COVERAGE 001	-		NORTH CAROLINA (32)	
	EARNED	COLLECTED	AVG	2
YR	CAR YEARS	EARNED PREMIUM	NO. OF CLAIMS	CLAIM COST
EASTERN TERRITORIES (33)				
2000	195667	24430904	20406	728 10.43
2001	192571	22437207	17117	830 8.89
2002	189932	24720006	16338	862 8.60
TOT	578170	71588117	53861	801 9.32
FAYETTEVILLE TERRITORY (40)				
2000	24348	2811861	2871	607 11.79
2001	23798	2364961	2415	503 10.15
2002	23261	2411632	2429	705 10.44
TOT	71407	7588454	7715	605 10.80
ONslow CO. (41)				
2000	11548	1143297	792	805 6.86
2001	11526	1065119	640	908 5.55
2002	11351	1132572	582	808 5.13
TOT	34425	3340988	2014	838 5.85
CRAVEN CO. (43)				
2000	10985	930790	1061	958 9.66
2001	10743	805464	596	846 5.55
2002	10468	876644	539	791 5.15
TOT	32196	2612898	2196	886 6.82
PURE PREM				
2000				75.96
2001				73.79
2002				74.16
TOT				74.65
55.18				
50.40				
41.41				
49.04				
92.50				
46.92				
40.72				
60.46				

AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE 1
 CALENDAR YEARS ENDED DECEMBER 31, 2000, 2001, 2002
 PRIVATE PASSENGER NON-FLEET VOLUNTARY

COVERAGE 001	EARNED CAR YEARS	COLLECTED EARNED PREMIUM	PAID LOSS	NO. OF CLAIMS	AVG CLAIM COST	NORTH CAROLINA (32)	
						CLAIM FREQ.	PURE PREM
WAYNE CO. (47)							
2000	20667	1864409	950705	1768	538	8.55	46.00
2001	19927	1745487	1188824	1612	737	8.09	59.66
2002	19432	1885811	877246	1386	633	7.13	45.14
TOT	60026	5495707	3016775	4766	633	7.94	50.26
MECKLENBURG CO. REMAINDER (51)							
2000	11086	972422	653154	1123	582	10.13	58.92
2001	11255	984143	501880	966	520	8.58	44.59
2002	11430	1085952	661442	1018	650	8.91	57.87
TOT	33771	3042517	1816476	3107	585	9.20	53.79
CHARLOTTE TERRITORY (52)							
2000	81823	7563739	4526040	6812	664	8.33	55.32
2001	79698	6919906	3680893	5785	636	7.26	46.19
2002	77896	7158857	4645082	6111	760	7.85	59.63
TOT	239417	21642502	12852015	18708	687	7.81	53.68
COVERAGE TOTALS							
2000	1741995	168857276	107422096	155447	691	8.92	61.67
2001	1708246	158481145	93538930	134243	697	7.86	54.76
2002	1682932	170993428	95863261	127984	749	7.60	56.96
TOT	5133173	498331849	296824287	417674	711	8.14	57.82

1 NOT UNDER FLEET PLAN
 2 CLAIM FREQUENCY IS PER 100 CARS

AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE 1
 CALENDAR YEARS ENDED DECEMBER 31, 2000, 2001, 2002
 PRIVATE PASSENGER NON-FLEET VOLUNTARY

COVERAGE 001	EARNED CAR YEARS	COLLECTED EARNED PREMIUM	PAID LOSS	NO. OF CLAIMS	AVG		NORTH CAROLINA (32)	
					CLAIM COST	FREQ.	CLAIM FREQ.	PURE PREM
WAYNE CO. (47)								
2000	20667	1864409	950705	1768	538	8.55	46.00	
2001	19927	1745487	1188824	1612	737	8.09	59.66	
2002	19432	1885811	877246	1386	633	7.13	45.14	
TOT	60026	5495707	3016775	4766	633	7.94	50.26	
MECKLENBURG CO. REMAINDER (51)								
2000	11086	972422	653154	1123	582	10.13	58.92	
2001	11255	984143	501880	966	520	8.58	44.59	
2002	11430	1085952	661442	1018	650	8.91	57.87	
TOT	33771	3042517	1816476	3107	585	9.20	53.79	
CHARLOTTE TERRITORY (52)								
2000	81823	7563739	4526040	6812	664	8.33	55.32	
2001	79698	6919906	3680893	5785	636	7.26	46.19	
2002	77896	7158857	4645082	6111	760	7.85	59.63	
TOT	239417	21642502	12852015	18708	687	7.81	53.68	
COVERAGE TOTALS								
2000	1741995	168857276	107422096	153447	700	8.81	61.67	
2001	1708246	158481145	93538930	133243	702	7.80	54.76	
2002	1682932	170993428	95863261	125984	761	7.49	56.96	
TOT	5133173	498331849	296824287	412674	719	8.04	57.82	

1 NOT UNDER FLEET PLAN
 2 CLAIM FREQUENCY IS PER 100 CARS

AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE 1
 CALENDAR YEARS ENDED DECEMBER 31, 2000, 2001, 2002
 PRIVATE PASSENGER NON-FLEET VOLUNTARY

COVERAGE 003	EARNED CAR YEARS	COLLECTED EARNED PREMIUM	PAID LOSS	NO. OF CLAIMS	AVG		NORTH CAROLINA (32)	
					COST	FREQ.	CLAIM FREQ.	PURE PREM
ASHEVILLE TERRITORY (11)								
2000	6422	476194	199340	357	558	5.56	31.04	
2001	6582	468649	247903	361	687	5.48	37.66	
2002	6606	496904	216907	341	636	5.16	32.83	
TOT	19610	1441747	664150	1059	627	5.40	33.87	
DURHAM TERRITORY (13)								
2000	10080	1066950	587873	869	676	8.62	58.32	
2001	9790	1021593	474845	809	587	8.26	48.50	
2002	9391	1055637	531873	809	657	8.61	56.64	
TOT	29261	3144180	1594591	2487	641	8.50	54.50	
GREENSBORO-HAMIL LK TERR (14)								
2000	11537	1165332	666746	1021	653	8.85	57.79	
2001	11641	1104140	710619	923	770	7.93	61.04	
2002	11559	1130581	518452	816	635	7.06	44.85	
TOT	34737	3400053	1895817	2760	687	7.95	54.58	
HIGH POINT TERRITORY (15)								
2000	3381	294999	138833	250	555	7.39	41.06	
2001	3387	283298	168077	237	709	7.00	49.62	
2002	3309	291059	99476	175	568	5.29	30.06	
TOT	10077	869356	406386	662	614	6.57	40.33	

AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE 1
 CALENDAR YEARS ENDED DECEMBER 31, 2000, 2001, 2002
 PRIVATE PASSENGER NON-FLEET VOLUNTARY

COVERAGE 003		-		NORTH CAROLINA (32)			
EARNED	COLLECTED	AVG	2	NO. OF CLAIMS	PURE		
CAR YEARS	EARNED PREMIUM	COST	FREQ.	CLAIMS	PREM		
RALEIGH TERRITORY (16)							
2000	24893	2411122	1245053	2258	551	9.07	50.02
2001	24494	2393668	1100843	2015	546	8.23	44.94
2002	24282	2511033	1499594	1921	781	7.91	61.76
TOT	73669	7315823	3845490	6194	621	8.41	52.20
WILMINGTON TERRITORY (17)							
2000	10670	853511	432927	530	817	4.97	40.57
2001	10551	862413	440093	482	913	4.57	41.71
2002	10344	910466	413738	465	890	4.50	40.00
TOT	31565	2626390	1286758	1477	871	4.68	40.77
WINSTON-SALEM TERRITORY (18)							
2000	8529	738558	373951	571	655	6.69	43.84
2001	8484	693126	298741	475	629	5.60	35.21
2002	8407	726606	292676	461	635	5.48	34.81
TOT	25420	2158290	965368	1507	641	5.93	37.98
WESTERN TERRITORIES (24)							
2000	101512	9631048	5546809	7627	727	7.51	54.64
2001	105159	9819993	5134071	6999	734	6.66	48.82
2002	106278	10932763	5005684	6701	747	6.31	47.10
TOT	312949	30383804	15686564	21327	736	6.81	50.12

AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE 1
 CALENDAR YEARS ENDED DECEMBER 31, 2000, 2001, 2002
 PRIVATE PASSENGER NON-FLEET VOLUNTARY

COVERAGE 003	-		NORTH CAROLINA (32)				
	EARNED CAR YEARS	COLLECTED EARNED PREMIUM	PAID LOSS	AVG 2	NO. OF CLAIMS	CLAIM COST	FREQ. PURE PREM
GASTON CO. (25)							
2000	5935	514208	265261	377	704	6.35	44.69
2001	5841	494129	204157	322	634	5.51	34.95
2002	5665	501447	246186	302	815	5.33	43.46
TOT	17441	1509784	715604	1001	715	5.74	41.03
SOUTHERN TERRS (26)							
2000	20993	2380690	1535918	2003	767	9.54	73.16
2001	22393	2543060	1494837	1941	770	8.67	66.75
2002	22917	2869670	1370883	1867	734	8.15	59.82
TOT	66303	7793420	4401638	5811	757	8.76	66.39
WILSON ROCKY MOUNT, ETC. (31)							
2000	16815	1837869	919362	1507	610	8.96	54.68
2001	17204	1752991	926628	1425	650	8.28	53.86
2002	16861	1875845	1046236	1382	757	8.20	62.05
TOT	50880	5466705	2892226	4314	670	8.48	56.84
GUILFORD, BUNCOMBE, ETC. (32)							
2000	35154	3220741	2045360	3119	656	8.87	58.18
2001	36172	3124860	1672580	2770	604	7.66	46.24
2002	36599	3423352	1847528	2633	702	7.19	50.48
TOT	107925	9768953	5565468	8522	653	7.90	51.57

1 NOT UNDER FLEET PLAN
 2 CLAIM FREQUENCY IS PER 100 CARS

AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE 1
 CALENDAR YEARS ENDED DECEMBER 31, 2000, 2001, 2002
 PRIVATE PASSENGER NON-FLEET VOLUNTARY

COVERAGE 003	-		NORTH CAROLINA (32)	
	EARNED CAR YEARS	COLLECTED EARNED PREMIUM	AVG 2	NO. OF CLAIMS
YR	YEARS	PREMIUM	COST	FREQ. PURE PREM
EASTERN TERRITORIES (33)				
2000	36527	4617663	838	8.92
2001	37502	4436139	784	7.55
2002	37618	4913953	849	7.51
TOT	111647	13967755	824	7.98
FAYETTEVILLE TERRITORY (40)				
2000	10596	1285027	639	11.85
2001	10754	1139003	526	9.75
2002	10730	1190197	689	10.23
TOT	32080	3614227	620	10.60
ONslow CO. (41)				
2000	3093	303876	869	5.72
2001	3045	284412	656	5.32
2002	2872	295323	775	6.27
TOT	9010	883611	770	5.76
CRAVEN CO. (43)				
2000	5989	502903	988	8.80
2001	5687	428322	723	5.19
2002	5427	450728	631	4.74
TOT	17103	1381953	831	6.31

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1 NOT UNDER FLEET PLAN
 2 CLAIM FREQUENCY IS PER 100 CARS

AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE 1
 CALENDAR YEARS ENDED DECEMBER 31, 2000, 2001, 2002
 PRIVATE PASSENGER NON-FLEET VOLUNTARY

COVERAGE 003	EARNED CAR YEARS WAYNE CO. (47)	COLLECTED		PAID LOSS	NO. OF CLAIMS	AVG COST	NORTH CAROLINA (32)		
		EARNED PREMIUM	PREMIUM				CLAIM	PURE PREM	
	2000	3422	321488	139147	274	508	8.01	40.66	
	2001	3280	305829	171740	245	701	7.47	52.36	
	2002	3235	333945	172223	215	801	6.65	53.24	
	TOT	9937	961262	483110	734	658	7.39	48.62	
MECKLENBURG CO. REMAINDER (51)									
	2000	2581	230361	159557	246	649	9.53	61.82	
	2001	2714	243920	139417	205	680	7.55	51.37	
	2002	2789	268420	143106	220	650	7.89	51.31	
	TOT	8084	742701	442080	671	659	8.30	54.69	
CHARLOTTE TERRITORY (52)									
	2000	22317	2118203	1003322	1677	598	7.51	44.96	
	2001	22381	2005323	952543	1471	648	6.57	42.56	
	2002	21875	2063484	1231656	1550	795	7.09	56.30	
	TOT	66573	6187010	3187521	4698	678	7.06	47.88	
COVERAGE TOTALS									
	2000	340446	33970743	19467350	27905	698	8.20	57.18	
	2001	347061	33404868	17229322	25017	689	7.21	49.64	
	2002	346764	36241413	18092416	24217	747	6.98	52.18	
	TOT	1034271	103617024	54789088	77139	710	7.46	52.97	

AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE 1
 CALENDAR YEARS ENDED DECEMBER 31, 2000, 2001, 2002
 PRIVATE PASSENGER NON-FLEET VOLUNTARY

COVERAGE 010	-		NORTH CAROLINA (32)			
	EARNED CAR YEARS	COLLECTED EARNED PREMIUM	AVG 2	PURE PREM		
ASHEVILLE TERRITORY (11)		PAID LOSS	NO. OF CLAIMS	CLAIM FREQ.		
2000	15039	1161950	558549	917	6.10	37.14
2001	15217	1151573	562871	932	6.12	36.99
2002	15138	1199777	492565	859	5.67	32.54
TOT	45394	3513300	1613985	2708	5.97	35.56
DURHAM TERRITORY (13)						
2000	22226	2458718	1544567	2165	7.13	69.49
2001	22415	2490038	1419664	2012	7.06	63.34
2002	21775	2574962	1405651	2006	7.01	64.55
TOT	66416	7523718	4369882	6183	7.07	65.80
GREENSBORO-HAMIL LK TERR (14)						
2000	26681	2788907	1786201	2483	7.19	66.95
2001	26715	2653325	1766359	2373	7.44	66.12
2002	26536	2742077	1308357	1991	6.57	49.30
TOT	79932	8184309	4860917	6847	7.10	60.81
HIGH POINT TERRITORY (15)						
2000	7987	733724	431616	641	6.73	54.04
2001	8263	748662	396651	552	7.19	48.00
2002	8518	794559	447004	593	7.54	52.48
TOT	24768	2276945	1275271	1786	7.14	51.49

1 NOT UNDER FLEET PLAN
 2 CLAIM FREQUENCY IS PER 100 CARS

AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE 1
 CALENDAR YEARS ENDED DECEMBER 31, 2000, 2001, 2002
 PRIVATE PASSENGER NON-FLEET VOLUNTARY

COVERAGE 010	-		NORTH CAROLINA (32)	
	EARNED CAR YEARS	COLLECTED EARNED PREMIUM	AVG 2	PURE PREM
RALEIGH TERRITORY (16)		PAID LOSS	NO. OF CLAIMS COST	CLAIM FREQ.
2000	68401	6815695	3522400	6227 566 9.10 51.50
2001	69068	7061482	3264128	5481 596 7.94 47.26
2002	68007	7347331	4104855	5744 715 8.45 60.36
TOT	205476	21224508	10891383	17452 624 8.49 53.01
WILMINGTON TERRITORY (17)				
2000	23479	1991792	1112912	1212 918 5.16 47.40
2001	23509	1974172	1174321	1163 1010 4.95 49.95
2002	23071	2107314	979669	1035 947 4.49 42.46
TOT	70059	6073278	3266902	3410 958 4.87 46.63
WINSTON-SALEM TERRITORY (18)				
2000	21119	1932205	1064238	1546 688 7.32 50.39
2001	21933	1894683	1038405	1586 655 7.23 47.34
2002	21800	2008301	934352	1396 669 6.40 42.86
TOT	64852	5835189	3036995	4528 671 6.98 46.83
WESTERN TERRITORIES (24)				
2000	274719	27136382	18740315	22760 823 8.28 68.22
2001	280420	27811251	16206021	20369 796 7.26 57.79
2002	284336	30895658	16895855	20107 840 7.07 59.42
TOT	839475	85843291	51842191	63236 820 7.53 61.76

1 NOT UNDER FLEET PLAN
 2 CLAIM FREQUENCY IS PER 100 CARS

AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE 1
 CALENDAR YEARS ENDED DECEMBER 31, 2000, 2001, 2002
 PRIVATE PASSENGER NON-FLEET VOLUNTARY

COVERAGE 010 EARNED CAR YR YEARS GASTON CO. (25)	COLLECTED EARNED PREMIUM LOSS	PAID LOSS	NO. OF CLAIMS	AVG		PURE PREM
				CLAIM COST	CLAIM FREQ.	
						NORTH CAROLINA (32)
2000	23266	2039805	1481	759	6.37	48.34
2001	23406	2037235	1267	730	5.41	39.51
2002	23242	2090119	1367	776	5.88	45.65
TOT	69914	6167159	4115	756	5.89	44.49
SOUTHERN TERRS (26)						
2000	68633	7870715	6440	832	9.38	78.03
2001	71534	8266894	5908	829	8.26	68.44
2002	71716	9208610	6020	829	8.39	69.61
TOT	211883	25346219	18368	830	8.67	71.94
WILSON ROCKY MOUNT, ETC. (31)						
2000	49513	5463119	4740	597	9.57	57.15
2001	51790	5523406	4248	659	8.20	54.04
2002	52795	6098176	4347	806	8.23	66.34
TOT	154098	17084701	13335	685	8.65	59.25
GUILFORD, BUNCOMBE, ETC. (32)						
2000	87940	8432461	7745	677	8.81	59.61
2001	90907	8403752	6866	661	7.55	49.89
2002	91937	9108522	6785	697	7.38	51.47
TOT	270784	25944735	21396	678	7.90	53.58

AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE 1
 CALENDAR YEARS ENDED DECEMBER 31, 2000, 2001, 2002
 PRIVATE PASSENGER NON-FLEET VOLUNTARY

COVERAGE 010	-		NORTH CAROLINA (32)	
	EARNED CAR YEARS	COLLECTED EARNED PREMIUM	PAID LOSS	AVG 2 NO. OF CLAIMS COST PURE PREM
EASTERN TERRITORIES (33)				
2000	104388	13343838	8552798	10189 839 9.76 81.93
2001	108694	13373908	7946811	8894 894 8.18 73.11
2002	109250	14887622	8245009	8816 935 8.07 75.47
TOT	322332	41605368	24744618	27899 887 8.66 76.77
FAYETTEVILLE TERRITORY (40)				
2000	30239	3619102	2352207	3484 675 11.52 77.79
2001	29807	3191416	1740882	3074 566 10.31 58.41
2002	28794	3196134	2325644	3213 724 11.16 80.77
TOT	88840	10006652	6418733	9771 657 11.00 72.25
ONslow CO. (41)				
2000	15676	1554239	824992	1004 822 6.40 52.63
2001	15015	1442326	642739	776 828 5.17 42.81
2002	14389	1488559	566068	692 818 4.81 39.34
TOT	45080	4485124	2033799	2472 823 5.48 45.12
CRAVEN CO. (43)				
2000	15164	1280440	1367489	1354 1010 8.93 90.18
2001	14843	1150755	662675	774 856 5.21 44.65
2002	14554	1257290	607289	702 865 4.82 41.73
TOT	44561	3688485	2637453	2830 932 6.35 59.19

1 NOT UNDER FLEET PLAN
 2 CLAIM FREQUENCY IS PER 100 CARS

AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE 1
 CALENDAR YEARS ENDED DECEMBER 31, 2000, 2001, 2002
 PRIVATE PASSENGER NON-FLEET VOLUNTARY

COVERAGE 010	EARNED CAR YEARS	COLLECTED EARNED PREMIUM	PAID LOSS	NO. OF CLAIMS	AVG		NORTH CAROLINA (32)	
					COST	FREQ.	CLAIM	PURE PREM
WAYNE CO. (47)								
2000	12729	1191458	700206	1003	698	7.88	55.01	
2001	13570	1274638	621847	931	668	6.86	45.83	
2002	13298	1385153	669468	938	714	7.05	50.34	
TOT	39597	3851249	1991521	2872	693	7.25	50.29	
MECKLENBURG CO. REMAINDER (51)								
2000	10198	953375	534194	944	566	9.26	52.38	
2001	10990	1057474	532576	859	620	7.82	48.46	
2002	11508	1180072	621759	956	650	8.31	54.03	
TOT	32696	3190921	1688529	2759	612	8.44	51.64	
CHARLOTTE TERRITORY (52)								
2000	92858	9041793	4791623	7055	679	7.60	51.60	
2001	92881	8783808	4428381	6234	710	6.71	47.68	
2002	91370	8968505	5157113	6601	781	7.22	56.44	
TOT	277109	26794106	14377117	19890	723	7.18	51.88	
COVERAGE TOTALS								
2000	970255	99809718	62436360	83390	749	8.59	64.35	
2001	990977	100290798	55558712	74299	748	7.50	56.06	
2002	992034	108538741	59048188	74168	796	7.48	59.52	
TOT	2953266	308639257	177043260	231857	764	7.85	59.95	

1 NOT UNDER FLEET PLAN
 2 CLAIM FREQUENCY IS PER 100 CARS

AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE 1
 CALENDAR YEARS ENDED DECEMBER 31, 2000, 2001, 2002
 PRIVATE PASSENGER NON-FLEET VOLUNTARY

COVERAGE 055	-		NORTH CAROLINA (32)				
	EARNED	COLLECTED	AVG	2			
YR	CAR	PAID	NO. OF	PURE			
YEARS	EARNED	LOSS	CLAIMS	CLAIM			
ASHEVILLE TERRITORY (11)	PREMIUM		COST	FREQ.			
				PREM			
2000	5042	361029	143229	168	853	3.33	28.41
2001	5589	393012	198309	202	982	3.61	35.48
2002	6145	454960	163478	212	771	3.45	26.60
TOT	16776	1209001	505016	582	868	3.47	30.10
DURHAM TERRITORY (13)							
2000	9840	1015645	618397	686	901	6.97	62.85
2001	11046	1143595	606727	683	888	6.18	54.93
2002	11992	1326842	746993	775	964	6.46	62.29
TOT	32878	3486082	1972117	2144	920	6.52	59.98
GREENSBORO-HAMIL LK TERR (14)							
2000	9729	944521	565313	660	857	6.78	58.11
2001	10610	979653	690522	679	1017	6.40	65.08
2002	11399	1104335	612131	597	1025	5.24	53.70
TOT	31738	3028509	1867966	1936	965	6.10	58.86
HIGH POINT TERRITORY (15)							
2000	2562	210534	159064	149	1068	5.82	62.09
2001	2920	234793	92034	146	630	5.00	31.52
2002	3408	290485	152182	175	870	5.13	44.65
TOT	8890	735812	403280	470	858	5.29	45.36

AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE 1
 CALENDAR YEARS ENDED DECEMBER 31, 2000, 2001, 2002
 PRIVATE PASSENGER NON-FLEET VOLUNTARY

COVERAGE 055	-		NORTH CAROLINA (32)	
	EARNED CAR YEARS	COLLECTED EARNED PREMIUM	AVG 2	NO. OF CLAIMS COST PURE FREQ. PREM
RALEIGH TERRITORY (16)				
2000	30076	2737181	1288181	2027 636 6.74 42.83
2001	32737	3069963	1374972	1896 725 5.79 42.00
2002	34750	3472154	1943156	2187 889 6.29 55.92
TOT	97563	9279298	4606309	6110 754 6.26 47.21
WILMINGTON TERRITORY (17)				
2000	10497	801346	511094	409 1250 3.90 48.69
2001	11541	894315	605852	448 1352 3.88 52.50
2002	12475	1057988	498811	449 1111 3.60 39.98
TOT	34513	2753649	1615757	1306 1237 3.78 46.82
WINSTON-SALEM TERRITORY (18)				
2000	7176	589176	220269	353 624 4.92 30.70
2001	7940	628255	319366	341 937 4.29 40.22
2002	8512	739310	358202	430 833 5.05 42.08
TOT	23628	1956741	897837	1124 799 4.76 38.00
WESTERN TERRITORIES (24)				
2000	72460	6597640	4030425	4135 975 5.71 55.62
2001	81344	7492658	3788386	4076 929 5.01 46.57
2002	89329	9054225	4318042	4400 981 4.93 48.34
TOT	243133	23144523	12136853	12611 962 5.19 49.92

1 NOT UNDER FLEET PLAN
 2 CLAIM FREQUENCY IS PER 100 CARS

AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE 1
 CALENDAR YEARS ENDED DECEMBER 31, 2000, 2001, 2002
 PRIVATE PASSENGER NON-FLEET VOLUNTARY

COVERAGE 055	-		NORTH CAROLINA (32)	
	EARNED CAR YEARS	COLLECTED EARNED PREMIUM	AVG 2	NO. OF CLAIMS
GASTON CO. (25)		PAID LOSS	COST	FREQ. PURE PREM
2000	6426	528712	213022	262 813 4.08 33.15
2001	7194	578575	264744	265 999 3.68 36.80
2002	7768	650163	365493	332 1101 4.27 47.05
TOT	21388	1757450	843259	859 982 4.02 39.43
SOUTHERN TERRS (26)				
2000	21530	2322573	1688451	1528 1105 7.10 78.42
2001	24053	2639063	1363711	1455 937 6.05 56.70
2002	25659	3122897	1475027	1585 931 6.18 57.49
TOT	71242	8084533	4527189	4568 991 6.41 63.55
WILSON ROCKY MOUNT, ETC. (31)				
2000	18175	1848154	646998	1236 523 6.80 35.60
2001	20968	2082650	849616	1267 671 6.04 40.52
2002	23374	2516023	1231751	1459 844 6.24 52.70
TOT	62517	6446827	2728365	3962 689 6.34 43.64
GUILFORD, BUNCOMBE, ETC. (32)				
2000	26267	2297890	1206509	1470 821 5.60 45.93
2001	29942	2538630	1201583	1566 767 5.23 40.13
2002	32537	3001005	1438622	1731 831 5.32 44.21
TOT	88746	7837525	3846714	4767 807 5.37 43.35

AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE 1
 CALENDAR YEARS ENDED DECEMBER 31, 2000, 2001, 2002
 PRIVATE PASSENGER NON-FLEET VOLUNTARY

COVERAGE 055	-		NORTH CAROLINA (32)	
	EARNED	COLLECTED	AVG	2
YR	CAR	EARNED	NO. OF CLAIMS	CLAIM PURE
YEARS	PREMIUM	LOSS	COST	FREQ. PREM
EASTERN TERRITORIES (33)				
2000	30241	3643746	2244	7.42
2001	34236	4002964	2032	5.94
2002	37739	4890445	2277	6.03
TOT	102216	12537155	6553	6.41
FAYETTEVILLE TERRITORY (40)				
2000	20468	2293794	1771	8.65
2001	20826	2125648	1557	7.48
2002	21247	2252451	1830	8.61
TOT	62541	6671893	5158	8.25
ONslow CO. (41)				
2000	12168	1197728	691	5.68
2001	11866	1131953	572	4.82
2002	11299	1149685	493	4.36
TOT	35333	3479366	1756	4.97
CRAVEN CO. (43)				
2000	5802	477938	416	7.17
2001	6404	481455	272	4.25
2002	6682	564887	264	3.95
TOT	18888	1524280	952	5.04

AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE 1
 CALENDAR YEARS ENDED DECEMBER 31, 2000, 2001, 2002
 PRIVATE PASSENGER NON-FLEET VOLUNTARY

COVERAGE 055	EARNED		COLLECTED		PAID LOSS	NO. OF CLAIMS	AVG COST	AVG CLAIM FREQ.	PURE PREM
	YR	CAR YEARS	WAYNE CO. (47)	CHARLOTTE TERRITORY (52)					
2000	4929	435902	267959	305	879	6.19	54.36		
2001	5281	483085	286677	282	1017	5.34	54.28		
2002	5522	558038	225337	274	822	4.96	40.81		
TOT	15732	1477025	779973	861	906	5.47	49.58		
MECKLENBURG CO. REMAINDER (51)									
2000	4091	354193	165480	245	675	5.99	40.45		
2001	4772	409936	167011	278	601	5.83	35.00		
2002	5387	495172	180002	307	586	5.70	33.41		
TOT	14250	1259301	512493	830	617	5.82	35.96		
CHARLOTTE TERRITORY (52)									
2000	39136	3513397	2091799	2140	977	5.47	53.45		
2001	42308	3716473	2060273	2032	1014	4.80	48.70		
2002	44743	4119554	2525882	2459	1027	5.50	56.45		
TOT	126187	11349424	6677954	6631	1007	5.25	52.92		
COVERAGE TOTALS									
2000	336615	32171099	18876071	20895	903	6.21	56.08		
2001	371577	35026676	18147525	20049	905	5.40	48.84		
2002	399967	40820619	21117424	22236	950	5.56	52.80		
TOT	1108159	108018394	58141020	63180	920	5.70	52.47		

1 NOT UNDER FLEET PLAN
 2 CLAIM FREQUENCY IS PER 100 CARS

AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE 1
 CALENDAR YEARS ENDED DECEMBER 31, 2000, 2001, 2002
 PRIVATE PASSENGER NON-FLEET VOLUNTARY

COVERAGE 726	-		NORTH CAROLINA (32)			
	EARNED CAR YEARS	COLLECTED EARNED PREMIUM	AVG	2		
ASHEVILLE TERRITORY (11)			NO. OF CLAIMS	CLAIM COST		
			FREQ.	PREM		
2000	3750	241805	73	1011	1.95	19.68
2001	4327	255291	89	1283	2.06	26.40
2002	4889	311531	97	1183	1.98	23.47
TOT	12966	808627	259	1169	2.00	23.35
DURHAM TERRITORY (13)						
2000	7601	687901	273	1051	3.59	37.75
2001	8484	750821	278	946	3.28	31.01
2002	9395	919041	327	1262	3.48	43.94
TOT	25480	2357763	878	1097	3.45	37.79
GREENSBORO-HAMIL LK TERR (14)						
2000	6743	587274	243	1197	3.60	43.13
2001	7386	585162	260	1087	3.52	38.28
2002	8214	685400	248	1157	3.02	34.92
TOT	22343	1857836	751	1146	3.36	38.51
HIGH POINT TERRITORY (15)						
2000	1607	117063	57	1015	3.55	36.02
2001	1911	132991	55	857	2.88	24.67
2002	2235	164831	65	1465	2.91	42.62
TOT	5753	414885	177	1131	3.08	34.81

AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE 1
 CALENDAR YEARS ENDED DECEMBER 31, 2000, 2001, 2002
 PRIVATE PASSENGER NON-FLEET VOLUNTARY

COVERAGE 726	-		NORTH CAROLINA (32)	
	EARNED CAR YEARS	COLLECTED EARNED PREMIUM	PAID LOSS	AVG 2 NO. OF CLAIMS CLAIM COST PURE PREM
RALEIGH TERRITORY (16)				
2000	23512	1866491	791412	814 972 3.46 33.66
2001	25940	2032596	698613	889 786 3.43 26.93
2002	28947	2439655	1247319	1080 1155 3.73 43.09
TOT	78399	6338742	2737344	2783 984 3.55 34.92
WILMINGTON TERRITORY (17)				
2000	8627	589573	261750	175 1496 2.03 30.34
2001	9806	637245	316434	212 1493 2.16 32.27
2002	11103	799250	438298	224 1957 2.02 39.48
TOT	29536	2026068	1016482	611 1664 2.07 34.42
WINSTON-SALEM TERRITORY (18)				
2000	4875	371078	70493	160 441 3.28 14.46
2001	5455	381356	130212	147 886 2.69 23.87
2002	6279	475683	170100	150 1134 2.39 27.09
TOT	16609	1228117	370805	457 811 2.75 22.33
WESTERN TERRITORIES (24)				
2000	47911	3919160	1824483	1537 1187 3.21 38.08
2001	55237	4411699	1971668	1609 1225 2.91 35.69
2002	64340	5663494	2448109	1841 1330 2.86 38.05
TOT	167488	13994353	6244260	4987 1252 2.98 37.28

1 NOT UNDER FLEET PLAN
 2 CLAIM FREQUENCY IS PER 100 CARS

AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE 1
 CALENDAR YEARS ENDED DECEMBER 31, 2000, 2001, 2002
 PRIVATE PASSENGER NON-FLEET VOLUNTARY

COVERAGE 726	-		NORTH CAROLINA (32)	
	EARNED CAR YEARS	COLLECTED EARNED PREMIUM	PAID LOSS	AVG 2 NO. OF CLAIMS CLAIM COST PURE PREM
GASTON CO. (25)				
2000	4285	313878	81857	103 795 2.40 19.10
2001	4774	327649	138684	110 1261 2.30 29.05
2002	5257	387689	181490	130 1396 2.47 34.52
TOT	14316	1029216	402031	343 1172 2.40 28.08
SOUTHERN TERRS (26)				
2000	14516	1418905	793813	648 1225 4.46 54.69
2001	16578	1587267	880744	658 1339 3.97 53.13
2002	18558	2006275	861310	656 1313 3.53 46.41
TOT	49652	5012447	2535867	1962 1292 3.95 51.07
WILSON ROCKY MOUNT, ETC. (31)				
2000	13879	1249531	431576	553 780 3.98 31.10
2001	16068	1341458	471687	546 864 3.40 29.36
2002	18399	1674244	764065	657 1163 3.57 41.53
TOT	48346	4265233	1667328	1756 950 3.63 34.49
GUILFORD, BUNCOMBE, ETC. (32)				
2000	17174	1327562	678971	611 1111 3.56 39.53
2001	19460	1405735	518567	528 982 2.71 26.65
2002	21837	1723742	864216	641 1348 2.94 39.58
TOT	58471	4457039	2061754	1780 1158 3.04 35.26

1 NOT UNDER FLEET PLAN
 2 CLAIM FREQUENCY IS PER 100 CARS

AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE 1
 CALENDAR YEARS ENDED DECEMBER 31, 2000, 2001, 2002
 PRIVATE PASSENGER NON-FLEET VOLUNTARY

COVERAGES 726		-		NORTH CAROLINA (32)			
EARNED CAR YEARS	COLLECTED EARNED PREMIUM	PAID LOSS	NO. OF CLAIMS	AVG CLAIM COST	PURE PREM		
YR	YR	YR	CLAIMS	FREQ.	FREQ.		
EASTERN TERRITORIES (33)							
2000	19116	2076718	777833	808	963	4.23	40.69
2001	21901	2228107	1006203	740	1360	3.38	45.94
2002	25826	2927860	1196829	874	1369	3.38	46.34
TOT	66843	7232685	2980865	2422	1231	3.62	44.60
FAYETTEVILLE TERRITORY (40)							
2000	19369	1985314	1240440	1150	1079	5.94	64.04
2001	20375	1842289	1053146	984	1070	4.83	51.69
2002	22084	2100304	1087568	1088	1000	4.93	49.25
TOT	61828	5927907	3381154	3222	1049	5.21	54.69
ONslow CO. (41)							
2000	15512	1557131	1268847	667	1902	4.30	81.80
2001	16007	1550010	881628	572	1541	3.57	55.08
2002	16488	1725006	1007379	525	1919	3.18	61.10
TOT	48007	4832147	3157854	1764	1790	3.67	65.78
CRAVEN CO. (43)							
2000	5071	392554	373612	240	1557	4.73	73.68
2001	5434	369597	220293	151	1459	2.78	40.54
2002	6129	496880	230776	195	1183	3.18	37.65
TOT	16634	1259031	824681	586	1407	3.52	49.58

1 NOT UNDER FLEET PLAN
 2 CLAIM FREQUENCY IS PER 100 CARS

AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE 1
 CALENDAR YEARS ENDED DECEMBER 31, 2000, 2001, 2002
 PRIVATE PASSENGER NON-FLEET VOLUNTARY

COVERAGE 726	-		NORTH CAROLINA (32)	
	EARNED CAR YEARS	COLLECTED EARNED PREMIUM	PAID LOSS	AVG 2 NO. OF CLAIMS PURE PREM
WAYNE CO. (47)				
2000	4218	336285	251241	161 1561 3.82 59.56
2001	4473	360129	101781	126 808 2.82 22.75
2002	4910	440079	169765	153 1110 3.12 34.58
TOT	13601	1136493	522787	440 1188 3.24 38.44
MECKLENBURG CO. REMAINDER (51)				
2000	3521	262494	100829	106 951 3.01 28.64
2001	4104	297833	114842	118 973 2.88 27.98
2002	4715	369828	154333	157 983 3.33 32.73
TOT	12340	930155	370004	381 971 3.09 29.98
CHARLOTTE TERRITORY (52)				
2000	31837	2564925	1331798	950 1402 2.98 41.83
2001	34946	2626671	1010856	921 1098 2.64 28.93
2002	38274	3005706	1403728	1107 1268 2.89 36.68
TOT	105057	8197302	3746382	2978 1258 2.83 35.66
COVERAGE TOTALS				
2000	253124	21865642	10988404	9329 1178 3.69 43.41
2001	282666	23123906	10222524	8993 1137 3.18 36.16
2002	317879	28316498	13134885	10215 1286 3.21 41.32
TOT	853669	73306046	34345813	28537 1204 3.34 40.23

1 NOT UNDER FLEET PLAN
 2 CLAIM FREQUENCY IS PER 100 CARS

AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE 1
 CALENDAR YEARS ENDED DECEMBER 31, 2000, 2001, 2002
 PRIVATE PASSENGER NON-FLEET VOLUNTARY

COVERAGE 727	-		NORTH CAROLINA (32)				
	EARNED CAR YEARS	COLLECTED EARNED PREMIUM	AVG	2			
ASHEVILLE TERRITORY (11)	PAID LOSS	NO. OF CLAIMS	CLAIM COST	CLAIM PURE PREM			
2000	405	20756	4616	6	769	1.48	11.40
2001	488	24663	15904	9	1767	1.84	32.59
2002	534	28270	25766	13	1982	2.43	48.25
TOT	1427	73689	46286	28	1653	1.96	32.44
DURHAM TERRITORY (13)							
2000	578	48088	9286	11	844	1.90	16.07
2001	684	54347	7878	15	525	2.19	11.52
2002	836	74763	12820	21	610	2.51	15.33
TOT	2098	177198	29984	47	638	2.24	14.29
GREENSBORO-HAMIL LK TERR (14)							
2000	585	47305	16276	13	1252	2.22	27.82
2001	683	52029	1979	15	132	2.20	2.90
2002	774	61048	11634	12	970	1.55	15.03
TOT	2042	160382	29889	40	747	1.96	14.64
HIGH POINT TERRITORY (15)							
2000	122	8610	564	5	113	4.10	4.62
2001	147	10865	5235	4	1309	2.72	35.61
2002	178	14114	5261	2	2631	1.12	29.56
TOT	447	33589	11060	11	1005	2.46	24.74

AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE 1
 CALENDAR YEARS ENDED DECEMBER 31, 2000, 2001, 2002
 PRIVATE PASSENGER NON-FLEET VOLUNTARY

COVERAGE 727	-		NORTH CAROLINA (32)		
	EARNED	COLLECTED	AVG	2	
YR	CAR YEARS	PAID PREMIUM	NO. OF CLAIMS	CLAIM COST	PURE PREM
RALEIGH TERRITORY (16)					
2000	1826	129203	48	937	24.64
2001	2169	150752	54	578	14.40
2002	2592	198563	62	972	23.26
TOT	6587	478518	164	832	20.72
WILMINGTON TERRITORY (17)					
2000	810	49049	4	225	1.11
2001	984	57883	12	1390	16.95
2002	1143	72547	18	2654	41.79
TOT	2937	179479	34	1922	22.25
WINSTON-SALEM TERRITORY (18)					
2000	419	27620	8	1324	25.28
2001	468	29628	13	708	19.66
2002	589	38900	6	698	7.11
TOT	1476	96148	27	888	16.25
WESTERN TERRITORIES (24)					
2000	4440	321138	84	1567	29.65
2001	5390	392426	91	1398	23.60
2002	6594	541559	109	1240	20.50
TOT	16424	1255123	284	1388	23.99

AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE 1
 CALENDAR YEARS ENDED DECEMBER 31, 2000, 2001, 2002
 PRIVATE PASSENGER NON-FLEET VOLUNTARY

COVERAGE 727	-		NORTH CAROLINA (32)				
	EARNED CAR YEARS	COLLECTED EARNED PREMIUM	PAID LOSS	AVG NO. OF CLAIMS	CLAIM COST	PURE PREM	
GASTON CO. (25)							
2000	282	18603	770	1	770	0.35	2.73
2001	297	19629	102	2	51	0.67	0.34
2002	377	23572	35396	6	5899	1.59	93.89
TOT	956	61804	36268	9	4030	0.94	37.94
SOUTHERN TERRS (26)							
2000	899	74151	13780	21	656	2.34	15.33
2001	1026	85868	14684	27	544	2.63	14.31
2002	1332	124289	45453	29	1567	2.18	34.12
TOT	3257	284308	73917	77	960	2.36	22.69
WILSON ROCKY MOUNT, ETC. (31)							
2000	1012	79227	29343	27	1087	2.67	29.00
2001	1217	89006	17818	26	685	2.14	14.64
2002	1624	134057	15041	30	501	1.85	9.26
TOT	3853	302290	62202	83	749	2.15	16.14
GUILFORD, BUNCOMBE, ETC. (32)							
2000	1346	90473	25861	27	958	2.01	19.21
2001	1503	97620	17749	25	710	1.66	11.81
2002	1818	128116	47840	28	1709	1.54	26.31
TOT	4667	316209	91450	80	1143	1.71	19.60

1 NOT UNDER FLEET PLAN
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AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE 1
 CALENDAR YEARS ENDED DECEMBER 31, 2000, 2001, 2002
 PRIVATE PASSENGER NON-FLEET VOLUNTARY

COVERAGE 727	EARNED		COLLECTED		PAID LOSS	NO. OF CLAIMS	AVG		NORTH CAROLINA (32)	
	CAR YEARS	PREMIUM	EARNED PREMIUM	EARNE D			CLAIM COST	CLAIM FREQ.	PURE PREM	
EASTERN TERRITORIES (33)										
2000	1286	131407	16681		14	1192	1.09	12.97		
2001	1479	139524	76990		43	1790	2.91	52.06		
2002	1874	191844	111874		41	2729	2.19	59.70		
TOT	4639	462775	205545		98	2097	2.11	44.31		
FAYETTEVILLE TERRITORY (40)										
2000	912	75693	56400		33	1709	3.62	61.84		
2001	933	73896	46643		24	1943	2.57	49.99		
2002	1149	94283	46445		51	911	4.44	40.42		
TOT	2994	243872	149488		108	1384	3.61	49.93		
ONSLOW CO. (41)										
2000	483	41673	10345		10	1035	2.07	21.42		
2001	591	48347	29623		20	1481	3.38	50.12		
2002	722	69644	35926		16	2245	2.22	49.76		
TOT	1796	159664	75894		46	1650	2.56	42.26		
CRAVEN CO. (43)										
2000	260	14996	2848		4	712	1.54	10.95		
2001	289	14949	1834		6	306	2.08	6.35		
2002	337	21399	19602		9	2178	2.67	58.17		
TOT	886	51344	24284		19	1278	2.14	27.41		

AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE 1
 CALENDAR YEARS ENDED DECEMBER 31, 2000, 2001, 2002
 PRIVATE PASSENGER NON-FLEET VOLUNTARY

COVERAGE 727		-		NORTH CAROLINA (32)		
EARNED	COLLECTED	AVG	2	NO. OF CLAIMS	PURE	
CAR	EARNED	CLAIM COST	CLAIM	FREQ.	PREM	
YR	PREMIUM					
YEARS						
WAYNE CO. (47)	PAID					
	LOSS					
2000	12404	29860	3	9953	1.60	158.83
2001	13800	1250	1	1250	0.48	5.98
2002	19244	3538	3	1179	1.24	14.62
TOT	45448	34648	7	4950	1.10	54.22
MECKLENBURG CO. REMAINDER (51)						
2000	19774	32279	8	4035	2.78	112.08
2001	22633	13402	5	2680	1.40	37.65
2002	30800	9955	7	1422	1.64	23.31
TOT	73207	55636	20	2782	1.87	51.95
CHARLOTTE TERRITORY (52)						
2000	183551	125131	32	3910	1.26	49.26
2001	198548	50344	42	1199	1.45	17.43
2002	253390	86689	54	1605	1.57	25.27
TOT	635489	262164	128	2048	1.44	29.59
COVERAGE TOTALS						
2000	1393721	562194	359	1566	1.92	30.09
2001	1576413	485764	434	1119	1.99	22.28
2002	2120402	760690	517	1471	1.95	28.63
TOT	5090536	1808648	1310	1381	1.95	26.97

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1 NOT UNDER FLEET PLAN
 2 CLAIM FREQUENCY IS PER 100 CARS

AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE 1
 CALENDAR YEARS ENDED DECEMBER 31, 2000, 2001, 2002
 PRIVATE PASSENGER NON-FLEET VOLUNTARY

COVERAGE 072	EARNED		COLLECTED		PAID LOSS	NO. OF CLAIMS	AVG 2	NORTH CAROLINA (32)
	YR	CAR	YR	CAR				
ASHEVILLE TERRITORY (11)								
2000	229		37337		20665	14	1476	6.11 90.24
2001	209		32996		20743	13	1596	6.22 99.25
2002	195		37075		44393	21	2114	10.77 227.66
TOT	633		107408		85801	48	1788	7.58 135.55
DURHAM TERRITORY (13)								
2000	335		65268		30066	31	970	9.25 89.75
2001	333		64767		48586	26	1869	7.81 145.90
2002	329		73741		45744	28	1634	8.51 139.04
TOT	997		203776		124396	85	1463	8.53 124.77
GREENSBORO-HAMIL LK TERR (14)								
2000	246		48718		42487	31	1371	12.60 172.71
2001	242		49725		29280	25	1171	10.33 120.99
2002	249		57382		37899	27	1404	10.84 152.20
TOT	737		155825		109666	83	1321	11.26 148.80
HIGH POINT TERRITORY (15)								
2000	77		15128		10099	7	1443	9.09 131.16
2001	72		15213		11057	4	2764	5.56 153.57
2002	78		14809		14879	4	3720	5.13 190.76
TOT	227		45150		36035	15	2402	6.61 158.74

1 NOT UNDER FLEET PLAN
 2 CLAIM FREQUENCY IS PER 100 CARS

- AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE 1
 CALENDAR YEARS ENDED DECEMBER 31, 2000, 2001, 2002
 PRIVATE PASSENGER NON-FLEET VOLUNTARY

COVERAGE 072	EARNED CAR YEARS	COLLECTED EARNED PREMIUM	PAID LOSS	NO. OF CLAIMS	AVG		NORTH CAROLINA (32)
					CLAIM COST	CLAIM FREQ.	
ASHEVILLE TERRITORY (11)							
2000	229	37337	20665	14	1476	6.11	90.24
2001	209	32996	20743	13	1596	6.22	99.25
2002	195	37075	44393	19	2336	9.74	227.66
TOT	633	107408	85801	46	1865	7.27	135.55
DURHAM TERRITORY (13)							
2000	335	65268	30066	31	970	9.25	89.75
2001	333	64767	48586	26	1869	7.81	145.90
2002	329	73741	45744	26	1759	7.90	139.04
TOT	997	203776	124396	83	1499	8.32	124.77
GREENSBORO-HAMIL LK TERR (14)							
2000	246	48718	42487	31	1371	12.60	172.71
2001	242	49725	29280	25	1171	10.33	120.99
2002	249	57382	37899	26	1458	10.44	152.20
TOT	737	155825	109666	82	1337	11.13	148.80
HIGH POINT TERRITORY (15)							
2000	77	15128	10099	7	1443	9.09	131.16
2001	72	15213	11057	4	2764	5.56	153.57
2002	78	14809	14879	4	3720	5.13	190.76
TOT	227	45150	36035	15	2402	6.61	158.74

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1 NOT UNDER FLEET PLAN
 2 CLAIM FREQUENCY IS PER 100 CARS

AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE 1
 CALENDAR YEARS ENDED DECEMBER 31, 2000, 2001, 2002
 PRIVATE PASSENGER NON-FLEET VOLUNTARY

COVERAGE 072	EARNED CAR YEARS	COLLECTED		PAID LOSS	NO. OF CLAIMS	AVG		PURE PREM
		EARNED PREMIUM	LOSS			CLAIM COST	CLAIM FREQ.	
RALEIGH TERRITORY (16)								
2000	617	131029	126317	59	2141	9.56	204.73	
2001	650	139052	156756	65	2412	10.00	241.16	
2002	665	166459	105637	74	1428	11.13	158.85	
TOT	1932	436540	388710	198	1963	10.25	201.20	
WILMINGTON TERRITORY (17)								
2000	260	48366	28556	21	1360	8.08	109.83	
2001	252	46216	21235	13	1633	5.16	84.27	
2002	253	53291	37483	12	3124	4.74	148.15	
TOT	765	147873	87274	46	1897	6.01	114.08	
WINSTON-SALEM TERRITORY (18)								
2000	265	43776	38680	25	1547	9.43	145.96	
2001	273	43258	12711	18	706	6.59	46.56	
2002	266	48057	62194	17	3658	6.39	233.81	
TOT	804	135091	113585	60	1893	7.46	141.27	
WESTERN TERRITORIES (24)								
2000	3932	578335	427048	225	1898	5.72	108.61	
2001	3815	561001	432696	219	1976	5.74	113.42	
2002	3785	632226	390204	229	1704	6.05	103.09	
TOT	11532	1771562	1249948	673	1857	5.84	108.39	
NORTH CAROLINA (32)								

1 NOT UNDER FLEET PLAN
 2 CLAIM FREQUENCY IS PER 100 CARS

AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE 1
 CALENDAR YEARS ENDED DECEMBER 31, 2000, 2001, 2002
 PRIVATE PASSENGER NON-FLEET VOLUNTARY

COVERAGE 072		-		NORTH CAROLINA (32)		
EARNED		COLLECTED		AVG		
YR	CAR YEARS	EARNED PREMIUM	PAID LOSS	NO. OF CLAIMS	CLAIM COST	CLAIM PURE PREM
RALEIGH TERRITORY (16)						
2000	617	131029	126317	59	2141	9.56 204.73
2001	650	139052	156756	65	2412	10.00 241.16
2002	665	166459	105637	69	1531	10.38 158.85
TOT	1932	436540	388710	193	2014	9.99 201.20
WILMINGTON TERRITORY (17)						
2000	260	48366	28556	21	1360	8.08 109.83
2001	252	46216	21235	13	1633	5.16 84.27
2002	253	53291	37483	13	2883	5.14 148.15
TOT	765	147873	87274	47	1857	6.14 114.08
WINSTON-SALEM TERRITORY (18)						
2000	265	43776	38680	25	1547	9.43 145.96
2001	273	43258	12711	18	706	6.59 46.56
2002	266	48057	62194	17	3658	6.39 233.81
TOT	804	135091	113585	60	1893	7.46 141.27
WESTERN TERRITORIES (24)						
2000	3932	578335	427048	225	1898	5.72 108.61
2001	3815	561001	432696	219	1976	5.74 113.42
2002	3785	632226	390204	223	1750	5.89 103.09
TOT	11532	1771562	1249948	667	1874	5.78 108.39

1 NOT UNDER FLEET PLAN
 2 CLAIM FREQUENCY IS PER 100 CARS

AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE 1
 CALENDAR YEARS ENDED DECEMBER 31, 2000, 2001, 2002
 PRIVATE PASSENGER NON-FLEET VOLUNTARY

COVERAGE 072	EARNED CAR YEARS	COLLECTED EARNED PREMIUM	PAID LOSS	NO. OF CLAIMS	AVG 2	NORTH CAROLINA (32)	
						CLAIM COST	PURE PREM
GASTON CO. (25)							
2000	218	42363	20917	8	2615	3.67	95.95
2001	216	38375	22605	10	2261	4.63	104.65
2002	225	45622	32526	19	1712	8.44	144.56
TOT	659	126360	76048	37	2055	5.61	115.40
SOUTHERN TERRS (26)							
2000	1282	212918	239287	65	3681	5.07	186.65
2001	1272	206324	138605	64	2166	5.03	108.97
2002	1218	223692	167049	87	1920	7.14	137.15
TOT	3772	642934	544941	216	2523	5.73	144.47
WILSON ROCKY MOUNT, ETC. (31)							
2000	696	124565	87525	44	1989	6.32	125.75
2001	717	122325	43877	34	1291	4.74	61.20
2002	707	138590	59238	39	1519	5.52	83.79
TOT	2120	385480	190640	117	1629	5.52	89.92
GUILFORD, BUNCOMBE, ETC. (32)							
2000	901	143703	97375	48	2029	5.33	108.07
2001	927	143370	106088	62	1711	6.69	114.44
2002	945	162618	150167	60	2503	6.35	158.91
TOT	2773	449691	353630	170	2080	6.13	127.53

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1 NOT UNDER FLEET PLAN
 2 CLAIM FREQUENCY IS PER 100 CARS

AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE 1
 CALENDAR YEARS ENDED DECEMBER 31, 2000, 2001, 2002
 PRIVATE PASSENGER NON-FLEET VOLUNTARY

COVERAGE 072	EARNED CAR YEARS	COLLECTED EARNED PREMIUM	PAID LOSS	NO. OF CLAIMS	AVG		NORTH CAROLINA (32)	
					CLAIM COST	CLAIM FREQ.	CLAIM FREQ.	PURE PREM
GASTON CO. (25)								
2000	218	42363	20917	8	2615	3.67	95.95	
2001	216	38375	22605	10	2261	4.63	104.65	
2002	225	45622	32526	19	1712	8.44	144.56	
TOT	659	126360	76048	37	2055	5.61	115.40	
SOUTHERN TERRS (26)								
2000	1282	212918	239287	65	3681	5.07	186.65	
2001	1272	206324	138605	64	2166	5.03	108.97	
2002	1218	223692	167049	81	2062	6.65	137.15	
TOT	3772	642934	544941	210	2595	5.57	144.47	
WILSON ROCKY MOUNT, ETC. (31)								
2000	696	124565	87525	44	1989	6.32	125.75	
2001	717	122325	43877	34	1291	4.74	61.20	
2002	707	138590	59238	37	1601	5.23	83.79	
TOT	2120	385480	190640	115	1658	5.42	89.92	
GUILFORD, BUNCOMBE, ETC. (32)								
2000	901	143703	97375	48	2029	5.33	108.07	
2001	927	143370	106088	62	1711	6.69	114.44	
2002	945	162618	150167	57	2635	6.03	158.91	
TOT	2773	449691	353630	167	2118	6.02	127.53	

1 NOT UNDER FLEET PLAN
 2 CLAIM FREQUENCY IS PER 100 CARS

AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE 1
 CALENDAR YEARS ENDED DECEMBER 31, 2000, 2001, 2002
 PRIVATE PASSENGER NON-FLEET VOLUNTARY

COVERAGE 072	EARNED		COLLECTED		PAID LOSS	NO. OF CLAIMS	NORTH CAROLINA (32)	
	CAR YEARS	PREMIUM	EARNED PREMIUM	LOSS			AVG 2	CLAIM FREQ.
EASTERN TERRITORIES (33)								
2000	2865	427516	313117		141	2221	4.92	109.29
2001	2752	397163	221502		116	1910	4.22	80.49
2002	2600	420870	235392		145	1623	5.58	90.54
TOT	8217	1245549	770011		402	1915	4.89	93.71
FAYETTEVILLE TERRITORY (40)								
2000	1066	253162	290220		125	2322	11.73	272.25
2001	1112	254043	304901		131	2327	11.78	274.19
2002	1127	289657	260374		126	2066	11.18	231.03
TOT	3305	796862	855495		382	2240	11.56	258.85
ONslow CO. (41)								
2000	591	137132	139297		67	2079	11.34	235.70
2001	599	138430	138480		70	1978	11.69	231.19
2002	567	157818	165824		76	2182	13.40	292.46
TOT	1757	433380	443601		213	2083	12.12	252.48
CRAVEN CO. (43)								
2000	289	51277	45510		25	1820	8.65	157.47
2001	300	54679	85128		39	2183	13.00	283.76
2002	299	64550	56650		31	1827	10.37	189.46
TOT	888	170506	187288		95	1971	10.70	210.91

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1 NOT UNDER FLEET PLAN
 2 CLAIM FREQUENCY IS PER 100 CARS

AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE 1
 CALENDAR YEARS ENDED DECEMBER 31, 2000, 2001, 2002
 PRIVATE PASSENGER NON-FLEET VOLUNTARY

COVERAGE 072	EARNED CAR YEARS	COLLECTED		PAID LOSS	NO. OF CLAIMS	AVG		PURE PREM
		EARNED	PREMIUM			CLAIM COST	CLAIM FREQ.	
EASTERN TERRITORIES (33)								
2000	2865	427516	313117	141	2221	4.92	109.29	
2001	2752	397163	221502	116	1910	4.22	80.49	
2002	2600	420870	235392	139	1693	5.35	90.54	
TOT	8217	1245549	770011	396	1944	4.82	93.71	
FAYETTEVILLE TERRITORY (40)								
2000	1066	253162	290220	125	2322	11.73	272.25	
2001	1112	254043	304901	131	2327	11.78	274.19	
2002	1127	289657	260374	122	2134	10.83	231.03	
TOT	3305	796862	855495	378	2263	11.44	258.85	
ON SLOW CO. (41)								
2000	591	137132	139297	67	2079	11.34	235.70	
2001	599	138430	138480	70	1978	11.69	231.19	
2002	567	157818	165824	71	2336	12.52	292.46	
TOT	1757	433380	443601	208	2133	11.84	252.48	
CRAVEN CO. (43)								
2000	289	51277	45510	25	1820	8.65	157.47	
2001	300	54679	85128	39	2183	13.00	283.76	
2002	299	64550	56650	31	1827	10.37	189.46	
TOT	888	170506	187288	95	1971	10.70	210.91	

NORTH CAROLINA (32)

1 NOT UNDER FLEET PLAN
 2 CLAIM FREQUENCY IS PER 100 CARS

AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE 1
 CALENDAR YEARS ENDED DECEMBER 31, 2000, 2001, 2002
 PRIVATE PASSENGER NON-FLEET VOLUNTARY

COVERAGE 072	EARNED CAR YEARS	COLLECTED EARNED PREMIUM	PAID LOSS	NO. OF CLAIMS	NORTH CAROLINA (32)	
					AVG COST	AVG CLAIM FREQ.
WAYNE CO. (47)						
2000	308	51264	38858	15	2591	4.87 126.16
2001	291	47463	43872	13	3375	4.47 150.76
2002	280	57906	28656	17	1686	6.07 102.34
TOT	879	156633	111386	45	2475	5.12 126.72
MECKLENBURG CO. REMAINDER (51)						
2000	70	12886	10669	4	2667	5.71 152.41
2001	74	14272	10403	4	2601	5.41 140.58
2002	89	20944	26492	11	2408	12.36 297.66
TOT	233	48102	47564	19	2503	8.15 204.14
CHARLOTTE TERRITORY (52)						
2000	651	145280	141736	64	2215	9.83 217.72
2001	699	150105	176206	87	2025	12.45 252.08
2002	691	174088	160659	101	1591	14.62 232.50
TOT	2041	469473	478601	252	1899	12.35 234.49
COVERAGE TOTALS						
2000	14898	2570023	2148429	1019	2108	6.84 144.21
2001	14805	2518777	2024731	1013	1999	6.84 136.76
2002	14568	2839395	2081460	1124	1852	7.72 142.88
TOT	44271	7928195	6254620	3156	1982	7.13 141.28

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1 NOT UNDER FLEET PLAN
 2 CLAIM FREQUENCY IS PER 100 CARS

AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE 1
 CALENDAR YEARS ENDED DECEMBER 31, 2000, 2001, 2002
 PRIVATE PASSENGER NON-FLEET VOLUNTARY

COVERAGE 072		-		NORTH CAROLINA (32)			
EARNED	COLLECTED	AVG	2	NO. OF CLAIMS	PURE		
YR	CAR	YR	CLAIM	COST	FREQ.		
YEARS	PREMIUM	YEARS	FREQ.	PREM			
WAYNE CO. (47)							
2000	308	51264	38858	15	2591	4.87	126.16
2001	291	47463	43872	13	3375	4.47	150.76
2002	280	57906	28656	15	1910	5.36	102.34
TOT	879	156633	111386	43	2590	4.89	126.72
MECKLENBURG CO. REMAINDER (51)							
2000	70	12886	10669	4	2667	5.71	152.41
2001	74	14272	10403	4	2601	5.41	140.58
2002	89	20944	26492	11	2408	12.36	297.66
TOT	233	48102	47564	19	2503	8.15	204.14
CHARLOTTE TERRITORY (52)							
2000	651	145280	141736	64	2215	9.83	217.72
2001	699	150105	176206	87	2025	12.45	252.08
2002	691	174088	160659	91	1765	13.17	232.50
TOT	2041	469473	478601	242	1978	11.86	234.49
COVERAGE TOTALS							
2000	14898	2570023	2148429	1019	2108	6.84	144.21
2001	14805	2518777	2024731	1013	1999	6.84	136.76
2002	14568	2839395	2081460	1071	1943	7.35	142.88
TOT	44271	7928195	6254620	3103	2016	7.01	141.28

1 NOT UNDER FLEET PLAN
 2 CLAIM FREQUENCY IS PER 100 CARS

AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE 1
 CALENDAR YEARS ENDED DECEMBER 31, 2000, 2001, 2002
 PRIVATE PASSENGER NON-FLEET VOLUNTARY

COVERAGE 073		COLLECTED		NORTH CAROLINA (32)	
EARNED CAR YEARS	EARNED PREMIUM	PAID LOSS	AVG 2	NO. OF CLAIMS	CLAIM PURE PREM
ASHEVILLE TERRITORY (11)					
2000	1687	325887	235115	108	2177 6.40 139.37
2001	1596	288311	184555	76	2428 4.76 115.64
2002	1478	294150	166171	84	1978 5.68 112.43
TOT	4761	908348	585841	268	2186 5.63 123.05
DURHAM TERRITORY (13)					
2000	2398	481320	280138	133	2106 5.55 116.82
2001	2140	448830	357222	145	2464 6.78 166.93
2002	1967	452992	278919	113	2468 5.74 141.80
TOT	6505	1383142	916279	391	2343 6.01 140.86
GREENSBORO-HAMIL LK TERR (14)					
2000	1861	402138	281406	119	2365 6.39 151.21
2001	1759	387261	213095	105	2029 5.97 121.15
2002	1605	382341	207768	86	2416 5.36 129.45
TOT	5225	1171740	702269	310	2265 5.93 134.41
HIGH POINT TERRITORY (15)					
2000	525	107602	43244	21	2059 4.00 82.37
2001	511	104982	46566	21	2217 4.11 91.13
2002	488	112320	38846	25	1554 5.12 79.60
TOT	1524	324904	128656	67	1920 4.40 84.42

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1 NOT UNDER FLEET PLAN
 2 CLAIM FREQUENCY IS PER 100 CARS

AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE 1
 CALENDAR YEARS ENDED DECEMBER 31, 2000, 2001, 2002
 PRIVATE PASSENGER NON-FLEET VOLUNTARY

COVERAGE 073	- EARNED		COLLECTED		PAID LOSS	NO. OF CLAIMS	AVG 2	NORTH CAROLINA (32)	
	YR	CAR YEARS	CAR EARNED PREMIUM	YR YEARS				CLAIM COST	CLAIM FREQ.
ASHEVILLE TERRITORY (11)									
2000	1687		325887		235115	108	2177	6.40	139.37
2001	1596		288311		184555	76	2428	4.76	115.64
2002	1478		294150		166171	79	2103	5.35	112.43
TOT	4761		908348		585841	263	2228	5.52	123.05
DURHAM TERRITORY (13)									
2000	2398		481320		280138	133	2106	5.55	116.82
2001	2140		448830		357222	145	2464	6.78	166.93
2002	1967		452992		278919	108	2583	5.49	141.80
TOT	6505		1383142		916279	386	2374	5.93	140.86
GREENSBORO-HAMIL LK TERR (14)									
2000	1861		402138		281406	119	2365	6.39	151.21
2001	1759		387261		213095	105	2029	5.97	121.15
2002	1605		382341		207768	87	2388	5.42	129.45
TOT	5225		1171740		702269	311	2258	5.95	134.41
HIGH POINT TERRITORY (15)									
2000	525		107602		43244	21	2059	4.00	82.37
2001	511		104982		46566	21	2217	4.11	91.13
2002	488		112320		38846	25	1554	5.12	79.60
TOT	1524		324904		128656	67	1920	4.40	84.42

1 NOT UNDER FLEET PLAN
 2 CLAIM FREQUENCY IS PER 100 CARS

AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE 1
 CALENDAR YEARS ENDED DECEMBER 31, 2000, 2001, 2002
 PRIVATE PASSENGER NON-FLEET VOLUNTARY

COVERAGE 073	EARNED		COLLECTED		PAID LOSS	NO. OF CLAIMS	AVG	NORTH CAROLINA (32)	
	CAR YEARS	PREMIUM	EARNED PREMIUM	LOSS				CLAIM COST	CLAIM PURE PREM
RALEIGH TERRITORY (16)									
2000	6648	1392261		743798	361	2060	5.43	111.88	
2001	6283	1324868		829682	343	2419	5.46	132.05	
2002	5844	1354365		719995	325	2215	5.56	123.20	
TOT	18775	4071494		2293475	1029	2229	5.48	122.16	
WILMINGTON TERRITORY (17)									
2000	2659	515246		383758	132	2907	4.96	144.32	
2001	2598	520845		269116	116	2320	4.46	103.59	
2002	2508	547886		236318	128	1846	5.10	94.23	
TOT	7765	1583977		889192	376	2365	4.84	114.51	
WINSTON-SALEM TERRITORY (18)									
2000	2031	370332		214031	100	2140	4.92	105.38	
2001	1836	338030		192435	97	1984	5.28	104.81	
2002	1733	347984		220205	97	2270	5.60	127.07	
TOT	5600	1056346		626671	294	2132	5.25	111.91	
WESTERN TERRITORIES (24)									
2000	17404	3283796		2139819	893	2396	5.13	122.95	
2001	16662	3103697		1759759	795	2214	4.77	105.62	
2002	15919	3249300		1851644	745	2485	4.68	116.32	
TOT	49985	9636793		5751222	2433	2364	4.87	115.06	

1 NOT UNDER FLEET PLAN
 2 CLAIM FREQUENCY IS PER 100 CARS

AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE 1
 CALENDAR YEARS ENDED DECEMBER 31, 2000, 2001, 2002
 PRIVATE PASSENGER NON-FLEET VOLUNTARY

COVERAGE 073		-		NORTH CAROLINA (32)			
EARNED	COLLECTED	AVG	2	NO. OF CLAIMS	PURE PREM		
YR	YR	NO. OF CLAIMS	COST	FREQ.	FREQ.		
CAR YEARS	PREMIUM	NO. OF CLAIMS	COST	FREQ.	PURE PREM		
RALEIGH TERRITORY (16)	RALEIGH TERRITORY (16)	NO. OF CLAIMS	COST	FREQ.	PURE PREM		
2000	6648	1392261	743798	361	2060	5.43	111.88
2001	6283	1324868	829682	343	2419	5.46	132.05
2002	5844	1354365	719995	312	2308	5.34	123.20
TOT	18775	4071494	2293475	1016	2257	5.41	122.16
WILMINGTON TERRITORY (17)							
2000	2659	515246	383758	132	2907	4.96	144.32
2001	2598	520845	269116	116	2320	4.46	103.59
2002	2508	547886	236318	125	1891	4.98	94.23
TOT	7765	1583977	889192	373	2384	4.80	114.51
WINSTON-SALEM TERRITORY (18)							
2000	2031	370332	214031	100	2140	4.92	105.38
2001	1836	338030	192435	97	1984	5.28	104.81
2002	1733	347984	220205	89	2474	5.14	127.07
TOT	5600	1056346	626671	286	2191	5.11	111.91
WESTERN TERRITORIES (24)							
2000	17404	3283796	2139819	893	2396	5.13	122.95
2001	16662	3103697	1759759	795	2214	4.77	105.62
2002	15919	3249300	1851644	724	2558	4.55	116.32
TOT	49985	9636793	5751222	2412	2384	4.83	115.06

1 NOT UNDER FLEET PLAN
 2 CLAIM FREQUENCY IS PER 100 CARS

AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE 1
 CALENDAR YEARS ENDED DECEMBER 31, 2000, 2001, 2002
 PRIVATE PASSENGER NON-FLEET VOLUNTARY

COVERAGE 073	EARNED		COLLECTED		PAID LOSS	NO. OF CLAIMS	AVG		PURE PREM
	YR	CAR	YR	CAR			COST	FREQ.	
GASTON CO. (25)									
2000	1573		343294		138645	70	1981	4.45	88.14
2001	1520		308640		183942	82	2243	5.39	121.01
2002	1382		311468		161190	73	2208	5.28	116.64
TOT	4475		963402		483777	225	2150	5.03	108.11
SOUTHERN TERRS (26)									
2000	4511		885704		579457	214	2708	4.74	128.45
2001	4343		816468		438331	180	2435	4.14	100.93
2002	4130		854671		539918	198	2727	4.79	130.73
TOT	12984		2556843		1557706	592	2631	4.56	119.97
WILSON ROCKY MOUNT, ETC. (31)									
2000	3635		719206		336611	171	1968	4.70	92.60
2001	3451		660919		411240	173	2377	5.01	119.17
2002	3318		697453		441693	158	2796	4.76	133.12
TOT	10404		2077578		1189544	502	2370	4.83	114.34
GUILFORD, BUNCOMBE, ETC. (32)									
2000	6495		1221149		881849	341	2586	5.25	135.77
2001	6167		1138568		660959	286	2311	4.64	107.18
2002	5904		1183722		666206	276	2414	4.67	112.84
TOT	18566		3543439		2209014	903	2446	4.86	118.98

1 NOT UNDER FLEET PLAN
 2 CLAIM FREQUENCY IS PER 100 CARS

AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE 1
 CALENDAR YEARS ENDED DECEMBER 31, 2000, 2001, 2002
 PRIVATE PASSENGER NON-FLEET VOLUNTARY

COVERAGE 073	EARNED CAR YEARS	COLLECTED EARNED PREMIUM	PAID LOSS	NO. OF CLAIMS	AVG COST	NORTH CAROLINA (32)	
						CLAIM FREQ.	PURE PREM
GASTON CO. (25)							
2000	1573	343294	138645	70	1981	4.45	88.14
2001	1520	308640	183942	82	2243	5.39	121.01
2002	1382	311468	161190	72	2239	5.21	116.64
TOT	4475	963402	483777	224	2160	5.01	108.11
SOUTHERN TERRS (26)							
2000	4511	885704	579457	214	2708	4.74	128.45
2001	4343	816468	438331	180	2435	4.14	100.93
2002	4130	854671	539918	195	2769	4.72	130.73
TOT	12984	2556843	1557706	589	2645	4.54	119.97
WILSON ROCKY MOUNT, ETC. (31)							
2000	3635	719206	336611	171	1968	4.70	92.60
2001	3451	660919	411240	173	2377	5.01	119.17
2002	3318	697453	441693	151	2925	4.55	133.12
TOT	10404	2077578	1189544	495	2403	4.76	114.34
GUILFORD, BUNCOMBE, ETC. (32)							
2000	6495	1221149	881849	341	2586	5.25	135.77
2001	6167	1138568	660959	286	2311	4.64	107.18
2002	5904	1183722	666206	271	2458	4.59	112.84
TOT	18566	3543439	2209014	898	2460	4.84	118.98

AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE 1
 CALENDAR YEARS ENDED DECEMBER 31, 2000, 2001, 2002
 PRIVATE PASSENGER NON-FLEET VOLUNTARY

COVERAGE 073	EARNED CAR YEARS	COLLECTED EARNED PREMIUM	PAID LOSS	NORTH CAROLINA (32)			
				AVG	2		
				NO. OF CLAIMS	CLAIM COST	PURE PREM	
EASTERN TERRITORIES (33)							
2000	7485	1331652	647931	321	2018	4.29	86.56
2001	7120	1246873	615212	279	2205	3.92	86.41
2002	6771	1292712	636439	279	2281	4.12	93.99
TOT	21376	3871237	1899582	879	2161	4.11	88.87
FAYETTEVILLE TERRITORY (40)							
2000	3935	886699	707672	264	2681	6.71	179.84
2001	3664	795630	490188	220	2228	6.00	133.78
2002	3386	827252	471757	197	2395	5.82	139.33
TOT	10985	2509581	1669617	681	2452	6.20	151.99
ONslow CO. (41)							
2000	2084	463649	276820	124	2232	5.95	132.83
2001	1915	394195	288546	117	2466	6.11	150.68
2002	1701	417112	244459	92	2657	5.41	143.71
TOT	5700	1274956	809825	333	2432	5.84	142.07
CRAVEN CO. (43)							
2000	1670	264668	139870	76	1840	4.55	83.75
2001	1611	250409	141950	63	2253	3.91	88.11
2002	1455	253895	179541	68	2640	4.67	123.40
TOT	4736	768972	461361	207	2229	4.37	97.42

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1 NOT UNDER FLEET PLAN
 2 CLAIM FREQUENCY IS PER 100 CARS

AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE 1
 CALENDAR YEARS ENDED DECEMBER 31, 2000, 2001, 2002
 PRIVATE PASSENGER NON-FLEET VOLUNTARY

COVERAGE 073	EARNED		COLLECTED		PAID LOSS	NO. OF CLAIMS	AVG		NORTH CAROLINA (32)	
	CAR YEARS	YEARS	EARNED PREMIUM	COLLECTED PREMIUM			CLAIM COST	CLAIM FREQ.	PURE PREM	
EASTERN TERRITORIES (33)										
2000	7485		1331652		647931	321	2018	4.29	86.56	
2001	7120		1246873		615212	279	2205	3.92	86.41	
2002	6771		1292712		636439	250	2546	3.69	93.99	
TOT	21376		3871237		1899582	850	2235	3.98	88.87	
FAYETTEVILLE TERRITORY (40)										
2000	3935		886699		707672	264	2681	6.71	179.84	
2001	3664		795630		490188	220	2228	6.00	133.78	
2002	3386		827252		471757	175	2696	5.17	139.33	
TOT	10985		2509581		1669617	659	2534	6.00	151.99	
ONSLOW CO. (41)										
2000	2084		463649		276820	124	2232	5.95	132.83	
2001	1915		394195		288546	117	2466	6.11	150.68	
2002	1701		417112		244459	84	2910	4.94	143.71	
TOT	5700		1274956		809825	325	2492	5.70	142.07	
CRAVEN CO. (43)										
2000	1670		264668		139870	76	1840	4.55	83.75	
2001	1611		250409		141950	63	2253	3.91	88.11	
2002	1455		253895		179541	64	2805	4.40	123.40	
TOT	4736		768972		461361	203	2273	4.29	97.42	

1 NOT UNDER FLEET PLAN
 2 CLAIM FREQUENCY IS PER 100 CARS

AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE 1
 CALENDAR YEARS ENDED DECEMBER 31, 2000, 2001, 2002
 PRIVATE PASSENGER NON-FLEET VOLUNTARY

COVERAGE 073	EARNED CAR YEARS	COLLECTED EARNED PREMIUM	PAID LOSS	NO. OF CLAIMS	AVG		PURE PREM
					CLAIM COST	CLAIM FREQ.	
WAYNE CO. (47)							
2000	731	133654	105703	42	2517	5.75	144.60
2001	688	122650	48269	33	1463	4.80	70.16
2002	658	130094	64884	38	1707	5.78	98.61
TOT	2077	386398	218856	113	1937	5.44	105.37
MECKLENBURG CO. REMAINDER (51)							
2000	787	174398	117372	44	2668	5.59	149.14
2001	785	159151	66959	27	2480	3.44	85.30
2002	732	164506	68977	34	2029	4.64	94.23
TOT	2304	498055	253308	105	2412	4.56	109.94
CHARLOTTE TERRITORY (52)							
2000	6397	1551188	956736	388	2466	6.07	149.56
2001	6242	1469644	899963	380	2368	6.09	144.18
2002	5929	1477234	731166	346	2113	5.84	123.32
TOT	18568	4498066	2587865	1114	2323	6.00	139.37
COVERAGE TOTALS							
2000	74516	14853843	9209975	3922	2348	5.26	123.60
2001	70891	13879971	8097989	3538	2289	4.99	114.23
2002	66908	14351457	7926096	3362	2358	5.02	118.46
TOT	212315	43085271	25234060	10822	2332	5.10	118.85

1 NOT UNDER FLEET PLAN
 2 CLAIM FREQUENCY IS PER 100 CARS

AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE 1
 CALENDAR YEARS ENDED DECEMBER 31, 2000, 2001, 2002
 PRIVATE PASSENGER NON-FLEET VOLUNTARY

COVERAGE 073	EARNED CAR YEARS	COLLECTED EARNED PREMIUM	PAID LOSS	NO. OF CLAIMS	AVG		NORTH CAROLINA (32)
					CLAIM COST	CLAIM PURE PREM	
WAYNE CO. (47)							
2000	731	133654	105703	42	2517	5.75	144.60
2001	688	122650	48269	33	1463	4.80	70.16
2002	658	130094	64884	35	1854	5.32	98.61
TOT	2077	386398	218856	110	1990	5.30	105.37
MECKLENBURG CO. REMAINDER (51)							
2000	787	174398	117372	44	2668	5.59	149.14
2001	785	159151	66959	27	2480	3.44	85.30
2002	732	164506	68977	31	2225	4.23	94.23
TOT	2304	498055	253308	102	2483	4.43	109.94
CHARLOTTE TERRITORY (52)							
2000	6397	1551188	956736	388	2466	6.07	149.56
2001	6242	1469644	899963	380	2368	6.09	144.18
2002	5929	1477234	731166	326	2243	5.50	123.32
TOT	18568	4498066	2587865	1094	2366	5.89	139.37
COVERAGE TOTALS							
2000	74516	14853843	9209975	3922	2348	5.26	123.60
2001	70891	13879971	8097989	3538	2289	4.99	114.23
2002	66908	14351457	7926096	3203	2475	4.79	118.46
TOT	212315	43085271	25234060	10663	2367	5.02	118.85

1 NOT UNDER FLEET PLAN
 2 CLAIM FREQUENCY IS PER 100 CARS

AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE 1
 CALENDAR YEARS ENDED DECEMBER 31, 2000, 2001, 2002
 PRIVATE PASSENGER NON-FLEET VOLUNTARY

COVERAGE 074	EARNED		COLLECTED		PAID LOSS	NO. OF CLAIMS	AVG		NORTH CAROLINA (32)	
	CAR YEARS	PREMIUM	EARNED PREMIUM	LOSS			2	CLAIM FREQ.	PURE PREM	
ASHEVILLE TERRITORY (11)										
2000	7588	1340982	692709	381	1818	5.02	91.29			
2001	7047	1134228	611957	379	1615	5.38	86.84			
2002	6679	1164240	695301	325	2139	4.87	104.10			
TOT	21314	3639450	1999967	1085	1843	5.09	93.83			
DURHAM TERRITORY (13)										
2000	11759	2290747	1677430	791	2121	6.73	142.65			
2001	11070	2141945	1431872	698	2051	6.31	129.35			
2002	10328	2188137	1251968	576	2174	5.58	121.22			
TOT	33157	6620829	4361270	2065	2112	6.23	131.53			
GREENSBORO-HAMIL LK TERR (14)										
2000	9923	1947575	1429293	641	2230	6.46	144.04			
2001	9517	1773732	1256677	566	2220	5.95	132.05			
2002	8971	1836290	1236395	590	2096	6.58	137.82			
TOT	28411	5557597	3922365	1797	2183	6.33	138.06			
HIGH POINT TERRITORY (15)										
2000	3823	725415	417089	205	2035	5.36	109.10			
2001	3643	655295	404843	201	2014	5.52	111.13			
2002	3397	657471	301694	137	2202	4.03	88.81			
TOT	10863	2038181	1123626	543	2069	5.00	103.44			

1 NOT UNDER FLEET PLAN
 2 CLAIM FREQUENCY IS PER 100 CARS

AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE 1
 CALENDAR YEARS ENDED DECEMBER 31, 2000, 2001, 2002
 PRIVATE PASSENGER NON-FLEET VOLUNTARY

COVERAGE 074		COLLECTED		NORTH CAROLINA (32)			
EARNED	CAR	EARNED	PAID	AVG	2		
YR	YEARS	PREMIUM	LOSS	NO. OF CLAIMS	CLAIM COST		
ASHEVILLE TERRITORY (11)				PURE	PREM		
2000	7588	1340982	692709	381	1818	5.02	91.29
2001	7047	1134228	611957	379	1615	5.38	86.84
2002	6679	1164240	695301	321	2166	4.81	104.10
TOT	21314	3639450	1999967	1081	1850	5.07	93.83
DURHAM TERRITORY (13)							
2000	11759	2290747	1677430	791	2121	6.73	142.65
2001	11070	2141945	1431872	698	2051	6.31	129.35
2002	10328	2188137	1251968	569	2200	5.51	121.22
TOT	33157	6620829	4361270	2058	2119	6.21	131.53
GREENSBORO-HAMIL LK TERR (14)							
2000	9923	1947575	1429293	641	2230	6.46	144.04
2001	9517	1773732	1256677	566	2220	5.95	132.05
2002	8971	1836290	1236395	584	2117	6.51	137.82
TOT	28411	5557597	3922365	1791	2190	6.30	138.06
HIGH POINT TERRITORY (15)							
2000	3823	725415	417089	205	2035	5.36	109.10
2001	3643	655295	404843	201	2014	5.52	111.13
2002	3397	657471	301694	135	2235	3.97	88.81
TOT	10863	2038181	1123626	541	2077	4.98	103.44

AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE 1
 CALENDAR YEARS ENDED DECEMBER 31, 2000, 2001, 2002
 PRIVATE PASSENGER NON-FLEET VOLUNTARY

COVERAGE 074	EARNED		COLLECTED		PAID LOSS	NO. OF CLAIMS	AVG 2	NORTH CAROLINA (32)	
	YR	CAR YEARS	EARNS PREMIUM	COLLECTED PREMIUM				CLAIM COST	FREQ.
RALEIGH TERRITORY (16)									
2000	25283		5163312		3354868	1531	2191	6.06	132.69
2001	24327		4863990		3305185	1423	2323	5.85	135.86
2002	23190		5062980		2677744	1240	2159	5.35	115.47
TOT	72800		15090282		9337797	4194	2226	5.76	128.27
WILMINGTON TERRITORY (17)									
2000	9306		1757118		1124328	485	2318	5.21	120.82
2001	8949		1682794		904802	462	1958	5.16	101.11
2002	8565		1743086		1055797	452	2336	5.28	123.27
TOT	26820		5182998		3084927	1399	2205	5.22	115.02
WINSTON-SALEM TERRITORY (18)									
2000	12676		2141568		1383766	748	1850	5.90	109.16
2001	12289		2052808		1265654	664	1906	5.40	102.99
2002	11641		2111887		1159155	631	1837	5.42	99.58
TOT	36606		6306263		3808575	2043	1864	5.58	104.04
WESTERN TERRITORIES (24)									
2000	138838		23748970		13948114	6412	2175	4.62	100.46
2001	131499		21505712		12408842	5826	2130	4.43	94.36
2002	125245		22266614		11971612	5417	2210	4.33	95.59
TOT	395582		67521296		38328568	17655	2171	4.46	96.89

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1 NOT UNDER FLEET PLAN
 2 CLAIM FREQUENCY IS PER 100 CARS

AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE 1
 CALENDAR YEARS ENDED DECEMBER 31, 2000, 2001, 2002
 PRIVATE PASSENGER NON-FLEET VOLUNTARY

COVERAGE 074	-		NORTH CAROLINA (32)	
	EARNED CAR YEARS	COLLECTED EARNED PREMIUM	AVG 2	PURE PREM
YR	YEARS	PAID LOSS	NO. OF CLAIMS COST	FREQ. CLAIM
RALEIGH TERRITORY (16)				
2000	25283	5163312	3354868	1531 2191 6.06 132.69
2001	24327	4863990	3305185	1423 2323 5.85 135.86
2002	23190	5062980	2677744	1213 2208 5.23 115.47
TOT	72800	15090282	9337797	4167 2241 5.72 128.27
WILMINGTON TERRITORY (17)				
2000	9306	1757118	1124328	485 2318 5.21 120.82
2001	8949	1682794	904802	462 1958 5.16 101.11
2002	8565	1743086	1055797	449 2351 5.24 123.27
TOT	26820	5182998	3084927	1396 2210 5.21 115.02
WINSTON-SALEM TERRITORY (18)				
2000	12676	2141568	1383766	748 1850 5.90 109.16
2001	12289	2052808	1265654	664 1906 5.40 102.99
2002	11641	2111887	1159155	627 1849 5.39 99.58
TOT	36606	6306263	3808575	2039 1868 5.57 104.04
WESTERN TERRITORIES (24)				
2000	138838	23748970	13948114	6412 2175 4.62 100.46
2001	131499	21505712	12408842	5826 2130 4.43 94.36
2002	125245	22266614	11971612	5376 2227 4.29 95.59
TOT	395582	67521296	38328568	17614 2176 4.45 96.89

AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE 1
 CALENDAR YEARS ENDED DECEMBER 31, 2000, 2001, 2002
 PRIVATE PASSENGER NON-FLEET VOLUNTARY

COVERAGE 074	EARNED CAR YEARS	COLLECTED EARNED PREMIUM	PAID LOSS	NO. OF CLAIMS	NORTH CAROLINA (32)	
					AVG CLAIM COST	AVG CLAIM PURE PREM
GASTON CO. (25)						
2000	12519	2627746	1401538	590	2375	4.71 111.95
2001	11691	2227079	1327485	537	2472	4.59 113.55
2002	10961	2269309	990685	470	2108	4.29 90.38
TOT	35171	7124134	3719708	1597	2329	4.54 105.76
SOUTHERN TERRS (26)						
2000	28311	5309425	3138056	1263	2485	4.46 110.84
2001	27263	4812054	2574104	1099	2342	4.03 94.42
2002	26091	4998931	2672307	1107	2414	4.24 102.42
TOT	81665	15120410	8384467	3469	2417	4.25 102.67
WILSON ROCKY MOUNT, ETC. (31)						
2000	23550	4395868	2588659	1171	2211	4.97 109.92
2001	22681	4007571	2547370	1137	2240	5.01 112.31
2002	21524	4147537	1971669	952	2071	4.42 91.60
TOT	67755	12550976	7107698	3260	2180	4.81 104.90
GUILFORD, BUNCOMBE, ETC. (32)						
2000	50065	8597554	4953529	2450	2022	4.89 98.94
2001	47813	7835084	4788369	2264	2115	4.74 100.15
2002	45356	8041418	4505832	2035	2214	4.49 99.34
TOT	143234	24474056	14247730	6749	2111	4.71 99.47

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1 NOT UNDER FLEET PLAN
 2 CLAIM FREQUENCY IS PER 100 CARS

AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE 1
 CALENDAR YEARS ENDED DECEMBER 31, 2000, 2001, 2002
 PRIVATE PASSENGER NON-FLEET VOLUNTARY

COVERAGE 074	-		NORTH CAROLINA (32)	
	EARNED	COLLECTED	AVG	2
YR	CAR	EARNED	NO. OF CLAIMS	CLAIM COST
YEARS	PREMIUM	LOSS	FREQ.	PREM
GASTON CO. (25)				
2000	12519	2627746	590	2375
2001	11691	2227079	537	2472
2002	10961	2269309	468	2117
TOT	35171	7124134	1595	2332
SOUTHERN TERRS (26)				
2000	28311	5309425	1263	2485
2001	27263	4812054	1099	2342
2002	26091	4998931	1087	2458
TOT	81665	15120410	3449	2431
WILSON ROCKY MOUNT, ETC. (31)				
2000	23550	4395868	1171	2211
2001	22681	4007571	1137	2240
2002	21524	4147537	946	2084
TOT	67755	12550976	3254	2184
GUILFORD, BUNCOMBE, ETC. (32)				
2000	50065	8597554	2450	2022
2001	47813	7835084	2264	2115
2002	45356	8041418	2013	2238
TOT	143234	24474056	6727	2118

AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE 1
 CALENDAR YEARS ENDED DECEMBER 31, 2000, 2001, 2002
 PRIVATE PASSENGER NON-FLEET VOLUNTARY

COVERAGE 074	EARNED CAR YEARS	COLLECTED EARNED PREMIUM	PAID LOSS	NO. OF CLAIMS	NORTH CAROLINA (32)	
					AVG COST	AVG CLAIM PURE PREM
EASTERN TERRITORIES (33)						
2000	76527	13391090	7520206	3455	2177	4.51 98.27
2001	73617	12269942	6997405	3183	2198	4.32 95.05
2002	70847	12749029	6764533	3151	2147	4.45 95.48
TOT	220991	38410061	21282144	9789	2174	4.43 96.30
FAYETTEVILLE TERRITORY (40)						
2000	12749	2698349	1576811	755	2088	5.92 123.68
2001	12318	2450460	1816339	786	2311	6.38 147.45
2002	11835	2595335	1577083	706	2234	5.97 133.26
TOT	36902	7744144	4970233	2247	2212	6.09 134.69
ONSLOW CO. (41)						
2000	6170	1304156	928899	393	2364	6.37 150.55
2001	5966	1152304	790519	354	2233	5.93 132.50
2002	5677	1277002	642152	289	2222	5.09 113.11
TOT	17813	3733462	2361570	1036	2280	5.82 132.58
CRAVEN CO. (43)						
2000	5765	929607	528828	253	2090	4.39 91.73
2001	5564	840450	472231	257	1837	4.62 84.87
2002	5269	885868	542336	232	2338	4.40 102.93
TOT	16598	2655925	1543395	742	2080	4.47 92.99

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1 NOT UNDER FLEET PLAN
 2 CLAIM FREQUENCY IS PER 100 CARS

AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE 1
 CALENDAR YEARS ENDED DECEMBER 31, 2000, 2001, 2002
 PRIVATE PASSENGER NON-FLEET VOLUNTARY

COVERAGE 074	-		NORTH CAROLINA (32)	
	EARNED CAR YEARS	COLLECTED EARNED PREMIUM	AVG 2	PURE PREM
YR	YR	PAID LOSS	NO. OF CLAIMS	CLAIM FREQ.
EASTERN TERRITORIES (33)				
2000	76527	13391090	7520206	3455 2177 4.51 98.27
2001	73617	12269942	6997405	3183 2198 4.32 95.05
2002	70847	12749029	6764533	3119 2169 4.40 95.48
TOT	220991	38410061	21282144	9757 2181 4.42 96.30
FAYETTEVILLE TERRITORY (40)				
2000	12749	2698349	1576811	755 2088 5.92 123.68
2001	12318	2450460	1816339	786 2311 6.38 147.45
2002	11835	2595335	1577083	689 2289 5.82 133.26
TOT	36902	7744144	4970233	2230 2229 6.04 134.69
ON SLOW CO. (41)				
2000	6170	1304156	928899	393 2364 6.37 150.55
2001	5966	1152304	790519	354 2233 5.93 132.50
2002	5677	1277002	642152	271 2370 4.77 113.11
TOT	17813	3733462	2361570	1018 2320 5.71 132.58
CRAVEN CO. (43)				
2000	5765	929607	528828	253 2090 4.39 91.73
2001	5564	840450	472231	257 1837 4.62 84.87
2002	5269	885868	542336	229 2368 4.35 102.93
TOT	16598	2655925	1543395	739 2088 4.45 92.99

1 NOT UNDER FLEET PLAN
 2 CLAIM FREQUENCY IS PER 100 CARS

AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE 1
 CALENDAR YEARS ENDED DECEMBER 31, 2000, 2001, 2002
 PRIVATE PASSENGER NON-FLEET VOLUNTARY

COVERAGE 074		COLLECTED		PAID		NORTH CAROLINA (32)	
EARNED	EARNED	EARNED	LOSS	NO. OF	AVG	NO. OF	PURE
CAR	PREMIUM	LOSS	LOSS	CLAIMS	CLAIM	CLAIM	PREM
YR	YR	YR	YR	CLAIMS	COST	FREQ.	FREQ.
YEARS	PREMIUM	LOSS	LOSS	COST	FREQ.	FREQ.	FREQ.
WAYNE CO. (47)							
2000	6009	1024345	650021	280	2322	4.66	108.17
2001	5524	883619	602508	249	2420	4.51	109.07
2002	5073	913205	459547	225	2042	4.44	90.59
TOT	16606	2821169	1712076	754	2271	4.54	103.10
MECKLENBURG CO. REMAINDER (51)							
2000	2479	487293	273728	142	1928	5.73	110.42
2001	2364	425808	290378	134	2167	5.67	122.83
2002	2260	455937	301737	132	2286	5.84	133.51
TOT	7103	1369038	865843	408	2122	5.74	121.90
CHARLOTTE TERRITORY (52)							
2000	22411	4894684	3099941	1486	2086	6.63	138.32
2001	21333	4393771	2574675	1279	2013	6.00	120.69
2002	20234	4496371	2697322	1288	2094	6.37	133.31
TOT	63978	13784826	8371938	4053	2066	6.33	130.86
COVERAGE TOTALS							
2000	465751	84775804	50687813	23432	2163	5.03	108.83
2001	444475	77108646	46371215	21498	2157	4.84	104.33
2002	423143	79860647	43474869	19955	2179	4.72	102.74
TOT	1333369	241745097	140533897	64885	2166	4.87	105.40

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1 NOT UNDER FLEET PLAN
 2 CLAIM FREQUENCY IS PER 100 CARS

AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE 1
 CALENDAR YEARS ENDED DECEMBER 31, 2000, 2001, 2002
 PRIVATE PASSENGER NON-FLEET VOLUNTARY

COVERAGE 074	EARNED CAR YEARS	COLLECTED EARNED PREMIUM	PAID LOSS	NO. OF CLAIMS	AVG CLAIM COST	NORTH CAROLINA (32)	
						CLAIM FREQ.	PURE PREM
WAYNE CO. (47)							
2000	6009	1024345	650021	280	2322	4.66	108.17
2001	5524	883619	602508	249	2420	4.51	109.07
2002	5073	913205	459547	222	2070	4.38	90.59
TOT	16606	2821169	1712076	751	2280	4.52	103.10
MECKLENBURG CO. REMAINDER (51)							
2000	2479	487293	273728	142	1928	5.73	110.42
2001	2364	425808	290378	134	2167	5.67	122.83
2002	2260	455937	301737	128	2357	5.66	133.51
TOT	7103	1369038	865843	404	2143	5.69	121.90
CHARLOTTE TERRITORY (52)							
2000	22411	4894684	3099941	1486	2086	6.63	138.32
2001	21333	4393771	2574675	1279	2013	6.00	120.69
2002	20234	4496371	2697322	1267	2129	6.26	133.31
TOT	63978	13784826	8371938	4032	2076	6.30	130.86
COVERAGE TOTALS							
2000	465751	84775804	50687813	23432	2163	5.03	108.83
2001	444475	77108646	46371215	21498	2157	4.84	104.33
2002	423143	79860647	43474869	19713	2205	4.66	102.74
TOT	1333369	241745097	140533897	64643	2174	4.85	105.40

1 NOT UNDER FLEET PLAN
 2 CLAIM FREQUENCY IS PER 100 CARS

AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE 1
 CALENDAR YEARS ENDED DECEMBER 31, 2000, 2001, 2002
 PRIVATE PASSENGER NON-FLEET VOLUNTARY

COVERAGE 076	EARNED CAR YEARS	COLLECTED EARNED PREMIUM	PAID LOSS	NO. OF CLAIMS	NORTH CAROLINA (32)	
					AVG 2	PURE PREM
ASHEVILLE TERRITORY (11)						
2000	28851	5741174	3653752	1569	2329	5.44 126.64
2001	29131	5489012	3460669	1483	2334	5.09 118.80
2002	29126	5928986	3252793	1472	2210	5.05 111.68
TOT	87108	17159172	10367214	4524	2292	5.19 119.02
DURHAM TERRITORY (13)						
2000	37193	7941304	5198068	2296	2264	6.17 139.76
2001	37509	8141543	5263674	2132	2469	5.68 140.33
2002	36892	8685744	5263792	2103	2503	5.70 142.68
TOT	111594	24768591	15725534	6531	2408	5.85 140.92
GREENSBORO-HAMIL LK TERR (14)						
2000	43631	9471418	6474347	2695	2402	6.18 148.39
2001	43527	9245310	5883899	2624	2242	6.03 135.18
2002	42861	9725010	5686519	2508	2267	5.85 132.67
TOT	130019	28441738	18044765	7827	2305	6.02 138.79
HIGH POINT TERRITORY (15)						
2000	14145	2964414	1919143	849	2260	6.00 135.68
2001	14305	2962349	2017537	787	2564	5.50 141.04
2002	14175	3153789	1944576	858	2266	6.05 137.18
TOT	42625	9080552	5881256	2494	2358	5.85 137.98

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 2 CLAIM FREQUENCY IS PER 100 CARS

AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE 1
 CALENDAR YEARS ENDED DECEMBER 31, 2000, 2001, 2002
 PRIVATE PASSENGER NON-FLEET VOLUNTARY

COVERAGE 076	-		NORTH CAROLINA (32)	
	EARNED CAR YEARS	COLLECTED EARNED PREMIUM	AVG 2	PURE PREM
ASHEVILLE TERRITORY (11)				
2000	28851	5741174	1569	5.44 126.64
2001	29131	5489012	1483	5.09 118.80
2002	29126	5928986	1453	4.99 111.68
TOT	87108	17159172	4505	5.17 119.02
DURHAM TERRITORY (13)				
2000	37193	7941304	2296	6.17 139.76
2001	37509	8141543	2132	5.68 140.33
2002	36892	8685744	2048	5.55 142.68
TOT	111594	24768591	6476	5.80 140.92
GREENSBORO-HAMIL LK TERR (14)				
2000	43631	9471418	2695	6.18 148.39
2001	43527	9245310	2624	6.03 135.18
2002	42861	9725010	2458	5.73 132.67
TOT	130019	28441738	7777	5.98 138.79
HIGH POINT TERRITORY (15)				
2000	14145	2964414	849	6.00 135.68
2001	14305	2962349	787	5.50 141.04
2002	14175	3153789	847	5.98 137.18
TOT	42625	9080552	2483	5.83 137.98

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- 1 NOT UNDER FLEET PLAN
- 2 CLAIM FREQUENCY IS PER 100 CARS

AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE 1
 CALENDAR YEARS ENDED DECEMBER 31, 2000, 2001, 2002
 PRIVATE PASSENGER NON-FLEET VOLUNTARY

COVERAGE 076	-		NORTH CAROLINA (32)	
	EARNED CAR YEARS	COLLECTED EARNED PREMIUM	PAID LOSS	AVG 2 NO. OF CLAIMS COST FREQ. PURE PREM
RALEIGH TERRITORY (16)				
2000	103007	22294661	14288202	5925 2412 5.75 138.71
2001	103014	22617813	13407739	5614 2388 5.45 130.15
2002	101912	24266907	13449269	5251 2561 5.15 131.97
TOT	307933	69179381	41145210	16790 2451 5.45 133.62
WILMINGTON TERRITORY (17)				
2000	33180	6737389	4246960	1649 2575 4.97 128.00
2001	33283	6949001	3407293	1495 2279 4.49 102.37
2002	32691	7314449	4486408	1638 2739 5.01 137.24
TOT	99154	21000839	12140661	4782 2539 4.82 122.44
WINSTON-SALEM TERRITORY (18)				
2000	44463	8481507	5692223	2507 2271 5.64 128.02
2001	44630	8522473	5587105	2475 2257 5.55 125.19
2002	43993	9022068	5267821	2402 2193 5.46 119.74
TOT	133086	26026048	16547149	7384 2241 5.55 124.33
WESTERN TERRITORIES (24)				
2000	554345	107095228	71024567	27641 2570 4.99 128.12
2001	558683	105692132	66893614	26009 2572 4.66 119.73
2002	558760	113367411	66489774	25265 2632 4.52 119.00
TOT	1671788	326154771	204407955	78915 2590 4.72 122.27

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AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE 1
 CALENDAR YEARS ENDED DECEMBER 31, 2000, 2001, 2002
 PRIVATE PASSENGER NON-FLEET VOLUNTARY

COVERAGE 076		-		NORTH CAROLINA (32)			
EARNED	COLLECTED	AVG	2	NO. OF CLAIMS	PURE		
CAR	EARNED	CLAIM COST	FREQ.	PREM			
YR	PREMIUM	PAID	LOSS				
RALEIGH TERRITORY (16)							
2000	103007	22294661	14288202	5925	2412	5.75	138.71
2001	103014	22617813	13407739	5614	2388	5.45	130.15
2002	101912	24266907	13449269	5168	2602	5.07	131.97
TOT	307933	69179381	41145210	16707	2463	5.43	133.62
WILMINGTON TERRITORY (17)							
2000	33180	6737389	4246960	1649	2575	4.97	128.00
2001	33283	6949001	3407293	1495	2279	4.49	102.37
2002	32691	7314449	4486408	1611	2785	4.93	137.24
TOT	99154	21000839	12140661	4755	2553	4.80	122.44
WINSTON-SALEM TERRITORY (18)							
2000	44463	8481507	5692223	2507	2271	5.64	128.02
2001	44630	8522473	5587105	2475	2257	5.55	125.19
2002	43993	9022068	5267821	2367	2226	5.38	119.74
TOT	133086	26026048	16547149	7349	2252	5.52	124.33
WESTERN TERRITORIES (24)							
2000	554345	107095228	71024567	24641	2882	4.45	128.12
2001	558683	105692132	66893614	23009	2907	4.12	119.73
2002	558760	113367411	66489774	22078	3012	3.95	119.00
TOT	1671788	326154771	204407955	69728	2932	4.17	122.27

AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE 1
 CALENDAR YEARS ENDED DECEMBER 31, 2000, 2001, 2002
 PRIVATE PASSENGER NON-FLEET VOLUNTARY

COVERAGE 076	-		NORTH CAROLINA (32)	
	EARNED CAR YEARS	COLLECTED EARNED PREMIUM	PAID LOSS	AVG 2 NO. OF CLAIMS COST FREQ. PURE PREM
GASTON CO. (25)				
2000	37143	8708736	5274492	1952 2702 5.26 142.01
2001	37028	8133982	4358597	1728 2522 4.67 117.71
2002	36260	8461859	4529813	1688 2684 4.66 124.93
TOT	110431	25304577	14162902	5368 2638 4.86 128.25
SOUTHERN TERRS (26)				
2000	103029	21336921	13432187	4858 2765 4.72 130.37
2001	106211	21197227	13379923	4821 2775 4.54 125.97
2002	107158	23029926	13251355	4772 2777 4.45 123.66
TOT	316398	65564074	40063465	14451 2772 4.57 126.62
WILSON ROCKY MOUNT, ETC. (31)				
2000	75519	15133274	9718969	4082 2381 5.41 128.70
2001	78030	15310249	9126361	3813 2393 4.89 116.96
2002	78577	16783812	9277999	3710 2501 4.72 118.08
TOT	232126	47227335	28123329	11605 2423 5.00 121.16
GUILFORD, BUNCOMBE, ETC. (32)				
2000	187468	36152282	23581576	9524 2476 5.08 125.79
2001	190569	35976401	22270694	9140 2437 4.80 116.86
2002	190216	38611806	22069787	9003 2451 4.73 116.02
TOT	568253	110740489	67922057	27667 2455 4.87 119.53

AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE 1
 CALENDAR YEARS ENDED DECEMBER 31, 2000, 2001, 2002
 PRIVATE PASSENGER NON-FLEET VOLUNTARY

COVERAGE 076	-		NORTH CAROLINA (32)	
	EARNED CAR YEARS	COLLECTED EARNED PREMIUM	PAID LOSS	AVG 2 NO. OF CLAIMS COST PURE FREQ. PREM
GASTON CO. (25)				
2000	37143	8708736	5274492	1952 2702 5.26 142.01
2001	37028	8133982	4358597	1728 2522 4.67 117.71
2002	36260	8461859	4529813	1669 2714 4.60 124.93
TOT	110431	25304577	14162902	5349 2648 4.84 128.25
SOUTHERN TERRS (26)				
2000	103029	21336921	13432187	4858 2765 4.72 130.37
2001	106211	21197227	13379923	4821 2775 4.54 125.97
2002	107158	23029926	13251355	4707 2815 4.39 123.66
TOT	316398	65564074	40063465	14386 2785 4.55 126.62
WILSON ROCKY MOUNT, ETC. (31)				
2000	75519	15133274	9718969	4082 2381 5.41 128.70
2001	78030	15310249	9126361	3813 2393 4.89 116.96
2002	78577	16783812	9277999	3654 2539 4.65 118.08
TOT	232126	47227335	28123329	11549 2435 4.98 121.16
GUILDFORD, BUNCOMBE, ETC. (32)				
2000	187468	36152282	23581576	9524 2476 5.08 125.79
2001	190569	35976401	22270694	9140 2437 4.80 116.86
2002	190216	38611806	22069787	8918 2475 4.69 116.02
TOT	568253	110740489	67922057	27582 2463 4.85 119.53

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1 NOT UNDER FLEET PLAN
 2 CLAIM FREQUENCY IS PER 100 CARS

AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE 1
 CALENDAR YEARS ENDED DECEMBER 31, 2000, 2001, 2002
 PRIVATE PASSENGER NON-FLEET VOLUNTARY

COVERAGE 076	EARNED CAR YEARS	COLLECTED EARNED PREMIUM	PAID LOSS	NO. OF CLAIMS	AVG COST	NORTH CAROLINA (32)	
						CLAIM FREQ.	PURE PREM
EASTERN TERRITORIES (33)							
2000	179853	34344844	22615603	8751	2584	4.87	125.74
2001	185533	34740511	20352835	8135	2502	4.38	109.70
2002	190034	38227055	22008124	8613	2555	4.53	115.81
TOT	555420	107312410	64976562	25499	2548	4.59	116.99
FAYETTEVILLE TERRITORY (40)							
2000	46290	10919553	7091429	3020	2348	6.52	153.20
2001	46107	10534363	6861042	2791	2458	6.05	148.81
2002	45634	11327148	6492194	2746	2364	6.02	142.27
TOT	138031	32781064	20444665	8557	2389	6.20	148.12
ONSLOW CO. (41)							
2000	23857	5604754	4031583	1466	2750	6.14	168.99
2001	23023	5065896	3303899	1251	2641	5.43	143.50
2002	21953	5564578	2990393	1101	2716	5.02	136.22
TOT	68833	162335228	10325875	3818	2705	5.55	150.01
CRAVEN CO. (43)							
2000	21105	3638473	2292762	969	2366	4.59	108.64
2001	20923	3529137	1995246	897	2224	4.29	95.36
2002	20753	3829068	2107495	840	2509	4.05	101.55
TOT	62781	109966678	6395503	2706	2363	4.31	101.87

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 2 CLAIM FREQUENCY IS PER 100 CARS

AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE 1
 CALENDAR YEARS ENDED DECEMBER 31, 2000, 2001, 2002
 PRIVATE PASSENGER NON-FLEET VOLUNTARY

COVERAGE 076		-		NORTH CAROLINA (32)			
EARNED CAR YEARS	COLLECTED EARNED PREMIUM	PAID LOSS	NO. OF CLAIMS	AVG CLAIM COST	PURE PREM		
EASTERN TERRITORIES (33)							
2000	179853	34344844	22615603	8751	2584	4.87	125.74
2001	185533	34740511	20352835	8135	2502	4.38	109.70
2002	190034	38227055	22008124	8513	2585	4.48	115.81
TOT	555420	107312410	64976562	25399	2558	4.57	116.99
FAYETTEVILLE TERRITORY (40)							
2000	46290	10919553	7091429	3020	2348	6.52	153.20
2001	46107	10534363	6861042	2791	2458	6.05	148.81
2002	45634	11327148	6492194	2646	2454	5.80	142.27
TOT	138031	32781064	20444665	8457	2417	6.13	148.12
ONslow CO. (41)							
2000	23857	5604754	4031583	1466	2750	6.14	168.99
2001	23023	5065896	3303899	1251	2641	5.43	143.50
2002	21953	5564578	2990393	1070	2795	4.87	136.22
TOT	68833	16235228	10325875	3787	2727	5.50	150.01
CRAVEN CO. (43)							
2000	21105	3638473	2292762	969	2366	4.59	108.64
2001	20923	3529137	1995246	897	2224	4.29	95.36
2002	20753	3829068	2107495	823	2561	3.97	101.55
TOT	62781	10996678	6395503	2689	2378	4.28	101.87

AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE 1
 CALENDAR YEARS ENDED DECEMBER 31, 2000, 2001, 2002
 PRIVATE PASSENGER NON-FLEET VOLUNTARY

COVERAGE 076	EARNED CAR YEARS	COLLECTED		PAID LOSS	NO. OF CLAIMS	AVG COST	AVG CLAIM FREQ.	PURE PREM
		EARNED PREMIUM	LOSS					
	WAYNE CO. (47)							
2000	22034	4178876	2787030		1041	2677	4.72	126.49
2001	22409	4085490	2201149		943	2334	4.21	98.23
2002	22255	4468416	2887895		987	2926	4.43	129.76
TOT	66698	12732782	7876074		2971	2651	4.45	118.09
MECKLENBURG CO. REMAINDER (51)								
2000	13397	2949395	1878683		778	2415	5.81	140.23
2001	14152	2897388	1904319		715	2663	5.05	134.56
2002	14774	3289535	1804500		733	2462	4.96	122.14
TOT	42323	9136318	5587502		2226	2510	5.26	132.02
CHARLOTTE TERRITORY (52)								
2000	120458	28553934	19511836		8093	2411	6.72	161.98
2001	120448	27826005	17241225		7381	2336	6.13	143.14
2002	118650	29250314	16674568		7082	2354	5.97	140.54
TOT	359556	85630253	53427629		22556	2369	6.27	148.59
COVERAGE TOTALS								
2000	1688968	342248137	224713412		89665	2506	5.31	133.05
2001	1708515	338916282	208916820		84234	2480	4.93	122.28
2002	1706674	364307881	209935075		82772	2536	4.85	123.01
TOT	5104157	1045472300	643565307		256671	2507	5.03	126.09

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1 NOT UNDER FLEET PLAN
 2 CLAIM FREQUENCY IS PER 100 CARS

AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE 1
 CALENDAR YEARS ENDED DECEMBER 31, 2000, 2001, 2002
 PRIVATE PASSENGER NON-FLEET VOLUNTARY

COVERAGE 076	EARNED CAR YEARS	COLLECTED EARNED PREMIUM	PAID LOSS	NO. OF CLAIMS	NORTH CAROLINA (32)	
					AVG CLAIM COST	PURE PREM
WAYNE CO. (47)						
2000	22034	4178876	2787030	1041	2677	4.72 126.49
2001	22409	4085490	2201149	943	2334	4.21 98.23
2002	22255	4468416	2887895	966	2990	4.34 129.76
TOT	66698	12732782	7876074	2950	2670	4.42 118.09
MECKLENBURG CO. REMAINDER (51)						
2000	13397	2949395	1878683	778	2415	5.81 140.23
2001	14152	2897388	1904319	715	2663	5.05 134.56
2002	14774	3289535	1804500	724	2492	4.90 122.14
TOT	42323	9136318	5587502	2217	2520	5.24 132.02
CHARLOTTE TERRITORY (52)						
2000	120458	28553934	19511836	8093	2411	6.72 161.98
2001	120448	27826005	17241225	7381	2336	6.13 143.14
2002	118650	29250314	16674568	6970	2392	5.87 140.54
TOT	359556	85630253	53427629	22444	2380	6.24 148.59
COVERAGE TOTALS						
2000	1688968	342248137	224713412	86665	2593	5.13 133.05
2001	1708515	338916282	208916820	81234	2572	4.75 122.28
2002	1706674	364307881	209935075	78690	2668	4.61 123.01
TOT	5104157	1045472300	643565307	246589	2610	4.83 126.09

AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE 1
 CALENDAR YEARS ENDED DECEMBER 31, 2000, 2001, 2002
 PRIVATE PASSENGER NON-FLEET VOLUNTARY

COVERAGE 077	EARNED		COLLECTED		PAID LOSS	NO. OF CLAIMS	AVG 2	NORTH CAROLINA (32)	
	YR	CAR YEARS	YR	CAR YEARS				CLAIM FREQ.	PREM PURE
ASHEVILLE TERRITORY (11)									
2000	18566	3799952	2381921		841	2832	4.53	128.29	
2001	19566	3807741	2418096		872	2773	4.46	123.59	
2002	20903	4386944	2341904		882	2655	4.22	112.04	
TOT	59035	11994637	7141921		2595	2752	4.40	120.98	
DURHAM TERRITORY (13)									
2000	23681	5175534	3136275		1146	2737	4.84	132.44	
2001	25207	5636863	3344932		1152	2904	4.57	132.70	
2002	26698	6573827	3713866		1270	2924	4.76	139.11	
TOT	75586	17386224	10195073		3568	2857	4.72	134.88	
GREENSBORO-HAMIL LK TERR (14)									
2000	31203	6944882	4669767		1530	3052	4.90	149.66	
2001	32276	7056657	4488439		1527	2939	4.73	139.06	
2002	33950	7979407	4260779		1596	2670	4.70	125.50	
TOT	97429	21980946	13418985		4653	2884	4.78	137.73	
HIGH POINT TERRITORY (15)									
2000	9155	1915399	1132401		412	2749	4.50	123.69	
2001	9673	2044489	1309815		404	3242	4.18	135.41	
2002	10558	2412939	1475783		485	3043	4.59	139.78	
TOT	29386	6372827	3917999		1301	3012	4.43	133.33	

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AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE 1
 CALENDAR YEARS ENDED DECEMBER 31, 2000, 2001, 2002
 PRIVATE PASSENGER NON-FLEET VOLUNTARY

COVERAGE 077	EARNED CAR YEARS		COLLECTED EARNED PREMIUM		PAID LOSS	NO. OF CLAIMS	AVG CLAIM COST	NORTH CAROLINA (32)	
	ASHEVILLE TERRITORY (11)	DURHAM TERRITORY (13)	ASHEVILLE TERRITORY (11)	DURHAM TERRITORY (13)				CLAIMS	FREQ.
2000	18566	3799952	2381921	841	2832	4.53	128.29		
2001	19566	3807741	2418096	872	2773	4.46	123.59		
2002	20903	4386944	2341904	853	2745	4.08	112.04		
TOT	59035	11994637	7141921	2566	2783	4.35	120.98		
DURHAM TERRITORY (13)									
2000	23681	5175534	3136275	1146	2737	4.84	132.44		
2001	25207	5636863	3344932	1152	2904	4.57	132.70		
2002	26698	6573827	3713866	1196	3105	4.48	139.11		
TOT	75586	17386224	10195073	3494	2918	4.62	134.88		
GREENSBORO-HAMIL LK TERR (14)									
2000	31203	6944882	4669767	1530	3052	4.90	149.66		
2001	32276	7056657	4488439	1527	2939	4.73	139.06		
2002	33950	7979407	4260779	1528	2788	4.50	125.50		
TOT	97429	21980946	13418985	4585	2927	4.71	137.73		
HIGH POINT TERRITORY (15)									
2000	9155	1915399	1132401	412	2749	4.50	123.69		
2001	9673	2044489	1309815	404	3242	4.18	135.41		
2002	10558	2412939	1475783	475	3107	4.50	139.78		
TOT	29386	6372827	3917999	1291	3035	4.39	133.33		

AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE 1
 CALENDAR YEARS ENDED DECEMBER 31, 2000, 2001, 2002
 PRIVATE PASSENGER NON-FLEET VOLUNTARY

COVERAGE 077	-		NORTH CAROLINA (32)	
	EARNED CAR YEARS	COLLECTED EARNED PREMIUM	AVG 2	PURE PREM
YR	PAID LOSS	NO. OF CLAIMS	COST	FREQ.
RALEIGH TERRITORY (16)				
2000	86005	18623835	11629855	3981 2921 4.63 135.22
2001	90767	19998130	11471903	4023 2852 4.43 126.39
2002	95862	23057102	12641445	4166 3034 4.35 131.87
TOT	272634	61679067	35743203	12170 2937 4.46 131.10
WILMINGTON TERRITORY (17)				
2000	28995	5959273	3612375	1245 2902 4.29 124.59
2001	30843	6545474	3806676	1223 3113 3.97 123.42
2002	33061	7583638	4383001	1405 3120 4.25 132.57
TOT	92899	20088385	11802052	3873 3047 4.17 127.04
WINSTON-SALEM TERRITORY (18)				
2000	29822	5689822	3312591	1254 2642 4.20 111.08
2001	31330	6085575	3416051	1268 2694 4.05 109.03
2002	32939	6919881	3831742	1359 2820 4.13 116.33
TOT	94091	18695278	10560384	3881 2721 4.12 112.24
WESTERN TERRITORIES (24)				
2000	323953	63092540	40842225	13093 3119 4.04 126.07
2001	342604	65792359	42325121	13244 3196 3.87 123.54
2002	366023	75753858	45459993	13902 3270 3.80 124.20
TOT	1032580	204638757	128627339	40239 3197 3.90 124.57

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 2 CLAIM FREQUENCY IS PER 100 CARS

AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE 1
 CALENDAR YEARS ENDED DECEMBER 31, 2000, 2001, 2002
 PRIVATE PASSENGER NON-FLEET VOLUNTARY

COVERAGE 077	EARNED CAR YEARS	COLLECTED EARNED PREMIUM	PAID LOSS	NORTH CAROLINA (32)		
				AVG CLAIM COST	AVG CLAIM FREQ. PURE PREM	
RALEIGH TERRITORY (16)	YR	RALEIGH TERRITORY (16)	RALEIGH TERRITORY (16)	NO. OF CLAIMS	AVG CLAIM COST	AVG CLAIM FREQ. PURE PREM
2000	86005	18623835	11629855	3981	2921	4.63 135.22
2001	90767	19998130	11471903	4023	2852	4.43 126.39
2002	95862	23057102	12641445	4023	3142	4.20 131.87
TOT	272634	61679067	35743203	12027	2972	4.41 131.10
WILMINGTON TERRITORY (17)						
2000	28995	5959273	3612375	1245	2902	4.29 124.59
2001	30843	6545474	3806676	1223	3113	3.97 123.42
2002	33061	7583638	4383001	1362	3218	4.12 132.57
TOT	92899	20088385	11802052	3830	3081	4.12 127.04
WINSTON-SALEM TERRITORY (18)						
2000	29822	5689822	3312591	1254	2642	4.20 111.08
2001	31330	6085575	3416051	1268	2694	4.05 109.03
2002	32939	6919881	3831742	1312	2921	3.98 116.33
TOT	94091	18695278	10560384	3834	2754	4.07 112.24
WESTERN TERRITORIES (24)						
2000	323953	63092540	40842225	13093	3119	4.04 126.07
2001	342604	65792359	42325121	13244	3196	3.87 123.54
2002	366023	75753858	45459993	13628	3336	3.72 124.20
TOT	1032580	204638757	128627339	39965	3218	3.87 124.57

1 NOT UNDER FLEET PLAN
 2 CLAIM FREQUENCY IS PER 100 CARS

AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE 1
 CALENDAR YEARS ENDED DECEMBER 31, 2000, 2001, 2002
 PRIVATE PASSENGER NON-FLEET VOLUNTARY

COVERAGE 077	EARNED CAR YEARS	COLLECTED EARNED PREMIUM	PAID LOSS	NO. OF CLAIMS	NORTH CAROLINA (32)	
					AVG CLAIM COST	AVG CLAIM PURE PREM
GASTON CO. (25)						
2000	21563	5171408	3067702	982	3124	4.55 142.27
2001	22762	5144033	2947152	941	3132	4.13 129.48
2002	24319	5849603	3078976	1010	3048	4.15 126.61
TOT	68644	16165044	9093830	2933	3101	4.27 132.48
SOUTHERN TERRS (26)						
2000	57466	12125659	7794942	2359	3304	4.11 135.64
2001	62751	13029471	8349185	2469	3382	3.93 133.05
2002	68368	15480826	9509391	2644	3597	3.87 139.09
TOT	188585	40635956	25653518	7472	3433	3.96 136.03
WILSON ROCKY MOUNT, ETC. (31)						
2000	52996	10598769	6648353	2184	3044	4.12 125.45
2001	57963	11507559	6417599	2174	2952	3.75 110.72
2002	63117	13762725	7819168	2381	3284	3.77 123.88
TOT	174076	35869053	20885120	6739	3099	3.87 119.98
GUILFORD, BUNCOMBE, ETC. (32)						
2000	109781	21206628	12787146	4315	2963	3.93 116.48
2001	116143	22099748	13445524	4392	3061	3.78 115.77
2002	122978	25308140	14440414	4633	3117	3.77 117.42
TOT	348902	68614516	40673084	13340	3049	3.82 116.57

AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE 1
 CALENDAR YEARS ENDED DECEMBER 31, 2000, 2001, 2002
 PRIVATE PASSENGER NON-FLEET VOLUNTARY

COVERAGE 077	-		NORTH CAROLINA (32)	
	EARNED CAR YEARS	COLLECTED EARNED PREMIUM	AVG 2	PURE PREM
GASTON CO. (25)			NO. OF CLAIMS	CLAIM FREQ.
		PAID LOSS	COST	
2000	21563	5171408	3067702	982 3124 4.55 142.27
2001	22762	5144033	2947152	941 3132 4.13 129.48
2002	24319	5849603	3078976	987 3120 4.06 126.61
TOT	68644	16165044	9093830	2910 3125 4.24 132.48
SOUTHERN TERRS (26)				
2000	57466	12125659	7794942	2359 3304 4.11 135.64
2001	62751	13029471	8349185	2469 3382 3.93 133.05
2002	68368	15480826	9509391	2553 3725 3.73 139.09
TOT	188585	40635956	25653518	7381 3476 3.91 136.03
WILSON ROCKY MOUNT, ETC. (31)				
2000	52996	10598769	6648353	2184 3044 4.12 125.45
2001	57963	11507559	6417599	2174 2952 3.75 110.72
2002	63117	13762725	7819168	2311 3383 3.66 123.88
TOT	174076	35869053	20885120	6669 3132 3.83 119.98
GUILFORD, BUNCOMBE, ETC. (32)				
2000	109781	21206628	12787146	4315 2963 3.93 116.48
2001	116143	22099748	13445524	4392 3061 3.78 115.77
2002	122978	25308140	14440414	4551 3173 3.70 117.42
TOT	348902	68614516	40673084	13258 3068 3.80 116.57

AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE 1
 CALENDAR YEARS ENDED DECEMBER 31, 2000, 2001, 2002
 PRIVATE PASSENGER NON-FLEET VOLUNTARY

COVERAGE 077	EARNED CAR YEARS	COLLECTED EARNED PREMIUM	PAID LOSS	NO. OF CLAIMS	AVG		PURE PREM
					CLAIM COST	CLAIM FREQ.	
EASTERN TERRITORIES (33)							
2000	82645	15892484	9818731	3179	3089	3.85	118.81
2001	88513	16855989	9959096	3071	3243	3.47	112.52
2002	96361	20006270	11845241	3556	3331	3.69	122.93
TOT	267519	52754743	31623068	9806	3225	3.67	118.21
FAYETTEVILLE TERRITORY (40)							
2000	36023	9063948	6562206	2109	3112	5.85	182.17
2001	37360	9593509	6232364	2097	2972	5.61	166.82
2002	39509	11420215	7174511	2236	3209	5.66	181.59
TOT	112892	30077672	19969081	6442	3100	5.71	176.89
ONSLOW CO. (41)							
2000	22860	6688111	6730133	1873	3593	8.19	294.41
2001	23402	7218193	6083760	1651	3685	7.05	259.97
2002	24071	8869986	6195355	1687	3672	7.01	257.38
TOT	70333	22776290	19009248	5211	3648	7.41	270.27
CRAVEN CO. (43)							
2000	11996	2234143	1673337	518	3230	4.32	139.49
2001	12577	2428489	1571512	514	3057	4.09	124.95
2002	13534	3036407	1773870	567	3129	4.19	131.07
TOT	38107	7699039	5018719	1599	3139	4.20	131.70
NORTH CAROLINA (32)							

1 NOT UNDER FLEET PLAN
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AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE 1
 CALENDAR YEARS ENDED DECEMBER 31, 2000, 2001, 2002
 PRIVATE PASSENGER NON-FLEET VOLUNTARY

COVERAGE 077	EARNED CAR YEARS	COLLECTED EARNED PREMIUM	PAID LOSS	NO. OF CLAIMS	AVG COST	CLAIM PURE PREM	NORTH CAROLINA (32)		
							2	2	
EASTERN TERRITORIES (33)									
2000	82645	15892484	9818731	3179	3089	3.85	118.81		
2001	88513	16855989	9959096	3071	3243	3.47	112.52		
2002	96361	20006270	11845241	3401	3483	3.53	122.93		
TOT	267519	52754743	31623068	9651	3277	3.61	118.21		
FAYETTEVILLE TERRITORY (40)									
2000	36023	9063948	6562206	2109	3112	5.85	182.17		
2001	37360	9593509	6232364	2097	2972	5.61	166.82		
2002	39509	11420215	7174511	2130	3368	5.39	181.59		
TOT	112892	30077672	19969081	6336	3152	5.61	176.89		
ONslow CO. (41)									
2000	22860	6688111	6730133	1873	3593	8.19	294.41		
2001	23402	7218193	6083760	1651	3685	7.05	259.97		
2002	24071	8869986	6195355	1599	3875	6.64	257.38		
TOT	70333	22776290	19009248	5123	3711	7.28	270.27		
CRAVEN CO. (43)									
2000	11996	2234143	1673337	518	3230	4.32	139.49		
2001	12577	2428489	1571512	514	3057	4.09	124.95		
2002	13534	3036407	1773870	541	3279	4.00	131.07		
TOT	38107	7699039	5018719	1573	3191	4.13	131.70		

1 NOT UNDER FLEET PLAN
 2 CLAIM FREQUENCY IS PER 100 CARS

AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE 1
 CALENDAR YEARS ENDED DECEMBER 31, 2000, 2001, 2002
 PRIVATE PASSENGER NON-FLEET VOLUNTARY

COVERAGE 077	- NORTH CAROLINA (32)		NO. OF CLAIMS	AVG COST	PURE CLAIM FREQ.	PREMIUM	PAID LOSS	NO. OF CLAIMS	AVG COST	PURE CLAIM FREQ.
	EARNED CAR	COLLECTED EARNED PREMIUM								
2000	13037	2577131	595	3508	4.56	2086975	1703515	594	3063	4.57
2001	13732	2695741	572	2978	4.17	1856667	5647157	672	2960	4.57
2002	14615	3253210	583	3185	3.99	5916756	15764196	711	2966	4.40
TOT	41384	8526082	1750	3227	4.23	5647157	5916756	1977	2993	4.51
MECKLENBURG CO. REMAINDER (51)										
2000	13006	2855256	594	3063	4.57	1819203	1988966	594	3063	4.57
2001	14691	3013199	672	2960	4.57	2108587	5916756	711	2966	4.40
2002	16141	3650076	711	2966	4.40	5916756	5916756	1977	2993	4.51
TOT	43838	9518531	1977	2993	4.51	5916756	5916756	1977	2993	4.51
CHARLOTTE TERRITORY (52)										
2000	103296	25207138	5308	2970	5.14	15764196	15486717	5308	2970	5.14
2001	109367	26163582	5458	2837	4.99	16212527	47463440	5458	2837	4.99
2002	114970	29417439	5609	2890	4.88	80788159	80788159	5609	2890	4.88
TOT	327633	80788159	16375	2899	5.00	16375	16375	16375	2899	5.00
COVERAGE TOTALS										
2000	1076049	224821912	47518	3061	4.42	145470334	146766423	47518	3061	4.42
2001	1141527	236716801	47724	3075	4.18	160123220	452359977	47724	3075	4.18
2002	1217977	274722493	50682	3159	4.16	736261206	736261206	50682	3159	4.16
TOT	3435553	736261206	145924	3100	4.25	145924	145924	145924	3100	4.25

1 NOT UNDER FLEET PLAN
 2 CLAIM FREQUENCY IS PER 100 CARS

AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE 1
 CALENDAR YEARS ENDED DECEMBER 31, 2000, 2001, 2002
 PRIVATE PASSENGER NON-FLEET VOLUNTARY

COVERAGE 077	-		NORTH CAROLINA (32)	
	EARNED CAR YEARS	COLLECTED EARNED PREMIUM	PAID LOSS	AVG 2 NO. OF CLAIMS COST FREQ. PURE PREM
WAYNE CO. (47)				
2000	13037	2577131	2086975	595 3508 4.56 160.08
2001	13732	2695741	1703515	572 2978 4.17 124.05
2002	14615	3253210	1856667	559 3321 3.82 127.04
TOT	41384	8526082	5647157	1726 3272 4.17 136.46
MECKLENBURG CO. REMAINDER (51)				
2000	13006	2855256	1819203	594 3063 4.57 139.87
2001	14691	3013199	1988966	672 2960 4.57 135.39
2002	16141	3650076	2108587	702 3004 4.35 130.64
TOT	43838	9518531	5916756	1968 3006 4.49 134.97
CHARLOTTE TERRITORY (52)				
2000	103296	25207138	15764196	5308 2970 5.14 152.61
2001	109367	26163582	15486717	5458 2837 4.99 141.60
2002	114970	29417439	16212527	5465 2967 4.75 141.02
TOT	327633	80788159	47463440	16231 2924 4.95 144.87
COVERAGE TOTALS				
2000	1076049	224821912	145470334	47518 3061 4.42 135.19
2001	1141527	236716801	146766423	47724 3075 4.18 128.57
2002	1217977	274722493	160123220	49176 3256 4.04 131.47
TOT	3435553	736261206	452359977	144418 3132 4.20 131.67

AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE 1
 CALENDAR YEARS ENDED DECEMBER 31, 2000, 2001, 2002
 PRIVATE PASSENGER NON-FLEET VOLUNTARY

COVERAGE 078	EARNED		COLLECTED		PAID LOSS	NO. OF CLAIMS	AVG	NORTH CAROLINA (32)	
	YR	CAR YEARS	YR	EARNED PREMIUM				2	CLAIM COST
ASHEVILLE TERRITORY (11)									
2000	1183		234482		106478	25	4259	2.11	90.01
2001	1280		242001		84688	27	3137	2.11	66.16
2002	1403		287649		203960	43	4743	3.06	145.37
TOT	3866		764132		395126	95	4159	2.46	102.21
DURHAM TERRITORY (13)									
2000	1325		289068		106467	37	2877	2.79	80.35
2001	1461		317584		175560	49	3583	3.35	120.16
2002	1686		413397		225497	41	5500	2.43	133.75
TOT	4472		1020049		507524	127	3996	2.84	113.49
GREENSBORO-HAMIL LK TERR (14)									
2000	1735		383796		243237	56	4344	3.23	140.19
2001	1951		416642		200466	64	3132	3.28	102.75
2002	2160		499758		252649	55	4594	2.55	116.97
TOT	5846		1300196		696352	175	3979	2.99	119.12
HIGH POINT TERRITORY (15)									
2000	422		90723		55505	14	3965	3.32	131.53
2001	500		105472		69635	13	5357	2.60	139.27
2002	585		132706		134264	28	4795	4.79	229.51
TOT	1507		328901		259404	55	4716	3.65	172.13

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AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE 1
 CALENDAR YEARS ENDED DECEMBER 31, 2000, 2001, 2002
 PRIVATE PASSENGER NON-FLEET VOLUNTARY

COVERAGE 078	-		NORTH CAROLINA (32)	
	EARNED CAR YEARS	COLLECTED EARNED PREMIUM	PAID LOSS	AVG 2 NO. OF CLAIMS PURE PREM
ASHEVILLE TERRITORY (11)				
2000	1183	234482	106478	25 4259 2.11 90.01
2001	1280	242001	84688	27 3137 2.11 66.16
2002	1403	287649	203960	43 4743 3.06 145.37
TOT	3866	764132	395126	95 4159 2.46 102.21
DURHAM TERRITORY (13)				
2000	1325	289068	106467	37 2877 2.79 80.35
2001	1461	317584	175560	49 3583 3.35 120.16
2002	1686	413397	225497	40 5637 2.37 133.75
TOT	4472	1020049	507524	126 4028 2.82 113.49
GREENSBORO-HAMIL LK TERR (14)				
2000	1735	383796	243237	56 4344 3.23 140.19
2001	1951	416642	200466	64 3132 3.28 102.75
2002	2160	499758	252649	53 4767 2.45 116.97
TOT	5846	1300196	696352	173 4025 2.96 119.12
HIGH POINT TERRITORY (15)				
2000	422	90723	55505	14 3965 3.32 131.53
2001	500	105472	69635	13 5357 2.60 139.27
2002	585	132706	134264	27 4973 4.62 229.51
TOT	1507	328901	259404	54 4804 3.58 172.13

AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE 1
 CALENDAR YEARS ENDED DECEMBER 31, 2000, 2001, 2002
 PRIVATE PASSENGER NON-FLEET VOLUNTARY

COVERAGE 078	EARNED CAR YEARS	COLLECTED EARNED PREMIUM	PAID LOSS	NO. OF CLAIMS	AVG COST	CLAIM FREQ.	PURE PREM	NORTH CAROLINA (32)	
								2	2
RALEIGH TERRITORY (16)									
2000	4744	993019	640650	147	4358	3.10	135.04		
2001	5322	1111932	548950	160	3431	3.01	103.15		
2002	6098	1420895	665607	187	3559	3.07	109.15		
TOT	16164	3525846	1855207	494	3755	3.06	114.77		
WILMINGTON TERRITORY (17)									
2000	1797	374507	254887	55	4634	3.06	141.84		
2001	2062	436915	189157	51	3709	2.47	91.73		
2002	2402	543714	239928	62	3870	2.58	99.89		
TOT	6261	1355136	683972	168	4071	2.68	109.24		
WINSTON-SALEM TERRITORY (18)									
2000	1482	278302	164842	41	4021	2.77	111.23		
2001	1620	309520	198686	36	5519	2.22	122.65		
2002	1877	393572	186177	51	3651	2.72	99.19		
TOT	4979	981394	549705	128	4295	2.57	110.40		
WESTERN TERRITORIES (24)									
2000	15340	3008173	1567375	394	3978	2.57	102.18		
2001	17249	3303088	1943730	464	4189	2.69	112.69		
2002	19646	4121014	2129206	524	4063	2.67	108.38		
TOT	52235	10432275	5640311	1382	4081	2.65	107.98		

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AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE 1
 CALENDAR YEARS ENDED DECEMBER 31, 2000, 2001, 2002
 PRIVATE PASSENGER NON-FLEET VOLUNTARY

COVERAGE 078	-		NORTH CAROLINA (32)	
	EARNED CAR YEARS	COLLECTED EARNED PREMIUM	AVG 2	PURE PREM
YR	RALEIGH TERRITORY (16)	PAID LOSS	NO. OF CLAIMS	CLAIM FREQ.
2000	4744	993019	147	3.10
2001	5322	1111932	160	3.01
2002	6098	1420895	179	2.94
TOT	16164	3525846	486	3.01
WILMINGTON TERRITORY (17)				
2000	1797	374507	55	3.06
2001	2062	436915	51	2.47
2002	2402	543714	61	2.54
TOT	6261	1355136	167	2.67
WINSTON-SALEM TERRITORY (18)				
2000	1482	278302	41	2.77
2001	1620	309520	36	2.22
2002	1877	393572	51	2.72
TOT	4979	981394	128	2.57
WESTERN TERRITORIES (24)				
2000	15340	3008173	394	2.57
2001	17249	3303088	464	2.69
2002	19646	4121014	504	2.57
TOT	52235	10432275	1362	2.61

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AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE 1
 CALENDAR YEARS ENDED DECEMBER 31, 2000, 2001, 2002
 PRIVATE PASSENGER NON-FLEET VOLUNTARY

COVERAGE 078	EARNED CAR YEARS	COLLECTED EARNED PREMIUM	PAID LOSS	NO. OF CLAIMS	AVG COST	NORTH CAROLINA (32)	
						CLAIM FREQ.	PURE PREM
GASTON CO. (25)							
2000	890	209717	182160	32	5693	3.60	204.67
2001	951	218427	172047	38	4528	4.00	180.91
2002	1112	270228	134132	36	3726	3.24	120.62
TOT	2953	698372	488339	106	4607	3.59	165.37
SOUTHERN TERRS (26)							
2000	2423	512782	293075	70	4187	2.89	120.96
2001	2686	534536	273511	61	4484	2.27	101.83
2002	3138	694348	317572	82	3873	2.61	101.20
TOT	8247	1741666	884158	213	4151	2.58	107.21
WILSON ROCKY MOUNT, ETC. (31)							
2000	2606	518533	371302	74	5018	2.84	142.48
2001	2989	573971	257419	67	3842	2.24	86.12
2002	3691	804305	494444	97	5097	2.63	133.96
TOT	9286	1896809	1123165	238	4719	2.56	120.95
GUILFORD, BUNCOMBE, ETC. (32)							
2000	4970	944889	440111	131	3360	2.64	88.55
2001	5450	1013105	547748	131	4181	2.40	100.50
2002	6138	1246692	642468	162	3966	2.64	104.67
TOT	16558	3204686	1630327	424	3845	2.56	98.46

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1 NOT UNDER FLEET PLAN
 2 CLAIM FREQUENCY IS PER 100 CARS

AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE 1
 CALENDAR YEARS ENDED DECEMBER 31, 2000, 2001, 2002
 PRIVATE PASSENGER NON-FLEET VOLUNTARY

COVERAGE 078	-		NORTH CAROLINA (32)	
	EARNED CAR YEARS GASTON CO. (25)	COLLECTED EARNED PREMIUM	PAID LOSS	AVG 2 NO. OF CLAIMS COST PURE PREM
2000	890	209717	182160	32 5693 3.60 204.67
2001	951	218427	172047	38 4528 4.00 180.91
2002	1112	270228	134132	36 3726 3.24 120.62
TOT	2953	698372	488339	106 4607 3.59 165.37
SOUTHERN TERRS (26)				
2000	2423	512782	293075	70 4187 2.89 120.96
2001	2686	534536	273511	61 4484 2.27 101.83
2002	3138	694348	317572	79 4020 2.52 101.20
TOT	8247	1741666	884158	210 4210 2.55 107.21
WILSON ROCKY MOUNT, ETC. (31)				
2000	2606	518533	371302	74 5018 2.84 142.48
2001	2989	573971	257419	67 3842 2.24 86.12
2002	3691	804305	494444	93 5317 2.52 133.96
TOT	9286	1896809	1123165	234 4800 2.52 120.95
GUILFORD, BUNCOMBE, ETC. (32)				
2000	4970	944889	440111	131 3360 2.64 88.55
2001	5450	1013105	547748	131 4181 2.40 100.50
2002	6138	1246692	642468	154 4172 2.51 104.67
TOT	16558	3204686	1630327	416 3919 2.51 98.46

AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE 1
 CALENDAR YEARS ENDED DECEMBER 31, 2000, 2001, 2002
 PRIVATE PASSENGER NON-FLEET VOLUNTARY

COVERAGE 078	EARNED		COLLECTED		FAID LOSS	NO. OF CLAIMS	AVG		PURE PREM
	CAR YEARS	PREMIUM	EARNED PREMIUM	COLLECTED			CLAIM COST	CLAIM FREQ.	
EASTERN TERRITORIES (33)									
2000	3579	724279			363575	89	4085	2.49	101.59
2001	3977	755841			436654	87	5019	2.19	109.79
2002	4542	948795			426271	118	3612	2.60	93.85
TOT	12098	2428915			1226500	294	4172	2.43	101.38
FAYETTEVILLE TERRITORY (40)									
2000	1504	362101			219099	60	3652	3.99	145.68
2001	1601	414086			249298	59	4225	3.69	155.71
2002	1877	543244			290041	71	4085	3.78	154.52
TOT	4982	1319431			758438	190	3992	3.81	152.24
ON SLOW CO. (41)									
2000	680	195136			194438	34	5719	5.00	285.94
2001	788	243625			164415	37	4444	4.70	208.65
2002	960	405042			195487	45	4344	4.69	203.63
TOT	2428	843803			554340	116	4779	4.78	228.31
CRAVEN CO. (43)									
2000	490	79894			35236	12	2936	2.45	71.91
2001	541	94401			25334	13	1949	2.40	46.83
2002	628	138040			105368	16	6586	2.55	167.78
TOT	1659	312335			165938	41	4047	2.47	100.02
NORTH CAROLINA (32)									

1 NOT UNDER FLEET PLAN
 2 CLAIM FREQUENCY IS PER 100 CARS

AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE 1
 CALENDAR YEARS ENDED DECEMBER 31, 2000, 2001, 2002
 PRIVATE PASSENGER NON-FLEET VOLUNTARY

COVERAGE 078		-		NORTH CAROLINA (32)			
EARNED CAR YEARS	COLLECTED EARNED PREMIUM	PAID LOSS	NO. OF CLAIMS	AVG CLAIM COST	AVG CLAIM FREQ.	PURE PREM	
EASTERN TERRITORIES (33)							
2000	3579	724279	363575	89	4085	2.49	101.59
2001	3977	755841	436654	87	5019	2.19	109.79
2002	4542	948795	426271	111	3840	2.44	93.85
TOT	12098	2428915	1226500	287	4274	2.37	101.38
FAYETTEVILLE TERRITORY (40)							
2000	1504	362101	219099	60	3652	3.99	145.68
2001	1601	414086	249298	59	4225	3.69	155.71
2002	1877	543244	290041	66	4395	3.52	154.52
TOT	4982	1319431	758438	185	4100	3.71	152.24
ON SLOW CO. (41)							
2000	680	195136	194438	34	5719	5.00	285.94
2001	788	243625	164415	37	4444	4.70	208.65
2002	960	405042	195487	42	4654	4.38	203.63
TOT	2428	843803	554340	113	4906	4.65	228.31
CRAVEN CO. (43)							
2000	490	79894	35236	12	2936	2.45	71.91
2001	541	94401	25334	13	1949	2.40	46.83
2002	628	138040	105368	15	7025	2.39	167.78
TOT	1659	312335	165938	40	4148	2.41	100.02

1 NOT UNDER FLEET PLAN
 2 CLAIM FREQUENCY IS PER 100 CARS

AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE 1
 CALENDAR YEARS ENDED DECEMBER 31, 2000, 2001, 2002
 PRIVATE PASSENGER NON-FLEET VOLUNTARY

COVERAGE 078	EARNED CAR YR YEARS	COLLECTED EARNED PREMIUM	PAID LOSS	NO. OF CLAIMS	AVG		NORTH CAROLINA (32)
					COST	FREQ.	
WAYNE CO. (47)							
2000	526	99603	41657	16	2604	3.04	79.20
2001	554	108490	121130	18	6729	3.25	218.65
2002	596	135779	70414	18	3912	3.02	118.14
TOT	1676	343872	233201	52	4485	3.10	139.14
MECKLENBURG CO. REMAINDER (51)							
2000	866	184759	124436	32	3889	3.70	143.69
2001	968	189741	155721	41	3798	4.24	160.87
2002	1122	245477	97381	28	3478	2.50	86.79
TOT	2956	619977	377538	101	3738	3.42	127.72
CHARLOTTE TERRITORY (52)							
2000	6543	1583806	973069	226	4306	3.45	148.72
2001	7137	1657332	1078134	233	4627	3.26	151.06
2002	8097	2039051	997998	245	4073	3.03	123.26
TOT	21777	5280189	3049201	704	4331	3.23	140.02
COVERAGE TOTALS							
2000	53105	11067569	6377599	1545	4128	2.91	120.09
2001	59087	12046709	6892283	1649	4180	2.79	116.65
2002	67758	15283706	7808864	1909	4091	2.82	115.25
TOT	179950	38397984	21078746	5103	4131	2.84	117.14

1 NOT UNDER FLEET PLAN
 2 CLAIM FREQUENCY IS PER 100 CARS

AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE 1
 CALENDAR YEARS ENDED DECEMBER 31, 2000, 2001, 2002
 PRIVATE PASSENGER NON-FLEET VOLUNTARY

COVERAGE 078	EARNED CAR YR WAYNE CO. (47)	COLLECTED EARNED PREMIUM	PAID LOSS	NO. OF CLAIMS	NORTH CAROLINA (32)	
					AVG 2	CLAIM PURE FREQ. PREM
2000	526	99603	41657	16	2604	3.04 79.20
2001	554	108490	121130	18	6729	3.25 218.65
2002	596	135779	70414	18	3912	3.02 118.14
TOT	1676	343872	233201	52	4485	3.10 139.14
MECKLENBURG CO. REMAINDER (51)						
2000	866	184759	124436	32	3889	3.70 143.69
2001	968	189741	155721	41	3798	4.24 160.87
2002	1122	245477	97381	27	3607	2.41 86.79
TOT	2956	619977	377538	100	3775	3.38 127.72
CHARLOTTE TERRITORY (52)						
2000	6543	1583806	973069	226	4306	3.45 148.72
2001	7137	1657332	1078134	233	4627	3.26 151.06
2002	8097	2039051	997998	243	4107	3.00 123.26
TOT	21777	5280189	3049201	702	4344	3.22 140.02
COVERAGE TOTALS						
2000	53105	11067569	6377599	1545	4128	2.91 120.09
2001	59087	12046709	6892283	1649	4180	2.79 116.65
2002	67758	15283706	7808864	1842	4239	2.72 115.25
TOT	179950	38397984	21078746	5036	4186	2.80 117.14

1 NOT UNDER FLEET PLAN
 2 CLAIM FREQUENCY IS PER 100 CARS

STATISTICAL DATA TO COMPLY WITH NORTH CAROLINA
REQUIREMENTS FOR A PRIVATE PASSENGER RATE FILING
AS PER 11 NCAC 10.1104

2. CREDIBILITY FACTOR DEVELOPMENT AND APPLICATION

See attached exhibits, Section D and prefiled testimony of P. Woods and M. Miller.

Credibility Factor Determination

Credibility considerations enter into the private passenger ratemaking formula in three areas:

- 1) statewide rate level in the determination of accident year weights.
- 2) territory rate level in the determination of the individual territory's formula loss ratio.
- 3) trend factor determination in the determination to base the average annual change on North Carolina data or a combination of North Carolina and countrywide data.

The first two areas full credibility standard is based on an application of the credibility formula contained in the paper "On The Credibility of The Pure Premium" by Mayerson, Jones and Bowers (PCAS LV, 1968). The full credibility standards contemplate P and K values of 95% and 5% for statewide and 90% and 5% for territory.

The trend credibility procedure is based on the first model discussed in "An Introduction to Credibility Theory" by L. H. Longley-Cook. The full credibility standard is based on P and K values of 99% and 2 1/2%.

For Uninsured Motorists, each year of the experience period is given weight proportional to its earned car years in the calculation of an indicated premium per exposure.

For Motorcycles, each year of the experience period is given weight proportional to its earned premium at present manual rates in the calculation of an indicated change.

CREDIBILITY TABLES BASED
UPON NUMBER OF CLAIMS

The projected loss ratios are weighted in accordance with the following:

<u>Average Number of Claim for the Latest Two Years (A)</u>	<u>Weight to Earlier Year</u>	<u>Weight to Later Year</u>
4000 and over	0%	100%
3600 - 3999	10	90
3200 - 3599	20	80
2800 - 3199	30	70
2400 - 2799	40	60
under 2400	50	50

(A) Applied separately by coverage.

<u>Credibility</u>	<u>Determination of Territory Credibility (B)</u>	<u>Credibility</u>	<u>Determination of Trend Factor Credibility (C)</u>
0	0 - 29	0	0 - 26
.10	30 - 119	.05	27 - 105
.20	120 - 269	.10	106 - 238
.30	270 - 479	.15	239 - 424
.40	480 - 749	.20	425 - 663
.50	750 - 1,079	.25	664 - 955
.60	1,080 - 1,469	.30	956 - 1,300
.70	1,470 - 1,919	.35	1,301 - 1,699
.80	1,920 - 2,429	.40	1,700 - 2,150
.90	2,430 - 2,999	.45	2,151 - 2,655
1.00	3,000 or more	.50	2,656 - 3,212
		.55	3,213 - 3,823
		.60	3,824 - 4,487
		.65	4,488 - 5,204
		.70	5,205 - 5,974
		.75	5,975 - 6,798
		.80	6,799 - 7,674
		.85	7,675 - 8,604
		.90	8,605 - 9,586
		.95	9,587 - 10,622
		1.00	10,623 or more

(B) Territory credibility is based on the number of claims underlying the three year pure premium.

(C) Trend factor credibility is based on the number of claims underlying the latest year's experience appearing in the trend exhibits.

STATISTICAL DATA TO COMPLY WITH NORTH CAROLINA
REQUIREMENTS FOR A PRIVATE PASSENGER RATE FILING
AS PER 11 NCAC 10.1104

3. LOSS DEVELOPMENT FACTOR DERIVATION AND APPLICATION ON BOTH PAID AND
INCURRED BASES AND IN BOTH NUMBERS AND DOLLARS OF CLAIMS

- 3(a) Loss development factor derivation is contained on the following pages
H-492-560. In selecting the loss development factor, three and five year
straight averages were considered, with the three year factor being
selected as the best blend of responsiveness and stability for Bodily
Injury, Property Damage and Medical Payments. For Uninsured Motorists
Bodily Injury, the average of the latest five years was selected for
increased stability.

Development for all coverages is to 63 months.

Additional information regarding loss development is contained in the
prefiled testimony of P. Woods and M. Miller.

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

EARNED EXPOSURES BY COVERAGE

VOLUNTARY AND CEDED COMBINED

<u>YEAR</u>	<u>BODILY INJURY</u>	<u>PROPERTY DAMAGE</u>	<u>MEDICAL PAYMENTS</u>	<u>UNINSURED MOTORISTS B.I.</u>	<u>UNDERINSURED MOTORISTS B.I.</u>
1998	5,301,239	5,301,239	3,989,066	5,036,177	3,551,958
1999	5,530,189	5,530,189	4,116,282	5,253,680	3,120,563
2000	5,654,429	5,654,429	4,207,201	5,371,708	3,272,681
2001	5,771,376	5,771,376	4,298,427	5,482,807	3,340,368
2002	5,936,334	5,936,334	4,437,155	5,639,517	3,435,843

ESTIMATED EARNED PREMIUM BY COVERAGE

VOLUNTARY AND CEDED COMBINED

<u>YEAR</u>	<u>BODILY INJURY</u>	<u>PROPERTY DAMAGE</u>	<u>MEDICAL PAYMENTS</u>	<u>UNINSURED MOTORISTS B.I.</u>	<u>UNDERINSURED MOTORISTS B.I.</u>
1998	887,127,105	673,083,191	136,429,580	76,259,807	87,188,688
1999	892,758,151	703,884,532	137,415,207	76,199,375	77,413,909
2000	878,362,071	702,030,236	133,852,336	81,115,477	80,837,731
2001	859,695,334	753,482,682	131,086,411	100,894,614	53,491,692
2002	862,558,446	853,028,867	132,781,371	97,865,358	50,007,543

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Accident Year	Bodily Injury Total Limits Paid Losses as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
1989					383,555,999
1990					435,858,575
1991			399,675,112	439,428,980	457,904,019
1992		363,855,488	444,571,012	487,711,481	508,423,434
1993	197,968,417	382,050,072	467,261,629	516,904,328	535,813,299
1994	221,823,140	416,288,360	505,291,267	553,835,285	575,785,047
1995	228,156,334	427,992,668	519,919,728	571,835,213	592,222,495
1996	228,444,260	426,029,526	517,700,097	572,219,289	595,630,897
1997	229,644,143	431,616,003	522,274,331	575,363,333	598,211,754
1998	228,601,621	419,173,460	509,047,219	560,022,842	584,627,204
1999	231,875,451	430,590,663	526,829,968	580,273,861	
2000	238,267,007	437,442,957	529,910,268		
2001	229,462,179	436,717,674			
2002	246,948,525				

Accident Year	Loss Development Factors			
	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
1990				1.046
1991				1.042
1992			1.099	1.042
1993	1.930	1.222	1.097	1.042
1994	1.877	1.223	1.106	1.037
1995	1.876	1.214	1.096	1.040
1996	1.865	1.215	1.100	1.036
1997	1.879	1.215	1.105	1.041
1998	1.834	1.210	1.102	1.040
1999	1.857	1.214	1.100	1.044
2000	1.836	1.224	1.101	
2001	1.903	1.211		
Five Year Average	1.862	1.215	1.102	1.040
Three Year Average	1.865	1.216	1.101	1.042
		Five Year	Three Year	
39 to 63 months:		1.146	1.147	
27 to 63 months:		1.392	1.395	
15 to 63 months:		2.592	2.602	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Accident Year	Property Damage Total Limits Paid Losses as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
1989					245,080,996
1990				242,770,540	242,854,320
1991			240,859,382	241,518,556	241,874,529
1992		263,262,151	264,976,410	265,612,727	265,932,284
1993	286,314,736	294,444,185	296,165,174	297,022,508	297,338,063
1994	332,497,682	342,582,968	344,744,859	345,687,706	345,929,741
1995	376,417,737	388,868,480	391,482,358	392,231,532	392,500,763
1996	423,875,486	438,350,488	441,000,989	442,165,389	442,374,585
1997	431,213,377	446,053,289	448,742,218	449,706,036	449,941,321
1998	443,376,912	459,294,282	462,141,524	463,004,806	463,273,676
1999	473,099,750	491,607,819	495,153,281	496,272,202	
2000	496,862,761	518,966,482	518,878,432		
2001	493,946,588	513,666,485			
2002	509,903,937				

Accident Year	Loss Development Factors			
	15-27 Mo.	27-39 Mo.	39-51 Months	51-63 Months
1990				1.000
1991			1.003	1.001
1992		1.007	1.002	1.001
1993	1.028	1.006	1.003	1.001
1994	1.030	1.006	1.003	1.001
1995	1.033	1.007	1.002	1.001
1996	1.034	1.006	1.003	1.000
1997	1.034	1.006	1.002	1.001
1998	1.036	1.006	1.002	1.001
1999	1.039	1.007	1.002	1.001
2000	1.044	1.000		
2001	1.040			

Five Year Average	1.039	1.005	1.002	1.001
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Three Year Average	1.041	1.004	1.002	1.001
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	Five Year	Three Year
39 to 63 months:	1.003	1.003
27 to 63 months:	1.008	1.007
15 to 63 months:	1.047	1.048

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Accident Year	Medical Payments Total Limits Paid Losses as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
1989					53,221,479
1990				61,284,178	61,511,940
1991			63,990,467	64,897,765	65,093,384
1992		68,776,395	70,800,214	71,547,364	71,714,031
1993	58,651,148	71,850,055	73,993,644	74,818,424	75,037,868
1994	63,295,030	76,055,741	78,099,746	78,926,420	79,169,009
1995	65,641,492	79,685,372	81,939,737	82,850,110	83,099,064
1996	64,932,556	79,099,984	81,252,411	82,270,818	82,662,642
1997	64,233,803	77,624,152	80,362,354	81,475,584	81,744,979
1998	61,315,057	74,200,833	76,699,175	77,650,349	77,955,069
1999	61,899,560	75,847,264	78,196,726	79,445,330	
2000	63,973,747	76,775,187	79,442,173		
2001	66,363,192	79,778,901			
2002	72,832,848				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Months	51-63 Months
1990				1.004
1991				1.003
1992			1.014	1.003
1993		1.029	1.011	1.002
1994	1.225	1.030	1.011	1.003
1995	1.202	1.027	1.011	1.003
1996	1.214	1.028	1.011	1.003
1997	1.218	1.027	1.013	1.005
1998	1.208	1.035	1.014	1.003
1999	1.210	1.034	1.012	1.004
2000	1.225	1.031	1.016	
2001	1.200	1.035		
2002	1.202			
Five Year Average	1.209	1.032	1.013	1.004
Three Year Average	1.209	1.033	1.014	1.004
		Five Year	Three Year	
39 to 63 months:		1.017	1.018	
27 to 63 months:		1.050	1.052	
15 to 63 months:		1.269	1.272	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
 AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
 LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Accident Year	UM-BI Total Limits Paid Losses as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
1989					19,808,529
1990					19,013,185
1991				18,435,463	26,999,407
1992		23,436,466	23,055,532	25,649,036	32,211,956
1993	9,175,205	17,990,762	27,942,826	30,522,374	25,194,784
1994	9,257,438	17,792,002	22,132,876	24,444,897	25,378,210
1995	10,429,831	20,180,702	22,335,157	24,310,263	28,435,379
1996	11,690,495	22,438,141	25,305,793	26,989,295	29,732,342
1997	13,004,359	24,650,890	26,055,626	28,101,930	33,178,737
1998	13,126,245	23,368,375	29,331,743	32,366,005	30,612,135
1999	11,726,847	22,308,899	28,206,202	29,827,526	
2000	12,201,449	22,519,176	26,734,124	28,868,681	
2001	12,183,190	23,841,759	26,715,774		
2002	14,168,378				

Accident Year	Loss Development Factors			
	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
1990				1.031
1991				1.053
1992		1.192	1.112	1.055
1993	1.961	1.230	1.092	1.031
1994	1.922	1.255	1.104	1.044
1995	1.935	1.254	1.088	1.054
1996	1.919	1.161	1.067	1.058
1997	1.896	1.190	1.079	1.025
1998	1.780	1.207	1.103	1.026
1999	1.902	1.198	1.057	
2000	1.846	1.186	1.080	
2001	1.957			
Five Year Average	1.876	1.188	1.077	1.041
Three Year Average	1.902	1.197	1.080	1.036
		Five Year	Three Year	
39 to 63 months:		1.121	1.119	
27 to 63 months:		1.332	1.339	
15 to 63 months:		2.499	2.547	

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Accident Year	UIM-BI Total Limits Paid Losses as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
1989					54,592,248
1990					65,167,769
1991				60,876,881	65,167,769
1992			44,302,079	53,552,076	57,543,934
1993	8,073,898	27,205,941	37,752,233	44,670,050	48,936,449
1994	10,997,015	25,117,307	37,230,791	46,554,388	51,178,447
1995	9,421,164	25,518,086	37,660,963	44,326,826	47,746,294
1996	9,299,684	26,942,959	37,845,703	44,677,674	48,611,770
1997	8,209,778	27,400,092	39,536,253	49,621,728	52,874,373
1998	7,604,606	24,675,873	37,331,383	44,997,506	48,669,118
1999	9,985,333	24,111,767	35,627,763	42,039,833	48,385,043
2000	11,970,042	30,261,664	40,919,076	49,083,021	
2001	12,764,959	31,894,116	44,530,224		
2002	13,305,539	32,243,770			

Accident Year	Loss Development Factors			
	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
1990				1.070
1991				1.075
1992		1.388	1.209	1.096
1993	3.111	1.482	1.183	1.099
1994	2.320	1.476	1.250	1.077
1995	2.860	1.405	1.177	1.088
1996	2.946	1.443	1.181	1.066
1997	3.006	1.443	1.255	1.082
1998	3.171	1.513	1.205	1.151
1999	3.031	1.478	1.180	
2000	2.664	1.352	1.200	
2001	2.526	1.396		

Five Year Average	2.880	1.436	1.204	1.093
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Three Year Average	2.740	1.409	1.195	1.100
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	Five Year	Three Year
39 to 63 months:	1.316	1.315
27 to 63 months:	1.890	1.853
15 to 63 months:	5.443	5.077

The Rate Bureau is advised by ISO that the data described in Subparagraph (3)(c) are not available.

See attached Exhibit (3)(d).

To the extent that such data are available, the corresponding earned premium and exposures are shown on page H-492.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Bodily Injury Total Limits Incurred Losses as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
1989					
1990					397,297,064
1991			468,748,617	453,280,379	453,792,451
1992		503,381,510	517,907,120	471,628,730	470,429,626
1993	486,001,842	530,582,891	546,789,836	522,845,868	521,907,273
1994	522,228,125	565,499,299	588,774,887	552,138,819	548,063,931
1995	542,838,956	588,888,002	602,956,881	590,820,124	587,515,438
1996	553,644,769	595,465,814	606,937,587	608,845,680	604,190,862
1997	561,266,762	591,973,459	600,807,278	607,877,793	607,527,453
1998	535,782,655	571,090,594	585,827,205	607,377,686	609,373,618
1999	547,858,022	584,450,486	607,315,095	594,262,071	595,538,970
2000	528,771,428	584,171,819	607,343,649	616,343,115	
2001	540,606,810	590,573,084			
2002	568,917,216				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
1990				1.001
1991			1.006	0.997
1992		1.029	1.010	0.998
1993	1.092	1.031	1.010	0.993
1994	1.083	1.041	1.003	0.994
1995	1.085	1.024	1.010	0.992
1996	1.076	1.019	1.002	0.999
1997	1.055	1.015	1.011	1.003
1998	1.066	1.026	1.014	1.002
1999	1.067	1.039	1.015	
2000	1.105	1.040		
2001	1.092			
Five Year Average	1.077	1.028	1.010	0.998
Three Year Average	1.088	1.035	1.013	1.001
		Five Year	Three Year	
39 to 63 months:		1.008	1.014	
27 to 63 months:		1.036	1.049	
15 to 63 months:		1.116	1.141	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Property Damage Total Limits Incurred Losses as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
1989					245,535,672
1990				243,835,075	243,362,099
1991			243,001,049	242,535,115	242,181,779
1992		266,732,597	266,710,249	266,479,633	266,335,799
1993	297,791,750	298,308,389	297,871,948	297,959,120	297,635,265
1994	345,544,543	346,000,194	346,367,649	346,354,513	346,114,290
1995	390,455,030	392,459,681	392,719,031	392,780,992	392,734,006
1996	440,351,973	441,454,775	442,330,336	442,801,982	442,611,518
1997	445,134,254	449,027,076	450,122,589	450,323,753	450,139,184
1998	459,158,210	462,733,971	463,368,820	463,408,859	463,353,715
1999	491,215,772	495,074,602	496,620,194	496,760,747	
2000	512,061,856	522,380,676	520,124,759		
2001	509,607,662	516,507,961			
2002	523,908,951				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
1990				0.998
1991			0.998	0.999
1992		1.000	0.999	0.999
1993	1.002	0.999	1.000	0.999
1994	1.001	1.001	1.000	0.999
1995	1.005	1.001	1.000	1.000
1996	1.003	1.002	1.001	1.000
1997	1.009	1.002	1.000	1.000
1998	1.008	1.001	1.000	1.000
1999	1.008	1.003	1.000	
2000	1.020	0.996		
2001	1.014			

Five Year Average	1.012	1.001	1.000	1.000
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Three Year Average	1.014	1.000	1.000	1.000
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	Five Year	Three Year
39 to 63 months:	1.000	1.000
27 to 63 months:	1.001	1.000
15 to 63 months:	1.013	1.014

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Accident Year	Medical Payments Total Limits Incurred Losses as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
1989					53,361,126
1990				61,707,769	61,649,872
1991			64,792,666	65,116,409	65,195,317
1992		70,770,429	71,464,723	71,794,144	71,812,761
1993	70,847,263	73,834,531	74,606,952	75,142,975	75,141,528
1994	75,360,257	78,009,228	78,792,900	79,141,305	79,248,603
1995	77,988,625	81,871,581	82,590,616	83,077,081	83,224,393
1996	78,004,666	81,079,429	81,935,144	82,511,325	82,792,510
1997	76,476,955	79,759,255	81,147,852	81,794,233	81,862,986
1998	72,417,261	76,331,709	77,410,266	77,964,001	78,054,472
1999	74,292,734	78,073,695	79,055,962	79,796,175	
2000	74,828,822	78,803,485	80,270,062		
2001	77,445,610	82,072,374			
2002	84,407,330				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
1990				0.999
1991			1.005	1.001
1992		1.010	1.005	1.000
1993	1.042	1.010	1.007	1.000
1994	1.035	1.010	1.004	1.001
1995	1.050	1.009	1.006	1.002
1996	1.039	1.011	1.007	1.003
1997	1.043	1.017	1.008	1.001
1998	1.054	1.014	1.007	1.001
1999	1.051	1.013	1.009	
2000	1.053	1.019		
2001	1.060			
Five Year Average				
	1.052	1.015	1.007	1.002
Three Year Average				
	1.055	1.015	1.008	1.002
Five Year Three Year				
39 to 63 months:		1.009	1.010	
27 to 63 months:		1.024	1.025	
15 to 63 months:		1.077	1.081	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Accident Year	UM-BI Total Limits Incurred Losses as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
1989					20,834,728
1990				19,448,277	19,432,924
1991			27,771,590	28,976,477	28,355,294
1992		30,977,375	32,440,099	33,071,470	33,458,858
1993	20,357,835	23,971,022	25,000,757	26,887,782	25,679,881
1994	23,155,588	26,713,420	27,256,629	26,449,865	26,013,905
1995	24,329,974	29,243,419	29,823,380	29,613,872	29,710,456
1996	26,346,462	30,272,249	30,915,237	31,156,839	30,722,745
1997	29,260,028	32,116,910	33,203,047	34,241,234	34,883,121
1998	27,475,134	31,783,747	31,634,139	31,592,436	31,304,309
1999	27,092,658	29,828,551	30,830,990	31,597,967	
2000	26,490,557	29,862,242	30,239,680		
2001	28,807,138	32,139,608			
2002	29,504,496				

Accident Year	Loss Development Factors			
	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
1990				0.999
1991			1.043	0.979
1992		1.047	1.019	1.012
1993	1.177	1.043	1.075	0.955
1994	1.154	1.020	0.970	0.984
1995	1.202	1.020	0.993	1.003
1996	1.149	1.021	1.008	0.986
1997	1.098	1.034	1.031	1.019
1998	1.157	0.995	0.999	0.991
1999	1.101	1.034	1.025	
2000	1.127	1.013		
2001	1.116			
Five Year Average	1.120	1.019	1.011	0.997
Three Year Average	1.115	1.014	1.018	0.999
		Five Year	Three Year	
39 to 63 months:		1.008	1.017	
27 to 63 months:		1.027	1.031	
15 to 63 months:		1.150	1.150	

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Accident Year	UIM-BI Total Limits Incurred Losses as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
1989					59,455,545
1990				73,287,104	71,241,997
1991			59,510,513	62,942,535	61,100,043
1992		45,830,028	51,619,535	52,791,861	51,536,648
1993	25,537,205	41,983,375	47,281,675	53,315,874	54,043,307
1994	28,841,323	43,683,302	48,959,582	50,960,598	49,536,274
1995	28,103,058	42,931,298	48,188,611	49,440,697	50,080,044
1996	29,860,826	45,999,616	53,225,170	56,489,017	57,108,493
1997	28,221,274	40,588,590	46,794,737	50,693,626	51,167,907
1998	26,810,519	38,014,257	45,055,520	49,452,500	50,577,402
1999	29,181,728	43,991,433	51,058,110	55,197,690	
2000	31,296,971	46,957,194	55,327,401		
2001	33,704,324	48,251,121			
2002	32,561,470				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
1990				0.972
1991			1.058	0.971
1992		1.126	1.023	0.976
1993	1.644	1.126	1.128	1.014
1994	1.515	1.121	1.041	0.972
1995	1.528	1.122	1.026	1.013
1996	1.540	1.157	1.061	1.011
1997	1.438	1.153	1.083	1.009
1998	1.418	1.185	1.098	1.023
1999	1.507	1.161	1.081	
2000	1.500	1.178		
2001	1.432			
Five Year Average	1.459	1.167	1.070	1.006
Three Year Average	1.480	1.175	1.087	1.014
		Five Year	Three Year	
39 to 63 months:		1.076	1.102	
27 to 63 months:		1.256	1.295	
15 to 63 months:		1.833	1.917	

See attached Exhibit (3)(e).

To the extent that such data are available, the corresponding earned premium and exposures are shown on page H-492.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Accident Year	Bodily Injury Basic Limits(a) Incurred Losses as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
1989					325,482,129
1990				372,059,316	372,563,566
1991			386,890,273	386,775,293	383,862,164
1992		426,228,961	433,557,119	430,255,281	428,685,804
1993	425,729,363	451,465,755	456,135,578	459,352,242	459,179,969
1994	466,713,441	487,698,498	496,119,137	499,778,973	497,362,994
1995	480,109,432	499,805,208	508,281,001	510,695,093	507,711,940
1996	484,666,683	507,084,121	507,244,864	507,972,820	508,379,926
1997	499,433,785	506,416,147	510,093,020	513,062,431	515,054,841
1998	475,282,363	489,118,175	494,730,117	499,079,295	500,235,007
1999	484,067,233	497,444,285	506,104,335	511,660,823	
2000	467,248,204	494,966,053	505,863,721		
2001	468,576,304	486,718,769			
2002	502,055,673				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
1990				1.001
1991			1.000	0.992
1992		1.017	0.992	0.996
1993	1.060	1.010	1.007	1.000
1994	1.045	1.017	1.007	0.995
1995	1.041	1.017	1.005	0.994
1996	1.046	1.000	1.001	1.001
1997	1.014	1.007	1.006	1.004
1998	1.029	1.011	1.009	1.002
1999	1.028	1.017	1.011	
2000	1.059	1.022		
2001	1.039			
Five Year Average	1.034	1.011	1.006	0.999
Three Year Average	1.042	1.017	1.009	1.002
		Five Year	Three Year	
39 to 63 months:		1.005	1.011	
27 to 63 months:		1.016	1.028	
15 to 63 months:		1.051	1.071	

(a) Losses are on a 25/50 level for 1989 - 2001.
Losses are on a 30/60 level for 2002.

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Accident Year	Bodily Injury Excess Limits (a) Incurred Losses as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
1989					71,814,935
1990				81,221,063	81,228,885
1991			81,858,344	84,853,437	86,567,462
1992		77,152,549	84,350,001	92,590,587	93,221,469
1993	60,272,479	79,117,136	90,654,258	92,786,577	88,883,962
1994	55,514,684	77,800,801	92,655,750	91,041,151	90,152,444
1995	62,729,524	89,082,794	94,675,880	98,150,587	96,478,922
1996	68,978,086	88,381,693	99,692,723	99,904,973	99,147,527
1997	61,832,977	85,557,312	90,714,258	94,315,255	94,318,777
1998	60,500,292	81,972,419	91,097,088	95,182,776	95,303,963
1999	63,790,789	87,006,201	101,210,760	104,682,292	
2000	61,523,224	89,205,766	101,479,928		
2001	72,030,506	103,854,315			
2002	66,861,543				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
1990				1.000
1991			1.037	1.020
1992		1.093	1.098	1.007
1993	1.313	1.146	1.024	0.958
1994	1.401	1.191	0.983	0.990
1995	1.420	1.063	1.037	0.983
1996	1.281	1.128	1.002	0.992
1997	1.384	1.060	1.040	1.000
1998	1.355	1.111	1.045	1.001
1999	1.364	1.163	1.034	
2000	1.450	1.138		
2001	1.442			

Five Year Average	1.399	1.120	1.032	0.993
Three Year Average	1.419	1.137	1.040	0.998

	Five Year	Three Year
39 to 63 months:	1.025	1.038
27 to 63 months:	1.148	1.180
15 to 63 months:	1.606	1.674

(a) Losses are excess of 25/50 for 1989 - 2001.
Losses are excess of 30/60 for 2002.

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Accident Year	Property Damage Basic Limits(a) Incurred Losses as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
1989					240,051,564
1990				236,218,310	235,883,536
1991			231,619,920	231,220,066	230,755,291
1992		251,521,946	251,499,279	250,683,767	250,587,858
1993	292,789,429	291,887,630	290,341,927	290,526,361	290,374,126
1994	342,388,902	341,109,620	341,881,402	342,544,827	342,489,519
1995	384,825,188	385,156,651	386,974,758	387,215,933	387,183,990
1996	429,257,284	434,360,545	434,632,796	434,999,549	434,974,174
1997	437,020,628	440,459,398	441,423,147	441,741,292	441,578,911
1998	448,660,733	452,317,568	452,935,631	452,975,900	453,159,687
1999	478,925,504	483,717,639	485,252,017	485,572,450	
2000	499,816,464	510,105,451	508,023,076		
2001	494,139,577	501,761,686			
2002	521,387,936				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
1990				0.999
1991			0.998	0.998
1992		1.000	0.997	1.000
1993	0.997	0.995	1.001	0.999
1994	0.996	1.002	1.002	1.000
1995	1.001	1.005	1.001	1.000
1996	1.012	1.001	1.001	1.000
1997	1.008	1.002	1.001	1.000
1998	1.008	1.001	1.000	1.000
1999	1.010	1.003	1.001	
2000	1.021	0.996		
2001	1.015			
Five Year Average	1.012	1.001	1.001	1.000
Three Year Average	1.015	1.000	1.001	1.000
		Five Year	Three Year	
39 to 63 months:		1.001	1.001	
27 to 63 months:		1.002	1.001	
15 to 63 months:		1.014	1.016	

(a) Losses are on a \$25,000 level for 2002.
Losses are on a \$15,000 level for 1991 - 2001.
Losses are on a \$10,000 level for 1989 - 1990.

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Accident Year	Property Damage Excess Limits (a) Incurred Losses as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
1989					5,484,108
1990				7,616,765	7,478,563
1991			11,381,129	11,315,049	11,426,488
1992		15,210,651	15,210,970	15,795,866	15,747,941
1993	5,002,321	6,420,759	7,530,021	7,432,759	7,261,139
1994	3,155,641	4,890,574	4,486,247	3,809,686	3,624,771
1995	5,629,842	7,303,030	5,744,273	5,565,059	5,550,016
1996	11,094,689	7,094,230	7,697,540	7,802,433	7,637,344
1997	8,113,626	8,567,678	8,699,442	8,582,461	8,560,273
1998	10,497,477	10,416,403	10,433,189	10,432,959	10,194,028
1999	12,290,268	11,356,963	11,368,177	11,188,297	
2000	12,245,392	12,275,225	12,101,683		
2001	15,468,085	14,746,275			
2002	2,521,015				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
1990				0.982
1991			0.994	1.010
1992		1.000	1.038	0.997
1993	1.284	1.173	0.987	0.977
1994	1.550	0.917	0.849	0.951
1995	1.297	0.787	0.969	0.997
1996	0.639	1.085	1.014	0.979
1997	1.056	1.015	0.987	0.997
1998	0.992	1.002	1.000	0.977
1999	0.924	1.001	0.984	
2000	1.002	0.986		
2001	0.953			

Five Year Average	0.985	1.018	0.991	0.980
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Three Year Average	0.960	0.996	0.990	0.984
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	Five Year	Three Year
39 to 63 months:	0.971	0.974
27 to 63 months:	0.988	0.970
15 to 63 months:	0.973	0.931

(a) Losses are excess of \$25,000 for 2002.
Losses are excess of \$15,000 for 1991-2001.
Losses are excess of \$10,000 for 1989-1990.

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Accident Year	UM-BI Basic Limits(a) Incurred Losses as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
1988	(b)	(b)	(b)	(b)	(b)
1989				16,186,975	16,179,984
1990			15,365,408	15,319,552	15,255,522
1991		18,592,578	18,037,580	18,852,685	18,170,585
1992	18,926,845	21,409,926	22,125,148	22,110,858	22,234,205
1993	17,619,273	20,029,887	20,797,279	21,753,061	20,995,828
1994	19,307,945	21,917,845	22,613,959	22,798,456	22,314,613
1995	20,873,338	24,351,212	24,177,258	24,247,311	24,145,577
1996	24,176,384	24,733,791	25,128,358	25,321,157	24,669,381
1997	26,490,087	27,880,982	28,521,461	28,781,082	28,563,797
1998	25,458,394	28,076,812	27,645,269	27,353,483	27,183,108
1999	23,972,433	25,464,313	25,827,432	26,055,443	
2000	24,394,544	25,296,185	25,564,213		
2001	23,720,600	25,612,215			
2002	25,577,731				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
1988			(b)	(b)
1989		(b)		1.000
1990	(b)		0.997	0.996
1991		0.970	1.045	0.964
1992	1.131	1.033	0.999	1.006
1993	1.137	1.038	1.046	0.965
1994	1.135	1.032	1.008	0.979
1995	1.167	0.993	1.003	0.996
1996	1.023	1.016	1.008	0.974
1997	1.053	1.023	1.009	0.992
1998	1.103	0.985	0.989	0.994
1999	1.062	1.014	1.009	
2000	1.037	1.011		
2001	1.080			
Five Year Average	1.067	1.010	1.004	0.987
Three Year Average	1.060	1.003	1.002	0.987
		Five Year	Three Year	
39 to 63 months:		0.991	0.989	
27 to 63 months:		1.001	0.992	
15 to 63 months:		1.068	1.052	

(a) Losses are on a 25/50 level for 1989-2001 and on a 30/60 level for 2002.

(b) Basic limits Uninsured Motorists loss development data for 1988-1991 were not compiled by the NAI.

See attached Exhibit (3)(f).

To the extent that such data are available, the corresponding earned premium and exposures are shown on page H-492.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Accident Year	Bodily Injury Paid Claims as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
1989					57,480
1990				58,321	59,110
1991			56,849	58,901	59,647
1992		58,736	63,471	65,822	66,715
1993	45,263	63,321	68,263	70,726	71,532
1994	54,546	74,334	79,659	82,174	83,184
1995	58,762	79,570	85,550	88,337	89,284
1996	60,777	82,708	88,901	91,807	92,819
1997	61,107	82,622	88,449	91,253	92,277
1998	59,043	79,605	85,451	88,361	89,314
1999	59,845	81,377	87,482	90,444	
2000	59,539	80,064	85,793		
2001	57,221	77,647			
2002	60,245				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
1990				1.014
1991			1.036	1.013
1992		1.081	1.037	1.014
1993	1.399	1.078	1.036	1.011
1994	1.363	1.072	1.032	1.012
1995	1.354	1.075	1.033	1.011
1996	1.361	1.075	1.033	1.011
1997	1.352	1.071	1.032	1.011
1998	1.348	1.073	1.034	1.011
1999	1.360	1.075	1.034	
2000	1.345	1.072		
2001	1.357			
Five Year Average	1.352	1.073	1.033	1.011
Three Year Average	1.354	1.073	1.033	1.011
		Five Year	Three Year	
39 to 63 months:		1.044	1.044	
27 to 63 months:		1.120	1.120	
15 to 63 months:		1.514	1.516	

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Accident Year	Property Damage Paid Claims as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
1989					143,912
1990				139,542	139,615
1991			141,724	141,933	142,018
1992		154,566	155,183	155,412	155,474
1993	162,337	166,623	167,219	167,448	167,514
1994	185,582	190,103	190,762	190,993	191,071
1995	197,501	202,382	203,110	203,377	203,471
1996	208,525	213,750	214,766	215,084	215,157
1997	208,858	214,316	215,181	215,479	215,548
1998	210,147	215,295	216,291	216,497	216,571
1999	216,348	222,135	222,961	223,195	
2000	217,097	224,702	223,537		
2001	216,633	221,788			
2002	219,946				

Accident Year	Claim Development Factors			
	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
1990				1.001
1991			1.001	1.001
1992		1.004	1.001	1.000
1993	1.026	1.004	1.001	1.000
1994	1.024	1.003	1.001	1.000
1995	1.025	1.004	1.001	1.000
1996	1.025	1.005	1.001	1.000
1997	1.026	1.004	1.001	1.000
1998	1.024	1.005	1.001	1.000
1999	1.027	1.004	1.001	
2000	1.035	0.995		
2001	1.024			
Five Year Average				
	1.027	1.003	1.001	1.000
Three Year Average				
	1.029	1.001	1.001	1.000
Five Year Three Year				
39 to 63 months:		1.001	1.001	
27 to 63 months:		1.004	1.002	
15 to 63 months:		1.031	1.031	

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Medical Payments Paid Claims as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
1989					51,263
1990				53,739	53,860
1991			53,233	53,669	53,722
1992		55,770	56,921	57,277	57,334
1993	49,778	58,681	59,889	60,266	60,348
1994	56,100	64,930	66,053	66,461	66,539
1995	57,759	67,255	68,490	68,932	69,016
1996	57,210	66,856	68,087	68,546	68,658
1997	55,345	64,573	65,830	66,314	66,404
1998	51,556	60,079	61,326	61,768	61,856
1999	50,559	59,461	60,641	61,102	
2000	50,952	59,085	60,271		
2001	50,543	57,939			
2002	52,732				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
1990				1.002
1991			1.008	1.001
1992		1.021	1.006	1.001
1993	1.179	1.021	1.006	1.001
1994	1.157	1.017	1.006	1.001
1995	1.164	1.018	1.006	1.001
1996	1.169	1.018	1.007	1.002
1997	1.167	1.019	1.007	1.001
1998	1.165	1.021	1.007	1.001
1999	1.176	1.020	1.008	
2000	1.160	1.020		
2001	1.146			

Five Year Average	1.163	1.020	1.007	1.001
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Three Year Average	1.161	1.020	1.007	1.001
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Five Year Three Year

39 to 63 months:	1.008	1.008
27 to 63 months:	1.028	1.028
15 to 63 months:	1.196	1.194

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

UM-BI Paid Claims as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
1989					2,182
1990				1,829	1,861
1991			1,758	1,881	1,915
1992		2,039	2,310	2,423	2,497
1993	1,606	2,554	2,751	2,860	2,904
1994	2,256	3,250	3,508	3,616	3,672
1995	2,439	3,581	3,861	3,968	4,021
1996	2,936	4,172	4,473	4,609	4,683
1997	3,456	4,795	5,119	5,308	5,366
1998	3,362	4,618	4,943	5,054	5,110
1999	3,074	4,353	4,680	4,855	
2000	3,181	4,303	4,645		
2001	2,872	4,018			
2002	3,432				

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
1990				1.017
1991			1.070	1.018
1992		1.133	1.049	1.031
1993	1.590	1.077	1.040	1.015
1994	1.441	1.079	1.031	1.015
1995	1.468	1.078	1.028	1.013
1996	1.421	1.072	1.030	1.016
1997	1.387	1.068	1.037	1.011
1998	1.374	1.070	1.022	1.011
1999	1.416	1.075	1.037	
2000	1.353	1.079		
2001	1.399			

Five Year Average	1.386	1.073	1.031	1.013
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Three Year Average	1.389	1.075	1.032	1.013
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	Five Year	Three Year
39 to 63 months:	1.044	1.045
27 to 63 months:	1.120	1.123
15 to 63 months:	1.552	1.560

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers Voluntary and Ceded Combined

UIM-BI Paid Claims as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
1989					1,879
1990				1,992	2,127
1991			1,494	1,745	1,832
1992		1,115	1,445	1,617	1,718
1993	657	1,288	1,629	1,840	1,935
1994	814	1,435	1,777	1,992	2,106
1995	875	1,518	1,890	2,107	2,212
1996	842	1,626	1,981	2,195	2,304
1997	790	1,459	1,819	2,065	2,172
1998	838	1,484	1,830	2,011	2,143
1999	896	1,613	1,971	2,191	
2000	934	1,652	2,032		
2001	1,038	1,840			
2002	883				

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
1990				1.068
1991			1.168	1.050
1992		1.296	1.119	1.062
1993	1.960	1.265	1.130	1.052
1994	1.763	1.238	1.121	1.057
1995	1.735	1.245	1.115	1.050
1996	1.931	1.218	1.108	1.050
1997	1.847	1.247	1.135	1.052
1998	1.771	1.233	1.099	1.066
1999	1.800	1.222	1.112	
2000	1.769	1.230		
2001	1.773			

Five Year Average 1.792 1.230 1.114 1.055

Three Year Average 1.781 1.228 1.115 1.056

	Five Year	Three Year
39 to 63 months:	1.175	1.177
27 to 63 months:	1.445	1.445
15 to 63 months:	2.589	2.574

NORTH CAROLINA
 AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
 CLAIM DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Accident Year	Bodily Injury Incurred Claims as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
1989					58,090
1990				59,978	59,844
1991			60,551	60,479	60,225
1992		67,690	67,694	67,605	67,312
1993	75,995	73,974	73,092	72,624	72,128
1994	88,006	85,579	84,589	84,346	83,857
1995	93,636	91,352	90,615	90,309	89,961
1996	96,404	94,473	94,022	93,916	93,519
1997	96,535	94,256	93,811	93,427	93,082
1998	93,726	91,239	90,712	90,465	89,985
1999	96,503	93,415	93,145	92,547	
2000	94,009	92,101	91,137		
2001	92,965	89,243			
2002	96,845				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
1990				0.998
1991			0.999	0.996
1992		1.000	0.999	0.996
1993	0.973	0.988	0.994	0.993
1994	0.972	0.988	0.997	0.994
1995	0.976	0.992	0.997	0.996
1996	0.980	0.995	0.999	0.996
1997	0.976	0.995	0.996	0.996
1998	0.973	0.994	0.997	0.995
1999	0.968	0.997	0.994	
2000	0.980	0.990		
2001	0.960			
Five Year Average				
	0.971	0.994	0.997	0.995
Three Year Average				
	0.969	0.994	0.996	0.996
Five Year Three Year				
39 to 63 months:		0.992	0.992	
27 to 63 months:		0.986	0.986	
15 to 63 months:		0.957	0.955	

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Accident Year	Property Damage Incurred Claims as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
1989					144,019
1990				139,800	139,719
1991			142,121	142,095	142,080
1992		155,475	155,597	155,579	155,534
1993	166,420	167,509	167,607	167,625	167,569
1994	189,760	190,932	191,119	191,123	191,119
1995	202,092	203,290	203,409	203,482	203,511
1996	213,802	214,611	215,087	215,218	215,208
1997	213,462	215,052	215,487	215,587	215,600
1998	215,050	216,238	216,588	216,617	216,601
1999	221,998	223,310	223,277	223,319	
2000	221,905	225,602	223,938		
2001	221,341	222,619			
2002	225,129				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
1990				0.999
1991			1.000	1.000
1992		1.001	1.000	1.000
1993	1.007	1.001	1.000	1.000
1994	1.006	1.001	1.000	1.000
1995	1.006	1.001	1.000	1.000
1996	1.004	1.002	1.001	1.000
1997	1.007	1.002	1.000	1.000
1998	1.006	1.002	1.000	1.000
1999	1.006	1.000	1.000	
2000	1.017	0.993		
2001	1.006			
Five Year Average				
	1.008	1.000	1.000	1.000
Three Year Average				
	1.010	0.998	1.000	1.000
Five Year Three Year				
39 to 63 months:		1.000	1.000	
27 to 63 months:		1.000	0.998	
15 to 63 months:		1.008	1.008	

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Accident Year	Medical Payments Incurred Claims as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
1989					51,347
1990				54,004	53,955
1991			53,714	53,826	53,787
1992		57,007	57,337	57,422	57,389
1993	58,510	60,084	60,280	60,423	60,391
1994	65,048	66,188	66,510	66,604	66,592
1995	66,742	68,541	68,876	69,056	69,057
1996	66,485	68,189	68,540	68,706	68,723
1997	64,007	65,861	66,352	66,463	66,475
1998	60,062	61,536	61,751	61,932	61,904
1999	59,632	60,882	61,170	61,296	
2000	58,978	60,351	60,685		
2001	58,107	59,050			
2002	60,999				

Accident Year	Claim Development Factors			
	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
1990				0.999
1991			1.002	0.999
1992		1.006	1.001	0.999
1993	1.027	1.003	1.002	0.999
1994	1.018	1.005	1.001	1.000
1995	1.027	1.005	1.003	1.000
1996	1.026	1.005	1.002	1.000
1997	1.029	1.007	1.002	1.000
1998	1.025	1.003	1.003	1.000
1999	1.021	1.005	1.002	
2000	1.023	1.006		
2001	1.016			
Five Year Average	1.023	1.005	1.002	1.000
Three Year Average	1.020	1.005	1.002	1.000
		Five Year	Three Year	
39 to 63 months:		1.002	1.002	
27 to 63 months:		1.007	1.007	
15 to 63 months:		1.030	1.027	

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

UM-BI Incurred Claims as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
1989					2,235
1990				1,900	1,892
1991			2,018	2,035	1,974
1992		2,510	2,596	2,594	2,559
1993	2,952	2,982	2,953	2,988	2,934
1994	3,735	3,774	3,769	3,758	3,713
1995	4,008	4,144	4,115	4,124	4,092
1996	4,731	4,742	4,774	4,767	4,736
1997	5,389	5,432	5,452	5,455	5,427
1998	5,201	5,255	5,197	5,185	5,166
1999	4,835	4,966	4,977	4,990	
2000	4,899	4,941	4,939		
2001	4,759	4,653			
2002	5,333				

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
1990				0.996
1991			1.008	0.970
1992		1.034	0.999	0.987
1993	1.010	0.990	1.012	0.982
1994	1.010	0.999	0.997	0.988
1995	1.034	0.993	1.002	0.992
1996	1.002	1.007	0.999	0.993
1997	1.008	1.004	1.001	0.995
1998	1.010	0.989	0.998	0.996
1999	1.027	1.002	1.003	
2000	1.009	1.000		
2001	0.978			

Five Year Average	1.006	1.000	1.001	0.993
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Three Year Average	1.005	0.997	1.001	0.995
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	Five Year	Three Year
39 to 63 months:	0.994	0.996
27 to 63 months:	0.994	0.993
15 to 63 months:	1.000	0.998

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

UIM-BI Incurred Claims as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
1989					2,000
1990				2,345	2,318
1991			1,929	2,021	1,944
1992		1,650	1,831	1,840	1,803
1993	1,474	1,884	1,996	2,097	2,051
1994	1,765	2,123	2,235	2,291	2,226
1995	1,883	2,216	2,332	2,379	2,309
1996	1,890	2,293	2,431	2,482	2,438
1997	1,806	2,155	2,288	2,351	2,284
1998	1,880	2,113	2,294	2,358	2,266
1999	1,922	2,237	2,413	2,496	
2000	1,936	2,347	2,510		
2001	2,072	2,458			
2002	1,869				

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
1990				0.988
1991			1.048	0.962
1992		1.110	1.005	0.980
1993	1.278	1.059	1.051	0.978
1994	1.203	1.053	1.025	0.972
1995	1.177	1.052	1.020	0.971
1996	1.213	1.060	1.021	0.982
1997	1.193	1.062	1.028	0.972
1998	1.124	1.086	1.028	0.961
1999	1.164	1.079	1.034	
2000	1.212	1.069		
2001	1.186			

Five Year Average	1.176	1.071	1.026	0.972
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Three Year Average	1.187	1.078	1.030	0.972
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	Five Year	Three Year
39 to 63 months:	0.997	1.001
27 to 63 months:	1.068	1.079
15 to 63 months:	1.256	1.281

See attached Exhibit (3) (g).

To the extent that such data are available, the corresponding earned premium and exposures are shown on page H-492.

NORTH CAROLINA
 AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
 CLAIM DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Bodily Injury Outstanding Claims as of

Accident Year	15 Months	27 Months	39 Months
1991			3,702
1992		8,954	4,223
1993	30,732	10,653	4,829
1994	33,460	11,245	4,930
1995	34,874	11,782	5,065
1996	35,627	11,765	5,121
1997	35,428	11,634	5,362
1998	34,683	11,634	5,261
1999	36,658	12,038	5,663
2000	34,470	12,037	5,344
2001	35,744	11,596	
2002	36,600		

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.
1992		0.472
1993	0.347	0.453
1994	0.336	0.438
1995	0.338	0.430
1996	0.330	0.435
1997	0.328	0.461
1998	0.335	0.452
1999	0.328	0.470
2000	0.349	0.444
2001	0.324	
Five Year Average	0.333	0.452
Three Year Average	0.334	0.455
	Five Year	Three Year
27 to 39 months:	0.452	0.455
15 to 39 months:	0.151	0.152

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Accident Year	Property Damage Outstanding Claims as of		
	15 Months	27 Months	39 Months
1991			397
1992		909	414
1993	4,083	886	388
1994	4,178	829	357
1995	4,591	908	299
1996	5,277	861	321
1997	4,604	736	306
1998	4,903	943	297
1999	5,650	1,175	316
2000	4,808	900	401
2001	4,708	831	
2002	5,183		

Accident Year	Claim Development Factors	
	15-27 Mo.	27-39 Mo.
1992		0.455
1993	0.217	0.438
1994	0.198	0.431
1995	0.198	0.329
1996	0.163	0.373
1997	0.160	0.416
1998	0.192	0.315
1999	0.208	0.269
2000	0.187	0.446
2001	0.177	
Five Year Average	0.185	0.364
Three Year Average	0.191	0.343
	Five Year	Three Year
27 to 39 months:	0.364	0.343
15 to 39 months:	0.067	0.066

NORTH CAROLINA
 AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
 CLAIM DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Accident Year	Medical Payments Outstanding Claims as of		
	15 Months	27 Months	39 Months
1991			
1992			481
1993	8,732	1,237	416
1994	8,948	1,403	391
1995	8,983	1,258	457
1996	9,275	1,286	386
1997	8,662	1,333	453
1998	8,506	1,288	522
1999	9,073	1,457	425
2000	8,026	1,421	529
2001	7,564	1,266	414
2002	8,267	1,111	

Accident Year	Claim Development Factors	
	15-27 Mo.	27-39 Mo.
1992		0.336
1993	0.161	0.279
1994	0.141	0.363
1995	0.143	0.300
1996	0.144	0.340
1997	0.149	0.405
1998	0.171	0.292
1999	0.157	0.372
2000	0.158	0.327
2001	0.147	
Five Year Average	0.156	0.347
Three Year Average	0.154	0.330
	Five Year	Three Year
27 to 39 months:	0.347	0.330
15 to 39 months:	0.054	0.051

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

EARNED EXPOSURES BY COVERAGE

VOLUNTARY ONLY

<u>YEAR</u>	<u>BODILY INJURY</u>	<u>PROPERTY DAMAGE</u>	<u>MEDICAL PAYMENTS</u>
1998	4,087,394	4,087,394	3,290,949
1999	4,303,071	4,303,071	3,428,242
2000	4,514,197	4,514,197	3,565,423
2001	4,555,445	4,555,445	3,607,633
2002	4,667,249	4,667,249	3,704,543

CEDED ONLY

<u>YEAR</u>	<u>BODILY INJURY</u>	<u>PROPERTY DAMAGE</u>	<u>MEDICAL PAYMENTS</u>
1998	1,213,845	1,213,845	698,117
1999	1,227,118	1,227,118	688,040
2000	1,140,232	1,140,232	641,778
2001	1,215,931	1,215,931	690,794
2002	1,269,085	1,269,085	732,612

ESTIMATED EARNED PREMIUM BY COVERAGE

VOLUNTARY ONLY

<u>YEAR</u>	<u>BODILY INJURY</u>	<u>PROPERTY DAMAGE</u>	<u>MEDICAL PAYMENTS</u>
1998	565,320,952	446,183,791	95,204,961
1999	583,228,874	467,680,342	97,482,031
2000	603,938,199	491,607,059	102,512,105
2001	571,689,194	530,470,791	97,983,260
2002	576,278,826	586,589,018	101,631,334

CEDED ONLY

<u>YEAR</u>	<u>BODILY INJURY</u>	<u>PROPERTY DAMAGE</u>	<u>MEDICAL PAYMENTS</u>
1998	321,806,153	226,899,400	41,224,619
1999	309,529,277	236,204,190	39,933,176
2000	274,423,872	210,423,177	31,340,231
2001	288,006,140	223,011,891	33,103,151
2002	286,279,620	266,439,849	31,150,037

NORTH CAROLINA
 AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
 LOSS DEVELOPMENT

All Carriers

Voluntary Only

Accident Year	Bodily Injury Total Limits Paid Losses as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
1990				257,305,595	270,962,128
1991			240,445,380	267,473,626	280,303,499
1992		215,402,982	267,839,757	296,568,438	311,745,028
1993	115,158,228	225,076,314	281,463,841	316,030,295	329,451,280
1994	124,909,446	238,200,314	296,163,099	327,817,063	343,556,805
1995	130,991,018	251,257,511	311,681,282	347,496,187	363,133,994
1996	129,465,129	247,712,374	307,405,624	346,429,686	364,158,644
1997	131,716,874	251,103,010	312,051,907	349,688,161	366,319,867
1998	131,954,580	249,502,212	310,492,979	345,198,499	363,799,178
1999	136,928,680	262,289,392	327,202,535	364,470,808	
2000	145,341,494	268,448,618	331,605,380		
2001	135,919,115	264,105,448			
2002	144,659,219				

Accident Year	Loss Development Factors			
	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
1990				1.053
1991			1.112	1.048
1992		1.243	1.107	1.051
1993	1.954	1.251	1.123	1.042
1994	1.907	1.243	1.107	1.048
1995	1.918	1.240	1.115	1.045
1996	1.913	1.241	1.127	1.051
1997	1.906	1.243	1.121	1.048
1998	1.891	1.244	1.112	1.054
1999	1.916	1.247	1.114	
2000	1.847	1.235		
2001	1.943			

Five Year Average	1.901	1.242	1.118	1.049
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Three Year Average	1.902	1.242	1.116	1.051
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	Five Year	Three Year
39 to 63 months:	1.173	1.173
27 to 63 months:	1.457	1.457
15 to 63 months:	2.770	2.771

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary Only

Accident Year	Property Damage Total Limits Paid Losses as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
1990				155,060,852	155,028,366
1991			149,405,455	149,744,047	150,047,455
1992		164,998,104	165,983,480	166,344,486	166,489,638
1993	180,676,226	185,344,143	186,508,431	187,003,802	187,142,154
1994	208,853,974	214,330,544	215,578,679	216,029,312	216,165,173
1995	239,409,452	246,358,664	247,827,442	248,286,260	248,442,721
1996	267,348,373	274,988,971	276,481,658	277,172,158	277,283,992
1997	272,232,851	280,249,239	281,952,172	282,533,615	282,721,197
1998	287,051,856	295,893,318	297,624,497	298,142,455	298,255,646
1999	311,224,865	319,543,751	321,709,041	322,118,970	
2000	330,726,703	345,020,813	343,267,588		
2001	324,681,232	336,106,138			
2002	330,325,524				

Accident Year	Loss Development Factors			
	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
1990				1.000
1991			1.002	1.002
1992		1.006	1.002	1.001
1993	1.026	1.006	1.003	1.001
1994	1.026	1.006	1.002	1.001
1995	1.029	1.006	1.002	1.001
1996	1.029	1.005	1.002	1.001
1997	1.029	1.006	1.002	1.000
1998	1.031	1.006	1.002	1.001
1999	1.027	1.007	1.001	1.000
2000	1.043	0.995		
2001	1.035			
Five Year Average	1.033	1.004	1.002	1.001
Three Year Average	1.035	1.003	1.002	1.000

	Five Year	Three Year
39 to 63 months:	1.003	1.002
27 to 63 months:	1.007	1.005
15 to 63 months:	1.040	1.040

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary Only

Accident Year	Medical Payments Total Limits Paid Losses as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
1990				41,872,290	42,050,482
1991			42,973,795	43,676,862	43,855,454
1992		46,304,793	47,910,040	48,538,961	48,669,383
1993	39,246,894	48,486,328	50,220,650	50,891,176	51,090,326
1994	42,368,745	51,218,167	52,848,771	53,507,780	53,716,208
1995	44,328,662	54,327,371	56,077,515	56,849,656	57,077,554
1996	43,815,406	53,922,770	55,603,417	56,470,917	56,811,251
1997	43,443,931	52,934,543	55,142,839	56,099,297	56,383,066
1998	42,515,001	51,981,434	54,064,403	54,900,325	55,169,555
1999	43,858,526	54,378,026	56,378,034	57,412,858	
2000	46,002,305	55,806,584	57,959,165		
2001	48,384,631	58,718,043			
2002	51,922,666				

Accident Year	Loss Development Factors			
	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
1990				1.004
1991			1.016	1.004
1992		1.035	1.013	1.003
1993	1.235	1.036	1.013	1.004
1994	1.209	1.032	1.012	1.004
1995	1.226	1.032	1.014	1.004
1996	1.231	1.031	1.016	1.006
1997	1.218	1.042	1.017	1.005
1998	1.223	1.040	1.015	1.005
1999	1.240	1.037	1.018	
2000	1.213	1.039		
2001	1.214			
Five Year Average	1.222	1.038	1.016	1.005
Three Year Average	1.222	1.039	1.017	1.005

	Five Year	Three Year
39 to 63 months:	1.021	1.022
27 to 63 months:	1.060	1.062
15 to 63 months:	1.295	1.298

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary Only

Accident Year	Bodily Injury Total Limits Incurred Losses as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
1989					250,257,731
1990				281,429,345	282,561,140
1991			285,748,849	289,171,770	288,677,575
1992		304,398,644	315,968,358	320,563,129	321,126,705
1993	294,455,657	324,528,254	336,252,958	340,762,907	338,244,071
1994	307,546,782	335,405,608	352,142,906	353,841,908	352,363,980
1995	328,948,315	359,215,804	371,290,988	375,756,132	372,286,476
1996	331,171,423	362,097,993	371,475,392	371,745,045	372,325,990
1997	338,235,350	358,534,649	364,924,210	371,778,989	373,561,529
1998	329,217,076	351,445,425	363,364,191	369,619,589	370,853,319
1999	341,970,362	366,026,255	384,335,134	391,183,332	
2000	332,390,379	368,908,257	387,134,717		
2001	339,217,710	372,371,262			
2002	353,667,044				

Accident Year	Loss Development Factors			
	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
1990				1.004
1991			1.012	0.998
1992		1.038	1.015	1.002
1993	1.102	1.036	1.013	0.993
1994	1.091	1.050	1.005	0.996
1995	1.092	1.034	1.012	0.991
1996	1.093	1.026	1.001	1.002
1997	1.060	1.018	1.019	1.005
1998	1.068	1.034	1.017	1.003
1999	1.070	1.050	1.018	
2000	1.110	1.049		
2001	1.098			

Five Year Average	1.081	1.035	1.013	0.999
Three Year Average	1.093	1.044	1.018	1.003

	Five Year	Three Year
39 to 63 months:	1.012	1.021
27 to 63 months:	1.047	1.066
15 to 63 months:	1.132	1.165

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary Only

Accident Year	Property Damage Total Limits Incurred Losses as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
1989					158,386,956
1990				155,508,872	155,305,889
1991			150,615,987	150,314,900	150,192,782
1992		166,788,287	166,884,142	166,750,601	166,652,641
1993	186,652,805	187,658,163	187,565,217	187,432,571	187,222,148
1994	215,580,652	216,191,459	216,381,905	216,423,305	216,276,852
1995	246,940,787	248,579,299	248,574,801	248,651,994	248,616,262
1996	276,267,426	276,886,275	277,164,367	277,526,896	277,431,035
1997	280,399,045	282,022,894	282,816,409	283,027,208	282,865,304
1998	296,849,433	298,005,358	298,510,484	298,469,768	298,306,952
1999	321,836,464	321,832,900	322,569,675	322,410,874	
2000	340,096,434	347,224,747	343,980,168		
2001	334,870,040	338,075,600			
2002	338,996,505				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
1990				0.999
1991			0.998	0.999
1992		1.001	0.999	0.999
1993	1.005	1.000	0.999	0.999
1994	1.003	1.001	1.000	0.999
1995	1.007	1.000	1.000	1.000
1996	1.002	1.001	1.001	1.000
1997	1.006	1.003	1.001	0.999
1998	1.004	1.002	1.000	0.999
1999	1.000	1.002	1.000	
2000	1.021	0.991		
2001	1.010			
Five Year Average	1.008	1.000	1.000	0.999
Three Year Average	1.010	0.998	1.000	0.999
		Five Year	Three Year	
39 to 63 months:		0.999	0.999	
27 to 63 months:		0.999	0.997	
15 to 63 months:		1.007	1.007	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary Only

Accident Year	Medical Payments Total Limits Incurred Losses as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
1989					36,445,327
1990				42,119,582	42,139,158
1991			43,452,777	43,815,972	43,911,545
1992		47,607,835	48,352,847	48,683,681	48,715,791
1993	47,418,717	49,795,031	50,631,038	51,132,691	51,167,927
1994	50,308,351	52,480,345	53,315,956	53,658,630	53,775,408
1995	52,213,324	55,858,728	56,528,216	57,004,741	57,154,627
1996	52,573,003	55,392,698	56,153,565	56,648,821	56,924,833
1997	51,928,488	54,625,154	55,777,610	56,382,846	56,488,286
1998	50,493,680	53,591,274	54,668,107	55,173,400	55,244,596
1999	53,062,938	56,115,237	57,082,950	57,729,545	
2000	54,099,493	57,472,357	58,604,710		
2001	56,794,753	60,510,986			
2002	60,543,949				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
1990				1.000
1991			1.008	1.002
1992		1.016	1.007	1.001
1993	1.050	1.017	1.010	1.001
1994	1.043	1.016	1.006	1.002
1995	1.070	1.012	1.008	1.003
1996	1.054	1.014	1.009	1.005
1997	1.052	1.021	1.011	1.002
1998	1.061	1.020	1.009	1.001
1999	1.058	1.017	1.011	
2000	1.062	1.020		
2001	1.065			
Five Year Average	1.060	1.018	1.010	1.003
Three Year Average	1.062	1.019	1.010	1.003
		Five Year	Three Year	
39 to 63 months:		1.013	1.013	
27 to 63 months:		1.031	1.032	
15 to 63 months:		1.093	1.096	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary Only

Accident Year	Bodily Injury Basic Limits(a) Incurred Losses as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
1989					196,100,230
1990				219,299,819	220,838,051
1991			220,345,677	220,828,657	219,961,241
1992		242,242,117	248,034,030	247,394,048	247,614,863
1993	244,085,206	257,974,446	260,872,946	263,488,539	264,719,945
1994	263,371,753	273,691,532	279,656,754	282,437,524	281,983,940
1995	277,278,031	286,329,745	294,934,944	296,364,163	294,571,781
1996	274,596,872	289,872,311	290,277,242	290,370,189	291,170,689
1997	287,806,243	288,003,810	289,753,370	293,417,186	294,710,485
1998	279,631,461	283,443,817	287,122,200	290,335,486	291,518,174
1999	287,757,237	291,278,162	297,711,334	301,975,729	
2000	280,701,710	294,453,525	302,382,187		
2001	281,350,691	289,660,333			
2002	297,658,702				

Accident Year	Loss Development Factors			
	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
1990				1.007
1991			1.002	0.996
1992		1.024	0.997	1.001
1993	1.057	1.011	1.010	1.005
1994	1.039	1.022	1.010	0.998
1995	1.033	1.030	1.005	0.994
1996	1.056	1.001	1.000	1.003
1997	1.001	1.006	1.013	1.004
1998	1.014	1.013	1.011	1.004
1999	1.012	1.022	1.014	
2000	1.049	1.027		
2001	1.030			

Five Year Average	1.021	1.014	1.009	1.001
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Three Year Average	1.030	1.021	1.013	1.004
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	Five Year	Three Year
39 to 63 months:	1.010	1.017
27 to 63 months:	1.024	1.038
15 to 63 months:	1.046	1.069

(a) Losses are on a 30/60 level for 2002.
Losses are on a 25/50 level for 1989-2001.

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary Only

Accident Year	Property Damage Basic Limits(a) Incurred Losses as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
1989					154,602,396
1990				151,173,955	151,127,628
1991			141,601,371	141,355,574	141,177,009
1992		154,134,000	154,129,613	153,765,981	153,699,913
1993	182,645,272	182,459,513	181,470,505	181,513,053	181,409,030
1994	213,369,073	212,646,687	212,908,260	213,555,881	213,535,132
1995	243,317,459	242,927,095	244,554,516	244,741,870	244,723,257
1996	267,813,166	271,814,464	271,696,402	272,012,743	271,996,501
1997	274,485,578	275,941,421	276,685,201	276,967,434	276,813,730
1998	288,938,904	290,584,122	290,817,272	290,825,415	290,891,530
1999	313,167,518	313,788,027	314,571,078	314,556,690	
2000	330,730,795	337,810,703	334,749,005		
2001	324,263,934	328,208,148			
2002	337,116,430				

Accident Year	Loss Development Factors			
	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
1990				1.000
1991			0.998	0.999
1992		1.000	0.998	1.000
1993	0.999	0.995	1.000	0.999
1994	0.997	1.001	1.003	1.000
1995	0.998	1.007	1.001	1.000
1996	1.015	1.000	1.001	1.000
1997	1.005	1.003	1.001	0.999
1998	1.006	1.001	1.000	1.000
1999	1.002	1.002	1.000	
2000	1.021	0.991		
2001	1.012			
Five Year Average	1.009	0.999	1.001	1.000
Three Year Average	1.012	0.998	1.000	1.000

	Five Year	Three Year
39 to 63 months:	1.001	1.000
27 to 63 months:	1.000	0.998
15 to 63 months:	1.009	1.010

(a) Losses are on a \$25,000 level for 2002.
Losses are on a \$15,000 level for 1991-2001.
Losses are on a \$10,000 level for 1989-1990.

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Voluntary Only

Accident Year	Bodily Injury Paid Claims as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
1990				36,425	36,906
1991			35,023	36,219	36,661
1992		36,544	39,254	40,616	41,187
1993	28,241	38,185	41,056	42,498	42,971
1994	31,301	41,893	44,983	46,413	47,020
1995	33,627	45,092	48,533	50,192	50,828
1996	34,069	45,814	49,242	50,971	51,601
1997	34,165	45,678	49,060	50,677	51,312
1998	33,659	45,185	48,526	50,236	50,789
1999	34,948	46,816	50,282	51,998	
2000	35,764	47,333	50,617		
2001	34,241	46,028			
2002	35,848				

Accident Year	Claim Development Factors			
	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
1990				1.013
1991			1.034	1.012
1992		1.074	1.035	1.014
1993	1.352	1.075	1.035	1.011
1994	1.338	1.074	1.032	1.013
1995	1.341	1.076	1.034	1.013
1996	1.345	1.075	1.035	1.012
1997	1.337	1.074	1.033	1.013
1998	1.342	1.074	1.035	1.011
1999	1.340	1.074	1.034	
2000	1.323	1.069		
2001	1.344			

Five Year Average	1.337	1.073	1.034	1.012
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Three Year Average	1.336	1.072	1.034	1.012
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	Five Year	Three Year
39 to 63 months:	1.046	1.046
27 to 63 months:	1.122	1.121
15 to 63 months:	1.500	1.498

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Voluntary Only

Accident Year	Property Damage Paid Claims as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
1990				91,684	91,732
1991			90,533	90,633	90,690
1992		100,410	100,761	100,921	100,951
1993	105,318	107,710	108,048	108,183	108,219
1994	116,385	118,834	119,170	119,278	119,329
1995	124,064	126,722	127,128	127,315	127,384
1996	129,357	132,110	132,768	132,933	132,981
1997	129,914	132,984	133,550	133,747	133,800
1998	133,638	136,492	137,115	137,235	137,263
1999	139,595	142,084	142,552	142,589	
2000	142,423	147,633	145,909		
2001	142,114	144,690			
2002	142,112				

Accident Year	Claim Development Factors			
	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
1990				1.001
1991			1.001	1.001
1992		1.003	1.002	1.000
1993	1.023	1.003	1.001	1.000
1994	1.021	1.003	1.001	1.000
1995	1.021	1.003	1.001	1.001
1996	1.021	1.005	1.001	1.000
1997	1.024	1.004	1.001	1.000
1998	1.021	1.005	1.001	1.000
1999	1.018	1.003	1.000	
2000	1.037	0.988		
2001	1.018			
Five Year Average	1.024	1.001	1.001	1.000
Three Year Average	1.024	0.999	1.001	1.000

	Five Year	Three Year
39 to 63 months:	1.001	1.001
27 to 63 months:	1.002	1.000
15 to 63 months:	1.026	1.024

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Voluntary Only

Accident Year	Medical Payments Paid Claims as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
1990				35,448	35,538
1991			34,528	34,825	34,883
1992		36,698	37,480	37,736	37,777
1993	32,602	38,006	38,812	39,057	39,119
1994	34,973	40,300	41,013	41,282	41,347
1995	35,943	41,594	42,381	42,696	42,761
1996	34,816	40,555	41,382	41,708	41,776
1997	33,743	39,271	40,123	40,486	40,559
1998	32,118	37,416	38,317	38,667	38,731
1999	32,298	38,069	38,882	39,163	
2000	33,650	39,160	39,932		
2001	33,696	38,638			
2002	34,276				

Accident Year	Claim Development Factors			
	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
1990				1.003
1991			1.009	1.002
1992		1.021	1.007	1.001
1993	1.166	1.021	1.006	1.002
1994	1.152	1.018	1.007	1.002
1995	1.157	1.019	1.007	1.002
1996	1.165	1.020	1.008	1.002
1997	1.164	1.022	1.009	1.002
1998	1.165	1.024	1.009	1.002
1999	1.179	1.021	1.007	
2000	1.164	1.020		
2001	1.147			
Five Year Average	1.164	1.021	1.008	1.002
Three Year Average	1.163	1.022	1.008	1.002
		Five Year	Three Year	
39 to 63 months:		1.010	1.010	
27 to 63 months:		1.031	1.032	
15 to 63 months:		1.200	1.200	

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Voluntary Only

Bodily Injury Incurred Claims as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
1989					36,497
1990				37,420	37,331
1991			37,182	37,158	36,996
1992		41,735	41,739	41,708	41,542
1993	46,137	44,574	43,975	43,611	43,339
1994	50,819	48,743	47,953	47,831	47,488
1995	54,645	52,590	51,948	51,632	51,346
1996	55,300	53,207	52,654	52,386	52,069
1997	55,275	53,118	52,492	52,135	51,832
1998	54,721	52,464	51,915	51,551	51,207
1999	57,517	54,562	53,863	53,342	
2000	57,171	54,901	54,115		
2001	55,746	53,390			
2002	57,489				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
1990				0.998
1991			0.999	0.996
1992		1.000	0.999	0.996
1993	0.966	0.987	0.992	0.994
1994	0.959	0.984	0.997	0.993
1995	0.962	0.988	0.994	0.994
1996	0.962	0.990	0.995	0.994
1997	0.961	0.988	0.993	0.994
1998	0.959	0.990	0.993	0.993
1999	0.949	0.987	0.990	
2000	0.960	0.986		
2001	0.958			
Five Year Average	0.957	0.988	0.993	0.994
Three Year Average	0.956	0.988	0.992	0.994
		Five Year	Three Year	
39 to 63 months:		0.987	0.986	
27 to 63 months:		0.975	0.974	
15 to 63 months:		0.933	0.931	

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Voluntary Only

Accident Year	Property Damage Incurred Claims as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
1989					96,128
1990				91,794	91,781
1991			90,734	90,706	90,717
1992		100,918	100,980	101,010	100,980
1993	107,560	108,223	108,279	108,262	108,244
1994	118,730	119,329	119,372	119,348	119,361
1995	126,717	127,321	127,327	127,392	127,415
1996	132,697	132,699	132,991	133,026	133,020
1997	132,831	133,485	133,761	133,826	133,837
1998	136,734	137,101	137,319	137,320	137,283
1999	142,944	142,633	142,749	142,663	
2000	145,422	148,156	146,101		
2001	145,005	145,139			
2002	145,234				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
1990				1.000
1991			1.000	1.000
1992		1.001	1.000	1.000
1993	1.006	1.001	1.000	1.000
1994	1.005	1.000	1.000	1.000
1995	1.005	1.000	1.001	1.000
1996	1.000	1.002	1.000	1.000
1997	1.005	1.002	1.000	1.000
1998	1.003	1.002	1.000	1.000
1999	0.998	1.001	0.999	
2000	1.019	0.986		
2001	1.001			
Five Year Average	1.005	0.999	1.000	1.000
Three Year Average	1.006	0.996	1.000	1.000
		Five Year	Three Year	
39 to 63 months:		1.000	1.000	
27 to 63 months:		0.999	0.996	
15 to 63 months:		1.004	1.002	

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Voluntary Only

Medical Payments Incurred Claims as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
1989					34,254
1990				35,594	35,590
1991			34,786	34,921	34,913
1992		37,459	37,730	37,807	37,803
1993	38,028	38,874	39,044	39,142	39,139
1994	40,538	41,006	41,261	41,363	41,377
1995	41,343	42,437	42,642	42,791	42,790
1996	40,669	41,503	41,711	41,817	41,827
1997	39,262	40,211	40,493	40,604	40,618
1998	37,677	38,369	38,652	38,786	38,764
1999	38,340	39,056	39,267	39,319	
2000	39,174	40,060	40,237		
2001	38,773	39,399			
2002	39,568				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
1990				1.000
1991			1.004	1.000
1992		1.007	1.002	1.000
1993	1.022	1.004	1.003	1.000
1994	1.012	1.006	1.002	1.000
1995	1.026	1.005	1.003	1.000
1996	1.021	1.005	1.003	1.000
1997	1.024	1.007	1.003	1.000
1998	1.018	1.007	1.003	0.999
1999	1.019	1.005	1.001	
2000	1.023	1.004		
2001	1.016			
Five Year Average	1.020	1.006	1.003	1.000
Three Year Average	1.019	1.005	1.002	1.000
		Five Year	Three Year	
39 to 63 months:		1.003	1.002	
27 to 63 months:		1.009	1.007	
15 to 63 months:		1.029	1.026	

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Voluntary Only

Accident Year	Bodily Injury Outstanding Claims as of		
	15 Months	27 Months	39 Months
1991			2,159
1992		5,191	2,485
1993	17,896	6,389	2,919
1994	19,518	6,850	2,970
1995	21,018	7,498	3,415
1996	21,231	7,393	3,412
1997	21,110	7,440	3,432
1998	21,062	7,279	3,389
1999	22,569	7,746	3,581
2000	21,407	7,568	3,498
2001	21,505	7,362	
2002	21,641		

Accident Year	Claim Development Factors	
	15-27 Mo.	27-39 Mo.
1992		0.479
1993	0.357	0.457
1994	0.351	0.434
1995	0.357	0.455
1996	0.348	0.462
1997	0.352	0.461
1998	0.346	0.466
1999	0.343	0.462
2000	0.354	0.462
2001	0.342	
Five Year Average	0.347	0.463
Three Year Average	0.346	0.463
	Five Year	Three Year
27 to 39 months:	0.463	0.463
15 to 39 months:	0.161	0.160

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Voluntary Only

Accident Year	Property Damage Outstanding Claims as of		
	15 Months	27 Months	39 Months
1991			201
1992		508	219
1993	2,242	513	231
1994	2,345	495	202
1995	2,653	599	199
1996	3,340	589	223
1997	2,917	501	211
1998	3,096	609	204
1999	3,349	549	197
2000	2,999	523	192
2001	2,891	449	
2002	3,122		

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.
1992		0.431
1993	0.229	0.450
1994	0.211	0.408
1995	0.226	0.332
1996	0.176	0.379
1997	0.172	0.421
1998	0.197	0.335
1999	0.164	0.359
2000	0.174	0.367
2001	0.155	
Five Year Average	0.172	0.372
Three Year Average	0.164	0.354
	Five Year	Three Year
27 to 39 months:	0.372	0.354
15 to 39 months:	0.064	0.058

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Voluntary Only

Accident Year	Medical Payments Outstanding Claims as of		
	15 Months	27 Months	39 Months
1991			258
1992		761	250
1993	5,426	868	232
1994	5,565	706	248
1995	5,400	843	261
1996	5,853	948	329
1997	5,519	940	370
1998	5,559	953	335
1999	6,042	987	385
2000	5,524	900	305
2001	5,077	761	
2002	5,292		

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.
1992		0.329
1993	0.160	0.267
1994	0.127	0.351
1995	0.156	0.310
1996	0.162	0.347
1997	0.170	0.394
1998	0.171	0.352
1999	0.163	0.390
2000	0.163	0.339
2001	0.150	
Five Year Average	0.163	0.364
Three Year Average	0.159	0.360
	Five Year	Three Year
27 to 39 months:	0.364	0.360
15 to 39 months:	0.059	0.057

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Ceded Only

Accident Year	Bodily Injury Total Limits Paid Losses as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
1990				159,438,124	164,896,447
1991			159,229,732	171,955,354	177,600,520
1992		148,452,506	176,731,255	191,143,043	196,678,406
1993	81,615,227	154,592,810	183,103,082	198,049,423	203,458,369
1994	95,674,504	175,548,231	205,915,950	222,465,506	228,576,147
1995	95,985,226	174,336,112	205,414,915	221,303,468	225,944,484
1996	98,979,131	178,317,152	210,294,473	225,789,603	231,472,253
1997	97,927,269	180,512,993	210,222,424	225,675,172	231,891,887
1998	96,647,041	169,671,248	198,554,240	214,824,343	220,828,026
1999	94,946,771	168,301,271	199,627,433	215,803,053	
2000	92,925,513	168,994,339	198,304,888		
2001	93,543,064	172,612,226			
2002	102,289,306				

Accident Year	Loss Development Factors			
	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
1990				1.034
1991			1.080	1.033
1992		1.190	1.082	1.029
1993	1.894	1.184	1.082	1.027
1994	1.835	1.173	1.080	1.027
1995	1.816	1.178	1.077	1.021
1996	1.802	1.179	1.074	1.025
1997	1.843	1.165	1.074	1.028
1998	1.756	1.170	1.082	1.028
1999	1.773	1.186	1.081	
2000	1.819	1.173		
2001	1.845			
Five Year Average	1.807	1.175	1.078	1.026
Three Year Average	1.812	1.176	1.079	1.027

	Five Year	Three Year
39 to 63 months:	1.106	1.108
27 to 63 months:	1.300	1.303
15 to 63 months:	2.349	2.361

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Ceded Only

Accident Year	Property Damage Total Limits Paid Losses as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
1990				87,709,688	87,825,954
1991			91,453,927	91,774,509	91,827,074
1992		98,264,047	98,992,930	99,268,241	99,442,646
1993	104,115,382	107,534,537	108,087,180	108,436,324	108,610,292
1994	121,960,914	126,539,247	127,446,652	127,936,707	128,042,881
1995	135,086,610	140,546,052	141,650,662	141,940,120	142,048,456
1996	156,527,113	163,361,517	164,519,331	164,993,231	165,090,593
1997	158,980,526	165,804,050	166,790,046	167,172,421	167,220,124
1998	156,325,056	163,400,964	164,517,027	164,862,351	165,018,030
1999	161,874,885	172,064,068	173,444,240	174,153,232	
2000	166,136,058	173,945,669	175,610,844		
2001	169,265,356	177,560,347			
2002	179,578,413				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
1990				1.001
1991			1.004	1.001
1992		1.007	1.003	1.002
1993	1.033	1.005	1.003	1.002
1994	1.038	1.007	1.004	1.001
1995	1.040	1.008	1.002	1.001
1996	1.044	1.007	1.003	1.001
1997	1.043	1.006	1.002	1.000
1998	1.045	1.007	1.002	1.001
1999	1.063	1.008	1.004	
2000	1.047	1.010		
2001	1.049			
Five Year Average	1.049	1.008	1.003	1.001
Three Year Average	1.053	1.008	1.003	1.001
		Five Year	Three Year	
39 to 63 months:		1.004	1.004	
27 to 63 months:		1.012	1.012	
15 to 63 months:		1.062	1.066	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Ceded Only

Accident Year	Medical Payments Total Limits Paid Losses as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
1990				19,411,888	19,461,458
1991			21,016,672	21,220,903	21,237,930
1992		22,471,602	22,890,174	23,008,403	23,044,648
1993	19,142,701	23,039,957	23,443,277	23,586,488	23,604,567
1994	20,613,923	24,472,746	24,870,253	25,028,212	25,054,150
1995	21,020,960	24,977,571	25,454,679	25,591,758	25,606,118
1996	21,117,150	25,177,214	25,648,994	25,799,901	25,851,391
1997	20,789,872	24,689,609	25,219,515	25,376,287	25,361,913
1998	18,800,056	22,219,399	22,634,772	22,750,024	22,785,514
1999	18,041,034	21,469,238	21,818,692	22,032,472	
2000	17,971,442	20,968,603	21,483,008		
2001	17,978,561	21,060,858			
2002	20,910,182				

Accident Year	Loss Development Factors			
	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
1990				1.003
1991			1.010	1.001
1992		1.019	1.005	1.002
1993	1.204	1.018	1.006	1.001
1994	1.187	1.016	1.006	1.001
1995	1.188	1.019	1.005	1.001
1996	1.192	1.019	1.006	1.002
1997	1.188	1.021	1.006	0.999
1998	1.182	1.019	1.005	1.002
1999	1.190	1.016	1.010	
2000	1.167	1.025		
2001	1.171			
Five Year Average	1.180	1.020	1.006	1.001
Three Year Average	1.176	1.020	1.007	1.001

	Five Year	Three Year
39 to 63 months:	1.007	1.008
27 to 63 months:	1.027	1.028
15 to 63 months:	1.212	1.209

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Ceded Only

Bodily Injury Total Limits Incurred Losses as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
1989					147,039,333
1990				171,851,034	171,231,311
1991			182,999,768	182,456,960	181,752,051
1992		198,982,866	201,938,762	202,282,739	200,780,568
1993	189,352,250	203,240,639	207,699,572	208,487,802	206,916,210
1994	212,113,286	226,615,836	233,088,200	233,331,500	231,454,363
1995	211,291,368	226,665,473	228,518,512	229,930,990	228,709,369
1996	222,473,346	233,367,821	235,462,195	236,132,748	235,201,463
1997	223,031,412	233,438,810	235,883,068	235,598,697	235,812,089
1998	206,565,579	219,645,169	222,463,014	224,642,482	224,685,651
1999	205,887,660	218,424,231	222,979,961	225,159,783	
2000	196,381,049	215,263,562	220,208,932		
2001	201,389,100	218,201,822			
2002	215,250,172				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
1990				0.996
1991			0.997	0.996
1992		1.015	1.002	0.993
1993	1.073	1.022	1.004	0.992
1994	1.068	1.029	1.001	0.992
1995	1.073	1.008	1.006	0.995
1996	1.049	1.009	1.003	0.996
1997	1.047	1.010	0.999	1.001
1998	1.063	1.013	1.010	1.000
1999	1.061	1.021	1.010	
2000	1.096	1.023		
2001	1.083			
Five Year Average	1.070	1.015	1.006	0.997
Three Year Average	1.080	1.019	1.006	0.999
		Five Year	Three Year	
39 to 63 months:		1.003	1.005	
27 to 63 months:		1.018	1.024	
15 to 63 months:		1.089	1.106	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Ceded Only

Accident Year	Property Damage Total Limits Incurred Losses as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
1989					87,148,716
1990				88,326,203	88,056,210
1991			92,385,062	92,220,215	91,988,997
1992		99,944,310	99,826,107	99,729,032	99,683,158
1993	109,539,264	109,066,310	108,720,068	108,939,067	108,825,115
1994	128,206,307	128,082,658	128,266,216	128,209,521	128,115,751
1995	141,503,780	141,878,888	142,135,035	142,123,346	142,108,158
1996	164,084,547	164,568,500	165,165,969	165,275,086	165,180,483
1997	164,735,209	167,004,182	167,306,180	167,296,545	167,273,880
1998	162,308,777	164,728,613	164,858,336	164,939,091	165,046,763
1999	169,379,308	173,241,702	174,050,519	174,349,873	
2000	171,965,422	175,155,929	176,144,591		
2001	174,737,622	178,432,361			
2002	184,912,446				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
1990				0.997
1991			0.998	0.997
1992		0.999	0.999	1.000
1993	0.996	0.997	1.002	0.999
1994	0.999	1.001	1.000	0.999
1995	1.003	1.002	1.000	1.000
1996	1.003	1.004	1.001	0.999
1997	1.014	1.002	1.000	1.000
1998	1.015	1.001	1.000	1.001
1999	1.023	1.005	1.002	
2000	1.019	1.006		
2001	1.021			
Five Year Average	1.018	1.004	1.001	1.000
Three Year Average	1.021	1.004	1.001	1.000
		Five Year	Three Year	
39 to 63 months:		1.001	1.001	
27 to 63 months:		1.005	1.005	
15 to 63 months:		1.023	1.026	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Ceded Only

Accident Year	Medical Payments Total Limits Incurred Losses as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
1989					16,915,799
1990				19,588,187	19,510,714
1991			21,339,889	21,300,437	21,283,772
1992		23,162,594	23,111,876	23,110,463	23,096,970
1993	23,131,026	23,706,384	23,640,022	23,668,349	23,630,626
1994	24,682,467	25,148,709	25,087,010	25,086,747	25,074,544
1995	25,403,543	25,613,125	25,648,559	25,661,644	25,652,374
1996	25,431,663	25,686,731	25,781,579	25,862,504	25,867,677
1997	24,548,467	25,134,101	25,370,242	25,411,387	25,374,700
1998	21,923,581	22,740,435	22,742,159	22,790,601	22,809,876
1999	21,229,796	21,958,458	21,973,012	22,066,630	
2000	20,729,329	21,331,128	21,665,352		
2001	20,650,857	21,561,388			
2002	23,863,381				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
1990				0.996
1991			0.998	0.999
1992		0.998	1.000	0.999
1993	1.025	0.997	1.001	0.998
1994	1.019	0.998	1.000	1.000
1995	1.008	1.001	1.001	1.000
1996	1.010	1.004	1.003	1.000
1997	1.024	1.009	1.002	0.999
1998	1.037	1.000	1.002	1.001
1999	1.034	1.001	1.004	
2000	1.029	1.016		
2001	1.044			

Five Year Average	1.034	1.006	1.002	1.000
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Three Year Average	1.036	1.006	1.003	1.000
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	Five Year	Three Year
39 to 63 months:	1.002	1.003
27 to 63 months:	1.008	1.009
15 to 63 months:	1.042	1.045

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Ceded Only

Accident Year	Bodily Injury Basic Limits(a) Incurred Losses as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
1989					129,381,899
1990				152,759,497	151,725,515
1991			166,544,596	165,946,636	163,900,923
1992		183,986,844	185,523,089	182,861,233	181,070,941
1993	179,937,722	191,313,559	193,060,772	193,651,039	192,223,320
1994	201,275,583	211,643,234	213,987,391	214,862,522	212,876,748
1995	200,834,911	211,076,172	210,810,908	211,795,604	210,556,254
1996	210,069,811	217,211,810	216,967,622	217,602,631	217,209,237
1997	211,627,542	218,412,337	220,339,650	219,645,245	220,344,356
1998	195,650,902	205,674,358	207,607,917	208,743,809	208,716,833
1999	196,309,996	206,166,123	208,393,001	209,685,094	
2000	186,546,494	200,512,528	203,481,534		
2001	187,225,613	197,058,436			
2002	204,396,971				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
1990				0.993
1991			0.996	0.988
1992		1.008	0.986	0.990
1993	1.063	1.009	1.003	0.993
1994	1.052	1.011	1.004	0.991
1995	1.051	0.999	1.005	0.994
1996	1.034	0.999	1.003	0.998
1997	1.032	1.009	0.997	1.003
1998	1.051	1.009	1.005	1.000
1999	1.050	1.011	1.006	
2000	1.075	1.015		
2001	1.053			
Five Year Average	1.052	1.009	1.003	0.997
Three Year Average	1.059	1.012	1.003	1.000
		Five Year	Three Year	
39 to 63 months:		1.000	1.003	
27 to 63 months:		1.009	1.015	
15 to 63 months:		1.061	1.075	

(a) Losses are on a 30/60 level for 2002.
Losses are on a 25/50 level for 1989-2001.

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Ceded Only

Accident Year	Property Damage Basic Limits(a) Incurred Losses as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
1989					85,449,168
1990				85,044,355	84,755,908
1991			90,018,549	89,864,492	89,578,282
1992		97,387,946	97,369,666	96,917,786	96,887,945
1993	108,547,587	107,847,852	107,288,410	107,429,477	107,380,745
1994	127,266,865	126,741,476	127,258,234	127,271,879	127,237,320
1995	139,502,806	140,237,454	140,420,439	140,477,803	140,460,539
1996	161,444,118	162,546,081	162,936,394	162,986,806	162,977,673
1997	162,535,050	164,517,977	164,737,946	164,773,858	164,765,181
1998	159,721,829	161,733,446	162,118,359	162,150,485	162,268,157
1999	165,757,986	169,929,612	170,680,939	171,015,760	
2000	169,085,669	172,294,748	173,274,071		
2001	169,875,643	173,553,538			
2002	184,271,506				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
1990				0.997
1991			0.998	0.997
1992		1.000	0.995	1.000
1993	0.994	0.995	1.001	1.000
1994	0.996	1.004	1.000	1.000
1995	1.005	1.001	1.000	1.000
1996	1.007	1.002	1.000	1.000
1997	1.012	1.001	1.000	1.000
1998	1.013	1.002	1.000	1.001
1999	1.025	1.004	1.002	
2000	1.019	1.006		
2001	1.022			
Five Year Average	1.018	1.003	1.000	1.000
Three Year Average	1.022	1.004	1.001	1.000
		Five Year	Three Year	
39 to 63 months:		1.000	1.001	
27 to 63 months:		1.003	1.005	
15 to 63 months:		1.021	1.027	

(a) Losses are on a \$25,000 level for 2002.
Losses are on a \$15,000 level for 1991-2001.
Losses are on a \$10,000 level for 1989-1990.

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers	Ceded Only				
Bodily Injury Paid Claims as of					
Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
1990				21,896	22,204
1991			21,826	22,682	22,986
1992		22,192	24,217	25,206	25,528
1993	16,796	24,838	26,895	27,910	28,240
1994	23,001	32,141	34,358	35,440	35,841
1995	24,913	34,193	36,716	37,835	38,143
1996	26,708	36,894	39,659	40,836	41,218
1997	26,942	36,944	39,389	40,576	40,965
1998	25,384	34,420	36,925	38,125	38,525
1999	24,897	34,561	37,200	38,446	
2000	23,775	32,731	35,176		
2001	22,980	31,619			
2002	24,397				

Claim Development Factors					
Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.	
1990				1.014	
1991			1.039	1.013	
1992		1.091	1.041	1.013	
1993	1.479	1.083	1.038	1.012	
1994	1.397	1.069	1.031	1.011	
1995	1.372	1.074	1.030	1.008	
1996	1.381	1.075	1.030	1.009	
1997	1.371	1.066	1.030	1.010	
1998	1.356	1.073	1.032	1.010	
1999	1.388	1.076	1.033		
2000	1.377	1.075			
2001	1.376				
Five Year Average	1.374	1.073	1.031	1.010	
Three Year Average	1.380	1.075	1.032	1.010	
		Five Year	Three Year		
39 to 63 months:		1.041	1.042		
27 to 63 months:		1.117	1.120		
15 to 63 months:		1.535	1.546		

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Ceded Only

Accident Year	Property Damage Paid Claims as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
1990				47,858	47,883
1991			51,191	51,300	51,328
1992		54,156	54,422	54,491	54,523
1993	56,206	58,084	58,340	58,433	58,463
1994	68,368	70,431	70,752	70,874	70,901
1995	72,562	74,773	75,089	75,169	75,194
1996	79,168	81,640	81,998	82,151	82,176
1997	78,944	81,332	81,631	81,732	81,748
1998	76,509	78,803	79,176	79,262	79,308
1999	76,753	80,051	80,409	80,606	
2000	74,674	77,069	77,628		
2001	74,519	77,098			
2002	77,834				

Accident Year	Claim Development Factors			
	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
1990				1.001
1991			1.002	1.001
1992		1.005	1.001	1.001
1993	1.033	1.004	1.002	1.001
1994	1.030	1.005	1.002	1.000
1995	1.030	1.004	1.001	1.000
1996	1.031	1.004	1.002	1.000
1997	1.030	1.004	1.001	1.000
1998	1.030	1.005	1.001	1.001
1999	1.043	1.004	1.002	
2000	1.032	1.007		
2001	1.035			
Five Year Average	1.034	1.005	1.001	1.000
Three Year Average	1.037	1.005	1.001	1.000

	Five Year	Three Year
39 to 63 months:	1.001	1.001
27 to 63 months:	1.006	1.006
15 to 63 months:	1.040	1.043

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Ceded Only

Accident Year	Medical Payments Paid Claims as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
1990				18,291	18,322
1991			18,705	18,844	18,839
1992		19,072	19,441	19,541	19,557
1993	16,949	20,420	20,819	20,949	20,969
1994	20,868	24,342	24,745	24,879	24,890
1995	21,556	25,375	25,815	25,942	25,959
1996	22,394	26,301	26,705	26,838	26,882
1997	21,602	25,302	25,707	25,828	25,845
1998	19,438	22,663	23,009	23,101	23,125
1999	18,261	21,392	21,759	21,939	
2000	17,302	19,925	20,339		
2001	16,847	19,301			
2002	18,456				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
1990				1.002
1991			1.007	1.000
1992		1.019	1.005	1.001
1993	1.205	1.020	1.006	1.001
1994	1.166	1.017	1.005	1.000
1995	1.177	1.017	1.005	1.001
1996	1.174	1.015	1.005	1.002
1997	1.171	1.016	1.005	1.001
1998	1.166	1.015	1.004	1.001
1999	1.171	1.017	1.008	
2000	1.152	1.021		
2001	1.146			
Five Year Average	1.161	1.017	1.005	1.001
Three Year Average	1.156	1.018	1.006	1.001
		Five Year	Three Year	
39 to 63 months:		1.006	1.007	
27 to 63 months:		1.023	1.025	
15 to 63 months:		1.188	1.185	

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Ceded Only

Accident Year	Bodily Injury Incurred Claims as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
1989					21,593
1990				22,558	22,513
1991			23,369	23,321	23,229
1992		25,955	25,955	25,897	25,770
1993	29,531	29,078	28,796	28,692	28,468
1994	36,852	36,513	36,311	36,189	36,045
1995	38,665	38,448	38,351	38,363	38,301
1996	41,104	41,266	41,368	41,530	41,450
1997	41,260	41,138	41,319	41,292	41,250
1998	39,005	38,775	38,797	38,914	38,778
1999	38,986	38,853	39,282	39,205	
2000	36,838	37,200	37,022		
2001	37,219	35,853			
2002	39,356				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
1990				0.998
1991			0.998	0.996
1992		1.000	0.998	0.995
1993	0.985	0.990	0.996	0.992
1994	0.991	0.994	0.997	0.996
1995	0.994	0.997	1.000	0.998
1996	1.004	1.002	1.004	0.998
1997	0.997	1.004	0.999	0.999
1998	0.994	1.001	1.003	0.997
1999	0.997	1.011	0.998	
2000	1.010	0.995		
2001	0.963			
Five Year Average	0.992	1.003	1.001	0.998
Three Year Average	0.990	1.002	1.000	0.998
		Five Year	Three Year	
39 to 63 months:		0.999	0.998	
27 to 63 months:		1.002	1.000	
15 to 63 months:		0.994	0.990	

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Ceded Only

Accident Year	Property Damage Incurred Claims as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
1989					47,891
1990				48,006	47,938
1991			51,387	51,389	51,363
1992		54,557	54,617	54,569	54,554
1993	58,013	58,449	58,493	58,530	58,493
1994	70,168	70,761	70,907	70,934	70,917
1995	74,464	75,077	75,189	75,196	75,203
1996	81,105	81,912	82,096	82,192	82,188
1997	80,631	81,567	81,726	81,761	81,763
1998	78,316	79,137	79,269	79,297	79,318
1999	79,054	80,677	80,528	80,656	
2000	76,483	77,446	77,837		
2001	76,336	77,480			
2002	79,895				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
1990				0.999
1991			1.000	0.999
1992		1.001	0.999	1.000
1993	1.008	1.001	1.001	0.999
1994	1.008	1.002	1.000	1.000
1995	1.008	1.001	1.000	1.000
1996	1.010	1.002	1.001	1.000
1997	1.012	1.002	1.000	1.000
1998	1.010	1.002	1.000	1.000
1999	1.021	0.998	1.002	
2000	1.013	1.005		
2001	1.015			
Five Year Average	1.014	1.002	1.001	1.000
Three Year Average	1.016	1.002	1.001	1.000
		Five Year	Three Year	
39 to 63 months:		1.001	1.001	
27 to 63 months:		1.003	1.003	
15 to 63 months:		1.017	1.019	

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Ceded Only

Medical Payments Incurred Claims as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
1989					17,093
1990				18,410	18,365
1991			18,928	18,905	18,874
1992		19,548	19,607	19,615	19,586
1993	20,240	20,953	20,977	21,021	20,992
1994	24,227	24,888	24,950	24,938	24,913
1995	25,117	25,810	25,938	25,970	25,970
1996	25,816	26,686	26,829	26,889	26,896
1997	24,745	25,650	25,859	25,859	25,857
1998	22,385	23,167	23,099	23,146	23,140
1999	21,292	21,826	21,903	21,977	
2000	19,804	20,291	20,448		
2001	19,334	19,651			
2002	21,431				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
1990				0.998
1991			0.999	0.998
1992		1.003	1.000	0.999
1993	1.035	1.001	1.002	0.999
1994	1.027	1.002	1.000	0.999
1995	1.028	1.005	1.001	1.000
1996	1.034	1.005	1.002	1.000
1997	1.037	1.008	1.000	1.000
1998	1.035	0.997	1.002	1.000
1999	1.025	1.004	1.003	
2000	1.025	1.008		
2001	1.016			
Five Year Average	1.028	1.004	1.002	1.000
Three Year Average	1.022	1.003	1.002	1.000
		Five Year	Three Year	
39 to 63 months:		1.002	1.002	
27 to 63 months:		1.006	1.005	
15 to 63 months:		1.034	1.027	

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Ceded Only

Bodily Injury Outstanding Claims as of

Accident Year	15 Months	27 Months	39 Months
1991			1,543
1992		3,763	1,738
1993	12,735	4,240	1,901
1994	13,851	4,372	1,953
1995	13,752	4,255	1,635
1996	14,396	4,372	1,709
1997	14,318	4,194	1,930
1998	13,621	4,355	1,872
1999	14,089	4,292	2,082
2000	13,063	4,469	1,846
2001	14,239	4,234	
2002	14,959		

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.
1992		0.462
1993	0.333	0.448
1994	0.316	0.447
1995	0.309	0.384
1996	0.304	0.391
1997	0.293	0.460
1998	0.320	0.430
1999	0.305	0.485
2000	0.342	0.413
2001	0.297	
Five Year Average	0.311	0.436
Three Year Average	0.315	0.443
	Five Year	Three Year
27 to 39 months:	0.436	0.443
15 to 39 months:	0.136	0.140

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Ceded Only

Accident Year	Property Damage Outstanding Claims as of		
	15 Months	27 Months	39 Months
1991			196
1992		401	195
1993	1,807	365	153
1994	1,800	330	155
1995	1,902	304	100
1996	1,937	272	98
1997	1,687	235	95
1998	1,807	334	93
1999	2,301	626	119
2000	1,809	377	209
2001	1,817	382	
2002	2,061		

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.
1992		0.486
1993	0.202	0.419
1994	0.183	0.470
1995	0.160	0.329
1996	0.140	0.360
1997	0.139	0.404
1998	0.185	0.278
1999	0.272	0.190
2000	0.208	0.554
2001	0.210	
Five Year Average	0.203	0.357
Three Year Average	0.230	0.341
	Five Year	Three Year
27 to 39 months:	0.357	0.341
15 to 39 months:	0.072	0.078

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Ceded Only

Accident Year	Medical Payments Outstanding Claims as of		
	15 Months	27 Months	39 Months
1991			223
1992		476	166
1993	3,291	533	158
1994	3,359	546	205
1995	3,561	435	123
1996	3,422	385	124
1997	3,143	348	152
1998	2,947	504	90
1999	3,031	434	144
2000	2,502	366	109
2001	2,487	350	
2002	2,975		

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.
1992		0.349
1993	0.162	0.296
1994	0.163	0.375
1995	0.122	0.283
1996	0.113	0.322
1997	0.111	0.437
1998	0.171	0.179
1999	0.143	0.332
2000	0.146	0.298
2001	0.141	
Five Year Average	0.142	0.314
Three Year Average	0.143	0.270
	Five Year	Three Year
27 to 39 months:	0.314	0.270
15 to 39 months:	0.045	0.039

Exhibit (3) (i)
Exhibit (7) (c)

Responses provided in connection with items (3) (i) and (7) (c) are enclosed herewith.



Steven D. Armstrong
Senior Actuary, F.C.A.S.,
M.A.A.A

December 5, 2003

F. Timothy Lucas
Personal Lines Manager
North Carolina Rate Bureau

Dear Tim,

Included below are Allstate Insurance Company's responses to issues regarding reserve strengthening and expense cutting initiatives for the Allstate Insurance Company and Allstate Indemnity Company Private Passenger Non-Fleet Auto Programs in North Carolina. Because there have been no changes in practice since the time this request was completed last year, the responses below are identical to those submitted in last year's memorandum.

With respect to 11 N.C.A.C. 10.1104 (3) (i), which states,

For each of the fifteen largest writers of private passenger automobile insurance in North Carolina, a statement regarding any reserve strengthening or weakening that has occurred in the last five years shall be included.

Allstate's response to this is that there have been no material changes with regard to Allstate's reserving practices of private passenger automobile insurance in the state of North Carolina over the past five years.

With respect to 11 N.C.A.C. 10.1104 (7) (c), which states,

For each of the ten largest writers of private passenger automobile insurance in North Carolina, statements regarding any expense cutting activities undertaken in the last five years shall be provided.

Allstate's response to this is that there have been some structural changes in North Carolina, and indeed around the country, to close claims offices. The result of the closing of these claims offices is a reduction in unallocated loss adjustment expenses due to the reduction of staff and elimination of operational expenses incurred at these claims offices. For purposes of ratemaking, Allstate uses a countrywide provision to account for unallocated loss adjustment expenses. Given this, the unallocated loss adjustment expense provision from last year may be slightly overstated. These measures in closing claims offices was more intended to increase efficiency rather than cut costs. For these reasons, Allstate wants to make the North Carolina Rate Bureau aware of it's actions with the understanding that Allstate does not think that it will have any measurable impact on the ratemaking data submitted by Allstate.

Please contact me if you have any questions or require further details.

Sincerely,

Steven D. Armstrong, F.C.A.S., M.A.A.A
sarm2@allstate.com
1-800-366-2958 x23994



A member of Royal & SunAlliance

Atlantic Indemnity Company

1224 Deming Way
Madison, WI 53717

Phone
608-826-3129
Fax
608 836-8931

www.orionauto.com

November 24, 2003

F. Timothy Lucas
Personal Lines Manager
North Carolina Rate Bureau
5401 Six Forks Road
Raleigh NC 27603

Re: Insurance Department Regulations

Mr. Lucas,

Atlantic Indemnity Company did not change the criteria for setting case reserves for the accident year ended December 31, 2002.

If you have any questions, please feel free to contact me.

Sincerely,

Eric J. Schauer
Regional Field Directory
Eric_Schauer@rsausa.com

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DEC 01 2003
N.C. RATE BUREAU

H-563



ERIE INSURANCE GROUP

Home Office • 100 Erie Insurance Place • Erie, Pennsylvania 16530 • (814) 870-2000
Toll Free 1-800-458-0811 • Fax (814) 870-3126 • <http://www.erie-insurance.com>

Kevin L. Russell,
Supervisor, Commercial Pricing II and Reserving
Erie Insurance Group
100 Erie insurance Place
Erie, Pennsylvania 16530
Telephone (814) 870 – 3395
Fax (814) 870 – 4383
kevin.russell@erieinsurance.com

December 29, 2003

Mr. Tim Lucas
Personal Lines Manager
North Carolina Rate Bureau
5401 Six Forks Road
Raleigh, North Carolina 27609

Re: Personal Auto Liability Rate Adequacy

I am responsible for the IBNR reserve adequacy analysis at The ERIE. We perform our analysis of auto reserves on a countrywide basis, and so commentary specific to North Carolina is difficult. Even if we examined North Carolina separately, the volatility in the data for North Carolina would make examination and commentary difficult.

This is what we have observed on a countrywide basis for personal auto liability case reserve adequacy:

There has been a very long-term, gradual decline in case reserve adequacy (i.e., case reserves today are not as adequate as fifteen to twenty years ago). In addition, The ERIE implemented a system to assist claims personnel in the monetary evaluation of injury claims in 1998. There was an additional decline in the adequacy of case reserves from 1999 through 2001. Case reserve adequacy appears to have stabilized in the last two years.

Please let me know if you require further elaboration.

Sincerely,

Kevin L. Russell, FCAS MAAA

cc: Gene Connell Dan Barnett
Chris Wampole Yi Luo

I:\Reserving\2003\Q3\Proposal\LetterToNCRB.doc 12/29/03

H-564

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DEC 31 2003
N.C. RATE BUREAU



- Government Employees Insurance Company
- GEICO General Insurance Company
- GEICO Indemnity Company
- GEICO Casualty Company

One GEICO Plaza ■ Washington, DC 20076-0001

December 18, 2003

VIA FACSIMILE AND REGULAR MAIL

Mr. Tim Lucas
North Carolina Rate Bureau
5401 Six Forks Road
Raleigh, North Carolina 27609

RE: Bureau Letter Asking for Reserve Strengthening and Expense Cutting
Data

Dear Mr. Lucas:

The GEICO Companies did not implement any changes that would have a dramatic impact on the expense factors. Expense control is a continuing effort at GEICO and for that reason it believes that its historical experience is an appropriate basis for determining the expense provisions in your rate calculations and that no special adjustments are necessary.

As for reserve strengthening, the company has not materially changed the criteria used to establish case reserves in North Carolina over the last five years.

I hope that this information is what you need.

Very truly yours,

Bonny Gordon
Senior Counsel
301-986-2653

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DEC 22 2003

N.C. RATE BUREAU

December 29, 2003

Mr. Tim Lucas
Personal Lines Manager
North Carolina Rate Bureau
PO Box 176010
Raleigh, NC 27619

Re: NCRB request regarding Insurance Department Regulations for Integon National Insurance Company

Dear Tim:

Per your request, we are responding as follows:

Statement Concerning Reserve Strengthening Activities Over The Past Five Years:

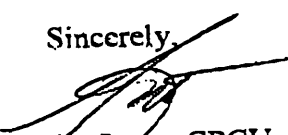
All of the Integon companies, including Integon National Insurance Company, use a formula-based reserving system to establish reserves for claims with expected settlements under \$50,000. For claims with expected settlements in excess of \$50,000, the companies establish individual case reserves setup by knowledgeable claims personnel.

The formula reserve amounts have changed slightly over the past 5 years as trends have changed, but the amount of change has not been material. The criteria used for establishing both formula and case reserves have not changed materially over the past 5 years.

Statement Concerning Expense Cutting Activities Over The Past Five Years:

There has not been any recent expense cutting activities for Integon National that would indicate a material change in future expense ratios. GMAC Insurance, including the Integon companies, remains expense competitive, and operates with an ongoing priority on spending controls.

Sincerely,



Art Lyon, CPCU
Executive Consultant

VIA FAX

Date 12/2/03

Mr. F. Timothy Lucas
Personal Lines Manager
North Carolina Rate Bureau
5401 Six Forks Road
P.O. Box 176010
Raleigh, NC 27619-6010

Re: Insurance Department Regulations

Dear Mr. Lucas:

In response to your letter of November 10, 2003, I am providing the following information concerning expense cutting activities and reserve strengthening for Nationwide Mutual Insurance Company and Nationwide Mutual Fire Insurance Company.

We know of no significant changes in the criteria we use to establish case-based reserves that would affect the North Carolina Rate Bureau's analysis of our incurred losses. However, there was a systems anomaly, beginning February, 1999 and ending in June of 2000 that affected our formula reserves for Bodily Injury. The Rate Bureau and ISO are aware of this problem from previous filings. We worked with ISO in 2000 to provide the adjustments necessary to remove the effects of the inaccurate formula reserves.


With respect to our expenses, Nationwide adopted a new expense allocation method beginning with the expenses for 1999, which we reported in this letter in 2001. As a result, more expenses were allocated to physical damage and less to liability than had been allocated in the past.

In 2002, we changed our methodology regarding our loss reserve analysis. Specifically, we began to track North Carolina Bodily Injury reserves separately from all other states' experience. This change resulted in the release of a significant amount of IBNR and its associated variable expenses. This one time allocation change created a calendar year distortion that was the subject of some recent discussions with the Reinsurance Facility.

In connection with the latest disputed Rate Bureau filing, we considered the escrowed premium to be written premium as well as an expense in accordance with the Commissioner's directives. Because our true expenses are overstated by the amount of the escrowed premium, our raw expense numbers may need to be adjusted in order to be used for ratemaking purposes.

If you have any questions about the Bodily Injury adjustment or the expenses, please contact Dwayne Rader at (614-249-5751) or raderd @ nationwide.com.

Sincerely,



Bruce R. Gifford
Vice President -
Personal Lines Pricing

BRG/dm

H-568

** TOTAL PAGE.03 **

VIA FAX

December 29, 2003

Mr. F. Timothy Lucas
Personal Lines Manager
North Carolina Rate Bureau
5401 Six Forks Road
P.O. Box 176010
Raleigh, NC 27619-6010

Re: Insurance Department Regulations

Dear Mr. Lucas:

In response to your letter of November 10, 2003 concerning expense cutting activities and reserve strengthening for Nationwide Mutual Insurance Company and Nationwide Mutual Fire Insurance Company, Nationwide responded in a letter dated December 2, 2003. Since that letter was sent, we realized that we could have been clearer in our response. Please accept this letter as a replacement of the December 2 letter.

We know of no significant changes in the criteria we use to establish case-based reserves that would affect the North Carolina Rate Bureau's analysis of our incurred losses. However, there was a systems anomaly, beginning February, 1999 and ending in June of 2000 that affected our formula reserves for Bodily Injury. The Rate Bureau and ISO are aware of this problem from previous filings. We worked with ISO in 2000 to provide the adjustments necessary to remove the effects of the inaccurate formula reserves.

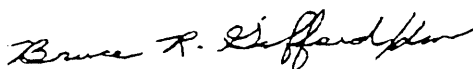
With respect to our expenses, Nationwide adopted a new expense allocation method beginning with the expenses for 1999, which we reported in this letter in 2001. As a result, more expenses were allocated to physical damage and less to liability than had been allocated in the past.

In 2002, we changed our methodology regarding our loss reserve analysis. Specifically, we began to track North Carolina Bodily Injury reserves separately from all other states' experience. This change resulted in the release of a significant amount of IBNR and its associated variable expenses. This one time allocation change created a calendar year distortion that was the subject of some recent discussions with the Reinsurance Facility.

In connection with the disputed Rate Bureau filing, the Commissioner's directive instructed companies to treat the escrowed premium as written premium as well as an expense. Nationwide has entered the escrowed amounts as an aggregate write-in for underwriting deduction on page 4 of the annual statement. As a result, the expenses as reported to the Rate Bureau in the expense call are unaffected and are appropriate for ratemaking.

If you have any questions, please contact Dwayne Rader at (614-249-5751) or raderd @ nationwide.com.

Sincerely,



Bruce R. Gifford
Vice President -
Personal Lines Pricing

BRG/dm



North Carolina Farm Bureau Insurance Group

Telephone 919-782-1705 • Post Office Box 27427 • Raleigh, NC 27611

November 14, 2003

Mr. Tim Lucas
N.C. Rate Bureau
PO Box 176010
Raleigh, NC 27619-6010

RE: North Carolina Farm Bureau Mutual Insurance Company
Farm Bureau Insurance of N.C., Inc.
Insurance Department Regulations
North Carolina Private Passenger Insurance
Reserve Strengthening
Expense Cutting Activities

Tim:

Our company has not changed its procedures for setting case loss reserves over the last 5 years. We also have not taken on any expense cutting activities that would impact the expense levels in North Carolina.

If I can be of further assistance, let me know.

A handwritten signature in black ink, appearing to read "Roger".

Roger Baldorff
Actuarial & Research Manager

RB/cww

H-571

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NOV 17 2003
N.C. RATE BUREAU

North Carolina Farm Bureau Mutual Insurance Company, Inc.
Farm Bureau Insurance of N.C., Inc.
Visit Us On The Web At: www.ncfbins.com

December 23, 2003

North Carolina Rate Bureau
Post Office Box 176010
Raleigh, North Carolina 27619-6010

Attention: F. Timothy Lucas

The Progressive Companies have not changed the criteria for establishing case basis reserves for the accident year ended December 31, 2002 in North Carolina.

The carried case reserves set by The Progressive Companies are average reserves unless the adjuster's estimate is greater to or equal to a predetermined threshold (\$75,000 for BI & UMBI claims and \$25,000 for other coverages) then we carry their estimate. The average reserves vary by product, age of feature, and limit for Bodily Injury and UMBI claims and they are adjusted each month based on an inflation factor that is built into the case table.

The IBNR reserves are maintained between reviews utilizing an algorithm that establishes balances based on a factor applied to the past Earned Premium varying by 3 month intervals and varying by product and coverage.

Progressive's actuarial area develops an indication of the needed reserves for North Carolina Bodily Injury (BI) coverage three times each year. During 2003 the North Carolina BI reviews have been completed on the Direct, Ceded, and Net business separately. The last review completed in 2003 included data evaluated through October 31, 2003. As a result of this last review the carried balance of \$30.1 million of direct loss reserves (\$24.1 million ceded & \$6.0 million net) were decreased by approximately \$200,000 (\$100,000 ceded & \$100,000 net) which we do not consider unusual or out of the norm.

Loss Adjusting Expense (LAE) reserves for BI are reviewed two times a year. North Carolina was included a combined review of 9 states in the Mid Atlantic region. This review included data evaluated through September 30, 2003. As a result of this review North Carolina direct LAE reserves (both DCC and Adjusting Expense combined) of \$1.8 million were decreased by \$93,000. Again, not considered unusual or out of the norm.

Generally, there has not been a change to Progressive's Objective regarding reserving and the process has been very consistent for the past five years.

For a discussion of Progressive's process in reviewing and changing reserve levels please review the "Report on Reserving Practices" available under investor relations section on Progressive's Web site, Progressive.com

Progressive has not undertaken any expense cutting activities over the last five years on our private passenger non-fleet motor vehicle coverages that would materially impact our anticipated expense levels in North Carolina.

If you have any more questions please Contact Al Neis, Corporate Actuary at (440) 446-7601.

Sincerely;

Allan R Neis, FCAS, MAAA
Corporate Actuary

State Farm Mutual Automobile Insurance Company



Kathy Popejoy, FCAS, MAAA
Actuary and Assistant Secretary-Treasurer

One State Farm Plaza, D4
Bloomington, Illinois 61710
Phone: 309.766.2325
Fax: 309.766.5021
E-mail: Kathy.Popejoy.A0GQ@STATEFARM.com

December 8, 2003

VIA FACSIMILE

Mr. F. Timothy Lucas
Personal Lines Manger
North Carolina Rate Bureau
5401 Six Forks Road
Raleigh, NC 27609-4435

Dear Mr. Lucas:

RE: Reserve Strengthening and Expense Cutting Activities

Your letter dated November 10, 2003 requested two items required from the largest writers of liability and physical damage private passenger automobile insurance in North Carolina.

The first item concerned reserves. In response to your question, State Farm did make some changes in 1997 to the procedures used to establish case basis reserves. However, we do not believe that these changes have a material impact on the reserves established in North Carolina with the one exception noted later. Details of the change are explained below.

Previously for the auto liability coverages, initial case reserves were used to establish the outstanding reserve for individual claims. That is, when a claim was reported for the liability coverages, the claim system would automatically assign an initial reserve to the claim which would remain on the file until sufficient information was available to adjust it to a specific case reserve. The initial reserve was an average closed cost that was periodically updated.

For the auto physical damage and other first party coverages, a companywide factor reserve approach was used to establish the outstanding reserve. When a claim was reported for these coverages, the claims system would automatically assign a companywide factor reserve and only under certain conditions was a claim file adjusted to a specific case reserve.

During 1997, a new system to establish the outstanding reserve was introduced in two phases using a new, state-specific table reserve approach. In phase one, for the auto liability coverages, state-specific table reserves replaced the initial reserves for new claims reported after October 1, 1997. Like the initial reserve, this table reserve is a calculated average closed cost. However, the calculation is now updated at more uniform intervals and uses state-specific data. Also, this table reserve is not overridden unless the claim exceeds \$25,000.

In phase two, for the auto physical damage and other first party coverages, state-specific table reserves replaced the companywide factor reserves for new claims reported after January 1, 1998. The claim file will be adjusted to a specific case reserve if the claim exceeds \$25,000.

H-574

HOME OFFICE: BLOOMINGTON, ILLINOIS 61710-0001

r. F. Timothy Lucas
December 8, 2003
Page 2

Also effective January 1, 1998, State Farm Insurance Companies implemented a new claim processing system to capture claim data by claimant. As part of this major redesign, there have been numerous enhancements to streamline and automate the previous system, however, there have been no philosophical changes by State Farm as to how claims are reported or paid. A conversion process took place over the first six months of 1998 to convert the old data to the new format. The paid amounts and paid pure premiums are not believed to be affected by this processing change. The paid claim counts for BI liability and to a lesser extent PD liability are affected by this conversion and will be lower throughout 1998, as the new process does not recognize these counts as quickly as the old process did. This situation has caused the claim frequency for these coverages to decline and the claim severity to increase. After this transition year, the counts should stabilize and reflect a more normal trending.

We believe that the changes outlined above will enhance the accuracy of aggregate outstanding reserves by state. We have reviewed our loss development and believe that the change to the state-specific table reserve approach in combination with the new claim processing system to capture claim data by claimant may have impacted the field incurred loss development beginning January 1, 1998 for bodily injury coverage. We will continue to carefully monitor these changes and keep you informed if our opinion changes.

The second item concerned expenses. State Farm has long recognized that expense control is a key to remaining competitive in the insurance marketplace. It is important to note that expense control does not necessarily imply expense reduction. Attracting and retaining quality personnel, providing top-notch services, and investing in technology may be just as important to a company's competitive position as a low price for the insurance product. In the end, it is through consumer forces in the marketplace that a balance is stricken between quality of service and price for those services.

would be virtually impossible to fully describe all "expense cutting activities" (i.e., pre-sorting mail, recycling paper, reorganizing jobs, automating jobs, consolidating jobs, ordering supplies from a different vendor, providing new software to an underwriter, streamlining a claims procedure, redesigning a code sheet, improving the training courses, etc.). Expense control is a continuous and evolving function of managing our business. It is also difficult to describe the many investments we've made in our business that have put upward pressure on our expenses (i.e., preparing our computer systems for the year 2000, establishing an Internet presence, updating our systems as new technology becomes available, etc.).

We are continuing our extensive review of every aspect of our company's operation in an effort to further streamline workflow and processes and to invest in technological advances where appropriate while striving to improve the service provided to our customers.

Because expense review is a continuing effort, we feel that no special adjustments are necessary for your rate calculation.

Sincerely,



Kathy Popejoy
Actuary and Assistant Secretary-Treasurer

KP:kw



9800 Fredericksburg Road
San Antonio, Texas 78288

December 8, 2003

North Carolina Rate Bureau
P. O. Box 176010
Raleigh, North Carolina 27619-6010

ATTENTION: F. Timothy Lucas
Personal Lines Manager

REGARDING: United Services Automobile Association
USAA Casualty Insurance Company

Insurance Department Regulations
Reserve Strengthening and Expense Cutting Activities

Dear Mr. Lucas:

We are furnishing the following statements with respect to reserve strengthening and expense cutting activities at USAA over the past five years.

RESERVE STRENGTHENING
11 N.C.A.C. 10.1104(3)(i)

The criteria used by USAA in North Carolina for establishing case basis reserves for the accident year ended December 31, 2002 have not changed materially from those used over the latest five years.

EXPENSE CUTTING ACTIVITIES
11 N.C.A.C. 10.1104(7)(c)

The following programs have been implemented over the past five years to contain or reduce expenses and to maintain or improve customer service levels:

- STARS – Auto and Property (Direct Repair Facilities)
- STARS EFT
- Subrogation EDI/EFT
- Glass EDI
- Auto Rental and Salvage EDI
- Automated Medical Payment Process
- Electronic Medical Bills Processing
- Electronic Estimate Audit
- Legal Fee Bill Audit Program
- Centralized Court Reporting

December 8, 2003

Page 2

EXPENSE CUTTING ACTIVITIES

11 N.C.A.C. 10.1104(7)(c)

(Continued)

- Legal Expense Study
- Expanded use of Legal PPO (Preferred Providers)
- Claims Assignment and Digital Photo
- Claims Operational System
- Claims Image
- Claims Documentation/On-line Procedures
- Common Hardware Platform (Auto, Property & Casualty)
- Emergency Roadside Assist (ASI Alliance Partner)
- 24 Hour Contact
- Grow Your Own Program (training Appraisers to conduct Adjusting functions)

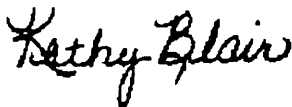
While these programs have helped to contain costs, they would not distort historical expense levels for use in projecting expenses for the year beginning January 1, 2004.

To facilitate our timely response, please address requests for future statements to me at:

2100 ATTN Regulatory Compliance E3W C2
USAA
9800 Fredericksburg Road
San Antonio, Texas 78284-8496

If there are any questions, please contact me by telephone at (800) 531-8722, extension 82575, or by e-mail to kathy.blair@usaa.com. Our facsimile number is (210) 498-6675.

Sincerely,



KATHY BLAIR, CPCU
Compliance Analyst
Regulatory Compliance

STATISTICAL DATA TO COMPLY WITH NORTH CAROLINA
REQUIREMENTS FOR A PRIVATE PASSENGER RATE FILING
AS PER 11 NCAC 10.1104

4. TRENDING FACTOR DEVELOPMENT AND APPLICATION

- (4) (a) See attached exhibits, Section D of RB-1 and pre-filed testimony of P. Woods and M. Miller.

The attached exhibits contain the trend data upon which the Automobile Committee based its trend recommendations to the Governing Committee of the Rate Bureau.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
SUMMARY OF SELECTED TREND FACTORS

<u>Loss Trends</u>	<u>Cost</u>	<u>Frequency</u>	<u>Total</u>
Bodily Injury (B/L)	1.2%	0.5%	1.7%
Bodily Injury (T/L)	2.5%		
Property Damage	1.5%	-0.5%	1.0%
Medical Payments	5.0%	0.0%	5.0%
Uninsured Motorists			0.0%
Comprehensive	1.0%	-2.0%	-1.0%
Collision	4.0%	-0.5%	3.5%
 <u>Expense Trend</u>			 3.7%
 <u>Symbol Trend</u>			
Comprehensive			2.0%
Collision			1.0%

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

Development of Annualized Trend
for 2000 and 2001

	(1) Calendar Year	(2) Claim Cost Change (a)	(3) Claim Frequency Change (b)	(4) Current Cost Factor (c)	(5) 2002 Trend Factor	(6) Annualized Trend (d)
Bodily Injury	2000	1.033	0.975	1.007	1.017	1.012
	2001	1.002	1.026	1.028	1.017	1.020
	2002	1.000	1.000	1.000	1.017	1.017
Property Damage	2000	1.034	0.965	0.998	1.010	1.006
	2001	1.020	0.997	1.017	1.010	1.012
	2002	1.000	1.000	1.000	1.010	1.010
Medical Payments	2000	1.103	0.966	1.065	1.050	1.043
	2001	1.064	1.014	1.079	1.050	1.057
	2002	1.000	1.000	1.000	1.050	1.050
Comprehensive	2000	0.980	0.854	0.837	0.990	0.959
	2001	1.002	0.938	0.940	0.990	0.977
	2002	1.000	1.000	1.000	0.990	0.990
Collision	2000	1.042	1.000	1.042	1.035	1.029
	2001	1.047	0.997	1.044	1.035	1.037
	2002	1.000	1.000	1.000	1.035	1.035

(a) 2000 Claim Cost Change = (2002 Claim Cost) / (2000 Claim Cost).
2001 Claim Cost Change = (2002 Claim Cost) / (2001 Claim Cost).

(b) 2000 Claim Frequency Change = (2002 Claim Frequency) / (2000 Claim Frequency). 2001 Claim Frequency Change = (2002 Claim Frequency) / (2001 Claim Frequency).

(c) Current Cost Factor = Column (2) * Column (3)

(d) Annualized Trend for 2000 and 2001

$$= [(COL(5))^m \times (COL(4))^{(1/n)}]$$

where m is the number of years of projection of the 2001 trend factor from 7/1/2002 to 7/09/2005, 3.03, Col (4) represents the Current Cost Factor to 7/1/2002, and n represents the number of years of projection for a given prior year, 4.03 for 2001 and 5.03 for 2000.

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

Development of Annualized Trend
for 2000 and 2001

	(1) Calendar Year	(2) Claim Cost Change (a)	(3) Claim Frequency Change (b)	(4) Current Cost Factor (c)	(5) 2002 Trend Factor	(6) Annualized Trend (d)
Bodily	2000	1.033	0.975	1.007	1.017	1.012
Injury	2001	1.002	1.026	1.028	1.017	1.020
	2002	1.000	1.000	1.000	1.017	1.017
Property	2000	1.034	0.961	0.994	1.010	1.005
Damage	2001	1.020	1.000	1.020	1.010	1.012
	2002	1.000	1.000	1.000	1.010	1.010
Medical	2000	1.103	0.966	1.065	1.050	1.043
Payments	2001	1.064	1.014	1.079	1.050	1.057
	2002	1.000	1.000	1.000	1.050	1.050
Comprehensive	2000	0.980	0.854	0.837	0.990	0.959
	2001	1.002	0.938	0.940	0.990	0.977
	2002	1.000	1.000	1.000	0.990	0.990
Collision	2000	1.042	1.000	1.042	1.035	1.029
	2001	1.047	0.997	1.044	1.035	1.037
	2002	1.000	1.000	1.000	1.035	1.035

(a) 2000 Claim Cost Change = (2002 Claim Cost) / (2000 Claim Cost).
2001 Claim Cost Change = (2002 Claim Cost) / (2001 Claim Cost).

(b) 2000 Claim Frequency Change = (2002 Claim Frequency) / (2000 Claim Frequency). 2001 Claim Frequency Change = (2002 Claim Frequency) / (2001 Claim Frequency).

(c) Current Cost Factor = Column (2) * Column (3)

(d) Annualized Trend for 2000 and 2001

$$= [(COL(5))^m \times (COL(4))^{(1/n)}]$$

where m is the number of years of projection of the 2001 trend factor from 7/1/2002 to 7/09/2005, 3.03, Col (4) represents the Current Cost Factor to 7/1/2002, and n represents the number of years of projection for a given prior year, 4.03 for 2001 and 5.03 for 2000.

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

Development of Annualized Trend
for 2000 and 2001

Coverage	(1) Year Ended	(2) Paid Claim Cost (a)	(3) Claim Frequency (b)
Bodily Injury	2000	\$ 5,985	1.60
	2001	6,170	1.52
	2002	6,180	1.56
Property Damage	2000	\$ 2,541	3.97
	2001	2,576	3.84
	2002	2,628	3.83
Medical Payments	2000	\$ 1,464	1.45
	2001	1,518	1.38
	2002	1,615	1.40
Comprehensive	2000	\$ 497	6.02
	2001	486	5.48
	2002	487	5.14
Collision	2000	\$ 2,616	5.77
	2001	2,602	5.79
	2002	2,725	5.77

- (a) Paid Claim Cost for all liability coverages is All Carrier trend data, as shown on pages H-594 and H-596. Paid Claim Cost for Comprehensive is ISO only Full Coverage, \$50 Deductible and \$100 Deductible combined data, adjusted for catastrophe, as shown on pages H-603 through H-605. Paid Claim Cost for Collision is based on \$100, \$200, \$250, and \$500 Deductible combined, All Carrier data, as shown on pages H-611 through H-614.
- (b) Incurred Claim Frequency for all liability coverages is based on All Carrier developed statistical plan data. Paid Claim Frequency for Comprehensive is ISO only Full Coverage, \$50 Deductible and \$100 Deductible combined data, adjusted for catastrophe, as shown on pages H-606 through H-608. Paid Claim Frequency for Collision is based on \$100, \$200, \$250, and \$500 Deductible combined All Carrier data, as shown on pages H-615 through H-618.

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

Development of Annualized Trend
for 2000 and 2001

Coverage	(1) Year Ended	(2) Paid Claim Cost (a)	(3) Claim Frequency (b)
Bodily Injury	2000	\$ 5,985	1.60
	2001	6,170	1.52
	2002	6,180	1.56
Property Damage	2000	\$ 2,541	3.89
	2001	2,576	3.74
	2002	2,628	3.74
Medical Payments	2000	\$ 1,464	1.45
	2001	1,518	1.38
	2002	1,615	1.40
Comprehensive	2000	\$ 497	6.02
	2001	486	5.48
	2002	487	5.14
Collision	2000	\$ 2,616	5.77
	2001	2,602	5.79
	2002	2,725	5.77

(a) Paid Claim Cost for all liability coverages is All Carrier trend data, as shown on pages H-594 and H-596. Paid Claim Cost for Comprehensive is ISO only Full Coverage, \$50 Deductible and \$100 Deductible combined data, adjusted for catastrophe, as shown on pages H-603 through H-605. Paid Claim Cost for Collision is based on \$100, \$200, \$250, and \$500 Deductible combined, All Carrier data, as shown on pages H-611 through H-614.

(b) Incurred Claim Frequency for all liability coverages is based on All Carrier developed statistical plan data. Paid Claim Frequency for Comprehensive is ISO only Full Coverage, \$50 Deductible and \$100 Deductible combined data, adjusted for catastrophe, as shown on pages H-606 through H-608. Paid Claim Frequency for Collision is based on \$100, \$200, \$250, and \$500 Deductible combined All Carrier data, as shown on pages H-615 through H-618.

ISO-NAII-NISS FAST TRACK

PRIVATE PASSENGER AUTOMOBILE - BI TOTAL LIMITS

STATE, NORTH CAROLINA

QTR YEAR	EARNED CAR YEARS	NO. OF PAID CLAIMS	NO. OF CLAIMS ARISING	PAID LOSSES	PAID CLAIM FREQ.	PCT. CHANGE FROM SAME QTR PRIOR YEAR	AVERAGE LOSS	PCT. CHANGE FROM SAME QTR PRIOR YEAR	PURE PREMIUM	PCT. CHANGE FROM SAME QTR PRIOR YEAR	ARISING CLAIM FREQ.	PCT. CHANGE FROM SAME QTR PRIOR YEAR
3/1998	715,793	8,580	12,479	60,550,658	1.20		7,057		84.59		1.74	
6/1998	703,977	8,763	12,966	61,052,862	1.24		6,967		86.73		1.84	
9/1998	729,123	8,625	12,855	62,962,497	1.18		7,300		86.35		1.76	
12/1998	716,083	9,594	14,038	68,965,792	1.34		7,188		96.31		1.96	
3/1999	739,275	9,132	12,934	61,210,834	1.24	3.3	6,703	-5.0	82.80	-2.1	1.75	0.6
6/1999	730,410	9,198	13,808	62,790,097	1.26	1.6	6,826	-2.0	85.97	-0.9	1.89	2.7
9/1999	761,075	9,331	14,266	64,780,381	1.23	4.2	6,942	-4.9	85.12	-1.4	1.87	6.3
12/1999	752,996	10,312	15,839	69,863,583	1.37	2.2	6,775	-5.7	92.78	-3.7	2.10	7.1
3/2000	789,365	9,801	14,131	67,028,372	1.24	0.0	6,839	2.0	84.91	2.5	1.79	2.3
6/2000	776,125	9,627	15,289	63,696,025	1.24	-1.6	6,616	-3.1	82.07	-4.5	1.97	4.2
9/2000	799,634	9,384	14,583	68,400,726	1.17	-4.9	7,289	5.0	85.54	0.5	1.82	2.2
12/2000	795,217	9,571	13,777	73,178,607	1.20	-12.4	7,646	12.9	92.02	-0.8	1.73	-2.7
3/2001	828,241	9,731	14,385	71,363,783	1.17	-5.6	7,334	7.2	86.16	1.5	1.74	-2.8
6/2001	817,458	9,337	14,287	65,566,598	1.14	-8.1	7,022	6.1	80.21	-2.3	1.75	-11.2
9/2001	831,633	9,135	14,064	67,199,613	1.10	-6.0	7,356	0.9	80.80	-5.5	1.69	-7.1
12/2001	821,740	10,281	15,859	75,606,459	1.25	4.2	7,259	-3.8	92.01	-0.0	1.93	11.6
3/2002	846,011	9,609	14,321	69,751,575	1.14	-2.6	7,259	-1.0	82.45	-4.3	1.69	-2.9
6/2002	831,371	9,870	14,757	69,587,702	1.19	4.4	7,050	0.4	83.70	4.4	1.78	1.7
9/2002	857,579	9,874	15,342	72,232,691	1.15	4.5	7,315	-0.6	84.23	4.2	1.79	5.9
12/2002	838,119	10,372	16,124	75,215,521	1.24	-0.8	7,252	-1.4	89.74	-2.5	1.92	-0.5
3/2003	892,832	10,579	15,704	75,720,006	1.18	3.5	7,158	-1.4	84.81	2.9	1.76	4.1
6/2003	874,540	10,692	17,287	80,977,128	1.22	2.5	7,574	7.4	92.59	10.6	1.98	11.2
4 QTRS ENDING												
12/1998	2,864,976	35,562	52,338	253,531,809	1.24		7,129		88.49		1.83	
3/1999	2,888,458	36,114	52,793	254,191,985	1.25		7,039		88.00		1.83	
6/1999	2,914,891	36,549	53,635	255,929,220	1.25		7,002		87.80		1.84	
9/1999	2,946,843	37,255	55,046	257,747,104	1.26		6,918		87.47		1.87	
12/1999	2,983,756	37,973	56,847	258,644,895	1.27	2.4	6,811	-4.5	86.68	-2.0	1.91	4.4
3/2000	3,033,846	38,642	58,044	264,462,433	1.27	1.6	6,844	-2.8	87.17	-0.9	1.91	4.4
6/2000	3,079,561	39,071	59,525	265,368,361	1.27	1.6	6,792	-3.0	86.17	-1.9	1.93	4.9
9/2000	3,118,120	39,124	59,842	268,988,706	1.25	-0.8	6,875	-0.6	86.27	-1.4	1.92	2.7
12/2000	3,160,341	38,383	57,780	272,303,730	1.20	-4.7	7,094	4.2	86.16	-0.6	1.83	-4.2
3/2001	3,199,217	38,313	58,034	276,639,141	1.20	-5.5	7,221	5.5	86.47	-0.8	1.81	-5.2
6/2001	3,240,550	38,023	57,032	278,509,714	1.17	-7.9	7,325	7.8	85.95	-0.3	1.76	-8.8
9/2001	3,272,549	37,774	56,513	277,308,601	1.15	-8.0	7,341	6.8	84.74	-1.8	1.73	-9.9
12/2001	3,299,072	38,484	58,595	279,736,453	1.17	-3.3	7,269	2.5	84.79	-1.6	1.78	-2.7
3/2002	3,316,842	38,362	58,531	278,124,245	1.16	-3.3	7,250	0.4	83.85	-3.0	1.76	-2.8
6/2002	3,330,755	38,895	59,001	282,145,349	1.17	0.0	7,254	-1.0	84.71	-1.4	1.77	0.6
9/2002	3,356,701	39,634	60,279	287,178,427	1.18	2.6	7,246	-1.3	85.55	1.0	1.80	4.0
12/2002	3,373,080	39,725	60,544	286,787,489	1.18	0.9	7,219	-0.7	85.02	0.3	1.79	0.6
3/2003	3,419,901	40,695	61,927	292,755,920	1.19	2.6	7,194	-0.8	85.60	2.1	1.81	2.8
6/2003	3,463,070	41,517	64,457	304,145,346	1.20	2.6	7,326	1.0	87.83	3.7	1.86	5.1
ANNUAL RATE OF CHANGE(19 PT.)												
ANNUAL RATE OF CHANGE(12 PT.)												
ANNUAL RATE OF CHANGE(9 PT.)												
ANNUAL RATE OF CHANGE(6 PT.)												
-1.9												
-0.9												
1.6												
2.6												
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1.0												
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-0.7												
-0.0												
1.0												
2.6												
3.9												

ISO-NAII-NISS FAST TRACK

PRIVATE PASSENGER AUTOMOBILE -

PROPERTY DAMAGE

STATE, NORTH CAROLINA

QTR YEAR	EARNED CAR YEARS	NO. OF PAID CLAIMS	PAID LOSSES	PAID CLAIM FREQ.	PCT. CHANGE FROM SAME QTR PRIOR YEAR	AVERAGE LOSSES	PCT. CHANGE FROM SAME QTR PRIOR YEAR	PURE PREMIUM	PCT. CHANGE FROM SAME QTR PRIOR YEAR
3/1998	715,793	24,951	56,403,680	3.49	-1.7	2,261	3.3	78.80	1.6
6/1998	703,977	24,449	53,424,224	3.47	1.7	2,181	4.1	75.89	5.8
9/1998	729,123	24,888	56,342,996	3.41	-1.2	2,267	2.6	77.28	1.3
12/1998	716,083	26,262	59,765,167	3.67	4.4	2,277	6.5	83.46	11.3
3/1999	739,275	25,345	59,196,518	3.43	5.5	2,337	5.0	80.07	7.6
6/1999	730,410	25,800	58,660,600	3.53	2.1	2,274	6.1	80.31	8.4
9/1999	761,075	25,656	59,566,293	3.37	-16.2	2,322	5.5	78.27	-11.6
12/1999	752,996	28,866	69,966,023	3.83	-3.0	2,424	0.0	92.92	-3.1
3/2000	789,365	28,601	69,937,453	3.62	-5.8	2,445	0.7	88.60	-5.1
6/2000	776,125	28,087	67,071,791	3.62	2.4	2,388	-0.6	86.42	-6.6
9/2000	799,634	27,544	67,835,612	3.44	11.2	2,463	2.3	84.83	8.0
12/2000	795,217	25,536	65,331,312	3.21	-0.6	2,558	2.3	82.16	-2.5
3/2001	828,241	29,062	71,086,426	3.51	4.0	2,446	0.5	85.83	1.8
6/2001	817,458	27,872	67,037,931	3.41	0.6	2,405	2.4	82.01	-3.1
9/2001	831,633	26,915	65,853,657	3.24	0.6	2,447	2.4	82.01	-5.1
12/2001	821,740	29,350	72,915,752	3.57	1.5	2,484	0.2	79.19	-6.6
3/2002	846,011	29,013	70,824,492	3.43	-2.3	2,441	-2.9	88.73	8.0
6/2002	831,371	28,206	69,410,042	3.39	-0.6	2,461	2.3	83.72	-2.5
9/2002	857,579	28,934	71,447,434	3.37	4.0	2,469	0.5	83.49	1.8
12/2002	838,119	28,880	72,082,809	3.45	0.6	2,496	0.5	83.31	5.2
3/2003	892,832	30,844	77,120,818	3.45	0.6	2,500	2.4	86.01	-3.1
6/2003	874,540	31,061	76,562,496	3.55	4.7	2,465	0.2	86.38	3.2
4 QTRS ENDING								87.55	4.9
12/1998	2,864,976	100,550	225,936,067	3.51	0.9	2,247	4.2	78.86	5.1
3/1999	2,888,458	100,944	228,728,905	3.49	2.9	2,266	4.6	79.19	7.4
6/1999	2,914,891	102,295	233,965,281	3.51	2.8	2,287	4.8	80.27	7.8
9/1999	2,946,843	103,063	237,188,578	3.50	3.7	2,301	5.6	80.49	9.5
12/1999	2,983,756	105,667	247,389,434	3.54	-2.0	2,341	5.1	82.91	3.1
3/2000	3,033,846	108,923	258,130,369	3.59	-3.9	2,370	3.8	82.91	-0.3
6/2000	3,079,561	111,210	266,541,560	3.61	-6.1	2,397	2.9	85.08	-3.3
9/2000	3,118,120	113,098	274,810,879	3.63	-1.2	2,430	-0.6	86.55	-6.6
12/2000	3,160,341	109,768	270,176,168	3.47	-1.2	2,461	1.3	88.13	-1.8
3/2001	3,199,217	110,229	271,325,141	3.45	-1.2	2,466	-0.3	85.49	-0.3
6/2001	3,240,550	110,014	271,291,281	3.39	-0.6	2,462	2.9	84.81	-3.3
9/2001	3,272,549	109,385	269,309,326	3.34	-0.6	2,462	1.3	83.72	-6.6
12/2001	3,299,072	113,199	276,893,766	3.43	-1.2	2,446	-0.6	82.29	-6.6
3/2002	3,316,842	113,150	276,631,832	3.41	-1.2	2,445	-0.7	83.93	-1.7
6/2002	3,330,755	113,484	279,003,943	3.41	0.6	2,459	-0.3	83.40	-1.7
9/2002	3,356,701	115,503	284,597,720	3.44	3.0	2,464	0.1	83.77	0.1
12/2002	3,373,080	115,033	283,764,777	3.41	-0.6	2,467	0.9	84.78	3.0
3/2003	3,419,901	116,864	290,061,103	3.42	0.3	2,482	1.5	84.13	0.2
6/2003	3,463,070	119,719	297,213,557	3.46	1.5	2,483	1.0	84.82	1.7
ANNUAL RATE OF CHANGE(19 PT.)				-0.9				85.82	2.4
ANNUAL RATE OF CHANGE(12 PT.)				-0.8					
ANNUAL RATE OF CHANGE(9 PT.)				1.0					
ANNUAL RATE OF CHANGE(6 PT.)				0.8					

ISO-NAI-NISS FAST TRACK PRIVATE PASSENGER AUTOMOBILE - ALL COMPREHENSIVE COMBINED STATE: NORTH CAROLINA

QTR YEAR	EARNED CAR YEARS	NO. OF PAID CLAIMS	PAID LOSSES	PAID CLAIM FREQ.	PCT. CHANGE FROM SAME QTR PRIOR YEAR	AVERAGE LOSS	PCT. CHANGE FROM SAME QTR PRIOR YEAR	PURE PREMIUM	PCT. CHANGE FROM SAME QTR PRIOR YEAR
3/1998	596,709	43,510	31,809,514	7.29		731		53.31	
6/1998	589,076	68,559	63,621,958	11.64		928		108.00	
9/1998	611,643	61,813	44,844,547	10.11		725		73.32	
12/1998	601,524	49,640	36,147,430	8.25		728		60.09	
3/1999	620,968	46,865	32,428,697	7.55	3.6	692	-5.3	52.22	-2.0
6/1999	613,459	49,860	33,166,142	8.13	-30.2	665	-28.3	54.06	-49.9
9/1999	639,388	57,971	47,834,004	9.07	-10.3	825	13.8	74.81	2.0
12/1999	630,777	60,504	75,603,501	9.59	16.2	1,250	71.7	119.86	99.5
3/2000	657,995	52,763	34,662,221	8.02	6.2	657	-5.1	52.68	0.9
6/2000	645,979	59,421	45,629,645	9.20	13.2	768	15.5	70.64	30.7
9/2000	665,708	59,118	44,104,397	8.88	-2.1	746	-9.6	66.25	-11.4
12/2000	660,683	50,362	41,586,350	7.62	-20.5	826	-33.9	62.94	-47.5
3/2001	686,537	48,697	37,762,826	7.09	-11.6	775	18.0	55.00	4.4
6/2001	677,787	53,404	36,578,167	7.88	-14.3	685	-10.8	53.97	-23.6
9/2001	688,211	53,021	36,964,491	7.70	-13.3	697	-6.6	53.71	-18.9
12/2001	680,358	49,971	43,374,980	7.34	-3.7	868	5.1	63.75	1.3
3/2002	699,218	47,916	38,671,561	6.85	-3.4	807	4.1	55.31	0.6
6/2002	686,226	51,197	37,685,402	7.46	-5.3	736	7.4	54.92	1.8
9/2002	706,735	52,873	40,088,150	7.48	-2.9	758	8.8	56.72	5.6
12/2002	690,543	52,887	51,380,661	7.66	4.4	972	12.0	74.41	16.7
3/2003	704,677	56,506	51,717,183	8.02	17.1	915	13.4	73.39	32.7
6/2003	687,604	62,739	61,842,274	9.12	22.3	986	34.0	89.94	63.8
4 QTRS ENDING									
12/1998	2,398,952	223,522	176,423,449	9.32		789		73.54	
3/1999	2,423,211	226,877	177,042,632	9.36		780		73.06	
6/1999	2,447,594	208,178	146,586,816	8.51		704		59.89	
9/1999	2,475,339	204,336	149,576,273	8.25		732		60.43	
12/1999	2,504,592	215,200	189,032,344	8.59	-7.8	878	11.3	75.47	2.6
3/2000	2,541,619	221,098	191,265,868	8.70	-7.1	865	10.9	75.25	3.0
6/2000	2,574,139	230,659	203,729,371	8.96	5.3	883	25.4	79.14	32.1
9/2000	2,600,459	231,806	199,999,764	8.91	8.0	863	17.9	76.91	27.3
12/2000	2,630,365	221,664	165,982,613	8.43	-1.9	777	-10.2	63.10	-16.4
3/2001	2,658,907	217,598	169,083,218	8.18	-6.0	749	-14.7	63.59	-15.5
6/2001	2,690,715	211,581	160,031,740	7.86	-12.3	756	-14.4	59.48	-24.8
9/2001	2,713,218	205,484	152,891,834	7.57	-15.0	744	-13.8	56.35	-26.7
12/2001	2,732,893	205,093	154,680,464	7.50	-11.0	754	0.7	56.60	-10.3
3/2002	2,745,574	204,312	155,589,199	7.44	-9.0	762	-1.9	56.67	-10.9
6/2002	2,754,013	202,105	156,696,434	7.34	-6.6	775	2.5	56.90	-4.3
9/2002	2,772,537	201,957	159,820,093	7.28	-3.8	791	6.3	57.64	2.3
12/2002	2,782,722	204,873	167,825,774	7.36	-1.9	819	8.6	60.31	6.6
3/2003	2,788,181	213,463	180,871,596	7.66	3.0	847	11.2	64.87	14.5
6/2003	2,789,559	225,005	205,028,268	8.07	9.9	911	17.5	73.50	29.2
ANNUAL RATE OF CHANGE(19 PT.)				-4.8		1.1		-3.7	
ANNUAL RATE OF CHANGE(12 PT.)				-4.3		3.5		-1.0	
ANNUAL RATE OF CHANGE(9 PT.)				0.5		9.3		9.9	
ANNUAL RATE OF CHANGE(6 PT.)				6.4		14.6		22.0	

ISO-NAII-NISS FAST TRACK

PRIVATE PASSENGER AUTOMOBILE -

ALL COLLISION COMBINED

STATE, NORTH CAROLINA

QTR YEAR	EARNED CAR YEARS	NO. OF PAID CLAIMS	PAID LOSSES	PAID CLAIM FREQ.	PCT. CHANGE FROM SAME QTR PRIOR YEAR	AVERAGE LOS	PCT. CHANGE FROM SAME QTR PRIOR YEAR	PURE PREMIUM	PCT. CHANGE FROM SAME QTR PRIOR YEAR
3/1998	547,216	29,533	75,274,002	5.40	-0.9	2,54	0.8	137.56	-0.0
6/1998	541,126	28,429	67,773,131	5.25	1.3	2,38	2.7	125.24	4.0
9/1998	561,648	29,664	72,401,042	5.28	-0.4	2,44	1.9	128.91	1.6
12/1998	552,756	30,016	75,423,394	5.43	5.3	2,51	6.6	136.45	12.2
3/1999	570,593	30,537	78,481,774	5.35	5.3	2,57	6.5	137.54	16.4
6/1999	564,418	30,023	73,518,617	5.32	9.3	2,44	8.3	130.26	6.5
9/1999	587,700	30,938	76,956,213	5.26	1.0	2,48	3.7	130.94	9.2
12/1999	580,347	33,171	88,884,697	5.72	-8.0	2,68	-0.3	153.16	-8.3
3/2000	604,976	35,408	96,894,488	5.85	-4.4	2,73	3.7	160.16	-4.4
6/2000	594,887	32,183	82,499,769	5.41	5.1	2,56	5.4	138.68	7.0
9/2000	612,447	32,512	87,571,853	5.31	0.4	2,69	3.1	142.99	5.6
12/2000	608,499	31,713	88,103,677	5.21	-2.2	2,77	8.0	144.79	4.2
3/2001	632,219	34,010	92,832,687	5.38	0.6	2,73	4.9	146.84	4.5
6/2001	624,520	32,294	82,824,110	5.17	-0.2	2,56	0.1	132.62	-0.4
9/2001	633,909	31,946	82,852,511	5.04	0.7	2,59	1.3	130.70	2.1
12/2001	626,824	32,809	90,388,441	5.23	0.7	2,75	3.8	144.20	1.8
3/2002	644,031	34,915	96,586,337	5.42	-1.9	2,76	5.4	149.97	7.0
6/2002	632,652	32,071	85,400,977	5.07	0.8	2,66	3.1	134.99	2.3
9/2002	651,155	33,290	91,031,863	5.11	-0.6	2,73	8.0	139.80	5.6
12/2002	636,246	33,050	93,883,571	5.19	0.6	2,84	5.1	147.56	3.4
3/2003	648,508	34,393	102,684,548	5.30	-2.2	2,98	5.1	158.34	4.2
6/2003	632,666	32,260	88,311,643	5.10	0.6	2,73	4.9	139.59	4.5
4 QTRS ENDING									
12/1998	2,202,746	117,642	290,871,569	5.34		2,47		132.05	
3/1999	2,226,123	118,646	294,079,341	5.33		2,47		132.10	
6/1999	2,249,415	120,240	299,824,827	5.35		2,49		133.29	
9/1999	2,275,467	121,514	304,379,998	5.34		2,50		133.77	
12/1999	2,303,058	124,669	317,841,301	5.41	1.3	2,54	3.1	138.01	4.5
3/2000	2,337,441	129,540	336,254,015	5.54	3.9	2,59	4.7	143.86	8.9
6/2000	2,367,910	131,700	345,235,167	5.56	3.9	2,62	5.1	145.80	9.4
9/2000	2,392,657	133,274	355,850,807	5.57	4.3	2,67	6.6	148.73	11.2
12/2000	2,420,809	131,816	355,069,787	5.45	0.7	2,69	5.7	146.67	6.3
3/2001	2,448,052	130,418	351,007,986	5.33	-3.8	2,69	3.7	143.38	-0.3
6/2001	2,499,147	129,963	351,332,327	5.27	-5.2	2,69	2.7	141.80	-2.7
9/2001	2,517,472	131,059	348,897,749	5.20	-4.4	2,66	-0.1	138.69	-6.8
12/2001	2,529,284	131,964	352,651,399	5.22	-2.1	2,67	-0.7	139.43	-5.5
3/2002	2,537,416	131,741	355,228,266	5.19	-1.5	2,69	0.1	140.00	-1.3
6/2002	2,554,662	133,085	363,407,618	5.21	0.2	2,73	2.4	142.25	2.6
9/2002	2,564,084	133,326	366,902,748	5.20	-0.2	2,75	3.4	143.09	3.2
12/2002	2,568,561	132,804	373,000,959	5.17	-1.0	2,80	5.1	145.22	4.2
3/2003	2,568,575	132,993	375,911,625	5.18	-0.2	2,82	4.9	146.35	4.5
ANNUAL RATE OF CHANGE(19 PT.)				-1.2		2.7		1.5	
ANNUAL RATE OF CHANGE(12 PT.)				-2.1		1.8		-0.3	
ANNUAL RATE OF CHANGE(9 PT.)				-0.6		3.0		2.3	
ANNUAL RATE OF CHANGE(6 PT.)				-0.6		4.8		4.2	

2ND QTR 2003 FAST TRACK TREND SUMMARY

NORTH CAROLINA BODILY INJURY

	STRAIGHT LINE		EXPONENTIAL
CLAIM COST	END POINT	MID POINT	
15 POINTS	1.8	1.9	2.0
12 POINTS	0.9	0.9	1.0
9 POINTS	-0.4	-0.4	-0.4
6 POINTS	0.2	0.2	0.2

	STRAIGHT LINE		EXPONENTIAL
CLAIM FREQ	END POINT	MID POINT	
15 POINTS	-2.5	-2.4	-2.4
12 POINTS	-1.1	-1.1	-1.1
9 POINTS	1.2	1.2	1.2
6 POINTS	2.3	2.4	2.4

NORTH CAROLINA PROPERTY DAMAGE

	STRAIGHT LINE		EXPONENTIAL
CLAIM COST	END POINT	MID POINT	
15 POINTS	1.1	1.2	1.2
12 POINTS	0.4	0.4	0.4
9 POINTS	0.5	0.5	0.5
6 POINTS	1.2	1.2	1.2

	STRAIGHT LINE		EXPONENTIAL
CLAIM FREQ	END POINT	MID POINT	
15 POINTS	-1.5	-1.5	-1.4
12 POINTS	-0.9	-0.8	-0.8
9 POINTS	0.8	0.8	0.8
6 POINTS	0.6	0.6	0.6

NORTH CAROLINA COMPREHENSIVE

	STRAIGHT LINE		EXPONENTIAL
CLAIM COST	END POINT	MID POINT	
15 POINTS	-0.7	-0.7	-0.7
12 POINTS	3.3	3.5	3.4
9 POINTS	8.3	9.1	9.3
6 POINTS	12.7	13.8	14.7

	STRAIGHT LINE		EXPONENTIAL
CLAIM FREQ	END POINT	MID POINT	
15 POINTS	-5.8	-5.2	-5.0
12 POINTS	-4.9	-4.6	-4.3
9 POINTS	0.5	0.5	0.4
6 POINTS	6.0	6.2	6.3

NORTH CAROLINA COLLISION

	STRAIGHT LINE		EXPONENTIAL
CLAIM COST	END POINT	MID POINT	
15 POINTS	2.0	2.1	2.1
12 POINTS	1.7	1.7	1.7
9 POINTS	2.8	2.9	2.9
6 POINTS	4.5	4.6	4.7

	STRAIGHT LINE		EXPONENTIAL
CLAIM FREQ	END POINT	MID POINT	
15 POINTS	-2.3	-2.2	-2.1
12 POINTS	-2.2	-2.1	-2.0
9 POINTS	-0.6	-0.6	-0.6
6 POINTS	-0.5	-0.5	-0.5

2ND QTR 2003 FAST TRACK TREND SUMMARY
CORRELATION COEFFICIENTS

NORTH CAROLINA BODILY INJURY

CLAIM COST	STRAIGHT LINE	EXPONENTIAL
15 POINTS	0.78	0.78
12 POINTS	0.51	0.51
9 POINTS	-0.48	-0.49
6 POINTS	0.21	0.20

CLAIM FREQ	STRAIGHT LINE	EXPONENTIAL
15 POINTS	-0.75	-0.75
12 POINTS	-0.45	-0.44
9 POINTS	0.73	0.72
6 POINTS	0.93	0.91

NORTH CAROLINA PROPERTY DAMAGE

CLAIM COST	STRAIGHT LINE	EXPONENTIAL
15 POINTS	0.81	0.80
12 POINTS	0.66	0.66
9 POINTS	0.64	0.64
6 POINTS	0.97	0.97

CLAIM FREQ	STRAIGHT LINE	EXPONENTIAL
15 POINTS	-0.68	-0.68
12 POINTS	-0.41	-0.41
9 POINTS	0.63	0.62
6 POINTS	0.53	0.53

NORTH CAROLINA COMPREHENSIVE

CLAIM COST	STRAIGHT LINE	EXPONENTIAL
15 POINTS	-0.12	-0.12
12 POINTS	0.47	0.48
9 POINTS	0.91	0.91
6 POINTS	0.96	0.97

CLAIM FREQ	STRAIGHT LINE	EXPONENTIAL
15 POINTS	-0.79	-0.78
12 POINTS	-0.64	-0.64
9 POINTS	0.11	0.10
6 POINTS	0.75	0.75

NORTH CAROLINA COLLISION

CLAIM COST	STRAIGHT LINE	EXPONENTIAL
15 POINTS	0.89	0.89
12 POINTS	0.79	0.79
9 POINTS	0.90	0.90
6 POINTS	0.99	0.99

CLAIM FREQ	STRAIGHT LINE	EXPONENTIAL
15 POINTS	-0.86	-0.87
12 POINTS	-0.81	-0.82
9 POINTS	-0.82	-0.82
6 POINTS	-0.91	-0.90

1150-NAII-NISS FAST TRACK

PRIVATE PASSENGER AUTOMOBILE - BI TOTAL LIMITS

STATE: BIMULTI

QTR YEAR	EARNED CAR YEARS	NO. OF PAID CLAIMS	NO. OF CLAIMS ARISING	PAID LOSSES	PAID CLAIMS ARISING	PAID CLAIMS ARISING	AVERAGE LOSS	PCT. CHANGE FROM SAME QTR PRIOR YEAR	PCT. CHANGE FROM SAME QTR PRIOR YEAR	PURE PREMIUM	PCT. CHANGE FROM SAME QTR PRIOR YEAR	ARISING CLAIM FREQ.	PCT. CHANGE FROM SAME QTR PRIOR YEAR
3/1998	16,608,317	219,615	307,090	1,743,267,535	1,32	7,938	104.96			104.96		1.85	
6/1998	16,719,593	229,744	314,594	1,819,648,209	1.37	7,920	106.83			106.83		1.88	
9/1998	16,962,807	223,847	311,458	1,774,617,475	1.32	7,928	104.74			104.74		1.84	
12/1998	16,949,350	232,071	324,616	1,863,881,111	1.37	8,032	109.97			109.97		1.92	
3/1999	17,077,727	224,266	303,780	1,749,751,889	1.31	7,802	102.46	-1.7	-2.4	102.46	-2.4	1.78	-3.8
6/1999	17,263,472	229,926	318,068	1,816,762,472	1.33	7,902	105.24	-0.2	-3.3	105.24	-3.3	1.84	-2.1
9/1999	17,554,197	225,518	320,026	1,807,146,191	1.28	8,013	102.95	1.1	-1.7	102.95	-1.7	1.82	-1.1
12/1999	17,578,772	233,164	331,916	1,867,819,921	1.33	8,011	106.25	-0.3	-3.4	106.25	-3.4	1.89	-1.6
3/2000	17,773,448	230,012	321,232	1,819,287,889	1.29	7,910	103.36	1.4	-0.1	103.36	-0.1	1.81	1.7
6/2000	17,912,134	224,288	325,307	1,849,363,614	1.25	8,245	102.35	4.3	-1.9	102.35	-1.9	1.82	-1.1
9/2000	18,118,847	219,000	316,924	1,845,595,032	1.21	8,427	101.86	5.2	-1.1	101.86	-1.1	1.75	-3.8
12/2000	18,061,329	228,726	321,219	1,971,615,007	1.27	8,619	109.15	7.6	2.7	109.15	2.7	1.78	-5.8
3/2001	18,185,242	223,083	319,437	1,842,354,809	1.23	8,259	101.31	4.4	-1.0	101.31	-1.0	1.76	-2.8
6/2001	18,276,863	217,695	316,389	1,879,999,150	1.19	8,636	102.86	4.7	-0.4	102.86	-0.4	1.73	-4.9
9/2001	18,437,352	212,268	312,248	1,831,866,060	1.15	8,630	99.36	2.4	-2.5	99.36	-2.5	1.69	-3.4
12/2001	18,438,610	227,538	333,604	1,998,280,464	1.23	8,782	108.37	1.9	-0.7	108.37	-0.7	1.81	1.7
3/2002	18,535,816	216,403	314,926	1,849,442,496	1.17	8,546	99.78	3.5	-1.5	99.78	-1.5	1.70	-3.4
6/2002	18,631,648	217,298	323,414	1,939,649,786	1.17	8,926	104.11	3.4	1.2	104.11	1.2	1.74	0.6
9/2002	18,757,192	211,972	317,296	1,903,303,938	1.13	8,979	101.47	4.0	2.1	101.47	2.1	1.69	0.0
12/2002	18,601,275	218,893	324,430	2,001,670,735	1.18	9,145	107.61	4.1	-0.7	107.61	-0.7	1.74	-3.9
3/2003	18,635,669	213,343	306,982	1,913,987,239	1.14	9,360	102.71	5.0	2.9	102.71	2.9	1.65	-2.9
6/2003	18,678,915	214,925	309,479	2,011,796,441	1.15	9,360	107.70	4.9	3.4	107.70	3.4	1.66	-4.6
4 QTRS ENDING													
12/1998	67,220,067	905,277	1257758	7,201,414,330	1.35	7,955	107.13			107.13		1.87	
3/1999	67,689,477	909,928	1254448	7,207,898,684	1.34	7,921	106.48			106.48		1.85	
6/1999	68,233,356	910,110	1257922	7,205,012,947	1.33	7,917	105.59			105.59		1.84	
9/1999	68,844,746	911,781	1266490	7,237,541,663	1.32	7,938	105.13			105.13		1.84	
12/1999	69,474,168	912,874	1273790	7,241,980,473	1.31	7,933	104.23	-0.3	-2.7	104.23	-2.7	1.83	-2.1
3/2000	70,169,889	918,620	1291242	7,311,016,473	1.31	7,959	104.19	0.5	-2.2	104.19	-2.2	1.84	-0.5
6/2000	70,818,551	912,982	1298481	7,343,617,615	1.29	8,044	103.70	1.6	-1.8	103.70	-1.8	1.83	-0.5
9/2000	71,383,201	906,464	1295379	7,382,066,456	1.27	8,144	103.41	2.6	-1.6	103.41	-1.6	1.81	-1.6
12/2000	71,865,758	902,026	1284682	7,485,661,542	1.26	8,299	104.16	4.6	-0.1	104.16	-0.1	1.79	-2.2
3/2001	72,277,552	895,097	1282887	7,508,728,462	1.24	8,389	103.89	5.4	0.3	103.89	0.3	1.77	-3.8
6/2001	72,642,281	888,504	1273969	7,539,363,998	1.22	8,485	103.79	5.5	0.1	103.79	0.1	1.75	-4.4
9/2001	72,960,786	881,772	1269293	7,525,635,026	1.21	8,535	103.15	4.8	-0.3	103.15	-0.3	1.74	-3.9
12/2001	73,338,067	880,584	1281678	7,552,500,483	1.20	8,577	102.98	3.3	-1.1	102.98	-1.1	1.75	-2.2
3/2002	73,688,641	873,904	1277167	7,559,588,170	1.19	8,650	102.90	3.1	-1.3	102.90	-1.3	1.73	-2.3
6/2002	74,043,426	873,507	1284192	7,619,238,806	1.18	8,723	102.90	2.8	-0.9	102.90	-0.9	1.73	-1.1
9/2002	74,363,266	873,211	1289240	7,690,676,684	1.17	8,807	103.42	3.2	0.3	103.42	0.3	1.73	-0.6
12/2002	74,525,931	864,566	1280066	7,694,066,955	1.16	8,899	103.24	3.8	0.3	103.24	0.3	1.72	-1.7
3/2003	74,625,784	861,506	1272122	7,758,611,698	1.15	9,006	103.97	4.1	1.3	103.97	1.3	1.70	-1.7
6/2003	74,673,051	859,133	1258187	7,830,758,353	1.15	9,115	104.87	4.5	1.9	104.87	1.9	1.68	-2.9
ANNUAL RATE OF CHANGE(19 PT.)					-3.9	3.4	-0.6			-0.6		-2.3	
ANNUAL RATE OF CHANGE(12 PT.)					-3.7	3.8	0.1			0.1		-2.2	
ANNUAL RATE OF CHANGE(9 PT.)					-3.1	3.7	0.5			0.5		-1.8	
ANNUAL RATE OF CHANGE(6 PT.)					-2.9	4.3	1.6			1.6		-2.3	

ISO-NAII-NISS FAST TRACK

STATE: MULTIPD

PRIVATE PASSENGER AUTOMOBILE - PROPERTY DAMAGE

QTR YEAR	EARNED CAR YEARS	NO. OF PAID CLAIMS	PAID LOSSES	PAID CLAIM FREQ.	PCT. CHANGE FROM SAME QTR PRIOR YEAR	AVERAGE LOSS	PCT. CHANGE FROM SAME QTR PRIOR YEAR	PURE PREMIUM	PCT. CHANGE FROM SAME QTR PRIOR YEAR
3/1998	22,691,415	946,014	1,924,303,075	4.17	1.4	2,034	2.7	84.80	4.2
6/1998	22,888,675	930,140	1,862,750,365	4.06	0.0	2,003	4.9	81.38	4.8
9/1998	23,169,209	930,502	1,909,124,655	4.09	0.7	2,057	4.2	82.40	5.0
12/1998	23,152,242	946,238	1,971,520,590	4.09	1.2	2,084	5.3	85.15	6.7
3/1999	23,314,984	986,405	2,059,637,641	4.23	1.7	2,081	6.4	88.34	8.0
6/1999	23,604,072	958,694	2,013,886,666	4.06	0.0	2,101	6.1	85.32	4.4
9/1999	23,954,384	969,177	2,072,424,629	4.05	1.2	2,138	6.5	86.52	3.6
12/1999	23,975,123	993,032	2,178,579,567	4.14	1.5	2,194	6.1	90.87	1.8
3/2000	24,238,388	1041,140	2,313,604,038	4.30	-1.7	2,221	6.4	95.45	4.9
6/2000	24,469,415	978,097	2,180,137,936	4.00	-1.5	2,229	6.1	89.10	3.0
9/2000	24,728,161	973,125	2,216,668,512	3.94	-2.7	2,228	6.5	92.48	4.6
12/2000	24,643,808	978,948	2,279,070,855	3.97	-4.1	2,328	6.1	100.11	2.0
3/2001	24,815,826	1076818	2,484,292,443	4.34	0.9	2,307	3.8	91.81	4.6
6/2001	25,011,923	988,243	2,296,307,485	3.95	-1.3	2,324	4.3	96.70	-1.3
9/2001	25,235,816	971,835	2,308,401,634	3.85	-2.3	2,371	4.3	94.02	2.4
12/2001	25,255,637	1014171	2,442,244,022	4.02	1.3	2,408	3.4	94.99	3.8
3/2002	25,402,870	1037307	2,508,764,437	4.08	-6.0	2,419	4.9	96.92	0.2
6/2002	25,593,089	1004151	2,406,135,889	3.92	-0.8	2,396	3.1	99.86	1.1
9/2002	25,754,808	1006106	2,446,561,887	3.91	1.6	2,432	2.4	93.95	-0.1
12/2002	25,529,548	1000439	2,474,245,759	3.92	-2.5	2,473	2.7		
3/2003	25,553,057	1029687	2,551,665,633	4.03	-1.2	2,478	2.4		
6/2003	25,664,952	975,726	2,411,280,696	3.80	-3.1	2,471	3.1		
4 QTRS ENDING									
12/1998	91,901,541	3752894	7,667,698,685	4.08	1.0	2,131	4.3	83.43	5.2
3/1999	92,525,110	3793285	7,803,033,251	4.10	1.0	2,057	5.3	84.33	6.2
6/1999	93,240,507	3821839	7,954,169,552	4.10	0.5	2,081	5.5	85.31	6.1
9/1999	94,025,682	3860514	8,117,469,526	4.11	-0.5	2,103	6.0	86.33	5.7
12/1999	94,848,563	3907308	8,324,528,503	4.12	-1.7	2,131	6.2	87.77	4.4
3/2000	95,771,967	3962043	8,578,494,900	4.14	-1.9	2,165	5.6	89.57	3.3
6/2000	96,637,310	3981446	8,744,746,170	4.12	-1.5	2,196	4.6	90.49	3.0
9/2000	97,411,087	3985394	8,888,990,053	4.09	-0.5	2,230	3.9	91.25	3.7
12/2000	98,079,772	3971310	8,989,481,341	4.05	-1.7	2,264	6.2	92.85	2.0
3/2001	98,657,210	4006988	9,160,169,746	4.06	-1.9	2,286	5.6	93.51	1.9
6/2001	99,199,718	4017134	9,276,339,295	4.05	-1.7	2,309	5.1	93.96	1.2
9/2001	99,707,373	4015844	9,368,072,417	4.03	-1.5	2,333	4.6	95.01	1.8
12/2001	100319202	4051067	9,531,245,584	4.04	-0.2	2,353	3.9	95.01	1.2
3/2002	100906246	4011556	9,555,717,578	3.98	-2.0	2,382	4.2	95.24	1.2
6/2002	101487412	4027464	9,665,545,982	3.97	-2.0	2,400	3.9	96.11	1.2
9/2002	102006404	4061735	9,803,706,235	3.98	-1.2	2,414	3.5	96.16	1.2
12/2002	102280315	4048003	9,835,707,972	3.96	-2.0	2,430	3.3	96.44	1.2
3/2003	102430502	4040383	9,878,609,168	3.94	-1.0	2,445	2.6	96.44	1.2
6/2003	102502365	4011958	9,883,753,975	3.91	-1.5	2,464	2.7	96.42	1.2
ANNUAL RATE OF CHANGE(19 PT.)				-1.1		4.5		3.4	
ANNUAL RATE OF CHANGE(12 PT.)				-1.5		3.6		2.1	
ANNUAL RATE OF CHANGE(9 PT.)				-1.6		3.2		1.6	
ANNUAL RATE OF CHANGE(6 PT.)				-1.3		2.7		1.5	

H-0500

ISO-NAII-NISS FAST TRACK

PRIVATE PASSENGER AUTOMOBILE -

ALL COMPREHENSIVE COMBINED

STATE, MULTI

QTR YEAR	EARNED CAR YEARS	NO. OF PAID CLAIMS	PAID LOSSES	PAID CLAIM FREQ.	PCT. CHANGE FROM SAME QTR PRIOR YEAR	AVERAGE LOSS	PCT. CHANGE FROM SAME QTR PRIOR YEAR	PURE PREMIUM	PCT. CHANGE FROM SAME QTR PRIOR YEAR
3/1998	20,124,587	1512908	1,294,953,597	7.52		856		64.35	
6/1998	20,230,453	1977027	1,855,875,847	9.77		930		91.74	
9/1998	20,501,277	1935451	1,600,655,017	9.44		820		78.08	
12/1998	20,557,077	1722119	1,561,059,935	8.38		900		75.94	
3/1999	20,809,906	1638121	1,338,050,436	7.87	4.7	810	-4.6	64.30	-0.1
6/1999	20,977,258	1882000	1,590,125,177	8.97	-8.2	840	-10.0	75.80	-17.4
9/1999	21,213,948	2014048	1,629,393,552	9.49	0.5	800	-2.2	76.81	-1.6
12/1999	21,394,718	1750473	1,607,528,646	8.18	-2.4	910	1.3	75.14	-1.1
3/2000	21,723,354	1655308	1,457,385,777	7.62	-3.2	880	7.7	67.09	4.3
6/2000	21,879,171	2086031	2,017,436,840	9.53	6.2	960	14.4	92.21	21.6
9/2000	22,168,471	1933652	1,669,550,985	8.72	-8.1	860	6.7	75.31	-2.0
12/2000	22,201,106	1704307	1,607,826,879	7.68	-6.1	940	2.7	72.42	-3.6
3/2001	22,461,956	1701976	1,423,372,969	7.58	-0.5	830	-5.0	63.37	-5.5
6/2001	22,573,383	2191655	2,152,604,655	9.71	1.9	980	1.6	95.36	3.4
9/2001	22,782,959	2068623	1,979,005,837	9.07	4.1	950	10.9	86.86	15.3
12/2001	22,846,829	1844643	1,821,633,922	8.08	5.1	980	4.8	79.73	10.1
3/2002	23,017,037	1691327	1,509,058,095	7.35	-3.0	890	6.7	65.56	3.5
6/2002	23,082,004	2030552	1,921,582,254	8.80	-9.4	940	-3.7	83.25	-12.7
9/2002	23,186,713	1988074	1,725,451,685	8.57	-5.6	860	-9.3	74.42	-14.3
12/2002	22,992,396	1767564	1,759,584,875	7.69	-4.7	990	0.7	76.53	-4.0
3/2003	22,974,846	1619330	1,467,690,699	7.05	-4.1	906	1.6	63.88	-2.6
6/2003	22,916,780	2066385	2,242,054,306	9.02	2.5	1,085	14.7	97.83	17.5
4 QTRS ENDING									
12/1998	81,413,394	7147505	6,312,544,396	8.78		880		77.54	
3/1999	82,098,713	7272718	6,355,641,235	8.86		874		77.41	
6/1999	82,845,518	7177691	6,089,890,565	8.66		848		73.51	
9/1999	83,558,189	7256288	6,118,629,100	8.68		843		73.23	
12/1999	84,395,830	7284642	6,155,097,811	8.63	-1.7	846	-4.2	73.05	-5.8
3/2000	85,309,278	7301829	6,284,433,152	8.56	-3.4	861	-1.5	73.67	-4.8
6/2000	86,211,191	7505860	6,711,744,815	8.71	0.6	894	5.4	77.85	5.9
9/2000	87,165,714	7425464	6,751,902,248	8.52	-1.8	900	7.8	77.46	5.8
12/2000	87,972,102	7379298	6,752,200,481	8.39	-2.8	915	8.2	76.75	5.1
3/2001	88,710,704	7425966	6,718,187,673	8.37	-2.2	905	5.1	75.73	2.8
6/2001	89,404,916	7531590	6,853,355,488	8.42	-3.3	910	1.8	76.66	-1.5
9/2001	90,019,404	7666561	7,162,810,340	8.52	0.0	934	2.8	79.57	2.7
12/2001	90,665,127	7806897	7,376,617,383	8.61	2.6	945	3.3	81.36	6.0
3/2002	91,220,208	7796248	7,462,302,509	8.55	2.2	957	5.7	81.81	8.0
6/2002	91,728,829	7635145	7,231,280,108	8.32	-1.2	947	4.1	78.83	2.8
9/2002	92,132,583	7554596	6,977,725,956	8.20	-3.8	924	-1.1	75.74	-4.8
12/2002	92,278,150	7477517	6,915,676,909	8.10	-5.9	925	-2.1	74.94	-7.9
3/2003	92,235,959	7405520	6,874,309,513	8.03	-6.1	928	-3.0	74.53	-8.9
6/2003	92,070,735	7441353	7,194,781,565	8.08	-2.9	967	2.1	78.14	-0.9
ANNUAL RATE OF CHANGE(19 PT.)									
ANNUAL RATE OF CHANGE(12 PT.)									
ANNUAL RATE OF CHANGE(9 PT.)									
ANNUAL RATE OF CHANGE(6 PT.)									
2.6									
-0.5									
-2.4									
-4.6									

ISO-NAII-NISS FAST TRACK

PRIVATE PASSENGER AUTOMOBILE - ALL COLLISION COMBINED STATE: MULTI

QTR YEAR	EARNED CAR YEARS	NO. OF PAID CLAIMS	PAID LOSSES	PAID CLAIM FREQ.	PCT. CHANGE FROM SAME QTR PRIOR YEAR	AVERAGE LOSS	PCT. CHANGE FROM SAME QTR PRIOR YEAR	PURE PREMIUM	PCT. CHANGE FROM SAME QTR PRIOR YEAR
3/1998	18,610,234	1285021	2,923,728,304	6.90		2,275		157.10	
6/1998	18,812,747	1211523	2,615,606,084	6.44		2,159		139.03	
9/1998	19,106,453	1243834	2,752,951,515	6.51		2,213		144.08	
12/1998	19,127,715	1251369	2,887,347,838	6.54		2,307		150.95	
3/1999	19,343,101	1381751	3,260,301,069	7.14	3.5	2,360	3.7	168.55	7.3
6/1999	19,581,383	1284730	2,860,441,898	6.56	1.9	2,226	3.1	146.08	5.1
9/1999	19,835,846	1325493	3,044,941,279	6.68	2.6	2,297	3.8	153.51	6.5
12/1999	19,961,737	1343127	3,296,929,019	6.73	2.9	2,455	6.4	165.16	9.4
3/2000	20,245,767	1466935	3,678,556,531	7.25	1.5	2,508	6.3	181.70	7.8
6/2000	20,470,422	1331875	3,195,856,679	6.51	-0.8	2,400	7.8	156.12	6.9
9/2000	20,765,327	1367223	3,373,426,337	6.58	-1.5	2,467	7.4	162.45	5.8
12/2000	20,754,681	1381295	3,589,955,169	6.66	-1.0	2,595	5.9	172.97	4.7
3/2001	20,967,728	1593496	4,152,783,028	7.60	4.8	2,606	3.9	198.06	9.0
6/2001	21,139,983	1399273	3,418,024,697	6.62	1.7	2,443	1.8	161.69	3.6
9/2001	21,364,697	1399380	3,542,400,921	6.55	-0.5	2,531	2.6	165.81	2.1
12/2001	21,405,454	1422140	3,770,356,275	6.64	-0.3	2,651	2.0	176.14	1.8
3/2002	21,512,399	1492924	4,030,236,142	6.94	-8.7	2,700	3.6	187.34	-5.4
6/2002	21,637,817	1408567	3,554,397,830	6.51	-1.7	2,523	3.3	164.27	1.6
9/2002	21,757,382	1412751	3,690,231,128	6.49	-0.9	2,612	3.2	169.61	2.3
12/2002	21,521,123	1377147	3,832,660,542	6.40	-3.6	2,783	5.0	178.09	1.1
3/2003	21,462,544	1457062	4,163,432,822	6.79	-2.2	2,857	5.8	193.99	3.5
6/2003	21,463,535	1305333	3,440,086,803	6.08	-6.6	2,635	4.4	160.28	-2.4

4 QTRS ENDING

12/1998	75,657,149	4991747	11,179,633,741	6.60		2,240		147.77	
3/1999	76,390,016	5088477	11,516,206,506	6.66		2,263		150.76	
6/1999	77,158,652	5161684	11,761,042,320	6.69		2,279		152.43	
9/1999	77,888,045	5243343	12,053,032,084	6.73		2,299		154.75	
12/1999	78,722,067	5335101	12,462,613,265	6.78	2.7	2,336	4.3	158.31	7.1
3/2000	79,624,733	5420285	12,880,868,727	6.81	2.3	2,376	5.0	161.77	7.3
6/2000	80,513,772	5467430	13,216,283,508	6.79	1.5	2,417	6.1	164.15	7.7
9/2000	81,443,253	5509160	13,544,768,566	6.76	0.4	2,459	7.0	166.31	7.5
12/2000	82,236,197	5547328	13,837,794,716	6.75	-0.4	2,494	6.8	168.27	6.3
3/2001	82,958,158	5673889	14,312,021,213	6.84	0.4	2,522	6.1	172.52	6.6
6/2001	83,627,719	5741287	14,534,189,231	6.87	1.2	2,532	4.8	173.80	5.9
9/2001	84,227,089	5773444	14,703,163,815	6.85	1.3	2,547	3.6	174.57	5.0
12/2001	84,877,862	5814289	14,883,564,921	6.85	1.5	2,560	2.6	175.35	4.2
3/2002	85,422,533	5713717	14,761,018,035	6.69	-2.2	2,583	2.4	172.80	0.2
6/2002	85,920,367	5723011	14,897,391,168	6.66	-3.1	2,603	2.8	173.39	-0.2
9/2002	86,313,052	5736382	15,045,221,375	6.65	-2.9	2,623	3.0	174.31	-0.1
12/2002	86,428,721	5691389	15,107,525,642	6.59	-3.8	2,654	3.7	174.80	-0.3
3/2003	86,378,866	5655527	15,240,722,322	6.55	-2.1	2,695	4.3	176.44	2.1
6/2003	86,204,584	5552293	15,126,411,295	6.44	-3.3	2,724	4.6	175.47	1.2

ANNUAL RATE OF CHANGE(19 PT.)
 ANNUAL RATE OF CHANGE(12 PT.)
 ANNUAL RATE OF CHANGE(9 PT.)
 ANNUAL RATE OF CHANGE(6 PT.)

2ND QTR 2003 FAST TRACK TREND SUMMARY

COUNTRYWIDE BODILY INJURY

CLAIM COST	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 POINTS	3.6	3.9	4.0
12 POINTS	3.5	3.7	3.7
9 POINTS	3.4	3.6	3.6
6 POINTS	4.0	4.2	4.2

CLAIM FREQ	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 POINTS	-4.2	-3.9	-3.8
12 POINTS	-3.6	-3.4	-3.3
9 POINTS	-3.0	-2.9	-2.8
6 POINTS	-2.1	-2.1	-2.1

COUNTRYWIDE PROPERTY DAMAGE

CLAIM COST	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 POINTS	3.7	4.0	4.1
12 POINTS	3.3	3.5	3.5
9 POINTS	3.0	3.1	3.2
6 POINTS	2.5	2.6	2.6

CLAIM FREQ	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 POINTS	-1.5	-1.4	-1.4
12 POINTS	-1.4	-1.4	-1.4
9 POINTS	-1.5	-1.5	-1.5
6 POINTS	-1.1	-1.1	-1.1

COUNTRYWIDE COMPREHENSIVE

CLAIM COST	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 POINTS	2.5	2.6	2.7
12 POINTS	1.4	1.5	1.5
9 POINTS	0.9	0.9	0.9
6 POINTS	-0.1	-0.1	-0.1

CLAIM FREQ	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 POINTS	-1.9	-1.8	-1.8
12 POINTS	-2.0	-1.9	-1.9
9 POINTS	-3.4	-3.3	-3.3
6 POINTS	-4.7	-4.5	-4.4

COUNTRYWIDE COLLISION

CLAIM COST	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 POINTS	3.6	3.9	4.0
12 POINTS	3.2	3.4	3.4
9 POINTS	3.5	3.6	3.7
6 POINTS	4.2	4.3	4.4

CLAIM FREQ	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 POINTS	-1.2	-1.2	-1.2
12 POINTS	-1.9	-1.8	-1.8
9 POINTS	-3.2	-3.1	-3.1
6 POINTS	-2.8	-2.8	-2.7

2ND QTR 2003 FAST TRACK TREND SUMMARY
CORRELATION COEFFICIENTS

COUNTRYWIDE BODILY INJURY

CLAIM COST	STRAIGHT LINE	EXPONENTIAL
15 POINTS	1.00	0.99
12 POINTS	0.99	0.99
9 POINTS	0.99	0.99
6 POINTS	1.00	1.00

CLAIM FREQ	STRAIGHT LINE	EXPONENTIAL
15 POINTS	-0.98	-0.99
12 POINTS	-0.98	-0.98
9 POINTS	-0.98	-0.97
6 POINTS	-0.99	-0.97

COUNTRYWIDE PROPERTY DAMAGE

CLAIM COST	STRAIGHT LINE	EXPONENTIAL
15 POINTS	0.99	0.99
12 POINTS	0.99	0.99
9 POINTS	0.99	0.99
6 POINTS	1.00	1.00

CLAIM FREQ	STRAIGHT LINE	EXPONENTIAL
15 POINTS	-0.97	-0.97
12 POINTS	-0.96	-0.96
9 POINTS	-0.94	-0.94
6 POINTS	-0.84	-0.84

COUNTRYWIDE COMPREHENSIVE

CLAIM COST	STRAIGHT LINE	EXPONENTIAL
15 POINTS	0.82	0.82
12 POINTS	0.63	0.64
9 POINTS	0.34	0.34
6 POINTS	-0.03	-0.04

CLAIM FREQ	STRAIGHT LINE	EXPONENTIAL
15 POINTS	-0.82	-0.82
12 POINTS	-0.74	-0.75
9 POINTS	-0.87	-0.87
6 POINTS	-0.91	-0.91

COUNTRYWIDE COLLISION

CLAIM COST	STRAIGHT LINE	EXPONENTIAL
15 POINTS	0.99	0.99
12 POINTS	0.99	0.99
9 POINTS	0.99	0.99
6 POINTS	0.99	0.99

CLAIM FREQ	STRAIGHT LINE	EXPONENTIAL
15 POINTS	-0.75	-0.75
12 POINTS	-0.82	-0.82
9 POINTS	-0.97	-0.97
6 POINTS	-0.96	-0.96

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE

DETERMINATION OF AVERAGE ANNUAL CHANGE
IN CLAIM COST

ALL CARRIERS

(1) YEAR ENDED	(2) PAID LOSSES (A)	(3) NUMBER OF PAID CLAIMS	AVERAGE PAID CLAIM COST (A)		(6) PAID LOSSES (A)	(7) NUMBER OF PAID CLAIMS	AVERAGE PAID CLAIM COST (A)	
			(4) ACTUAL (2) / (3)	(5) EXPON- ENTIAL CURVE OF BEST FIT (B)			(8) ACTUAL (6) / (7)	(9) EXPON- ENTIAL CURVE OF BEST FIT (B)
			<u>BODILY INJURY (25/50 LIMIT)</u>				<u>PROPERTY DAMAGE (TOTAL LIMITS)</u>	
9/30/97	\$546,671,803	93,470	\$5,849	\$5,758.12	\$506,963,601	218,877	2,316	2,417.83
12/31/97	543,748,610	93,615	5,808	5,778.42	500,731,558	216,671	2,311	2,427.07
3/31/98	543,306,759	92,883	5,849	5,798.78	500,119,422	216,079	2,315	2,436.35
6/30/98	543,114,755	91,836	5,914	5,819.22	495,076,400	214,059	2,313	2,445.66
9/30/98	542,251,520	90,750	5,975	5,839.73	498,405,545	214,072	2,328	2,455.01
12/31/98	547,095,344	90,879	6,020	5,860.31	508,309,856	216,582	2,347	2,464.39
3/31/99	543,754,762	90,861	5,984	5,880.97	510,480,141	216,350	2,360	2,473.81
6/30/99	540,647,320	90,857	5,951	5,901.69	518,439,443	218,170	2,376	2,483.27
9/30/99	536,107,998	90,902	5,898	5,922.49	525,443,576	220,078	2,388	2,492.76
12/31/99	529,211,226	89,375	5,921	5,943.37	534,547,982	219,882	2,431	2,502.29
3/31/00	531,854,011	89,523	5,941	5,964.32	548,702,249	222,602	2,465	2,511.86
6/30/00	529,626,582	89,365	5,927	5,985.34	558,865,037	224,278	2,492	2,521.46
9/30/00	537,976,551	89,894	5,985	6,006.43	568,810,285	225,558	2,522	2,531.09
12/31/00	543,795,923	90,855	5,985	6,027.60	570,709,652	224,565	2,541	2,540.77
3/31/01	556,401,605	92,498	6,015	6,048.85	574,239,628	224,974	2,552	2,550.48
6/30/01	559,376,705	91,594	6,107	6,070.17	572,788,811	223,086	2,568	2,560.23
9/30/01	547,927,867	89,664	6,111	6,091.56	565,470,995	219,248	2,579	2,570.02
12/31/01	553,775,752	89,747	6,170	6,113.03	570,018,803	221,254	2,576	2,579.84
3/31/02	537,241,488	87,034	6,173	6,134.57	566,333,376	219,500	2,580	2,589.70
6/30/02	537,338,027	87,330	6,153	6,156.20	570,152,156	219,290	2,600	2,599.60
9/30/02	552,429,502	88,959	6,210	6,177.89	582,070,273	222,762	2,613	2,609.54
12/31/02	549,086,784	88,851	6,180	6,199.67	581,754,394	221,362	2,628	2,619.51
3/31/03	556,858,489	89,856	6,197	6,221.52	583,376,502	221,571	2,633	2,629.53
6/30/03	565,807,801	91,178	6,206	6,243.45	594,838,851	226,315	2,628	2,639.58

(10) RATE OF CHANGE IN PAID CLAIM COSTS FOR ANY 12 MONTH INTERVAL ON THE EXPONENTIAL CURVE OF BEST FIT:	<u>BODILY INJURY</u>		<u>PROPERTY DAMAGE</u>	
		6 POINTS:	0.4%	1.5%
	9 POINTS:	0.7%	1.3%	
	12 POINTS:	1.4%	1.5%	
	15 POINTS:	1.5%	2.0%	

(A) FACTORS OF 1.129 WERE APPLIED TO BODILY INJURY AND 1.116 TO PROPERTY DAMAGE PAID LOSSES TO INCLUDE ALL LOSS ADJUSTMENT.

(B) THE FITS GIVEN USE THE 12-POINT AVERAGE ANNUAL RATE OF CHANGE.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE

DETERMINATION OF AVERAGE ANNUAL CHANGE
IN CLAIM COST

ALL CARRIERS

(1) YEAR ENDED	(2) PAID LOSSES (A)	(3) NUMBER OF PAID CLAIMS	AVERAGE PAID CLAIM COST (A)		(6) PAID LOSSES (A)	(7) NUMBER OF PAID CLAIMS	AVERAGE PAID CLAIM COST (A)	
			(4) ACTUAL (2) / (3)	(5) EXPON- ENTIAL CURVE OF BEST FIT (B)			(8) ACTUAL (6) / (7)	(9) EXPON- ENTIAL CURVE OF BEST FIT (B)
<u>BODILY INJURY (25/50 EXCESS)</u>			<u>BODILY INJURY (TOTAL LIMITS)</u>					
9/30/97	\$105,813,135	93,470	\$1,132	\$ 889.79	\$652,484,938	93,470	6,981	6,611.50
12/31/97	105,862,667	93,615	1,131	908.36	649,611,277	93,615	6,939	6,654.36
3/31/98	105,556,350	92,883	1,136	927.33	648,863,109	92,883	6,986	6,697.51
6/30/98	104,973,817	91,836	1,143	946.69	648,088,572	91,836	7,057	6,740.93
9/30/98	104,668,617	90,750	1,153	966.46	646,920,137	90,750	7,129	6,784.63
12/31/98	107,841,579	90,879	1,187	986.64	654,936,923	90,879	7,207	6,828.62
3/31/99	109,047,307	90,861	1,200	1,007.24	652,802,069	90,861	7,185	6,872.89
6/30/99	111,231,636	90,857	1,224	1,028.27	651,878,956	90,857	7,175	6,917.44
9/30/99	108,692,527	90,902	1,196	1,049.74	644,800,525	90,902	7,093	6,962.29
12/31/99	105,114,976	89,375	1,176	1,071.65	634,326,202	89,375	7,097	7,007.43
3/31/00	102,588,631	89,523	1,146	1,094.03	634,442,642	89,523	7,087	7,052.86
6/30/00	98,332,600	89,365	1,100	1,116.87	627,959,182	89,365	7,027	7,098.58
9/30/00	99,681,479	89,894	1,109	1,140.19	637,658,030	89,894	7,093	7,144.61
12/31/00	103,539,409	90,855	1,140	1,163.99	647,335,332	90,855	7,125	7,190.93
3/31/01	112,194,327	92,498	1,213	1,188.30	668,595,932	92,498	7,228	7,237.55
6/30/01	113,795,357	91,594	1,242	1,213.11	673,172,062	91,594	7,350	7,284.47
9/30/01	113,422,624	89,664	1,265	1,238.44	661,350,491	89,664	7,376	7,331.69
12/31/01	113,752,139	89,747	1,267	1,264.29	667,527,891	89,747	7,438	7,379.23
3/31/02	111,201,699	87,034	1,278	1,290.69	648,443,187	87,034	7,450	7,427.07
6/30/02	115,461,285	87,330	1,322	1,317.64	652,799,312	87,330	7,475	7,475.22
9/30/02	121,248,724	88,959	1,363	1,345.15	673,678,226	88,959	7,573	7,523.68
12/31/02	122,087,515	88,851	1,374	1,373.24	671,174,299	88,851	7,554	7,572.46
3/31/03	122,746,363	89,856	1,366	1,401.91	679,604,852	89,856	7,563	7,621.55
6/30/03	130,455,288	91,178	1,431	1,431.18	696,263,089	91,178	7,636	7,670.97

25/50
EXCESS TOTAL
LIMITS

(10) RATE OF CHANGE IN PAID CLAIM COSTS FOR ANY 12 MONTH INTERVAL ON THE EXPONENTIAL CURVE OF BEST FIT:

6 POINTS:	7.9%	1.7%
9 POINTS:	7.0%	1.8%
12 POINTS:	8.6%	2.6%
15 POINTS:	7.3%	2.5%

(A) INCLUDES A FACTOR OF 1.129 TO INCLUDE ALL LOSS ADJUSTMENT.

(B) THE FITS GIVEN USE THE 12-POINT AVERAGE ANNUAL RATE OF CHANGE.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE

DETERMINATION OF AVERAGE ANNUAL CHANGE
IN MEDICAL PAYMENTS CLAIM COSTS

ALL CARRIERS

(1) YEAR ENDED	(2) T/L PAID LOSSES (A)	(3) NUMBER OF PAID CLAIMS	AVERAGE PAID CLAIM COST (A)	
			(4) ACTUAL (2) / (3)	(5) EXPONENTIAL CURVE OF BEST FIT (B)
9/30/97	\$93,901,664	69,552	\$1,350	\$1,246.88
12/31/97	93,522,502	68,618	1,363	1,262.06
3/31/98	91,027,513	66,323	1,372	1,277.43
6/30/98	89,911,870	65,168	1,380	1,292.98
9/30/98	88,630,582	63,462	1,397	1,308.73
12/31/98	88,256,167	62,736	1,407	1,324.67
3/31/99	87,810,763	62,411	1,407	1,340.80
6/30/99	87,088,909	61,659	1,412	1,357.12
9/30/99	86,921,062	61,441	1,415	1,373.65
12/31/99	86,506,097	60,440	1,431	1,390.37
3/31/00	87,613,247	60,607	1,446	1,407.31
6/30/00	88,251,850	60,956	1,448	1,424.44
9/30/00	89,462,464	61,352	1,458	1,441.79
12/31/00	91,001,531	62,175	1,464	1,459.34
3/31/01	92,606,651	62,747	1,476	1,477.11
6/30/01	92,817,346	62,445	1,486	1,495.10
9/30/01	92,034,344	61,258	1,502	1,513.31
12/31/01	92,522,950	60,967	1,518	1,531.73
3/31/02	92,024,834	59,920	1,536	1,550.39
6/30/02	93,614,307	59,481	1,574	1,569.26
9/30/02	96,676,407	60,296	1,603	1,588.37
12/31/02	98,274,814	60,868	1,615	1,607.72
3/31/03	100,033,392	61,163	1,636	1,627.29
6/30/03	102,254,115	62,320	1,641	1,647.11

MEDICAL PAYMENTS

(6) RATE OF CHANGE IN PAID CLAIM
COSTS FOR ANY 12 MONTH INTERVAL ON
THE EXPONENTIAL CURVE OF BEST FIT:

6 POINTS:	5.3%
9 POINTS:	5.6%
12 POINTS:	4.9%
15 POINTS:	4.2%

(A) INCLUDES A FACTOR OF 1.129 TO INCLUDE ALL LOSS ADJUSTMENT.

(B) THE FITS GIVEN USE THE 12-POINT AVERAGE ANNUAL RATE OF CHANGE.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE

DETERMINATION OF AVERAGE ANNUAL CHANGE
IN CLAIM FREQUENCIES (A)

ALL CARRIERS

(1) YEAR ENDED	(2) EARNED EXPOSURES	(3) NUMBER OF PAID CLAIMS	(4) PAID CLAIM FREQUENCY (3)/(2)	(5) NUMBER OF PAID CLAIMS	(6) PAID CLAIM FREQUENCY (5)/(2)
		<u>BODILY INJURY</u>		<u>PROPERTY DAMAGE</u>	
9/30/97	5,190,957	93,470	1.8006	218,877	4.2165
12/31/97	5,227,274	93,615	1.7908	216,671	4.1450
3/31/98	5,264,682	92,883	1.7642	216,079	4.1043
6/30/98	5,299,443	91,836	1.7329	214,059	4.0392
9/30/98	5,332,978	90,750	1.7016	214,072	4.0141
12/31/98	5,365,842	90,879	1.6936	216,582	4.0363
3/31/99	5,397,932	90,861	1.6832	216,350	4.0080
6/30/99	5,426,212	90,857	1.6744	218,170	4.0206
9/30/99	5,453,187	90,902	1.6669	220,078	4.0357
12/31/99	5,493,414	89,375	1.6269	219,882	4.0026
3/31/00	5,533,181	89,523	1.6179	222,602	4.0230
6/30/00	5,570,061	89,365	1.6043	224,278	4.0264
9/30/00	5,608,460	89,894	1.6028	225,558	4.0217
12/31/00	5,627,389	90,855	1.6145	224,565	3.9905
3/31/01	5,634,304	92,498	1.6416	224,974	3.9929
6/30/01	5,653,968	91,594	1.6199	223,086	3.9456
9/30/01	5,680,319	89,664	1.5785	219,248	3.8597
12/31/01	5,714,033	89,747	1.5706	221,254	3.8721
3/31/02	5,763,499	87,034	1.5100	219,500	3.8084
6/30/02	5,810,266	87,330	1.5030	219,290	3.7741
9/30/02	5,852,172	88,959	1.5201	222,762	3.8064
12/31/02	5,894,644	88,851	1.5073	221,362	3.7553
3/31/03	5,931,768	89,856	1.5148	221,571	3.7353
6/30/03	5,965,767	91,178	1.5283	226,315	3.7935

	<u>B. I.</u>	<u>P. D.</u>
(7) RATE OF CHANGE IN PAID CLAIM FREQUENCIES FOR ANY 12 MONTH INTERVAL ON THE EXPONENTIAL CURVE OF BEST FIT:		
6 POINTS:	0.8%	-0.7%
9 POINTS:	-2.8%	-2.0%
12 POINTS:	-3.0%	-2.6%
15 POINTS:	-2.4%	-2.3%
24 POINTS:	-2.9%	-1.7%

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE

DETERMINATION OF AVERAGE ANNUAL CHANGE
IN CLAIM FREQUENCIES (A)

ALL CARRIERS

(1) YEAR ENDED	(2) EARNED EXPOSURES	(3) NUMBER OF PAID CLAIMS	(4) PAID CLAIM FREQUENCY (3)/(2)
<u>MEDICAL PAYMENTS</u>			
9/30/97	3,943,635	69,552	1.7636
12/31/97	3,953,434	68,618	1.7356
3/31/98	3,966,246	66,323	1.6721
6/30/98	3,981,525	65,168	1.6367
9/30/98	3,997,380	63,462	1.5875
12/31/98	4,013,478	62,736	1.5631
3/31/99	4,030,993	62,411	1.5482
6/30/99	4,046,365	61,659	1.5238
9/30/99	4,062,073	61,441	1.5125
12/31/99	4,087,128	60,440	1.4787
3/31/00	4,110,975	60,607	1.4742
6/30/00	4,133,750	60,956	1.4745
9/30/00	4,156,127	61,352	1.4761
12/31/00	4,162,762	62,175	1.4935
3/31/01	4,164,590	62,747	1.5066
6/30/01	4,181,891	62,445	1.4932
9/30/01	4,212,050	61,258	1.4543
12/31/01	4,251,753	60,967	1.4339
3/31/02	4,298,011	59,920	1.3941
6/30/02	4,336,702	59,481	1.3715
9/30/02	4,367,585	60,296	1.3805
12/31/02	4,397,520	60,868	1.3841
3/31/03	4,425,980	61,163	1.3819
6/30/03	4,452,424	62,320	1.3996

(5) RATE OF CHANGE IN PAID CLAIM FREQUENCIES FOR ANY
12 MONTH INTERVAL ON THE EXPONENTIAL CURVE OF BEST FIT:

6 POINTS:	0.5%
9 POINTS:	-3.2%
12 POINTS:	-3.4%
15 POINTS:	-2.5%
24 POINTS:	-3.6%

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

NORTH CAROLINA

2ND QTR 2003 TREND SUMMARY

ALL CARRIERS

BODILY INJURY 25/50 BASIC

CLAIM COST	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 POINTS	1.5	1.5	1.5
12 POINTS	1.3	1.4	1.4
9 POINTS	0.7	0.7	0.7
6 POINTS	0.4	0.4	0.4

CLAIM FREQ	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
24 POINTS	-3.3	-3.0	-2.9
18 POINTS	-2.8	-2.6	-2.6
15 POINTS	-2.6	-2.5	-2.4
12 POINTS	-3.2	-3.0	-3.0
9 POINTS	-3.0	-2.9	-2.8
6 POINTS	0.8	0.8	0.8

PROPERTY DAMAGE TOTAL LIMITS

CLAIM COST	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 POINTS	1.9	2.0	2.0
12 POINTS	1.4	1.5	1.5
9 POINTS	1.3	1.3	1.3
6 POINTS	1.5	1.5	1.5

CLAIM FREQ	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
24 POINTS	-1.8	-1.7	-1.7
18 POINTS	-2.0	-1.9	-1.9
15 POINTS	-2.4	-2.3	-2.3
12 POINTS	-2.8	-2.7	-2.6
9 POINTS	-2.1	-2.1	-2.0
6 POINTS	-0.7	-0.7	-0.7

MEDICAL PAYMENTS TOTAL LIMITS

CLAIM COST	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 POINTS	3.9	4.2	4.2
12 POINTS	4.5	4.8	4.9
9 POINTS	5.1	5.4	5.6
6 POINTS	5.0	5.1	5.3

CLAIM FREQ	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
24 POINTS	-4.2	-3.7	-3.6
18 POINTS	-2.7	-2.6	-2.5
15 POINTS	-2.6	-2.5	-2.5
12 POINTS	-3.6	-3.4	-3.4
9 POINTS	-3.4	-3.3	-3.2
6 POINTS	0.5	0.5	0.5

NORTH CAROLINA

2ND QTR 2003 TREND SUMMARY

ALL CARRIERS

BODILY INJURY 25/50 EXCESS

CLAIM COST	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 POINTS	6.2	7.0	7.3
12 POINTS	7.3	8.1	8.6
9 POINTS	6.4	6.8	7.0
6 POINTS	7.3	7.6	7.9

BODILY INJURY TOTAL LIMITS

CLAIM COST	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 POINTS	2.3	2.4	2.5
12 POINTS	2.4	2.5	2.6
9 POINTS	1.8	1.8	1.8
6 POINTS	1.7	1.7	1.7

NORTH CAROLINA

2ND QTR 2003 TREND SUMMARY
CORRELATION COEFFICIENTS

ALL CARRIERS

BODILY INJURY 25/50 BASIC

	STRAIGHT LINE	EXPONENTIAL
CLAIM COST		
15 POINTS	0.95	0.95
12 POINTS	0.91	0.91
9 POINTS	0.86	0.86
6 POINTS	0.65	0.65

	STRAIGHT LINE	EXPONENTIAL
CLAIM FREQ		
24 POINTS	-0.96	-0.96
15 POINTS	-0.86	-0.86
12 POINTS	-0.85	-0.85
9 POINTS	-0.76	-0.75
6 POINTS	0.69	0.66

PROPERTY DAMAGE TOTAL LIMITS

	STRAIGHT LINE	EXPONENTIAL
CLAIM COST		
15 POINTS	0.96	0.96
12 POINTS	0.98	0.98
9 POINTS	0.96	0.96
6 POINTS	0.92	0.92

	STRAIGHT LINE	EXPONENTIAL
CLAIM FREQ		
24 POINTS	-0.93	-0.93
15 POINTS	-0.94	-0.94
12 POINTS	-0.94	-0.94
9 POINTS	-0.85	-0.85
6 POINTS	-0.44	-0.44

MEDICAL PAYMENTS TOTAL LIMITS

	STRAIGHT LINE	EXPONENTIAL
CLAIM COST		
15 POINTS	0.98	0.98
12 POINTS	0.99	0.99
9 POINTS	0.99	0.99
6 POINTS	0.97	0.97

	STRAIGHT LINE	EXPONENTIAL
CLAIM FREQ		
24 POINTS	-0.92	-0.93
15 POINTS	-0.84	-0.84
12 POINTS	-0.87	-0.87
9 POINTS	-0.78	-0.78
6 POINTS	0.34	0.33

NORTH CAROLINA

2ND QTR 2003 TREND SUMMARY
CORRELATION COEFFICIENTS

ALL CARRIERS

BODILY INJURY 25/50 EXCESS

	STRAIGHT LINE	EXPONENTIAL
15 POINTS	0.95	0.94
12 POINTS	0.98	0.97
9 POINTS	0.97	0.97
6 POINTS	0.94	0.94

BODILY INJURY TOTAL LIMITS

	STRAIGHT LINE	EXPONENTIAL
15 POINTS	0.97	0.97
12 POINTS	0.97	0.96
9 POINTS	0.97	0.97
6 POINTS	0.92	0.92

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE

DETERMINATION OF AVERAGE ANNUAL CHANGE
IN COMPREHENSIVE CLAIM COSTS

ISO ONLY, EXCLUDING WIND AND WATER AND "ALL OTHER"

(1) YEAR ENDED	(2) PAID LOSSES (A)	(3) NUMBER OF PAID CLAIMS	AVERAGE PAID CLAIM COST (A)	
			(4) ACTUAL (2)/(3)	(5) EXPONENTIAL CURVE OF BEST FIT (B)
----- FULL COVERAGE COMPREHENSIVE -----				
9/30/97	\$ 20,886,343	44,873	\$ 465	\$ 480.65
12/31/97	20,420,638	43,960	465	480.29
3/31/98	20,009,322	43,266	462	479.94
6/30/98	19,739,180	42,664	463	479.58
9/30/98	19,527,644	42,385	461	479.22
12/31/98	19,622,181	42,989	456	478.87
3/31/99	20,036,969	43,865	457	478.51
6/30/99	19,885,961	44,304	449	478.16
9/30/99	19,747,954	44,280	446	477.80
12/31/99	19,545,561	44,221	442	477.45
3/31/00	20,306,901	45,386	447	477.09
6/30/00	21,307,961	46,229	461	476.74
9/30/00	21,879,070	46,641	469	476.38
12/31/00	22,180,293	46,168	480	476.03
3/31/01	21,473,467	44,423	483	475.68
6/30/01	20,790,060	43,123	482	475.32
9/30/01	19,521,385	40,859	478	474.97
12/31/01	18,786,987	39,563	475	474.62
3/31/02	17,848,141	38,285	466	474.26
6/30/02	17,118,267	36,759	466	473.91
9/30/02	16,957,609	35,737	475	473.56
12/31/02	16,404,863	34,616	474	473.21
3/31/03	16,660,563	34,994	476	472.86
6/30/03	16,655,992	34,959	476	472.50

(6) RATE OF CHANGE IN PAID CLAIM COSTS FOR ANY 12 MONTH INTERVAL ON THE EXPONENTIAL CURVE OF BEST FIT:

6 POINTS: 1.9%
9 POINTS: -0.3%
12 POINTS: -0.3%
15 POINTS: 1.3%

(A) INCLUDES A FACTOR OF 1.000 TO INCLUDE ALL LOSS ADJUSTMENT.
(B) USING THE 12-POINT AVERAGE ANNUAL RATE OF CHANGE.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE

DETERMINATION OF AVERAGE ANNUAL CHANGE
IN COMPREHENSIVE CLAIM COSTS

ISO ONLY, EXCLUDING WIND AND WATER AND "ALL OTHER"

(1) YEAR ENDED	(2) PAID LOSSES (A)	(3) NUMBER OF PAID CLAIMS	AVERAGE PAID CLAIM COST (A)	
			(4) ACTUAL (2)/(3)	(5) EXPONENTIAL CURVE OF BEST FIT (B)
----- \$50 DEDUCTIBLE COMPREHENSIVE -----				
9/30/97	\$ 1,856,178	3,659	\$ 507	\$ 435.61
12/31/97	1,864,413	3,734	499	438.91
3/31/98	1,859,660	3,907	476	442.24
6/30/98	1,988,217	4,156	478	445.60
9/30/98	2,178,056	4,499	484	448.98
12/31/98	2,304,885	4,718	489	452.39
3/31/99	2,460,579	4,923	500	455.82
6/30/99	2,584,106	5,116	505	459.28
9/30/99	2,539,721	5,209	488	462.77
12/31/99	2,572,640	5,394	477	466.28
3/31/00	2,556,432	5,559	460	469.82
6/30/00	2,514,452	5,543	454	473.38
9/30/00	2,511,761	5,557	452	476.97
12/31/00	2,570,252	5,334	482	480.59
3/31/01	2,538,263	5,133	494	484.24
6/30/01	2,475,313	5,116	484	487.91
9/30/01	2,418,128	4,930	490	491.62
12/31/01	2,330,200	4,862	479	495.35
3/31/02	2,344,580	4,765	492	499.11
6/30/02	2,258,651	4,568	494	502.89
9/30/02	2,324,495	4,471	520	506.71
12/31/02	2,239,332	4,328	517	510.56
3/31/03	2,139,926	4,318	496	514.43
6/30/03	2,153,653	4,280	503	518.33

(6) RATE OF CHANGE IN PAID CLAIM COSTS FOR ANY 12 MONTH INTERVAL ON THE EXPONENTIAL CURVE OF BEST FIT:

6 POINTS:	1.3%
9 POINTS:	2.7%
12 POINTS:	3.1%
15 POINTS:	3.0%

(A) INCLUDES A FACTOR OF 1.000 TO INCLUDE ALL LOSS ADJUSTMENT.
(B) USING THE 12-POINT AVERAGE ANNUAL RATE OF CHANGE.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE

DETERMINATION OF AVERAGE ANNUAL CHANGE
IN COMPREHENSIVE CLAIM COSTS

ISO ONLY, EXCLUDING WIND AND WATER AND "ALL OTHER"

(1) YEAR ENDED	(2) PAID LOSSES (A)	(3) NUMBER OF PAID CLAIMS	AVERAGE PAID CLAIM COST (A)	
			(4) ACTUAL (2) / (3)	(5) EXPONENTIAL CURVE OF BEST FIT (B)
----- \$100 DEDUCTIBLE COMPREHENSIVE -----				
9/30/97	\$ 9,157,698	17,711	\$ 517	\$ 564.48
12/31/97	9,208,038	18,155	507	560.87
3/31/98	9,504,845	18,836	505	557.29
6/30/98	9,978,293	19,362	515	553.72
9/30/98	10,589,454	20,472	517	550.18
12/31/98	10,895,928	21,290	512	546.67
3/31/99	11,295,703	22,431	504	543.17
6/30/99	11,279,521	23,515	480	539.70
9/30/99	11,462,892	24,065	476	536.25
12/31/99	11,895,506	24,765	480	532.82
3/31/00	12,420,686	25,573	486	529.41
6/30/00	13,119,523	26,289	499	526.03
9/30/00	13,980,846	27,012	518	522.67
12/31/00	14,314,230	27,082	529	519.32
3/31/01	14,104,027	26,601	530	516.00
6/30/01	13,831,165	26,272	526	512.71
9/30/01	13,056,230	25,511	512	509.43
12/31/01	12,538,835	24,850	505	506.17
3/31/02	12,428,580	24,551	506	502.93
6/30/02	11,965,788	24,041	498	499.72
9/30/02	11,800,440	23,495	502	496.52
12/31/02	11,582,232	23,147	500	493.35
3/31/03	11,493,678	23,292	493	490.20
6/30/03	11,546,051	23,296	496	487.06

(6) RATE OF CHANGE IN PAID CLAIM COSTS FOR ANY 12 MONTH INTERVAL ON THE EXPONENTIAL CURVE OF BEST FIT:

6 POINTS: -1.5%
9 POINTS: -2.5%
12 POINTS: -2.5%
15 POINTS: -0.2%

(A) INCLUDES A FACTOR OF 1.000 TO INCLUDE ALL LOSS ADJUSTMENT.
(B) USING THE 12-POINT AVERAGE ANNUAL RATE OF CHANGE.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE

DETERMINATION OF AVERAGE ANNUAL CHANGE
IN COMPREHENSIVE CLAIM FREQUENCY

ISO ONLY, EXCLUDING WIND AND WATER AND "ALL OTHER"

(1) YEAR ENDED	(2) EARNED EXPOSURES	(3) NUMBER OF PAID CLAIMS	(4) PAID CLAIM FREQUENCY (A) (2) / (3)
----- FULL COVERAGE COMPREHENSIVE -----			
9/30/97	750,157	44,873	5.9818
12/31/97	753,122	43,960	5.8370
3/31/98	751,528	43,266	5.7570
6/30/98	746,045	42,664	5.7186
9/30/98	738,946	42,385	5.7358
12/31/98	731,074	42,989	5.8802
3/31/99	726,072	43,865	6.0414
6/30/99	725,045	44,304	6.1105
9/30/99	725,332	44,280	6.1047
12/31/99	727,872	44,221	6.0753
3/31/00	731,343	45,386	6.2058
6/30/00	734,013	46,229	6.2981
9/30/00	735,900	46,641	6.3379
12/31/00	736,648	46,168	6.2673
3/31/01	734,417	44,423	6.0487
6/30/01	726,680	43,123	5.9342
9/30/01	715,081	40,859	5.7138
12/31/01	701,754	39,563	5.6377
3/31/02	689,580	38,285	5.5519
6/30/02	681,151	36,759	5.3966
9/30/02	674,631	35,737	5.2972
12/31/03	668,112	34,616	5.1811
3/31/03	661,524	34,994	5.2899
6/30/03	654,738	34,959	5.3393

(5) RATE OF CHANGE IN PAID CLAIM FREQUENCIES FOR ANY 12 MONTH INTERVAL ON THE EXPONENTIAL CURVE OF BEST FIT:

6 POINTS:	-3.1%
9 POINTS:	-5.6%
12 POINTS:	-7.1%
15 POINTS:	-5.9%
24 POINTS:	-1.9%

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE

DETERMINATION OF AVERAGE ANNUAL CHANGE
IN COMPREHENSIVE CLAIM FREQUENCY

ISO ONLY, EXCLUDING WIND AND WATER AND "ALL OTHER"

(1) YEAR ENDED	(2) EARNED EXPOSURES	(3) NUMBER OF PAID CLAIMS	(4) PAID CLAIM FREQUENCY (A) (2) / (3)
----- \$50 DEDUCTIBLE COMPREHENSIVE -----			
9/30/97	75,461	3,659	4.8488
12/31/97	77,018	3,734	4.8482
3/31/98	80,266	3,907	4.8675
6/30/98	84,481	4,156	4.9194
9/30/98	88,961	4,499	5.0572
12/31/98	92,975	4,718	5.0744
3/31/99	95,760	4,923	5.1409
6/30/99	97,718	5,116	5.2354
9/30/99	99,280	5,209	5.2467
12/31/99	100,673	5,394	5.3579
3/31/00	101,730	5,559	5.4644
6/30/00	102,409	5,543	5.4126
9/30/00	102,791	5,557	5.4061
12/31/00	102,835	5,334	5.1869
3/31/01	102,547	5,133	5.0055
6/30/01	101,823	5,116	5.0244
9/30/01	100,681	4,930	4.8966
12/31/01	99,232	4,862	4.8996
3/31/02	97,639	4,765	4.8802
6/30/02	96,025	4,568	4.7570
9/30/02	94,391	4,471	4.7366
12/31/02	92,776	4,328	4.6649
3/31/03	91,205	4,318	4.7343
6/30/03	89,662	4,280	4.7734

(5) RATE OF CHANGE IN PAID CLAIM FREQUENCIES FOR ANY 12 MONTH INTERVAL ON THE EXPONENTIAL CURVE OF BEST FIT:

6 POINTS:	-1.6%
9 POINTS:	-2.9%
12 POINTS:	-4.2%
15 POINTS:	-4.6%
24 POINTS:	-1.0%

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE

DETERMINATION OF AVERAGE ANNUAL CHANGE
IN COMPREHENSIVE CLAIM FREQUENCY

ISO ONLY, EXCLUDING WIND AND WATER AND "ALL OTHER"

(1) YEAR ENDED	(2) EARNED EXPOSURES	(3) NUMBER OF PAID CLAIMS	(4) PAID CLAIM FREQUENCY (A) (2) / (3)
----- \$100 DEDUCTIBLE COMPREHENSIVE -----			
9/30/97	332,220	17,711	5.3311
12/31/97	341,134	18,155	5.3219
3/31/98	353,247	18,836	5.3322
6/30/98	367,705	19,362	5.2656
9/30/98	383,719	20,472	5.3351
12/31/98	399,207	21,290	5.3330
3/31/99	412,243	22,431	5.4412
6/30/99	423,441	23,515	5.5533
9/30/99	432,728	24,065	5.5612
12/31/99	440,796	24,765	5.6182
3/31/00	448,358	25,573	5.7037
6/30/00	455,085	26,289	5.7767
9/30/00	461,290	27,012	5.8557
12/31/00	466,885	27,082	5.8005
3/31/01	470,505	26,601	5.6537
6/30/01	470,400	26,272	5.5850
9/30/01	467,279	25,511	5.4594
12/31/01	462,539	24,850	5.3725
3/31/02	457,438	24,551	5.3670
6/30/02	453,563	24,041	5.3004
9/30/02	450,345	23,495	5.2171
12/31/02	446,968	23,147	5.1786
3/31/03	444,066	23,292	5.2451
6/30/03	441,600	23,296	5.2753

(5) RATE OF CHANGE IN PAID CLAIM FREQUENCIES FOR ANY 12 MONTH INTERVAL ON THE EXPONENTIAL CURVE OF BEST FIT:

6 POINTS:	-1.4%
9 POINTS:	-3.0%
12 POINTS:	-4.2%
15 POINTS:	-3.3%
24 POINTS:	-0.3%

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

NORTH CAROLINA

2ND QTR 2003 TREND SUMMARY

ISO ONLY, EXCLUDING WIND AND WATER AND ALL OTHER

----- FULL COVERAGE COMPREHENSIVE -----

CLAIM COST	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 POINTS	1.2	1.3	1.3
12 POINTS	-0.3	-0.3	-0.3
9 POINTS	-0.3	-0.3	-0.3
6 POINTS	1.9	1.9	1.9

CLAIM FREQ	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
24 POINTS	-2.0	-1.9	-1.9
18 POINTS	-4.9	-4.4	-4.4
15 POINTS	-6.7	-6.0	-5.9
12 POINTS	-8.3	-7.4	-7.1
9 POINTS	-6.2	-5.9	-5.6
6 POINTS	-3.3	-3.2	-3.1

----- \$50 DEDUCTIBLE COMPREHENSIVE -----

CLAIM COST	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 POINTS	2.8	3.0	3.0
12 POINTS	2.9	3.0	3.1
9 POINTS	2.6	2.7	2.7
6 POINTS	1.3	1.3	1.3

CLAIM FREQ	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
24 POINTS	-1.0	-1.0	-1.0
18 POINTS	-3.7	-3.4	-3.4
15 POINTS	-5.1	-4.7	-4.6
12 POINTS	-4.6	-4.4	-4.2
9 POINTS	-3.0	-2.9	-2.9
6 POINTS	-1.6	-1.6	-1.6

----- \$100 DEDUCTIBLE COMPREHENSIVE -----

CLAIM COST	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 POINTS	-0.2	-0.2	-0.2
12 POINTS	-2.7	-2.6	-2.5
9 POINTS	-2.6	-2.5	-2.5
6 POINTS	-1.5	-1.5	-1.5

CLAIM FREQ	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
24 POINTS	-0.2	-0.2	-0.3
18 POINTS	-2.1	-2.0	-2.0
15 POINTS	-3.6	-3.4	-3.3
12 POINTS	-4.7	-4.4	-4.2
9 POINTS	-3.1	-3.0	-3.0
6 POINTS	-1.5	-1.4	-1.4

NORTH CAROLINA

2ND QTR 2003 TREND SUMMARY
CORRELATION COEFFICIENTS

ISO ONLY, EXCLUDING WIND AND WATER AND ALL OTHER

----- FULL COVERAGE COMPREHENSIVE -----

CLAIM COST	STRAIGHT LINE	EXPONENTIAL
15 POINTS	0.55	0.56
12 POINTS	-0.23	-0.23
9 POINTS	-0.20	-0.20
6 POINTS	0.87	0.87

CLAIM FREQ	STRAIGHT LINE	EXPONENTIAL
24 POINTS	-0.56	-0.57
18 POINTS	-0.87	-0.87
15 POINTS	-0.93	-0.93
12 POINTS	-0.95	-0.96
9 POINTS	-0.90	-0.90
6 POINTS	-0.64	-0.64

----- \$50 DEDUCTIBLE COMPREHENSIVE -----

CLAIM COST	STRAIGHT LINE	EXPONENTIAL
15 POINTS	0.80	0.80
12 POINTS	0.75	0.75
9 POINTS	0.65	0.66
6 POINTS	0.26	0.26

CLAIM FREQ	STRAIGHT LINE	EXPONENTIAL
24 POINTS	-0.36	-0.37
18 POINTS	-0.86	-0.87
15 POINTS	-0.94	-0.94
12 POINTS	-0.90	-0.90
9 POINTS	-0.85	-0.85
6 POINTS	-0.51	-0.51

----- \$100 DEDUCTIBLE COMPREHENSIVE -----

CLAIM COST	STRAIGHT LINE	EXPONENTIAL
15 POINTS	-0.07	-0.06
12 POINTS	-0.89	-0.90
9 POINTS	-0.88	-0.88
6 POINTS	-0.78	-0.78

CLAIM FREQ	STRAIGHT LINE	EXPONENTIAL
24 POINTS	-0.12	-0.12
18 POINTS	-0.70	-0.70
15 POINTS	-0.89	-0.90
12 POINTS	-0.93	-0.94
9 POINTS	-0.86	-0.86
6 POINTS	-0.54	-0.53

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE

DETERMINATION OF AVERAGE ANNUAL CHANGE
IN COLLISION CLAIM COSTS

ALL CARRIERS

(1) YEAR ENDED	(2) PAID LOSSES (A)	(3) NUMBER OF PAID CLAIMS	AVERAGE PAID CLAIM COST (A)	
			(4) ACTUAL (2) / (3)	(5) EXPONENTIAL CURVE OF BEST FIT (B)
----- \$100 DEDUCTIBLE COLLISION -----				
9/30/97	\$ 63,275,579	31,490	\$2,009	\$2,002.14
12/31/97	60,110,020	30,110	1,996	2,014.37
3/31/98	57,653,974	29,265	1,970	2,026.67
6/30/98	56,268,210	28,496	1,975	2,039.05
9/30/98	56,134,726	28,240	1,988	2,051.50
12/31/98	56,247,772	28,138	1,999	2,064.03
3/31/99	55,680,320	27,675	2,012	2,076.63
6/30/99	55,117,864	27,311	2,018	2,089.31
9/30/99	53,943,435	26,657	2,024	2,102.07
12/31/99	54,479,445	26,364	2,066	2,114.91
3/31/00	53,473,121	25,399	2,105	2,127.82
6/30/00	52,473,029	24,690	2,125	2,140.82
9/30/00	53,227,269	24,599	2,164	2,153.89
12/31/00	51,901,742	23,853	2,176	2,167.04
3/31/01	52,825,163	24,365	2,168	2,180.27
6/30/01	53,550,815	24,610	2,176	2,193.59
9/30/01	52,523,652	24,334	2,158	2,206.98
12/31/01	53,020,300	24,377	2,175	2,220.46
3/31/02	52,665,487	24,239	2,173	2,234.02
6/30/02	52,670,576	24,003	2,194	2,247.66
9/30/02	52,807,083	23,635	2,234	2,261.39
12/31/02	51,265,169	22,903	2,238	2,275.20
3/31/03	51,121,384	22,208	2,302	2,289.09
6/30/03	50,728,044	21,739	2,334	2,303.07

(6) RATE OF CHANGE IN PAID CLAIM COSTS FOR ANY 12 MONTH INTERVAL ON THE EXPONENTIAL CURVE OF BEST FIT:

6 POINTS:	5.9%
9 POINTS:	3.8%
12 POINTS:	2.5%
15 POINTS:	2.6%

(A) INCLUDES A FACTOR OF 1.000 TO INCLUDE ALL LOSS ADJUSTMENT.

(B) USING THE 12-POINT AVERAGE ANNUAL RATE OF CHANGE.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE

DETERMINATION OF AVERAGE ANNUAL CHANGE
IN COLLISION CLAIM COSTS

ALL CARRIERS				
(1) YEAR ENDED	(2) PAID LOSSES (A)	(3) NUMBER OF PAID CLAIMS	AVERAGE PAID CLAIM COST (A)	
			(4) ACTUAL (2) / (3)	(5) EXPONENTIAL CURVE OF BEST FIT (B)
----- \$200 DEDUCTIBLE COLLISION -----				
9/30/97	\$ 9,565,889	4,332	\$2,208	\$2,182.82
12/31/97	9,196,365	4,202	2,189	2,197.73
3/31/98	8,903,793	4,086	2,179	2,212.74
6/30/98	8,414,330	3,978	2,115	2,227.85
9/30/98	8,510,917	3,996	2,130	2,243.07
12/31/98	8,393,976	3,933	2,134	2,258.39
3/31/99	8,245,032	3,930	2,098	2,273.81
6/30/99	8,642,706	3,957	2,184	2,289.34
9/30/99	8,139,681	3,862	2,108	2,304.98
12/31/99	8,600,702	3,956	2,174	2,320.72
3/31/00	8,910,431	3,940	2,262	2,336.57
6/30/00	8,841,827	3,873	2,283	2,352.52
9/30/00	9,288,628	3,849	2,413	2,368.59
12/31/00	8,968,227	3,700	2,424	2,384.77
3/31/01	8,708,566	3,628	2,400	2,401.05
6/30/01	8,587,626	3,595	2,389	2,417.45
9/30/01	8,328,995	3,526	2,362	2,433.96
12/31/01	8,205,300	3,515	2,334	2,450.59
3/31/02	8,221,834	3,510	2,342	2,467.32
6/30/02	8,184,315	3,450	2,372	2,484.17
9/30/02	8,313,830	3,336	2,492	2,501.14
12/31/02	8,124,254	3,235	2,511	2,518.22
3/31/03	8,037,388	3,101	2,592	2,535.42
6/30/03	7,772,766	2,995	2,595	2,552.73

(6) RATE OF CHANGE IN PAID CLAIM COSTS FOR ANY 12 MONTH INTERVAL ON THE EXPONENTIAL CURVE OF BEST FIT:

6 POINTS:	9.4%
9 POINTS:	5.6%
12 POINTS:	2.8%
15 POINTS:	3.7%

(A) INCLUDES A FACTOR OF 1.000 TO INCLUDE ALL LOSS ADJUSTMENT.
(B) USING THE 12-POINT AVERAGE ANNUAL RATE OF CHANGE.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE

DETERMINATION OF AVERAGE ANNUAL CHANGE
IN COLLISION CLAIM COSTS

ALL CARRIERS

(1) YEAR ENDED	(2) PAID LOSSES (A)	(3) NUMBER OF PAID CLAIMS	AVERAGE PAID CLAIM COST (A)	
			(4) ACTUAL (2) / (3)	(5) EXPONENTIAL CURVE OF BEST FIT (B)
----- \$250 DEDUCTIBLE COLLISION -----				
9/30/97	\$ 256,943,100	109,237	\$2,352	\$2,358.79
12/31/97	249,553,515	106,853	2,335	2,367.81
3/31/98	245,942,651	105,413	2,333	2,376.87
6/30/98	243,652,825	104,392	2,334	2,385.96
9/30/98	246,045,031	104,973	2,344	2,395.08
12/31/98	247,581,111	105,694	2,342	2,404.24
3/31/99	247,455,393	105,721	2,341	2,413.43
6/30/99	249,854,717	106,424	2,348	2,422.66
9/30/99	251,521,133	107,087	2,349	2,431.92
12/31/99	258,510,673	107,921	2,395	2,441.22
3/31/00	269,823,314	110,766	2,436	2,450.56
6/30/00	268,938,778	109,287	2,461	2,459.93
9/30/00	277,464,497	111,340	2,492	2,469.33
12/31/00	280,751,999	112,287	2,500	2,478.77
3/31/01	278,472,877	111,983	2,487	2,488.25
6/30/01	286,580,867	115,819	2,474	2,497.77
9/30/01	285,033,816	115,458	2,469	2,507.32
12/31/01	285,318,978	116,089	2,458	2,516.90
3/31/02	288,898,246	117,005	2,469	2,526.53
6/30/02	289,948,547	116,433	2,490	2,536.19
9/30/02	294,285,776	117,096	2,513	2,545.89
12/31/02	296,422,595	116,690	2,540	2,555.62
3/31/03	300,675,415	116,354	2,584	2,565.39
6/30/03	304,256,303	116,257	2,617	2,575.20

(6) RATE OF CHANGE IN PAID CLAIM COSTS FOR ANY 12 MONTH INTERVAL ON THE EXPONENTIAL CURVE OF BEST FIT:

6 POINTS:	4.8%
9 POINTS:	3.0%
12 POINTS:	1.5%
15 POINTS:	1.6%

(A) INCLUDES A FACTOR OF 1.000 TO INCLUDE ALL LOSS ADJUSTMENT.
(B) USING THE 12-POINT AVERAGE ANNUAL RATE OF CHANGE.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE

DETERMINATION OF AVERAGE ANNUAL CHANGE
IN COLLISION CLAIM COSTS

ALL CARRIERS

(1) YEAR ENDED	(2) PAID LOSSES (A)	(3) NUMBER OF PAID CLAIMS	AVERAGE PAID CLAIM COST (A)	
			(4) ACTUAL (2) / (3)	(5) EXPONENTIAL CURVE OF BEST FIT (B)
----- \$500 DEDUCTIBLE COLLISION -----				
9/30/97	\$ 141,320,226	48,792	\$2,896	\$2,692.81
12/31/97	141,323,390	48,962	2,886	2,713.71
3/31/98	144,161,252	49,832	2,893	2,734.77
6/30/98	146,254,182	50,710	2,884	2,755.98
9/30/98	149,035,178	52,308	2,849	2,777.37
12/31/98	153,985,639	54,090	2,847	2,798.92
3/31/99	157,229,092	55,529	2,831	2,820.64
6/30/99	162,764,705	57,251	2,843	2,842.52
9/30/99	167,628,886	58,594	2,861	2,864.58
12/31/99	175,664,348	59,972	2,929	2,886.81
3/31/00	186,963,902	63,170	2,960	2,909.20
6/30/00	187,853,907	63,266	2,969	2,931.78
9/30/00	197,397,347	65,988	2,991	2,954.53
12/31/00	202,621,614	68,242	2,969	2,977.45
3/31/01	206,815,959	69,547	2,974	3,000.55
6/30/01	217,831,489	73,242	2,974	3,023.84
9/30/01	217,525,614	73,461	2,961	3,047.30
12/31/01	222,076,707	74,516	2,980	3,070.94
3/31/02	228,894,216	76,082	3,009	3,094.77
6/30/02	233,738,181	76,700	3,047	3,118.78
9/30/02	244,012,749	78,497	3,109	3,142.98
12/31/02	251,240,258	79,911	3,144	3,167.37
3/31/03	258,764,082	80,759	3,204	3,191.95
6/30/03	263,729,689	81,845	3,222	3,216.71

(6) RATE OF CHANGE IN PAID CLAIM COSTS FOR ANY 12 MONTH INTERVAL ON THE EXPONENTIAL CURVE OF BEST FIT:

6 POINTS:	5.9%
9 POINTS:	4.8%
12 POINTS:	3.1%
15 POINTS:	2.4%

(A) INCLUDES A FACTOR OF 1.000 TO INCLUDE ALL LOSS ADJUSTMENT.

(B) USING THE 12-POINT AVERAGE ANNUAL RATE OF CHANGE.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE

DETERMINATION OF AVERAGE ANNUAL CHANGE
IN COLLISION CLAIM FREQUENCY

ALL CARRIERS			
(1)	(2)	(3)	(4)
YEAR ENDED	EARNED EXPOSURES	NUMBER OF PAID CLAIMS	PAID CLAIM FREQUENCY (A) (2) / (3)
----- \$100 DEDUCTIBLE COLLISION -----			
9/30/97	590,072	31,490	5.3366
12/31/97	578,944	30,110	5.2008
3/31/98	567,357	29,265	5.1581
6/30/98	555,698	28,496	5.1279
9/30/98	545,367	28,240	5.1781
12/31/98	536,797	28,138	5.2418
3/31/99	527,848	27,675	5.2429
6/30/99	520,733	27,311	5.2447
9/30/99	513,671	26,657	5.1895
12/31/99	506,654	26,364	5.2035
3/31/00	500,668	25,399	5.0730
6/30/00	492,187	24,690	5.0163
9/30/00	482,405	24,599	5.0992
12/31/00	473,354	23,853	5.0391
3/31/01	465,650	24,365	5.2324
6/30/01	461,596	24,610	5.3315
9/30/01	460,527	24,334	5.2839
12/31/01	457,853	24,377	5.3241
3/31/02	453,507	24,239	5.3447
6/30/02	448,543	24,003	5.3513
9/30/02	442,672	23,635	5.3391
12/31/02	437,014	22,903	5.2407
3/31/03	431,654	22,208	5.1448
6/30/03	425,194	21,739	5.1127

(5) RATE OF CHANGE IN PAID CLAIM FREQUENCIES FOR ANY 12 MONTH INTERVAL ON THE EXPONENTIAL CURVE OF BEST FIT:

6 POINTS:	-4.0%
9 POINTS:	-1.9%
12 POINTS:	0.4%
15 POINTS:	0.8%
24 POINTS:	0.2%

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE

DETERMINATION OF AVERAGE ANNUAL CHANGE
IN COLLISION CLAIM FREQUENCY

ALL CARRIERS

(1) YEAR ENDED	(2) EARNED EXPOSURES	(3) NUMBER OF PAID CLAIMS	(4) PAID CLAIM FREQUENCY (A) (2) / (3)
----- \$200 DEDUCTIBLE COLLISION -----			
9/30/97	83,935	4,332	5.1611
12/31/97	83,141	4,202	5.0540
3/31/98	82,391	4,086	4.9592
6/30/98	81,676	3,978	4.8704
9/30/98	81,020	3,996	4.9321
12/31/98	80,328	3,933	4.8961
3/31/99	79,507	3,930	4.9429
6/30/99	78,773	3,957	5.0232
9/30/99	78,035	3,862	4.9490
12/31/99	77,295	3,956	5.1180
3/31/00	76,671	3,940	5.1388
6/30/00	75,545	3,873	5.1267
9/30/00	74,048	3,849	5.1979
12/31/00	72,881	3,700	5.0767
3/31/01	71,850	3,628	5.0494
6/30/01	71,381	3,595	5.0363
9/30/01	71,342	3,526	4.9423
12/31/01	70,440	3,515	4.9900
3/31/02	68,927	3,510	5.0923
6/30/02	67,807	3,450	5.0879
9/30/02	67,051	3,336	4.9753
12/31/02	66,697	3,235	4.8502
3/31/03	66,652	3,101	4.6525
6/30/03	66,056	2,995	4.5340

(5) RATE OF CHANGE IN PAID CLAIM FREQUENCIES FOR ANY 12 MONTH INTERVAL ON THE EXPONENTIAL CURVE OF BEST FIT:

6 POINTS:	-9.5%
9 POINTS:	-4.4%
12 POINTS:	-3.5%
15 POINTS:	-2.7%
24 POINTS:	-0.7%

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE

DETERMINATION OF AVERAGE ANNUAL CHANGE
IN COLLISION CLAIM FREQUENCY

ALL CARRIERS			
(1)	(2)	(3)	(4)
YEAR ENDED	EARNED EXPOSURES	NUMBER OF PAID CLAIMS	PAID CLAIM FREQUENCY (A) (2) / (3)
----- \$250 DEDUCTIBLE COLLISION -----			
9/30/97	1,736,878	109,237	6.2892
12/31/97	1,749,484	106,853	6.1076
3/31/98	1,761,182	105,413	5.9853
6/30/98	1,771,907	104,392	5.8915
9/30/98	1,783,154	104,973	5.8869
12/31/98	1,795,042	105,694	5.8881
3/31/99	1,804,028	105,721	5.8602
6/30/99	1,816,149	106,424	5.8598
9/30/99	1,827,587	107,087	5.8594
12/31/99	1,840,169	107,921	5.8647
3/31/00	1,854,944	110,766	5.9713
6/30/00	1,854,916	109,287	5.8917
9/30/00	1,845,505	111,340	6.0330
12/31/00	1,841,380	112,287	6.0979
3/31/01	1,844,152	111,983	6.0723
6/30/01	1,862,192	115,819	6.2194
9/30/01	1,891,400	115,458	6.1043
12/31/01	1,908,773	116,089	6.0818
3/31/02	1,914,221	117,005	6.1124
6/30/02	1,916,879	116,433	6.0740
9/30/02	1,917,158	117,096	6.1077
12/31/02	1,917,474	116,690	6.0856
3/31/03	1,918,646	116,354	6.0643
6/30/03	1,914,047	116,257	6.0738

(5) RATE OF CHANGE IN PAID CLAIM FREQUENCIES FOR ANY 12 MONTH INTERVAL ON THE EXPONENTIAL CURVE OF BEST FIT:

6 POINTS:	-0.5%
9 POINTS:	-0.8%
12 POINTS:	-0.1%
15 POINTS:	0.8%
24 POINTS:	0.4%

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE

DETERMINATION OF AVERAGE ANNUAL CHANGE
IN COLLISION CLAIM FREQUENCY

ALL CARRIERS

(1)	(2)	(3)	(4)
YEAR ENDED	EARNED EXPOSURES	NUMBER OF PAID CLAIMS	PAID CLAIM FREQUENCY (A) (2) / (3)
----- \$500 DEDUCTIBLE COLLISION -----			
9/30/97	921,505	48,792	5.2948
12/31/97	946,521	48,962	5.1728
3/31/98	972,714	49,832	5.1229
6/30/98	999,424	50,710	5.0739
9/30/98	1,027,170	52,308	5.0924
12/31/98	1,055,140	54,090	5.1263
3/31/99	1,082,205	55,529	5.1310
6/30/99	1,110,728	57,251	5.1543
9/30/99	1,138,243	58,594	5.1477
12/31/99	1,167,531	59,972	5.1366
3/31/00	1,194,527	63,170	5.2882
6/30/00	1,208,764	63,266	5.2339
9/30/00	1,213,620	65,988	5.4372
12/31/00	1,221,571	68,242	5.5864
3/31/01	1,238,361	69,547	5.6160
6/30/01	1,268,348	73,242	5.7745
9/30/01	1,308,265	73,461	5.6151
12/31/01	1,338,185	74,516	5.5684
3/31/02	1,357,281	76,082	5.6054
6/30/02	1,380,037	76,700	5.5578
9/30/02	1,407,143	78,497	5.5784
12/31/02	1,436,978	79,911	5.5610
3/31/03	1,472,856	80,759	5.4831
6/30/03	1,501,912	81,845	5.4493

(5) RATE OF CHANGE IN PAID CLAIM FREQUENCIES FOR ANY 12 MONTH INTERVAL ON THE EXPONENTIAL CURVE OF BEST FIT:

6 POINTS:	-2.1%
9 POINTS:	-2.1%
12 POINTS:	-0.6%
15 POINTS:	1.4%
24 POINTS:	1.9%

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

NORTH CAROLINA

2ND QTR 2003 TREND SUMMARY

ALL CARRIERS

----- \$100 DEDUCTIBLE COLLISION -----

CLAIM COST	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 POINTS	2.5	2.6	2.6
12 POINTS	2.4	2.5	2.5
9 POINTS	3.6	3.8	3.8
6 POINTS	5.6	5.8	5.9

CLAIM FREQ	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
24 POINTS	0.2	0.2	0.2
18 POINTS	0.4	0.4	0.4
15 POINTS	0.8	0.8	0.8
12 POINTS	0.4	0.4	0.4
9 POINTS	-1.9	-1.9	-1.9
6 POINTS	-4.2	-4.1	-4.0

----- \$200 DEDUCTIBLE COLLISION -----

CLAIM COST	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 POINTS	3.4	3.6	3.7
12 POINTS	2.7	2.8	2.8
9 POINTS	5.2	5.5	5.6
6 POINTS	8.5	8.9	9.4

CLAIM FREQ	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
24 POINTS	-0.7	-0.6	-0.7
18 POINTS	-1.5	-1.5	-1.5
15 POINTS	-2.8	-2.6	-2.7
12 POINTS	-3.6	-3.5	-3.5
9 POINTS	-4.7	-4.5	-4.4
6 POINTS	-10.6	-9.9	-9.5

----- \$250 DEDUCTIBLE COLLISION -----

CLAIM COST	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 POINTS	1.6	1.6	1.6
12 POINTS	1.5	1.5	1.5
9 POINTS	2.9	3.0	3.0
6 POINTS	4.6	4.7	4.8

CLAIM FREQ	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
24 POINTS	0.4	0.4	0.4
18 POINTS	1.0	1.0	1.1
15 POINTS	0.7	0.7	0.8
12 POINTS	-0.1	-0.1	-0.1
9 POINTS	-0.8	-0.8	-0.8
6 POINTS	-0.5	-0.5	-0.5

NORTH CAROLINA

2ND QTR 2003 TREND SUMMARY

ALL CARRIERS

----- \$500 DEDUCTIBLE COLLISION -----

CLAIM COST	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 POINTS	2.3	2.4	2.4
12 POINTS	3.0	3.1	3.1
9 POINTS	4.5	4.7	4.8
6 POINTS	5.6	5.7	5.9

CLAIM FREQ	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
24 POINTS	1.8	1.8	1.9
18 POINTS	1.9	2.0	2.1
15 POINTS	1.3	1.4	1.4
12 POINTS	-0.6	-0.6	-0.6
9 POINTS	-2.1	-2.1	-2.1
6 POINTS	-2.1	-2.1	-2.1

NORTH CAROLINA

2ND QTR 2003 TREND SUMMARY
CORRELATION COEFFICIENTS

ALL CARRIERS

----- \$100 DEDUCTIBLE COLLISION -----

CLAIM COST	STRAIGHT LINE	EXPONENTIAL
15 POINTS	0.91	0.92
12 POINTS	0.85	0.85
9 POINTS	0.92	0.92
6 POINTS	0.98	0.98
CLAIM FREQ	STRAIGHT LINE	EXPONENTIAL
24 POINTS	0.16	0.15
18 POINTS	0.26	0.26
15 POINTS	0.40	0.41
12 POINTS	0.16	0.16
9 POINTS	-0.74	-0.74
6 POINTS	-0.94	-0.94

----- \$200 DEDUCTIBLE COLLISION -----

CLAIM COST	STRAIGHT LINE	EXPONENTIAL
15 POINTS	0.83	0.83
12 POINTS	0.67	0.66
9 POINTS	0.87	0.87
6 POINTS	0.97	0.97
CLAIM FREQ	STRAIGHT LINE	EXPONENTIAL
24 POINTS	-0.37	-0.37
18 POINTS	-0.57	-0.58
15 POINTS	-0.80	-0.79
12 POINTS	-0.80	-0.80
9 POINTS	-0.77	-0.77
6 POINTS	-0.97	-0.97

----- \$250 DEDUCTIBLE COLLISION -----

CLAIM COST	STRAIGHT LINE	EXPONENTIAL
15 POINTS	0.82	0.82
12 POINTS	0.71	0.71
9 POINTS	0.91	0.91
6 POINTS	0.99	0.99
CLAIM FREQ	STRAIGHT LINE	EXPONENTIAL
24 POINTS	0.36	0.36
18 POINTS	0.76	0.76
15 POINTS	0.57	0.57
12 POINTS	-0.11	-0.10
9 POINTS	-0.68	-0.68
6 POINTS	-0.66	-0.66

NORTH CAROLINA

2ND QTR 2003 TREND SUMMARY
CORRELATION COEFFICIENTS

ALL CARRIERS

----- \$500 DEDUCTIBLE COLLISION -----

CLAIM COST	STRAIGHT LINE	EXPONENTIAL
15 POINTS	0.88	0.88
12 POINTS	0.89	0.89
9 POINTS	0.97	0.97
6 POINTS	0.99	0.99

CLAIM FREQ	STRAIGHT LINE	EXPONENTIAL
24 POINTS	0.79	0.80
18 POINTS	0.72	0.72
15 POINTS	0.50	0.51
12 POINTS	-0.32	-0.32
9 POINTS	-0.87	-0.87
6 POINTS	-0.91	-0.91

NORTH CAROLINA

PRIVATE PASSENGER LIABILITY INSURANCE
UNINSURED MOTORISTS
PURE PREMIUM TREND

(1) Accident <u>Year Ended</u>	(2) Basic Limit <u>Losses (A)(B)</u>	(3) <u>Exposures</u>	(4) UM Pure Premium <u>(2) / (3)</u>
6/30/1985	11,690,917	3,448,294	\$3.39
6/30/1986	13,387,772	3,612,932	3.71
6/30/1987	17,925,282	3,740,249	4.79
6/30/1988	18,624,836	3,851,199	4.84
6/30/1989	21,468,029	4,015,107	5.35
12/31/1990	21,577,892	4,126,098	5.23
12/31/1991	24,944,699	4,199,013	5.94
12/31/1992	25,174,957	4,262,731	5.91
12/31/1993	29,750,657	4,373,094	6.80
12/31/1994	32,442,143	4,552,669	7.13
12/31/1995	36,252,226	4,712,510	7.69
12/31/1996	39,194,286	4,798,419	8.17
12/31/1997	42,600,864	4,851,832	8.78
12/31/1998	42,622,510	5,036,177	8.46
12/31/1999	41,207,415	5,253,680	7.84
12/31/2000	41,628,748	5,381,629	7.74
12/31/2001	40,959,499	5,495,759	7.45
12/31/2002	43,314,625	5,652,884	7.66

Annual Rates of Change based on the Exponential Curve of Best Fit:

4 points	-1.1%
6 points	-3.0%
9 points	0.0%
12 points	2.3%

(A) Includes all loss adjustment expense and loss development for voluntary and ceded business combined.

(B) 25/50/10 limits from 6/30/1985 - 12/31/1991.
25/50/15 limits from 12/31/1992 - 12/31/2002.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF TREND FOR EXPENSES

	<u>ALL ITEMS CPI INDEX</u>	<u>COMPENSATION COST INDEX</u>
Oct-99	168.2	
Nov-99	168.3	145.8
Dec-99	168.3	
Jan-00	168.8	
Feb-00	169.8	149.9
Mar-00	171.2	
Apr-00	171.3	
May-00	171.5	151.3
Jun-00	172.4	
Jul-00	172.8	
Aug-00	172.8	154.8
Sep-00	173.7	
Oct-00	174.0	
Nov-00	174.1	155.2
Dec-00	174.0	
Jan-01	175.1	
Feb-01	175.8	157.6
Mar-01	176.2	
Apr-01	176.9	
May-01	177.7	159.3
Jun-01	178.0	
Jul-01	177.5	
Aug-01	177.5	159.9
Sep-01	178.3	
Oct-01	177.7	
Nov-01	177.4	161.3
Dec-01	176.7	
Jan-02	177.1	
Feb-02	177.8	164.0
Mar-02	178.8	
Apr-02	179.8	
May-02	179.8	166.1
Jun-02	179.9	
Jul-02	180.1	
Aug-02	180.7	167.1
Sep-02	181.0	
Oct-02	181.3	
Nov-02	181.3	167.9
Dec-02	180.9	
Jan-03	181.7	
Feb-03	183.1	172.1
Mar-03	184.2	
Apr-03	183.8	
May-03	183.5	173.9
Jun-03	183.7	
Jul-03	183.9	
Aug-03	184.6	175.1
Sep-03	185.2	

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF TREND FOR EXPENSES

	<u>All Items (A)</u>	<u>CCI (B)</u>	<u>Combined (C)</u>
(1) Annual Change in indices based on exponential curve of best fit for the latest 48 points (or 16 quarters)	2.31%	4.63%	3.47%
(2) Annual Change in indices based on exponential curve of best fit for the latest 36 points (or 12 quarters)	2.01%	4.46%	3.23%
(3) Annual Change in indices based on exponential curve of best fit for the latest 24 points (or 8 quarters)	2.39%	4.77%	3.58%
(4) Annual Change in indices based on exponential curve of best fit for the latest 12 points (or 4 quarters)	2.42%	5.61%	4.02%
(5) Average Annual Index (D)			
Year Ended 3/31/2001	173.64	154.73	
Year Ended 9/30/2001	176.26	158.00	
Year Ended 3/31/2002	177.62	161.13	
Year Ended 9/30/2002	178.90	164.63	
Year Ended 3/31/2003	181.15	168.30	
Year Ended 9/30/2003	183.10	172.25	
(6) Current Cost Factor (Index Value Divided by Average Annual Index)			
Year Ended 3/31/2001	1.07	1.13	1.10
Year Ended 9/30/2001	1.05	1.11	1.08
Year Ended 3/31/2002	1.04	1.09	1.07
Year Ended 9/30/2002	1.04	1.06	1.05
Year Ended 3/31/2003	1.02	1.04	1.03
Year Ended 9/30/2003	1.01	1.02	1.02

Notes: (A) All items CPI index (urban). Source: Bureau of Labor Statistics.

(B) Total Compensation Cost Index - Insurance Carriers, Agent Brokers, and Service. Source: Bureau of Labor Statistics.

(C) Weighted Average determined as .50 (All items) + .50 (CCI).

(D) Average year ended index for period shown.

NORTH CAROLINA

EXTERNAL EXPENSE TREND SUMMARY

AVERAGE ANNUAL RATES OF CHANGE
DATA ENDED SEPTEMBER 2003

CONSUMER PRICE INDEX

	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
48 points	2.18%	2.28%	2.31%
36 points	1.93%	1.99%	2.01%
24 points	2.31%	2.36%	2.39%
12 points	2.37%	2.39%	2.42%

COMPENSATION COST INDEX

	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
16 points	4.17%	4.52%	4.63%
12 points	4.12%	4.36%	4.46%
8 points	4.48%	4.66%	4.77%
4 points	5.33%	5.43%	5.61%

NORTH CAROLINA

EXTERNAL EXPENSE TREND SUMMARY
CORRELATION COEFFICIENTS
DATA ENDED SEPTEMBER 2003

CONSUMER PRICE INDEX

	STRAIGHT LINE	EXPONENTIAL
48 points	0.98	0.98
36 points	0.97	0.97
24 points	0.98	0.98
12 points	0.91	0.91

COMPENSATION COST INDEX

	STRAIGHT LINE	EXPONENTIAL
16 points	0.99	0.99
12 points	0.99	0.99
8 points	0.99	0.99
4 points	0.96	0.96

Countrywide External Expense Trend

	Consumer Price Index (a)	Compensation Cost Index (b)		Consumer Price Index (a)	Compensation Cost Index (b)
10/98	164.0		4/01	176.9	
11/98	164.0	141.7	5/01	177.7	159.3
12/98	163.9		6/01	178.0	
1/99	164.3		7/01	177.5	
2/99	164.5	141.7	8/01	177.5	159.9
3/99	165.0		9/01	178.3	
4/99	166.2		10/01	177.7	
5/99	166.2	144.0	11/01	177.4	161.3
6/99	166.2		12/01	176.7	
7/99	166.7		1/02	177.1	
8/99	167.1	144.5	2/02	177.8	164.0
9/99	167.9		3/02	178.8	
10/99	168.2		4/02	179.8	
11/99	168.3	145.8	5/02	179.8	166.1
12/99	168.3		6/02	179.9	
1/00	168.8		7/02	180.1	
2/00	169.8	149.9	8/02	180.7	167.1
3/00	171.2		9/02	181.0	
4/00	171.3		10/02	181.3	
5/00	171.5	151.3	11/02	181.3	167.9
6/00	172.4		12/02	180.9	
7/00	172.8		1/03	181.7	
8/00	172.8	154.8	2/03	183.1	172.1
9/00	173.7		3/03	184.2	
10/00	174.0		4/03	183.8	
11/00	174.1	155.2	5/03	183.5	173.9
12/00	174.0		6/03	183.7	
1/01	175.1		7/03	183.9	
2/01	175.8	157.6	8/03	184.6	175.1
3/01	176.2		9/03	185.2	

(a) Consumer Price Index for all items, all urban consumers.

Source: Bureau of Labor Statistics, Monthly Labor Review, Table 30.

(b) Total Compensation Cost Index - Insurance Carriers, Agents Brokers, and Service.

Source: Bureau of Labor Statistics.

The data collected under the North Carolina Rate Bureau Special Call for Expense Experience for the latest five years is shown on pages H-646-648.

See the attached Exhibit (4)(d), Section D of RB-1 and the pre-filed testimony of P. Woods and M. Miller.

**CPI GASOLINE INDEX
ANNUAL PERCENT CHANGE**

<u>Quarter</u>	<u>Index</u>	<u>Annual Percentage Change</u>	<u>Quarter</u>	<u>Index</u>	<u>Annual Percentage Change</u>
82:1	1.047		93:1	0.978	4.7%
82:2	0.994		93:2	0.991	0.1%
82:3	1.050		93:3	0.969	-5.1%
82:4	1.021		93:4	0.971	-4.1%
83:1	0.951	-9.2%	94:1	0.926	-5.3%
83:2	0.999	0.5%	94:2	0.959	-3.2%
83:3	1.026	-2.3%	94:3	1.027	5.9%
83:4	1.000	-2.1%	94:4	1.015	4.6%
84:1	0.975	2.6%	95:1	0.978	5.6%
84:2	0.991	-0.8%	95:2	1.033	7.6%
84:3	0.971	-5.4%	95:3	1.015	-1.2%
84:4	0.973	-2.7%	95:4	0.967	-4.8%
85:1	0.941	-3.6%	96:1	0.990	1.3%
85:2	1.003	1.2%	96:2	1.108	7.3%
85:3	1.008	3.7%	96:3	1.069	5.3%
85:4	0.992	2.0%	96:4	1.067	10.4%
86:1	0.908	-3.5%	97:1	1.070	8.1%
86:2	0.763	-24.0%	97:2	1.053	-5.0%
86:3	0.718	-28.7%	97:3	1.067	-0.2%
86:4	0.690	-30.4%	97:4	1.040	-2.6%
87:1	0.750	-17.4%	98:1	0.937	-12.5%
87:2	0.794	4.0%	98:2	0.932	-11.5%
87:3	0.835	16.2%	98:3	0.913	-14.5%
87:4	0.827	19.7%	98:4	0.884	-15.0%
88:1	0.783	4.4%	99:1	0.845	-9.8%
88:2	0.806	1.6%	99:2	0.999	7.2%
88:3	0.832	-0.3%	99:3	1.063	16.4%
88:4	0.811	-1.9%	99:4	1.099	24.3%
89:1	0.803	2.5%	00:1	1.200	42.1%
89:2	0.950	17.9%	00:2	1.313	31.4%
89:3	0.915	10.0%	00:3	1.325	24.7%
89:4	0.871	7.4%	00:4	1.305	18.8%
90:1	0.900	12.1%	01:1	1.253	4.4%
90:2	0.927	-2.5%	01:2	1.400	6.7%
90:3	1.031	12.7%	01:3	1.256	-5.2%
90:4	1.182	35.7%	01:4	1.049	-19.6%
91:1	1.005	11.7%	02:1	1.006	-19.7%
91:2	0.989	6.7%	02:2	1.204	-14.0%
91:3	0.991	-3.9%	02:3	1.208	-3.8%
91:4	0.985	-16.7%	02:4	1.223	16.6%
92:1	0.934	-7.1%	03:1	1.376	36.8%
92:2	0.991	0.2%	03:2	1.333	10.7%
92:3	1.022	3.1%	03:3	1.383	14.5%
92:4	1.013	2.8%			

NORTH CAROLINA
PERSONAL AUTO INSURANCE

RETAIL PRICES OF MOTOR FUEL

<u>Date</u>	<u>Regular Gasoline</u>	<u>Midgrade Gasoline</u>	<u>Premium Gasoline</u>
Jan-99	0.869	0.968	1.068
Feb-99	0.855	0.958	1.056
Mar-99	0.914	1.016	1.113
Apr-99	1.011	1.113	1.202
May-99	1.026	1.126	1.215
Jun-99	1.017	1.110	1.196
Jul-99	1.061	1.160	1.251
Aug-99	1.122	1.224	1.312
Sep-99	1.157	1.258	1.347
Oct-99	1.165	1.266	1.355
Nov-99	1.185	1.282	1.374
Dec-99	1.214	1.309	1.401
Jan-00	1.230	1.330	1.415
Feb-00	1.319	1.416	1.504
Mar-00	1.455	1.550	1.639
Apr-00	1.392	1.494	1.580
May-00	1.413	1.512	1.669
Jun-00	1.486	1.584	1.669
Jul-00	1.474	1.576	1.657
Aug-00	1.388	1.487	1.574
Sep-00	1.442	1.540	1.628
Oct-00	1.436	1.535	1.622
Nov-00	1.423	1.523	1.610
Dec-00	1.362	1.463	1.544
Jan-01	1.388	1.490	1.575
Feb-01	1.407	1.509	1.594
Mar-01	1.347	1.441	1.525
Apr-01	1.468	1.565	1.650
May-01	1.534	1.631	1.713
Jun-01	1.417	1.520	1.591
Jul-01	1.269	1.369	1.450
Aug-01	1.287	1.384	1.469
Sep-01	1.377	1.478	1.563
Oct-01	1.217	1.317	1.396
Nov-01	1.080	1.181	1.266
Dec-01	1.035	1.132	1.217

Update is not available.

Source: U.S. Dept. of Transportation, Federal Highway Administration

Monthly Gasoline Sales (in thousands of gallons)

Note: These data are taken from state taxation reports at the wholesale level and thus retail sales may reflect time lags of as long as 6 weeks. In addition, the data include highway use, non-highway use, and losses.

	Monthly Gasoline Sales for <u>North Carolina</u>	% change from month <u>one year prior</u>	Year Ending Gasoline Sales for <u>North Carolina</u>	% change from one <u>year prior</u>
Jan 1996	278,995	1.7%	3,695,978	1.9%
Feb 1996	272,311	-0.2%	3,695,356	2.3%
Mar 1996	317,360	2.8%	3,703,936	2.6%
Apr 1996	316,018	2.9%	3,712,844	2.6%
May 1996	332,513	3.8%	3,725,140	2.7%
Jun 1996	315,200	-1.2%	3,721,218	2.2%
Jul 1996	337,281	5.8%	3,739,647	2.4%
Aug 1996	341,495	3.0%	3,749,478	2.3%
Sep 1996	309,284	2.8%	3,758,039	2.6%
Oct 1996	332,980	6.1%	3,777,094	2.6%
Nov 1996	316,389	2.7%	3,785,358	2.4%
Dec 1996	318,480	0.9%	3,788,306	2.6%
Jan 1997	311,632	11.7%	3,820,943	3.4%
Feb 1997	281,850	3.5%	3,830,482	3.7%
Mar 1997	325,401	2.5%	3,838,523	3.6%
Apr 1997	323,871	2.5%	3,846,376	3.6%
May 1997	341,846	2.8%	3,855,709	3.5%
Jun 1997	317,877	0.8%	3,858,386	3.7%
Jul 1997	348,463	3.3%	3,869,568	3.5%
Aug 1997	344,574	0.9%	3,872,647	3.3%
Sep 1997	320,139	3.5%	3,883,502	3.3%
Oct 1997	341,846	2.7%	3,892,368	3.1%
Nov 1997	309,903	-2.1%	3,885,882	2.7%
Dec 1997	336,606	5.7%	3,904,008	3.1%
Jan 1998	310,477	-0.4%	3,902,853	2.1%
Feb 1998	290,762	3.2%	3,911,765	2.1%
Mar 1998	332,393	2.1%	3,918,757	2.1%
Apr 1998	339,288	4.8%	3,934,174	2.3%
May 1998	341,225	-0.2%	3,933,553	2.0%
Jun 1998	345,148	8.6%	3,960,824	2.7%
Jul 1998	362,250	4.0%	3,974,611	2.7%
Aug 1998	349,411	1.4%	3,979,448	2.8%
Sep 1998	337,580	5.4%	3,996,889	2.9%
Oct 1998	353,589	3.4%	4,008,632	3.0%
Nov 1998	327,307	5.6%	4,026,036	3.6%
Dec 1998	346,381	2.9%	4,035,811	3.4%
Jan 1999	303,896	-2.1%	4,029,230	3.2%
Feb 1999	295,246	1.5%	4,033,714	3.1%
Mar 1999	342,543	3.1%	4,043,864	3.2%
Apr 1999	339,125	0.0%	4,043,701	2.8%
May 1999	349,012	2.3%	4,051,488	3.0%
Jun 1999	353,821	2.5%	4,060,161	2.5%

Monthly Gasoline Sales (in thousands of gallons)

Note: These data are taken from state taxation reports at the wholesale level and thus retail sales may reflect time lags of as long as 6 weeks. In addition, the data include highway use, non-highway use, and losses.

		Monthly Gasoline Sales for <u>North Carolina</u>	% change from month <u>one year prior</u>	Year Ending Gasoline Sales for <u>North Carolina</u>	% change from one <u>year prior</u>
Jul	1999	357,973	-1.2%	4,055,884	2.0%
Aug	1999	389,071	11.4%	4,095,544	2.9%
Sep	1999	352,327	4.4%	4,110,291	2.8%
Oct	1999	349,249	-1.2%	4,105,951	2.4%
Nov	1999	356,112	8.8%	4,134,756	2.7%
Dec	1999	420,568	21.4%	4,208,943	4.3%
Jan	2000	246,533	-18.9%	4,151,580	3.0%
Feb	2000	322,212	9.1%	4,178,546	3.6%
Mar	2000	353,117	3.1%	4,189,120	3.6%
Apr	2000	338,465	-0.2%	4,188,460	3.6%
May	2000	365,442	4.7%	4,204,890	3.8%
Jun	2000	362,849	2.6%	4,213,918	3.8%
Jul	2000	353,474	-1.3%	4,209,419	3.8%
Aug	2000	376,075	-3.3%	4,196,423	2.5%
Sep	2000	340,185	-3.4%	4,184,281	1.8%
Oct	2000	360,400	3.2%	4,195,432	2.2%
Nov	2000	344,452	-3.3%	4,183,772	1.2%
Dec	2000	351,636	-16.4%	4,114,840	-2.2%
Jan	2001	337,065	36.7%	4,205,372	1.3%
Feb	2001	313,281	-2.8%	4,196,441	0.4%
Mar	2001	352,485	-0.2%	4,195,809	0.2%
Apr	2001	349,404	3.2%	4,206,748	0.4%
May	2001	362,668	-0.8%	4,203,974	0.0%
Jun	2001	359,808	-0.8%	4,200,933	-0.3%
Jul	2001	365,105	3.3%	4,212,564	0.1%
Aug	2001	386,702	2.8%	4,223,191	0.6%
Sep	2001	345,463	1.6%	4,228,469	1.1%
Oct	2001	356,981	-0.9%	4,225,050	0.7%
Nov	2001	364,974	6.0%	4,245,572	1.5%
Dec	2001	349,756	-0.5%	4,243,692	3.1%

Update is not available

MILES DRIVEN AND GASOLINE CONSUMPTION - U.S. TOTAL

	Miles Driven (billions of miles)	Year ending Miles Driven (billions of miles)	% Change from Year Prior	Gasoline Consumption (millions of gallons)	Year ending Gasoline Consumption (millions of gallons)	% Change from Year Prior
1/97	188.5	2,487.5	2.6%	9,740.3	123,656.0	1.8%
2/97	182.4	2,493.3	2.7%	9,242.7	123,503.9	1.4%
3/97	210.8	2,499.9	2.9%	10,210.1	123,638.3	1.5%
4/97	208.1	2,502.7	2.7%	10,537.0	123,966.3	1.4%
5/97	221.7	2,505.7	2.6%	10,934.9	124,184.6	1.5%
6/97	219.8	2,509.9	2.7%	10,870.9	124,681.3	1.9%
7/97	230.6	2,515.4	2.6%	11,110.0	124,799.7	1.7%
8/97	231.3	2,517.6	2.3%	10,895.7	124,706.5	1.5%
9/97	210.6	2,520.6	2.3%	10,392.1	125,170.0	2.0%
10/97	218.6	2,523.5	2.1%	10,534.5	125,156.0	1.7%
11/97	201.4	2,525.3	2.0%	10,089.9	125,071.3	1.3%
12/97	207.8	2,531.6	2.0%	10,821.0	125,379.1	1.6%
1/98	198.2	2,541.3	2.2%	9,844.7	125,483.5	1.5%
2/98	187.0	2,545.9	2.1%	9,640.1	125,880.9	1.9%
3/98	211.5	2,546.6	1.9%	10,504.9	126,175.7	2.1%
4/98	218.6	2,557.1	2.2%	10,609.2	126,247.9	1.8%
5/98	229.9	2,565.3	2.4%	11,164.0	126,477.0	1.8%
6/98	227.2	2,572.7	2.5%	11,056.6	126,662.7	1.6%
7/98	243.6	2,585.7	2.8%	11,501.4	127,054.1	1.8%
8/98	236.6	2,591.0	2.9%	11,113.1	127,271.5	2.1%
9/98	219.3	2,599.7	3.1%	10,900.0	127,779.4	2.1%
10/98	225.5	2,606.6	3.3%	10,714.0	127,958.9	2.2%
11/98	208.8	2,614.0	3.5%	10,544.4	128,413.4	2.7%
12/98	212.7	2,618.9	3.4%	11,073.5	128,665.9	2.6%
1/99	193.6	2,614.3	2.9%	9,741.3	128,562.5	2.5%
2/99	191.5	2,618.8	2.9%	9,975.6	128,898.0	2.4%
3/99	220.8	2,628.1	3.2%	10,832.4	129,225.5	2.4%
4/99	221.0	2,630.5	2.9%	10,939.8	129,556.1	2.6%
5/99	230.8	2,631.4	2.6%	11,492.9	129,885.0	2.7%
6/99	236.0	2,640.2	2.6%	11,515.1	130,343.5	2.9%
7/99	243.1	2,639.7	2.1%	11,641.3	130,483.4	2.7%
8/99	241.5	2,644.6	2.1%	11,875.1	131,245.4	3.1%
9/99	224.3	2,649.6	1.9%	11,026.5	131,371.9	2.8%
10/99	233.6	2,657.7	2.0%	11,028.6	131,686.5	2.9%
11/99	221.9	2,670.8	2.2%	11,116.0	132,258.1	3.0%
12/99	221.5	2,679.6	2.3%	11,539.8	132,724.4	3.2%
1/00	199.3	2,685.3	2.7%	9,953.3	132,936.4	3.4%
2/00	195.2	2,689.0	2.7%	10,324.4	133,285.2	3.4%
3/00	227.8	2,696.0	2.6%	10,644.3	133,097.1	3.0%
4/00	223.2	2,698.2	2.6%	11,108.9	133,266.2	2.9%
5/00	237.6	2,705.0	2.8%	11,646.8	133,420.1	2.7%
6/00	238.3	2,707.3	2.5%	11,311.1	133,216.1	2.2%
7/00	240.3	2,704.5	2.5%	11,539.6	133,114.4	2.0%

Source: U. S. Department of Transportation, Federal Highway Administration

MILES DRIVEN AND GASOLINE CONSUMPTION - U.S. TOTAL

	Miles Driven (billions of miles)	Year ending Miles Driven (billions of miles)	% Change from Year Prior	Gasoline Consumption (millions of gallons)	Year ending Gasoline Consumption (millions of gallons)	% Change from Year Prior
8/00	242.9	2,705.9	2.3%	11,674.0	132,913.3	1.3%
9/00	222.6	2,704.2	2.1%	10,982.0	132,868.8	1.1%
10/00	231.8	2,702.4	1.7%	11,252.4	133,092.6	1.1%
11/00	218.4	2,698.9	1.1%	10,863.9	132,840.5	0.4%
12/00	214.2	2,691.6	0.4%	11,323.1	132,623.8	-0.1%
1/01	209.3	2,701.6	0.6%	10,424.8	133,095.3	0.1%
2/01	199.9	2,706.3	0.6%	10,220.3	132,991.2	-0.2%
3/01	231.5	2,710.0	0.5%	10,922.1	133,269.0	0.1%
4/01	231.4	2,718.2	0.7%	11,139.3	133,299.4	0.0%
5/01	244.3	2,724.9	0.7%	11,545.0	133,197.6	-0.2%
6/01	242.6	2,729.2	0.8%	11,719.8	133,606.3	0.3%
7/01	248.8	2,737.7	1.2%			
8/01	251.7	2,746.5	1.5%	Update is not available		
9/01	224.6	2,748.5	1.6%			
10/01	240.0	2,756.7	2.0%			
11/01	229.5	2,767.8	2.6%			
12/01	228.1	2,781.7	3.3%			
1/02	213.7	2,786.1	3.1%			
2/02	206.4	2,792.6	3.2%			
3/02	234.0	2,795.1	3.1%			
4/02	234.7	2,798.4	3.0%			
5/02	249.7	2,803.8	2.9%			
6/02	246.3	2,807.5	2.9%			
7/02	253.9	2,812.6	2.7%			
8/02	256.0	2,816.9	2.6%			
9/02	230.9	2,823.2	2.7%			
10/02	243.3	2,826.5	2.5%			
11/02	228.5	2,825.5	2.1%			
12/02	231.4	2,828.8	1.7%			
1/03	215.6	2,830.7	1.6%			
2/03	200.7	2,825.0	1.2%			
3/03	233.6	2,824.6	1.1%			
4/03	236.0	2,825.9	1.0%			
5/03	249.8	2,826.0	0.8%			
6/03	249.3	2,829.0	0.8%			
7/03	258.8	2,833.9	0.8%			

Source: U. S. Department of Transportation, Federal Highway Administration

COMPONENTS OF THE CPI INDEX
MONTHLY PERCENT CHANGES

	CPI-U: All Items CUSA00NS	CPI-U: Med. Care CUSAMNS	CPI-U: Phys-Serv CUSEMC01NS	CPI-U: Hospital & Other Related Services CUSEMDNS	Weekly Income AWEEAP	CPI-U: Automobile Bodywork CUSETD01NS	PPI: All Items WPINS	PPI: Metal/MPR WPI10NS
98:7	0.1%	0.3%	0.1%	0.8%	0.2%	-0.2%	0.1%	-0.6%
98:8	0.1%	0.3%	0.3%	0.5%	0.5%	0.0%	-0.6%	-0.5%
98:9	0.1%	0.2%	0.2%	-0.1%	-0.1%	0.6%	-0.3%	-0.4%
98:10	0.2%	0.2%	0.0%	0.3%	0.6%	-0.1%	0.2%	-0.9%
98:11	0.0%	0.2%	0.1%	0.2%	0.3%	0.5%	-0.3%	-0.6%
98:12	-0.1%	0.2%	0.1%	0.2%	0.3%	0.3%	-0.6%	-0.6%
99:1	0.2%	0.6%	0.4%	1.0%	0.1%	0.4%	0.1%	-0.4%
99:2	0.1%	0.4%	0.4%	0.6%	0.4%	-0.7%	-0.5%	-0.1%
99:3	0.3%	0.2%	0.2%	0.1%	0.0%	-0.1%	0.2%	-0.4%
99:4	0.7%	0.3%	0.4%	-0.1%	0.3%	0.4%	0.8%	0.2%
99:5	0.0%	0.2%	0.0%	0.2%	0.4%	-0.4%	0.9%	0.6%
99:6	0.0%	0.3%	0.4%	0.2%	0.3%	-0.1%	0.4%	0.0%
99:7	0.3%	0.4%	0.3%	0.6%	0.3%	0.7%	0.4%	0.5%
99:8	0.2%	0.3%	0.0%	0.7%	0.2%	0.5%	1.0%	0.4%
99:9	0.5%	0.2%	0.0%	0.3%	0.4%	-0.3%	0.9%	0.5%
99:10	0.2%	0.2%	0.3%	0.3%	0.2%	0.3%	-0.2%	0.6%
99:11	0.1%	0.2%	0.1%	0.3%	0.2%	0.7%	0.5%	0.2%
99:12	0.0%	0.4%	0.0%	0.8%	0.2%	0.0%	-0.4%	0.6%
00:1	0.3%	0.5%	0.7%	0.7%	0.4%	-0.1%	0.4%	0.8%
00:2	0.6%	0.6%	0.9%	0.7%	0.4%	0.2%	1.2%	0.4%
00:3	0.8%	0.4%	0.7%	0.3%	0.3%	0.8%	0.8%	-0.1%
00:4	0.1%	0.3%	0.2%	0.4%	0.3%	0.3%	-0.1%	-0.1%
00:5	0.1%	0.2%	0.0%	0.3%	0.0%	0.3%	0.7%	-0.3%
00:6	0.5%	0.4%	0.5%	0.7%	0.7%	0.2%	1.7%	-0.2%
00:7	0.2%	0.3%	0.1%	0.8%	-0.1%	0.3%	-0.1%	0.1%
00:8	0.0%	0.5%	0.2%	1.0%	0.1%	0.7%	-0.6%	0.0%
00:9	0.5%	0.2%	0.2%	0.4%	0.6%	0.7%	1.4%	0.3%
00:10	0.2%	0.2%	0.1%	0.3%	0.4%	0.4%	0.5%	-0.4%
00:11	0.1%	0.2%	0.0%	0.3%	0.2%	0.1%	-0.3%	-0.9%
00:12	-0.1%	0.3%	0.2%	0.2%	0.1%	0.0%	0.9%	0.1%
01:1	0.6%	0.9%	1.2%	1.0%	0.6%	0.4%	2.8%	0.0%
01:2	0.4%	0.7%	0.6%	0.8%	0.3%	0.1%	-1.9%	-0.2%
01:3	0.2%	0.4%	0.1%	0.5%	0.4%	-0.1%	-1.1%	0.0%
01:4	0.4%	0.3%	0.4%	0.2%	0.0%	0.3%	0.4%	-0.5%
01:5	0.5%	0.2%	0.0%	0.4%	0.2%	0.7%	0.3%	0.1%
01:6	0.2%	0.4%	0.3%	0.4%	0.5%	0.5%	-1.0%	-0.2%
01:7	-0.3%	0.2%	0.0%	0.4%	0.2%	0.0%	-1.2%	-0.3%
01:8	0.0%	0.5%	0.6%	1.0%	-0.2%	0.4%	-0.3%	-0.4%
01:9	0.5%	0.2%	0.0%	0.4%	0.6%	0.9%	-0.1%	-0.1%
01:10	-0.3%	0.3%	0.3%	0.6%	-0.1%	0.3%	-2.3%	-0.6%
01:11	-0.2%	0.3%	0.0%	0.7%	0.7%	-0.3%	-0.4%	-0.4%
01:12	-0.4%	0.2%	0.0%	0.3%	0.3%	0.1%	-1.3%	0.0%
02:1	0.2%	0.8%	0.9%	1.4%	0.2%	-0.1%	0.3%	0.1%
02:2	0.4%	0.5%	0.0%	0.9%	0.5%	-0.1%	-0.1%	0.2%
02:3	0.6%	0.4%	0.1%	0.8%	0.2%	0.4%	1.1%	0.4%
02:4	0.6%	0.4%	0.0%	0.8%	0.2%	0.0%	0.8%	0.4%
02:5	0.0%	0.3%	0.2%	0.6%	0.1%	0.1%	0.0%	0.5%
02:6	0.1%	0.2%	0.2%	0.2%	0.6%	0.6%	0.2%	0.8%
02:7	0.1%	0.7%	1.1%	0.6%	-0.7%	0.6%	0.1%	0.2%
02:8	0.3%	0.2%	0.0%	1.0%	0.6%	0.2%	0.2%	0.1%
02:9	0.2%	0.1%	-0.1%	0.5%	0.5%	0.1%	0.4%	0.2%
02:10	0.2%	0.5%	0.6%	0.9%	0.0%	0.0%	0.7%	-0.1%
02:11	0.0%	0.4%	0.3%	1.1%	0.3%	0.3%	-0.1%	0.2%
02:12	-0.2%	0.3%	0.1%	0.4%	0.4%	-0.3%	-0.2%	-0.1%
03:1	0.4%	0.4%	0.3%	0.9%	0.1%	-0.1%	1.8%	0.3%
03:2	0.8%	0.4%	0.4%	0.6%	0.2%	0.3%	1.7%	0.5%
03:3	0.6%	0.2%	0.0%	0.1%	0.3%	0.3%	2.6%	0.2%
03:4	-0.2%	0.1%	0.3%	0.0%	-0.2%	0.0%	-3.1%	-0.2%
03:5	-0.2%	0.3%	0.3%	0.1%	0.3%	0.0%	-0.1%	0.1%
03:6	0.1%	0.3%	-0.1%	0.7%	0.2%	0.2%	1.0%	0.0%
03:7	0.1%	0.4%	0.3%	0.7%	0.0%	0.2%	-0.1%	0.0%
03:8	0.4%	0.3%	0.0%	0.8%	0.4%	0.1%	0.1%	0.7%
03:9	0.3%	0.3%	0.1%	0.4%	0.0%	-0.1%	0.4%	0.3%

COMPONENTS OF THE CPI INDEX
ANNUAL PERCENT CHANGES

<u>Year</u>	<u>CPI-U: All Items CUSA0NS</u>	<u>CPI-U: Med. Care CUSAMNS</u>	<u>CPI-U: Phys-Serv CUSEMC01NS</u>	<u>CPI-U: Hospital & Other Related Services CUSEMDNS</u>	<u>Weekly Income AWEEAP</u>	<u>CPI-U: Automobile Bodywork CUSETD01NS</u>	<u>PPI: All Items WPINS</u>	<u>PPI: Metal/MPR WPI10NS</u>
98:7	1.7%	3.4%	3.0%	3.6%	4.2%	3.2%	-1.6%	-3.1%
98:8	1.6%	3.5%	3.2%	3.8%	3.9%	3.1%	-2.4%	-3.8%
98:9	1.5%	3.6%	3.4%	3.5%	3.7%	3.4%	-2.9%	-4.0%
98:10	1.5%	3.6%	3.3%	3.6%	3.9%	2.9%	-3.0%	-4.7%
98:11	1.5%	3.5%	3.4%	3.4%	3.8%	3.1%	-3.4%	-5.0%
98:12	1.6%	3.4%	3.3%	3.2%	3.8%	3.0%	-3.2%	-5.1%
99:1	1.7%	3.6%	3.4%	3.8%	3.4%	3.3%	-2.0%	-5.1%
99:2	1.6%	3.5%	3.1%	3.9%	3.4%	1.6%	-2.2%	-5.1%
99:3	1.7%	3.5%	3.0%	4.0%	3.3%	1.3%	-1.7%	-5.1%
99:4	2.3%	3.5%	3.2%	3.7%	3.2%	1.1%	-1.0%	-5.0%
99:5	2.1%	3.4%	2.9%	4.0%	3.0%	0.4%	-0.3%	-4.2%
99:6	2.0%	3.4%	2.7%	4.1%	3.4%	0.7%	0.3%	-3.8%
99:7	2.1%	3.5%	3.0%	3.9%	3.5%	1.6%	0.6%	-2.7%
99:8	2.3%	3.4%	2.6%	4.1%	3.2%	2.1%	2.2%	-1.8%
99:9	2.6%	3.4%	2.5%	4.5%	3.7%	1.2%	3.4%	-0.9%
99:10	2.6%	3.5%	2.7%	4.4%	3.3%	1.7%	3.0%	0.6%
99:11	2.6%	3.5%	2.7%	4.5%	3.3%	1.8%	3.8%	1.4%
99:12	2.7%	3.7%	2.6%	5.1%	3.2%	1.5%	4.1%	2.7%
00:1	2.7%	3.6%	2.9%	4.8%	3.5%	0.9%	4.4%	3.9%
00:2	3.2%	3.8%	3.4%	4.8%	3.8%	1.8%	6.1%	4.4%
00:3	3.8%	3.9%	3.8%	5.0%	4.0%	2.7%	6.7%	4.7%
00:4	3.1%	3.9%	3.7%	5.5%	3.7%	2.5%	5.7%	4.5%
00:5	3.2%	4.0%	3.8%	5.6%	3.4%	3.2%	5.5%	3.6%
00:6	3.7%	4.1%	3.9%	6.0%	3.7%	3.4%	6.9%	3.3%
00:7	3.7%	4.1%	3.6%	6.3%	3.2%	3.0%	6.4%	2.9%
00:8	3.4%	4.2%	3.7%	6.6%	3.2%	3.2%	4.7%	2.5%
00:9	3.5%	4.3%	3.9%	6.8%	3.7%	4.2%	5.2%	2.3%
00:10	3.4%	4.3%	3.7%	6.8%	3.6%	4.3%	6.0%	1.3%
00:11	3.4%	4.3%	3.6%	6.8%	3.6%	3.7%	5.2%	0.2%
00:12	3.4%	4.2%	3.9%	6.2%	3.4%	3.7%	6.6%	-0.3%
01:1	3.7%	4.5%	4.4%	6.5%	3.6%	4.3%	9.1%	-1.1%
01:2	3.5%	4.6%	4.0%	6.6%	3.5%	4.2%	5.9%	-1.7%
01:3	2.9%	4.6%	3.5%	6.8%	3.7%	3.4%	3.9%	-1.6%
01:4	3.3%	4.6%	3.6%	6.7%	3.3%	3.4%	4.4%	-2.0%
01:5	3.6%	4.6%	3.6%	6.9%	3.6%	3.9%	4.0%	-1.6%
01:6	3.2%	4.6%	3.4%	6.7%	3.4%	4.2%	1.3%	-1.6%
01:7	2.7%	4.5%	3.3%	6.2%	3.7%	3.9%	0.1%	-2.0%
01:8	2.7%	4.5%	3.7%	6.2%	3.4%	3.6%	0.5%	-2.4%
01:9	2.6%	4.5%	3.6%	6.2%	3.5%	3.8%	-1.0%	-2.8%
01:10	2.1%	4.6%	3.7%	6.6%	2.6%	3.7%	-3.8%	-3.0%
01:11	1.9%	4.8%	3.8%	6.9%	3.0%	3.3%	-3.9%	-2.5%
01:12	1.6%	4.7%	3.5%	7.1%	3.5%	3.4%	-5.9%	-2.6%
02:1	1.1%	4.7%	3.2%	7.5%	2.9%	2.9%	-8.2%	-2.5%
02:2	1.1%	4.5%	2.6%	7.7%	3.5%	2.7%	-6.6%	-2.1%
02:3	1.5%	4.4%	2.6%	8.0%	3.4%	3.2%	-4.5%	-1.7%
02:4	1.6%	4.6%	2.1%	8.6%	3.3%	2.9%	-4.1%	-0.8%
02:5	1.2%	4.7%	2.3%	8.8%	3.2%	2.2%	-4.4%	-0.4%
02:6	1.1%	4.5%	2.2%	8.5%	3.5%	2.3%	-3.2%	0.6%
02:7	1.5%	4.9%	3.4%	8.8%	2.5%	2.8%	-1.6%	1.0%
02:8	1.8%	4.7%	2.7%	8.8%	3.1%	2.7%	-1.4%	1.5%
02:9	1.5%	4.6%	2.6%	9.0%	3.3%	2.0%	-1.0%	1.8%
02:10	2.0%	4.8%	2.9%	9.3%	3.4%	1.7%	2.2%	2.3%
02:11	2.2%	5.0%	3.1%	9.7%	3.0%	2.2%	2.5%	3.0%
02:12	2.4%	5.0%	3.2%	9.8%	2.9%	1.8%	3.7%	2.9%
03:1	2.6%	4.6%	2.7%	9.2%	3.3%	1.8%	5.3%	3.2%
03:2	3.0%	4.5%	3.1%	8.9%	2.9%	2.2%	7.2%	3.5%
03:3	3.0%	4.3%	3.0%	8.2%	3.0%	2.2%	8.8%	3.2%
03:4	2.2%	4.0%	3.3%	7.3%	2.7%	2.2%	4.6%	2.6%
03:5	2.1%	4.0%	3.4%	6.7%	2.7%	2.2%	4.5%	2.1%
03:6	2.1%	4.1%	3.1%	7.3%	2.1%	1.8%	5.4%	1.5%
03:7	2.1%	3.8%	2.3%	7.4%	2.5%	1.4%	5.0%	1.2%
03:8	2.2%	3.9%	2.4%	7.2%	2.3%	1.3%	4.9%	2.1%
03:9	2.3%	4.0%	2.6%	7.0%	2.1%	1.0%	4.7%	2.0%

CPI ALL ITEMS (URBAN) - LESS ENERGY

CUSA0LENS

<u>Month</u>	<u>Index</u>	<u>Annual Percentage Change</u>
99:1	1.729	2.3%
99:2	1.732	2.1%
99:3	1.737	2.1%
99:4	1.742	2.2%
99:5	1.741	2.1%
99:6	1.740	2.1%
99:7	1.743	2.0%
99:8	1.745	1.9%
99:9	1.751	2.0%
99:10	1.757	2.0%
99:11	1.758	2.0%
99:12	1.757	2.0%
00:1	1.763	2.0%
00:2	1.769	2.1%
00:3	1.778	2.4%
00:4	1.781	2.2%
00:5	1.782	2.4%
00:6	1.783	2.5%
00:7	1.787	2.5%
00:8	1.791	2.6%
00:9	1.796	2.6%
00:10	1.801	2.5%
00:11	1.803	2.6%
00:12	1.802	2.6%
01:1	1.810	2.7%
01:2	1.818	2.8%
01:3	1.826	2.7%
01:4	1.829	2.7%
01:5	1.829	2.6%
01:6	1.833	2.8%
01:7	1.836	2.7%
01:8	1.841	2.8%
01:9	1.845	2.7%
01:10	1.851	2.8%
01:11	1.854	2.8%
01:12	1.852	2.8%
02:1	1.857	2.6%
02:2	1.865	2.6%
02:3	1.871	2.5%
02:4	1.875	2.5%
02:5	1.874	2.5%
02:6	1.873	2.2%
02:7	1.875	2.1%
02:8	1.881	2.2%
02:9	1.884	2.1%
02:10	1.888	2.0%
02:11	1.889	1.9%
02:12	1.886	1.8%
03:1	1.890	1.8%
03:2	1.897	1.7%
03:3	1.902	1.7%
03:4	1.902	1.4%
03:5	1.903	1.5%
03:6	1.903	1.6%
03:7	1.905	1.6%
03:8	1.908	1.4%
03:9	1.910	1.4%

STATISTICAL DATA TO COMPLY WITH NORTH CAROLINA
REQUIREMENTS FOR A PRIVATE PASSENGER RATE FILING
AS PER 11 NCAC 10.1104

5. CHANGES IN PREMIUM BASE RESULTING FROM RATING EXPOSURE TRENDS

(a) Exposure distributions by policy term:

<u>Year Ended</u>	<u>6 Month</u>	<u>12 Month</u>
12/1997	91	9
12/1998	90	10
12/1999	90	10
12/2000	83	17
12/2001	85	15
12/2002	90	10

These exposure distributions are the best estimates of the corresponding premium distributions.

The distribution for the most recent year is the best estimate of the distribution during the time the proposed rates will be in effect.

- (b) Calculation of model year trend factors is shown on page H-641. This calculation is based on a comparison of the average model year relativity for the period for which the proposed rates will be in effect and the average model year relativity underlying the calculation of the premium at present rates. The model year trend factors are 1.054 for Comprehensive and 1.063 for Collision.

Calculation of symbol trend factors is shown on page H-642-643. Symbol trend factors are selected based on historical data for written exposures for each deductible. The trend period is the midpoint of the experience period to the average date of earning under the proposed rates (3.03 years). The symbol trend factors are 1.062 for Comprehensive and 1.031 for Collision.

The application of the model year and symbol trend factors is shown and described on page C-7 and C-8.

No premium trend is applicable to the liability coverages.

See also pre-filed testimony of P. Woods and M. Miller.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
FOR 2004 BASE
CALCULATION OF MODEL YEAR RELATIVITY
BEFORE OCTOBER 1, 2004

Automobile Model Year	Comprehensive		Collision	
	Exposure Distribution	Model Year Relativity	Exposure Distribution	Model Year Relativity
2004	0.068	1.000	0.073	1.000
2003	0.087	0.950	0.093	0.950
2002	0.099	0.900	0.106	0.900
2001	0.097	0.850	0.104	0.850
2000	0.090	0.800	0.095	0.790
1999	0.087	0.750	0.092	0.720
1998	0.075	0.690	0.078	0.660
1997	0.078	0.640	0.080	0.600
1996	0.063	0.590	0.063	0.540
1995 & prior	0.256	0.540	0.216	0.490
(1) Average		0.737		0.726

AFTER OCTOBER 1, 2004 (INTRODUCTION OF 2005 MODEL)

Automobile Model Year	Comprehensive		Collision	
	Exposure Distribution	Model Year Relativity	Exposure Distribution	Model Year Relativity
2005	0.068	1.050	0.073	1.050
2004	0.087	1.000	0.093	1.000
2003	0.099	0.950	0.106	0.950
2002	0.097	0.900	0.104	0.900
2001	0.090	0.850	0.095	0.850
2000	0.087	0.800	0.092	0.790
1999	0.075	0.750	0.078	0.720
1998	0.078	0.690	0.080	0.660
1997	0.063	0.640	0.063	0.600
1996	0.051	0.590	0.049	0.540
1995 & prior	0.205	0.540	0.167	0.490
(2) Average		0.777		0.772

AFTER OCTOBER 1, 2005 (INTRODUCTION OF 2006 MODEL)

Automobile Model Year	Comprehensive		Collision	
	Exposure Distribution	Model Year Relativity	Exposure Distribution	Model Year Relativity
2006	0.068	1.103	0.073	1.103
2005	0.087	1.050	0.093	1.050
2004	0.099	1.000	0.106	1.000
2003	0.097	0.950	0.104	0.950
2002	0.090	0.900	0.095	0.900
2001	0.087	0.850	0.092	0.850
2000	0.075	0.800	0.078	0.790
1999	0.078	0.750	0.080	0.720
1998	0.063	0.690	0.063	0.660
1997	0.051	0.640	0.049	0.600
1996	0.039	0.590	0.037	0.540
1995 & prior	0.166	0.540	0.130	0.490
(3) Average		0.820		0.821

(4) Number of months from effective date to 10/1/2005: 12

(5) Average relativity based on an effective date of 10/1/2004:

Comp: $(.777 \times (4) + .820 \times (12 - (4))) / 12 = 0.777$

Coll: $(.772 \times (4) + .821 \times (12 - (4))) / 12 = 0.772$

(6) Model year trend factor:

Comp: $(5) / .737 = 1.054$

Coll: $(5) / .726 = 1.063$

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
SYMBOL TREND

COMPREHENSIVE

Year Ended	Full Coverage		\$50 Deductible		\$100 Deductible		\$250 Deductible		\$500 Deductible		\$1000 Deductible	
	WRITTEN EXPOSURES	SYMBOL FACTOR	WRITTEN EXPOSURES	SYMBOL FACTOR	WRITTEN EXPOSURES	SYMBOL FACTOR	WRITTEN EXPOSURES	SYMBOL FACTOR	WRITTEN EXPOSURES	SYMBOL FACTOR	WRITTEN EXPOSURES	SYMBOL FACTOR
6/30/99	795,691	1.489	133,116	1.635	489,601	1.786	144,982	1.949	112,489	2.102	8,110	2.579
12/31/99	800,379	1.519	134,650	1.664	506,752	1.813	155,990	1.973	122,440	2.127	8,805	2.607
6/30/00	809,226	1.548	135,856	1.693	523,271	1.839	165,361	1.998	130,496	2.156	9,430	2.634
12/31/00	802,338	1.577	133,490	1.724	529,578	1.867	171,864	2.023	137,783	2.181	10,114	2.648
6/30/01	768,684	1.601	126,775	1.747	517,835	1.889	174,769	2.032	140,449	2.199	10,610	2.668
12/31/01	726,516	1.624	115,657	1.776	495,063	1.910	174,872	2.049	142,260	2.217	11,141	2.671
6/30/02	710,353	1.645	107,159	1.794	483,374	1.924	175,154	2.064	146,513	2.229	11,979	2.670
12/31/02	704,180	1.675	106,221	1.815	483,248	1.941	178,806	2.080	152,899	2.246	13,436	2.656

Average Annual Rate of Change:

8 points *	3.3%	3.1%	2.4%	1.8%	1.9%	0.9%
6 points *	3.1%	2.8%	2.1%	1.6%	1.6%	0.4%
2 year	3.1%	2.6%	2.0%	1.4%	1.5%	0.2%
1 year	3.1%	2.2%	1.6%	1.5%	1.3%	-0.6%

Correlation Coefficients:

8 points *	1.00	0.99	0.99	0.99	0.99	0.86
6 points *	1.00	0.99	0.99	0.99	0.99	0.65

* Based on exponential curve of best fit.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
SYMBOL TREND

COLLISION

Year Ended	\$50 Deductible		\$100 Deductible		\$200 Deductible		\$250 Deductible		\$500 Deductible		\$1000 Deductible	
	WRITTEN EXPOSURES	SYMBOL FACTOR	WRITTEN EXPOSURES	SYMBOL FACTOR	WRITTEN EXPOSURES	SYMBOL FACTOR	WRITTEN EXPOSURES	SYMBOL FACTOR	WRITTEN EXPOSURES	SYMBOL FACTOR	WRITTEN EXPOSURES	SYMBOL FACTOR
6/30/99	6,247	0.945	231,397	1.039	38,301	1.164	772,934	1.214	479,103	1.335	23,327	1.472
12/31/99	6,319	0.969	228,248	1.050	37,696	1.178	794,508	1.225	504,499	1.346	25,013	1.483
6/30/00	6,348	0.991	226,028	1.060	37,418	1.195	816,561	1.234	526,762	1.356	26,462	1.494
12/31/00	6,335	1.009	219,470	1.071	36,687	1.211	821,780	1.243	540,561	1.365	27,914	1.502
6/30/01	6,274	1.027	208,179	1.081	34,602	1.225	800,795	1.248	534,039	1.371	28,686	1.507
12/31/01	6,226	1.050	194,547	1.091	32,831	1.239	763,341	1.254	519,858	1.378	29,078	1.512
6/30/02	6,188	1.070	186,055	1.098	31,918	1.250	742,935	1.257	518,942	1.382	30,282	1.513
12/31/02	6,110	1.087	181,123	1.109	30,960	1.260	737,339	1.266	531,119	1.390	33,131	1.519

Average Annual Rate of Change:

8 points *	4.0%	1.9%	2.3%	1.1%	1.1%	0.9%
6 points *	3.8%	1.8%	2.1%	1.0%	1.0%	0.6%
2 year	3.8%	1.8%	2.0%	0.9%	0.9%	0.6%
1 year	3.5%	1.6%	1.7%	1.0%	0.9%	0.5%

Correlation Coefficients:

8 points *	1.00	1.00	1.00	0.99	0.99	0.97
6 points *	1.00	1.00	1.00	0.99	1.00	0.98

* Based on exponential curve of best fit.

STATISTICAL DATA TO COMPLY WITH NORTH CAROLINA
REQUIREMENTS FOR A PRIVATE PASSENGER RATE FILING
AS PER 11 NCAC 10.1104

6. LIMITING FACTOR DEVELOPMENT AND APPLICATION

No limitations were applied.

STATISTICAL DATA TO COMPLY WITH NORTH CAROLINA
REQUIREMENTS FOR A PRIVATE PASSENGER RATE FILING
AS PER 11 NCAC 10.1104

7. OVERHEAD EXPENSE DEVELOPMENT AND APPLICATION OF COMMISSION AND BROKERAGE,
OTHER ACQUISITION EXPENSES, GENERAL EXPENSES, TAXES, LICENSES, AND FEES
- (a) (b) The derivation of expense factors is shown on the following
pages H-646-648. See also pre-filed testimony of P. Woods and
M. Miller.
- (c) Pages H-562-577 contain information on expenses for the top 10
writers.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
SUMMARY OF LIABILITY EXPENSE EXPERIENCE - VOLUNTARY AND CEDED BUSINESS

	<u>1998</u>	<u>1999</u>	<u>2000</u>	<u>2001</u>	<u>2002</u>
Premium Written (Collected Level)	\$1,884,141,257	\$1,872,270,058	\$1,931,613,561	\$1,887,303,222	\$1,966,486,164
Premiums Earned (Collected Level)	1,866,724,508	1,868,677,035	1,939,239,000	1,897,802,072	1,939,187,608
Commission & Brokerage	184,933,287	186,306,553	184,638,340	188,445,623	196,758,521
Other Acquisition	149,639,304	166,737,937	150,011,919	138,898,741	158,491,203
General Expenses	85,864,317	99,783,393	115,123,637	121,344,299	129,861,415
Taxes, Licenses, and Fees	42,636,953	41,778,371	43,306,666	45,064,435	48,885,392
Bodily Injury Losses Incurred	740,092,816	747,946,476	779,777,822	876,481,923	797,908,662
BI Allocated Loss Adjustment	38,815,685	38,785,464	33,979,502	38,066,636	11,029,181
BI Unallocated Loss Adjustment	102,212,034	104,243,920	107,502,974	107,512,975	107,897,517
Property Damage Losses Incurred	472,661,893	505,712,234	539,273,166	537,030,087	583,087,084
PD Allocated Loss Adjustment	4,655,244	4,667,211	3,062,127	1,738,292	4,491,936
PD Unallocated Loss Adjustment	59,137,881	57,114,934	58,826,778	57,986,399	67,329,603

COMBINED RATIOS

Commission & Brokerage to Written Premium (a) (b)	.097	.100	.095	.100	.100
Other Acquisition to Earned Premium (b)	.080	.089	.077	.073	.082
General Expenses to Earned Premium (b)	.046	.053	.059	.064	.067
Taxes, Licenses, etc. to Written Premium (b)	.023	.022	.022	.024	.025
Unallocated Loss Adjustment Expenses to Losses + Allocated	.131*	.133	.132	.118	.133
	<u>BI</u>	<u>PD</u>	<u>BI</u>	<u>PD</u>	<u>BI</u>
	.124	.112	.108	.108	.115

Notes:

(a) Since ceded business has a commission and brokerage provision set at 10%, the provision for voluntary business is found by solving the following expression for X:
.10 (percent ceded written premium) + X (percent voluntary written premium) = overall Commission and Brokerage provision.

(b) Ratios are to premiums at collected level.
Source: North Carolina Rate Bureau Expense Call

* Due to changes in the NAIC definition, and the classification of expense items into Defense & Cost Containment and Adjusting & Other instead of the previous categories of allocated and unallocated loss adjustment expenses, .125 has been selected as the appropriate ratio of unallocated loss adjustment expense to losses and allocated loss adjustment expense for Bodily Injury for 1998.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
SUMMARY OF LIABILITY EXPENSE EXPERIENCE - VOLUNTARY AND CEDED BUSINESS

	<u>1998</u>	<u>1999</u>	<u>2000</u>	<u>2001</u>	<u>2002</u>
Premium Written (Collected Level)	\$1,884,141,257	\$1,872,270,058	\$1,931,613,561	\$1,887,303,222	\$1,968,263,385
Premiums Earned (Collected Level)	1,866,724,508	1,868,677,035	1,939,239,000	1,897,802,072	1,941,888,997
Commission & Brokerage	184,933,287	186,306,553	184,638,340	188,445,623	196,969,382
Other Acquisition	149,639,304	166,737,937	150,011,919	138,898,741	158,572,340
General Expenses	85,864,317	99,783,393	115,123,637	121,344,299	129,946,422
Taxes, Licenses, and Fees	42,636,953	41,778,371	43,306,666	45,064,435	48,930,058
Bodily Injury Losses Incurred	740,092,816	747,946,476	779,777,822	876,481,923	799,617,875
BI Allocated Loss Adjustment	38,815,685	38,785,464	33,979,502	38,066,636	11,093,446
BI Unallocated Loss Adjustment	102,212,034	104,243,920	107,502,974	107,512,975	108,648,335
Property Damage Losses Incurred	472,661,893	505,712,234	539,273,166	537,030,087	583,546,664
PD Allocated Loss Adjustment	4,655,244	4,667,211	3,062,127	1,738,292	4,506,545
PD Unallocated Loss Adjustment	59,137,881	57,114,934	58,826,778	57,986,399	67,766,409

COMBINED RATIOS

Commission & Brokerage to Written Premium (a) (b)	.097	.100	.095	.100	.100
Other Acquisition to Earned Premium (b)	.080	.089	.077	.073	.082
General Expenses to Earned Premium (b)	.046	.053	.059	.064	.067
Taxes, Licenses, etc. to Written Premium (b)	.023	.022	.022	.024	.025
Unallocated Loss Adjustment Expenses to Losses + Allocated	.131*	.133	.132	.118	.134
			<u>BI</u>	<u>BI</u>	<u>BI</u>
			<u>PD</u>	<u>PD</u>	<u>PD</u>
			.108	.108	.115

Notes:

(a) Since ceded business has a commission and brokerage provision set at 10%, the provision for voluntary business is found by solving the following expression for X:
.10 (percent ceded written premium) + X (percent voluntary written premium) = overall Commission and Brokerage provision.

(b) Ratios are to premiums at collected level.

Source: North Carolina Rate Bureau Expense Call

* Due to changes in the NAIC definition, and the classification of expense items into Defense & Cost Containment and Adjusting & Other instead of the previous categories of allocated and unallocated loss adjustment expenses, .125 has been selected as the appropriate ratio of unallocated loss adjustment expense to losses and allocated loss adjustment expense for Bodily Injury for 1998.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
SUMMARY OF PHYSICAL DAMAGE EXPENSE EXPERIENCE - STANDARD BUSINESS

	<u>1998</u>	<u>1999</u>	<u>2000</u>	<u>2001</u>	<u>2002</u>
Premium Written (Collected Level)	\$ 976,462,305	\$1,047,907,939	\$1,116,897,092	\$1,153,437,109	\$1,268,312,856
Premium Earned (Collected Level)	944,375,660	1,019,682,625	1,121,766,038	1,140,515,610	1,234,344,648
Commission & Brokerage	98,669,267	100,783,515	107,679,458	114,245,618	128,057,797
Other Acquisition	75,435,771	87,495,416	89,919,958	85,372,572	97,913,405
General Expenses	39,578,464	52,211,318	55,453,128	63,986,966	66,171,262
Taxes, Licenses, and Fees	21,923,987	23,504,701	24,983,550	27,238,634	29,636,033
Losses Incurred	638,959,985	689,304,993	697,999,606	677,152,993	709,280,757
All Loss Adjustment Expenses	85,879,179	107,745,890	98,118,780	91,925,613	118,688,957

COMBINED RATIOS

Commission & Brokerage to Written Premium (a)	.101	.096	.096	.099	.101
Other Acquisition to Earned Premium (a)	.080	.086	.080	.075	.079
General Expenses to Earned Premium (a)	.042	.051	.049	.056	.054
Taxes, Licenses, etc. to Written Premium (a)	.022	.022	.022	.024	.023
All Loss Adjustment Expenses to Incurred Losses	.131	.156	.141	.136	.167

Notes:

(a) Ratios are to premiums at collected level.

Source: North Carolina Rate Bureau Expense Call

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
SUMMARY OF PHYSICAL DAMAGE EXPENSE EXPERIENCE - STANDARD BUSINESS

	<u>1998</u>	<u>1999</u>	<u>2000</u>	<u>2001</u>	<u>2002</u>
Premium Written (Collected Level)	\$ 976,462,305	\$1,047,907,939	\$1,116,897,092	\$1,153,437,109	\$1,270,390,490
Premium Earned (Collected Level)	944,375,660	1,019,682,625	1,121,766,038	1,140,515,610	1,236,347,842
Commission & Brokerage	98,669,267	100,783,515	107,679,458	114,245,618	128,057,797
Other Acquisition	75,435,771	87,495,416	89,919,958	85,372,572	97,754,314
General Expenses	39,578,464	52,211,318	55,453,128	63,986,966	65,926,506
Taxes, Licenses, and Fees	21,923,987	23,504,701	24,983,550	27,238,634	29,693,455
Losses Incurred	638,959,985	689,304,993	697,999,606	677,152,993	710,287,502
All Loss Adjustment Expenses	83,879,179	107,745,890	98,118,780	91,925,613	119,005,452

COMBINED RATIOS

Commission & Brokerage to Written Premium (a)	.101	.096	.096	.099	.101
Other Acquisition to Earned Premium (a)	.080	.086	.080	.075	.079
General Expenses to Earned Premium (a)	.042	.051	.049	.056	.053
Taxes, Licenses, etc. to Written Premium (a)	.022	.022	.022	.024	.023
All Loss Adjustment Expenses to Incurred Losses	.131	.156	.141	.136	.168

Notes:

(a) Ratios are to premiums at collected level.

Source: North Carolina Rate Bureau Expense Call

NORTH CAROLINA
MOTORCYCLE INSURANCE
SUMMARY OF LIABILITY EXPENSE EXPERIENCE - VOLUNTARY AND CEDED BUSINESS

Item	<u>1998</u>	<u>1999</u>	<u>2000</u>	<u>2001</u>	<u>2002</u>
Premiums Written	\$10,529,723	\$12,121,801	\$14,743,182	\$17,569,891	\$17,758,159
Premiums Earned	9,865,233	12,042,071	14,430,309	16,953,554	17,216,451
Commission & Brokerage	1,095,763	1,275,165	1,840,657	2,004,943	2,095,229
Other Acquisition	873,338	1,114,200	1,274,959	1,376,449	1,408,607
General Expenses	421,952	710,080	801,372	1,086,450	912,903
Taxes, Licenses, and Fees	216,821	265,719	321,212	403,676	441,269
Losses Incurred	4,324,875	6,587,745	7,244,023	7,836,352	7,684,849
All Loss Adjustment Expenses	653,047	788,627	552,887	885,800	1,160,753
		<u>COMBINED RATIOS</u>			
Commission & Brokerage to Written Premium	.104	.105	.125	.114	.118
Other Acquisition to Earned Premium	.089	.093	.088	.081	.082
General Expenses to Earned Premium	.043	.059	.056	.064	.053
Taxes, Licenses, etc. to Written Premium	.021	.022	.022	.023	.025
All Loss Adjustment Expenses to Losses	.151	.120	.076	.113	.151

Source: North Carolina Rate Bureau Expense Call

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Revised 6/3/04

NORTH CAROLINA
MOTORCYCLE INSURANCE
SUMMARY OF LIABILITY EXPENSE EXPERIENCE - VOLUNTARY AND CEDED BUSINESS

<u>Item</u>	<u>1998</u>	<u>1999</u>	<u>2000</u>	<u>2001</u>	<u>2002</u>
Premiums Written	\$10,529,723	\$12,121,801	\$14,743,182	\$17,569,891	\$17,758,159
Premiums Earned	9,865,233	12,042,071	14,430,309	16,953,554	17,216,451
Commission & Brokerage	1,095,763	1,275,165	1,840,657	2,004,943	2,095,229
Other Acquisition	873,338	1,114,200	1,274,959	1,376,449	1,408,607
General Expenses	421,952	710,080	801,372	1,086,450	912,903
Taxes, Licenses, and Fees	216,821	265,719	321,212	403,676	441,269
Losses Incurred	4,324,875	6,587,745	7,244,023	7,836,352	7,684,849
All Loss Adjustment Expenses	653,047	788,627	552,887	885,800	954,387
		<u>COMBINED RATIOS</u>			
Commission & Brokerage to Written Premium	.104	.105	.125	.114	.118
Other Acquisition to Earned Premium	.089	.093	.088	.081	.082
General Expenses to Earned Premium	.043	.059	.056	.064	.053
Taxes, Licenses, etc. to Written Premium	.021	.022	.022	.023	.025
All Loss Adjustment Expenses to Losses	.151	.120	.076	.113	.124

Source: North Carolina Rate Bureau Expense Call

STATISTICAL DATA TO COMPLY WITH NORTH CAROLINA
REQUIREMENTS FOR A PRIVATE PASSENGER RATE FILING
AS PER 11 NCAC 10.1104

8. PERCENT RATE CHANGE

The overall statewide rate change by coverage is shown on page A-1.

The proposed rate changes are dependent on the actual implementation date of the new rates, because any such change will affect all of the trending periods used in the filing. Any change in the trending periods will affect all of the losses and fixed expenses, and the physical damage premiums, used in the calculation of the rate level indication.

If the effective date were to be changed, advance notice of approximately one hundred five (105) days after the issuing of the Commissioner's Order is required for an orderly implementation of the change in rates. This is the amount of time required to calculate the new rates based on the new effective date, and distribute the necessary information to member companies.

STATISTICAL DATA TO COMPLY WITH NORTH CAROLINA
REQUIREMENTS FOR A PRIVATE PASSENGER RATE FILING
AS PER 11 NCAC 10.1104

9. FINAL PROPOSED RATES

The proposed rates are shown in Section B.

STATISTICAL DATA TO COMPLY WITH NORTH CAROLINA
REQUIREMENTS FOR A PRIVATE PASSENGER RATE FILING
AS PER 11 NCAC 10.1104

10. INVESTMENT EARNINGS, CONSISTING OF INVESTMENT INCOME AND REALIZED PLUS UNREALIZED CAPITAL GAINS, FROM LOSS, LOSS EXPENSE AND UNEARNED PREMIUM RESERVES

See attached Exhibits (10) (a), (b) and (c) and the pre-filed testimony of P. Woods and D. Appel. The experience provides the best estimate of the future.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
VOLUNTARY LIABILITY COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED PREMIUM RESERVES
AND ON LOSS RESERVES

A. Unearned Premium Reserve

1. Direct Earned Premium for Accident Year Ended 12/31/98		\$1,250,078,032
2. Mean Unearned Premium Reserve	0.283 x (1)	353,772,083
3. Deduction for Prepaid Expenses		
Commission and Brokerage Expense		9.70%
Taxes, Licenses and Fees		1.92%
50% of Other Acquisition Expense		3.95%
50% of Company Operating Expense		2.15%
Total		17.72%
4. (2) x (3)		62,688,413
5. Net Subject to Investment (2) - (4)		291,083,670

B. Delayed Remission of Premium (Agents' Balances)

1. Direct Earned Premium (A-1)		\$1,250,078,032
2. Average Agents' Balances		0.153
3. Delayed Remission (1) x (2)		191,261,939

C. Loss Reserve

1. Direct Earned Premium (A-1)		\$1,250,078,032
2. Expected Incurred Losses and Loss Adjustment		815,050,877
0.652 x (1)		
3. Expected Mean Loss Reserves	0.991 x (2)	807,715,419

D. Net Subject to Investment (A-5) - (B-3) + (C-3) 907,537,150

E. Average Rate of Return 6.04%

F. Investment Earnings on Net Subject to Investment (D) x (E) 54,815,244

G. Average Rate of Return as a Percent of Direct Earned Premium
(F) / (A-1) 4.38%

H. Average Rate of Return as a Percent of Direct Earned Premium
After Federal Income Taxes (G) 0.784 3.43%

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

Line A-1

Direct earned premiums are the total limits earned premiums at present manual level for voluntary Private Passenger Automobile Bodily Injury and Property Damage Liability and Medical Payments Insurance for all companies writing private passenger automobile insurance in North Carolina for the latest accident year.

Line A-2

The mean unearned premium reserve is determined by multiplying the direct earned premiums in line (1) by the ratio of the mean unearned premium reserve to the collected earned premium for calendar year ended 12/31/98 for all companies writing Private Passenger Automobile Liability insurance in North Carolina. These data are from page 15 of the Annual Statement.

1. Collected Earned Premium for Calendar Year ended 12/31/98	\$1,862,359,494
2. Unearned Premium Reserve as of 12/31/97	518,378,382
3. Unearned Premium Reserve as of 12/31/98	534,680,630
4. Mean Unearned Premium Reserve $1/2 [(2) + (3)]$	526,529,506
5. Ratio (4) \div (1)	0.283

Line A-3

Deduction for prepaid expenses:

Production costs and a large part of the other company expenses in connection with the writing and handling of Private Passenger Automobile Liability insurance policies, exclusive of claim adjustment expenses, are incurred when the policy is written and before the premium is paid. Therefore, the deduction for these expenses is determined by use of the provisions for expenses used in our ratemaking procedures as shown.

Line B-2

Delayed remission of premium:

This deduction is necessary because of delay in collection and remission of premium to the companies, which amounts to approximately 50-75 days after the effective dates of the policies. Therefore, funds for the unearned premium reserve required during the initial days of all policies must be taken from the company's surplus.

Based on the 1998 Insurance Expense Exhibit for all companies writing private passenger liability insurance in North Carolina, agent's balances for premiums due less than 90 days amount to 14.8% of net written premiums. The 14.8% is based on a procedure that weighs the percent of countrywide agents balances relative to countrywide private passenger liability premium (using data from Part III of the IEE) on the private passenger written liability premium for North Carolina private passenger liability insurance (as shown on Page 15 of the Annual Statement).

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE

ESTIMATED INVESTMENT EARNINGS ON UNEARNED
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

The above percentage must be multiplied by a factor of 1.031 to include the effect of agents balances or uncollected premiums overdue for more than 90 days. The 1.031 is based on 1993 and 1994 industrywide data provided by the A.M. Best Company. The two factors combined amount to .153 (.148 x 1.031 = .153).

Line C-2

The expected loss and loss adjustment ratio reflects the expense provisions used in this filing.

Line C-3

The expected mean loss reserve is determined by multiplying the expected incurred losses in line (2) by the average North Carolina ratio of the mean loss reserves to the incurred losses in 1997 and 1998 for Automobile Liability insurance. This ratio is based on North Carolina companies' Page 15 annual statement data and has been adjusted to include loss adjustment expense reserves.

1. Incurred Losses for Calendar Year 1997	\$1,260,328,673
2. Incurred Losses for Calendar Year 1998	1,226,732,343
3. Loss Reserves as of 12/31/96	1,265,086,720
4. Loss Reserves as of 12/31/97	1,274,329,618
5. Loss Reserves as of 12/31/98	1,236,988,706
6. Mean Loss Reserve 1997: 1/2 [(3) + (4)]	1,269,708,169
7. Mean Loss Reserve 1998: 1/2 [(4) + (5)]	1,255,659,162
8. Ratio (6) ÷ (1)	1.007
9. Ratio (7) ÷ (2)	1.024
10. Loss Reserve: 1/2 [(8) + (9)]	1.016
11. Ratio of LAE Reserves to Loss Reserves (a)	0.198
12. Ratio of Incurred LAE to Incurred Losses (a)	0.228
13. Loss and LAE Reserve [(10)x(1.0+(11)))/(1.0+(12))]	0.991

(a) Based on 1998 All-Industry Insurance Expense Exhibit (source: A.M. Best)

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

Line E

The rate of return is the ratio of net investment income earned to mean cash and invested assets. Net investment income is computed for all companies writing private passenger automobile insurance in North Carolina as follows:

Year	Net Investment Income Earned (In Thousands of Dollars) (a)	Mean Cash and Invested Assets (In Thousands of Dollars) (b)	Rate of Return
1998	\$16,646,118	\$275,589,801	6.04%

(a) Page 4, Line 8 of 1998 Annual Statement

(b) Average of Page 2, Line 9 from the 1997 and 1998 Annual Statements

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
PHYSICAL DAMAGE COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED PREMIUM RESERVES
AND ON LOSS RESERVES

A. Unearned Premium Reserve

1. Direct Earned Premium for Accident Year Ended 12/31/98		\$1,000,306,391
2. Mean Unearned Premium Reserve	0.296 x (1)	296,090,692
3. Deduction for Prepaid Expenses		
Commission and Brokerage Expense		10.10%
Taxes, Licenses and Fees		1.83%
50% of Other Acquisition Expense		3.65%
50% of Company Operating Expense		1.85%
Total		17.43%
4. (2) x (3)		51,608,608
5. Net Subject to Investment (2) - (4)		244,482,084

B. Delayed Remission of Premium (Agents' Balances)

1. Direct Earned Premium (A-1)		\$1,000,306,391
2. Average Agents' Balances		0.145
3. Delayed Remission (1) x (2)		145,044,427

C. Loss Reserve

1. Direct Earned Premium (A-1)		\$1,000,306,391
2. Expected Incurred Losses and Loss Adjustment		618,189,350
0.618 x (1)		
3. Expected Mean Loss Reserves	0.093 x (2)	57,491,610

D. Net Subject to Investment (A-5) - (B-3) + (C-3) 156,929,267

E. Average Rate of Return 6.04%

F. Investment Earnings on Net Subject to Investment (D) x (E) 9,478,528

G. Average Rate of Return as a Percent of Direct Earned Premium
(F) / (A-1) 0.95%

H. Average Rate of Return as a Percent of Direct
Earned Premium After Federal Income Taxes 0.74%
(G) x 0.784

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
PHYSICAL DAMAGE COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

Line A-1

Direct earned premiums are the earned premiums at present manual level for Private Passenger Passenger Automobile Comprehensive and Collision Insurance for the latest calendar year.

Line A-2

The mean unearned premium reserve is determined by multiplying the direct earned premiums in line (1) by the ratio of the mean unearned premium reserve to the collected earned premium for calendar year ended 12/31/98 for all companies writing Private Passenger Automobile Physical Damage insurance in North Carolina. These data are from Page 15 of the Annual Statement.

1. Collected Earned Premium for Calendar Year ended 12/31/98	\$1,294,884,445
2. Unearned Premium Reserve as of 12/31/97	366,072,705
3. Unearned Premium Reserve as of 12/31/98	400,052,968
4. Mean Unearned Premium Reserve $1/2 [(2) + (3)]$	383,062,837
5. Ratio (4) \div (1)	0.296

Line A-3

Deduction for prepaid expenses:

Production costs and a large part of the other company expenses in connection with the writing and handling of Private Passenger Automobile Physical Damage insurance policies, exclusive of claim adjustment expenses, are incurred when the policy is written and before the premium is paid. Therefore, the deduction for these expenses is determined by use of the provisions for expenses used in our ratemaking procedures as shown.

Line B-2

Delayed remission of premium:

This deduction is necessary because of delay in collection and remission of premium to the companies, which amounts to approximately 50-75 days after the effective dates of the policies. Therefore, funds for the unearned premium reserve required during the initial days of all policies must be taken from the company's surplus.

Based on the 1998 Insurance Expense Exhibit for all companies writing private passenger physical damage insurance in North Carolina, agent's balances for premiums due less than 90 days amount to 14.1% of net written premiums. The 14.1% is based on a procedure that weighs the percent of countrywide agents balances relative to countrywide private passenger physical damage premium (using data from Part III of the IEE) on the private passenger written physical damage premium for North Carolina private passenger physical damage insurance (as shown on Page 15 of the Annual Statement).

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
PHYSICAL DAMAGE COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

The above percentage must be multiplied by a factor of 1.031 to include the effect of agents balances or uncollected premiums overdue for more than 90 days. The 1.031 is based on 1993 and 1994 industrywide data provided by the A.M. Best Company. The two factors combined amount to .145 (.141 x 1.031 = .145).

Line C-2

The expected loss and loss adjustment ratio reflects the expense provisions used in this filing.

Line C-3

The expected mean loss reserve is determined by multiplying the expected incurred losses in line (2) by the average North Carolina ratio of the mean loss reserves to the incurred losses in 1997 and 1998 for Automobile Physical Damage insurance. This ratio is based on North Carolina companies' Page 15 annual statement data and has been adjusted to include loss adjustment expense reserves.

1. Incurred Losses for Calendar Year 1997	\$736,468,679
2. Incurred Losses for Calendar Year 1998	833,990,379
3. Loss Reserves as of 12/31/96	63,568,946
4. Loss Reserves as of 12/31/97	63,951,319
5. Loss Reserves as of 12/31/98	63,777,063
6. Mean Loss Reserve 1997: 1/2 [(3) + (4)]	63,760,133
7. Mean Loss Reserve 1998: 1/2 [(4) + (5)]	63,864,191
8. Ratio (6) ÷ (1)	0.087
9. Ratio (7) ÷ (2)	0.077
10. Loss Reserve: 1/2 [(8) + (9)]	0.082
11. Ratio of LAE Reserves to Loss Reserves (a)	0.307
12. Ratio of Incurred LAE to Incurred Losses (a)	0.157
13. Loss and LAE Reserve [(10)x(1.0+(11))/(1.0+(12))]	0.093

(a) Based on 1998 All-Industry Insurance Expense Exhibit (source: A.M. Best)

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
PHYSICAL DAMAGE COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

Line E

The rate of return is the ratio of net investment income earned to mean cash and invested assets. Net investment income is computed for all companies writing private passenger automobile insurance in North Carolina as follows:

Year	Net Investment Income Earned (In Thousands of Dollars) (a)	Mean Cash and Invested Assets (In Thousands of Dollars) (b)	Rate of Return
1998	\$16,646,118	\$275,589,801	6.04%

(a) Page 4, Line 8 of 1998 Annual Statement

(b) Average of Page 2, Line 9 from the 1997 and 1998 Annual Statements

CAPITAL GAINS OR LOSSES AS A PERCENT OF MEAN ASSETS
(all amounts in thousands of dollars)

Calendar Year	Mean Total Admitted Assets 2-Year Average	Realized Capital Gains	
		Amount	Percent
1989	423,426,663	4,648,681	1.10%
1990	457,785,203	2,880,410	0.63%
1991	492,528,838	4,806,376	0.98%
1992	527,110,149	9,893,402	1.88%
1993	559,744,958	9,817,573	1.75%
1994	594,669,576	1,663,541	0.28%
1995	636,756,797	5,997,029	0.94%
1996	682,407,194	9,243,907	1.35%
1997	733,433,983	10,807,929	1.47%
1998	781,421,247	18,019,189	2.31%
	-----	-----	-----
	5,889,284,608	77,778,037	1.32%

Source: Best's Aggregates & Averages--Property-Casualty, 1999 ed, pp. 180 & 182
 Best's Aggregates & Averages--Property-Casualty, 1998 ed, pp. 144 & 146
 Best's Aggregates & Averages--Property-Casualty, 1997 ed, pp. 138 & 140
 Best's Aggregates & Averages--Property-Casualty, 1996 ed, pp. 94 & 96
 Best's Aggregates & Averages--Property-Casualty, 1995 ed, pp. 94 & 96
 Best's Aggregates & Averages--Property-Casualty, 1990 ed, p. 58 & 60.

ESTIMATED INVESTMENT EARNINGS ON UNEARNED
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

1998 data from Best's Aggregates and Averages, Underwriting and Investment Exhibit, Part 1, Column 8:

Bonds		
Taxable (Lines 1 + 1.2)	\$21,776,005	0.350
Non-Taxable (Lines 1.1 + 1.3)	11,544,948	-
	-----	-----
Sub-Total	\$33,320,953	0.229
Stocks		
Taxable (Lines 2.1 + 2.2)	\$2,911,625	0.105 (A)
Non-Taxable (Lines 2.11 + 2.21)	1,690,919	-
	-----	-----
Sub-Total	\$4,602,544	0.066
Mortgage Loans (Line 3)	\$203,942	
Real Estate (Line 4)	1,600,494	
Collateral Loans	0	
Cash on Deposit (Line 5.1)	187,099	
Short Term Investments (Line 5.2)	2,104,432	
All Other (Lines 6 + 7 + 8)	1,615,424	
	-----	-----
Sub-Total	\$5,711,391	0.350
Total	\$43,634,888	0.227
Investment Deductions (Line 13)	\$3,709,511	0.350
Net Investment Income Earned	\$39,925,377	0.216

(A) Only 30% of dividend income on stock is subject to the full corporate income tax rate of 35%. The applicable tax rate is thus 10.5% (.35 x .30 = .105).

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
VOLUNTARY LIABILITY COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED PREMIUM RESERVES
AND ON LOSS RESERVES

A. Unearned Premium Reserve

1. Direct Earned Premium for Accident Year Ended 12/31/99		\$1,288,048,875
2. Mean Unearned Premium Reserve	0.287 x (1)	369,670,027
3. Deduction for Prepaid Expenses		
Commission and Brokerage Expense		9.70%
Taxes, Licenses and Fees		1.83%
50% of Other Acquisition Expense		4.25%
50% of Company Operating Expense		2.45%
Total		18.23%
4. (2) x (3)		67,390,846
5. Net Subject to Investment (2) - (4)		302,279,181

B. Delayed Remission of Premium (Agents' Balances)

1. Direct Earned Premium (A-1)		\$1,288,048,875
2. Average Agents' Balances		0.159
3. Delayed Remission (1) x (2)		204,799,771

C. Loss Reserve

1. Direct Earned Premium (A-1)		\$1,288,048,875
2. Expected Incurred Losses and Loss Adjustment		839,807,867
0.652 x (1)		
3. Expected Mean Loss Reserves	0.998 x (2)	838,128,251

D. Net Subject to Investment (A-5) - (B-3) + (C-3) 935,607,661

E. Average Rate of Return 6.03%

F. Investment Earnings on Net Subject to Investment (D) x (E) 56,417,142

G. Average Rate of Return as a Percent of Direct Earned Premium
(F) / (A-1) 4.38%

H. Average Rate of Return as a Percent of Direct Earned Premium
After Federal Income Taxes (G) 3.42%
 0.781

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

Line A-1

Direct earned premiums are the total limits earned premiums at present manual level for voluntary Private Passenger Automobile Bodily Injury and Property Damage Liability and Medical Payments Insurance for all companies writing private passenger automobile insurance in North Carolina for the latest accident year.

Line A-2

The mean unearned premium reserve is determined by multiplying the direct earned premiums in line (1) by the ratio of the mean unearned premium reserve to the collected earned premium for calendar year ended 12/31/99 for all companies writing Private Passenger Automobile Liability insurance in North Carolina. These data are from page 15 of the Annual Statement.

1. Collected Earned Premium for Calendar Year ended 12/31/99	\$1,869,895,058
2. Unearned Premium Reserve as of 12/31/98	534,680,630
3. Unearned Premium Reserve as of 12/31/99	539,271,751
4. Mean Unearned Premium Reserve 1/2 [(2) + (3)]	536,976,191
5. Ratio (4) ÷ (1)	0.287

Line A-3

Deduction for prepaid expenses:

Production costs and a large part of the other company expenses in connection with the writing and handling of Private Passenger Automobile Liability insurance policies, exclusive of claim adjustment expenses, are incurred when the policy is written and before the premium is paid. Therefore, the deduction for these expenses is determined by use of the provisions for expenses used in our ratemaking procedures as shown.

Line B-2

Delayed remission of premium:

This deduction is necessary because of delay in collection and remission of premium to the companies, which amounts to approximately 50-75 days after the effective dates of the policies. Therefore, funds for the unearned premium reserve required during the initial days of all policies must be taken from the company's surplus.

Based on the 1999 Insurance Expense Exhibit for all companies writing private passenger liability insurance in North Carolina, agent's balances for premiums due less than 90 days amount to 15.4% of net written premiums. The 15.4% is based on a procedure that weighs the percent of countrywide agents balances relative to countrywide private passenger liability premium (using data from Part III of the IEE) on the private passenger written liability premium for North Carolina private passenger liability insurance (as shown on Page 15 of the Annual Statement).

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

The above percentage must be multiplied by a factor of 1.031 to include the effect of agents balances or uncollected premiums overdue for more than 90 days. The 1.031 is based on 1993 and 1994 industrywide data provided by the A.M. Best Company. The two factors combined amount to .159 (.154 x 1.031 = .159).

Line C-2

The expected loss and loss adjustment ratio reflects the expense provisions used in this filing.

Line C-3

The expected mean loss reserve is determined by multiplying the expected incurred losses in line (2) by the average North Carolina ratio of the mean loss reserves to the incurred losses in 1998 and 1999 for Automobile Liability insurance. This ratio is based on North Carolina companies' Page 15 annual statement data and has been adjusted to include loss adjustment expense reserves.

1. Incurred Losses for Calendar Year 1998	\$1,226,732,343
2. Incurred Losses for Calendar Year 1999	1,252,963,753
3. Loss Reserves as of 12/31/97	1,274,329,618
4. Loss Reserves as of 12/31/98	1,236,988,706
5. Loss Reserves as of 12/31/99	1,221,595,169
6. Mean Loss Reserve 1998: 1/2 [(3) + (4)]	1,255,659,162
7. Mean Loss Reserve 1999: 1/2 [(4) + (5)]	1,229,291,938
8. Ratio (6) ÷ (1)	1.024
9. Ratio (7) ÷ (2)	0.981
10. Loss Reserve: 1/2 [(8) + (9)]	1.003
11. Ratio of LAE Reserves to Loss Reserves (a)	0.207
12. Ratio of Incurred LAE to Incurred Losses (a)	0.213
13. Loss and LAE Reserve [(10)x(1.0+(11)))/(1.0+(12))]	0.998

(a) Based on 1999 All-Industry Insurance Expense Exhibit (source: A.M. Best)

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

Line E

The rate of return is the ratio of net investment income earned to mean cash and invested assets. Net investment income is computed for all companies writing private passenger automobile insurance in North Carolina as follows:

Year	Net Investment Income Earned (In Thousands of Dollars) (a)	Mean Cash and Invested Assets (In Thousands of Dollars) (b)	Rate of Return
1999	\$16,917,003	\$280,763,130	6.03%

(a) Page 4, Line 8 of 1999 Annual Statement

(b) Average of Page 2, Line 9 from the 1998 and 1999 Annual Statements

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
PHYSICAL DAMAGE COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED PREMIUM RESERVES
AND ON LOSS RESERVES

A. Unearned Premium Reserve

1. Direct Earned Premium for Accident Year Ended 12/31/99		\$1,025,629,478
2. Mean Unearned Premium Reserve	0.301 x (1)	308,714,473
3. Deduction for Prepaid Expenses		
Commission and Brokerage Expense		9.50%
Taxes, Licenses and Fees		1.83%
50% of Other Acquisition Expense		3.80%
50% of Company Operating Expense		2.15%
Total		17.28%
4. (2) x (3)		53,345,861
5. Net Subject to Investment (2) - (4)		255,368,612

B. Delayed Remission of Premium (Agents' Balances)

1. Direct Earned Premium (A-1)		\$1,025,629,478
2. Average Agents' Balances		0.156
3. Delayed Remission (1) x (2)		159,998,199

C. Loss Reserve

1. Direct Earned Premium (A-1)		\$1,025,629,478
2. Expected Incurred Losses and Loss Adjustment		639,992,794
0.624 x (1)		
3. Expected Mean Loss Reserves	0.088 x (2)	56,319,366

D. Net Subject to Investment (A-5) - (B-3) + (C-3) 151,689,779

E. Average Rate of Return 6.03%

F. Investment Earnings on Net Subject to Investment (D) x (E) 9,146,894

G. Average Rate of Return as a Percent of Direct Earned Premium
(F) / (A-1) 0.89%

H. Average Rate of Return as a Percent of Direct
Earned Premium After Federal Income Taxes 0.70%
(G) x 0.781

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
PHYSICAL DAMAGE COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

Line A-1

Direct earned premiums are the earned premiums at present manual level for Private Passenger Passenger Automobile Comprehensive and Collision Insurance for the latest calendar year.

Line A-2

The mean unearned premium reserve is determined by multiplying the direct earned premiums in line (1) by the ratio of the mean unearned premium reserve to the collected earned premium for calendar year ended 12/31/99 for all companies writing Private Passenger Automobile Physical Damage insurance in North Carolina. These data are from Page 15 of the Annual Statement.

1. Collected Earned Premium for Calendar Year ended 12/31/99	\$1,391,343,437
2. Unearned Premium Reserve as of 12/31/98	400,052,968
3. Unearned Premium Reserve as of 12/31/99	437,569,352
4. Mean Unearned Premium Reserve $1/2 [(2) + (3)]$	418,811,160
5. Ratio (4) \div (1)	0.301

Line A-3

Deduction for prepaid expenses:

Production costs and a large part of the other company expenses in connection with the writing and handling of Private Passenger Automobile Physical Damage insurance policies, exclusive of claim adjustment expenses, are incurred when the policy is written and before the premium is paid.

Therefore, the deduction for these expenses is determined by use of the provisions for expenses used in our ratemaking procedures as shown.

Line B-2

Delayed remission of premium:

This deduction is necessary because of delay in collection and remission of premium to the companies, which amounts to approximately 50-75 days after the effective dates of the policies. Therefore, funds for the unearned premium reserve required during the initial days of all policies must be taken from the company's surplus.

Based on the 1999 Insurance Expense Exhibit for all companies writing private passenger physical damage insurance in North Carolina, agent's balances for premiums due less than 90 days amount to 15.1% of net written premiums. The 15.1% is based on a procedure that weighs the percent of countrywide agents balances relative to countrywide private passenger physical damage premium (using data from Part III of the IEE) on the private passenger written physical damage premium for North Carolina private passenger physical damage insurance (as shown on Page 15 of the Annual Statement).

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
PHYSICAL DAMAGE COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

The above percentage must be multiplied by a factor of 1.031 to include the effect of agents balances or uncollected premiums overdue for more than 90 days. The 1.031 is based on 1993 and 1994 industrywide data provided by the A.M. Best Company. The two factors combined amount to .156 (.151 x 1.031 = .156).

Line C-2

The expected loss and loss adjustment ratio reflects the expense provisions used in this filing.

Line C-3

The expected mean loss reserve is determined by multiplying the expected incurred losses in line (2) by the average North Carolina ratio of the mean loss reserves to the incurred losses in 1998 and 1999 for Automobile Physical Damage insurance. This ratio is based on North Carolina companies' Page 15 annual statement data and has been adjusted to include loss adjustment expense reserves.

1. Incurred Losses for Calendar Year 1998	\$833,990,379
2. Incurred Losses for Calendar Year 1999	963,561,648
3. Loss Reserves as of 12/31/97	63,951,319
4. Loss Reserves as of 12/31/98	63,777,063
5. Loss Reserves as of 12/31/99	73,802,165
6. Mean Loss Reserve 1998: 1/2 [(3) + (4)]	63,864,191
7. Mean Loss Reserve 1999: 1/2 [(4) + (5)]	68,789,614
8. Ratio (6) ÷ (1)	0.077
9. Ratio (7) ÷ (2)	0.071
10. Loss Reserve: 1/2 [(8) + (9)]	0.074
11. Ratio of LAE Reserves to Loss Reserves (a)	0.376
12. Ratio of Incurred LAE to Incurred Losses (a)	0.155
13. Loss and LAE Reserve [(10)x(1.0+(11)))/(1.0+(12))]	0.088

(a) Based on 1999 All-Industry Insurance Expense Exhibit (source: A.M. Best)

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
PHYSICAL DAMAGE COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

Line E

The rate of return is the ratio of net investment income earned to mean cash and invested assets. Net investment income is computed for all companies writing private passenger automobile insurance in North Carolina as follows:

Year	Net Investment Income Earned (In Thousands of Dollars) (a)	Mean Cash and Invested Assets (In Thousands of Dollars) (b)	Rate of Return
1999	\$16,917,003	\$280,763,130	6.03%

(a) Page 4, Line 8 of 1999 Annual Statement

(b) Average of Page 2, Line 9 from the 1998 and 1999 Annual Statements

CAPITAL GAINS OR LOSSES AS A PERCENT OF MEAN ASSETS
(all amounts in thousands of dollars)

Calendar Year	Mean Total Admitted Assets 2-Year Average	Realized Capital Gains	
		Amount	Percent
1990	457,785,203	2,880,410	0.63%
1991	492,528,838	4,806,376	0.98%
1992	527,110,149	9,893,402	1.88%
1993	559,744,958	9,817,573	1.75%
1994	594,669,576	1,663,541	0.28%
1995	636,756,797	5,997,029	0.94%
1996	682,407,194	9,243,907	1.35%
1997	733,433,983	10,807,929	1.47%
1998	781,421,247	18,019,189	2.31%
1999	797,920,622	13,016,157	1.63%
	----- 6,263,778,567	----- 86,145,513	----- 1.38%

Source: Best's Aggregates & Averages--Property-Casualty, 2000 ed, pp. 180 & 182
 Best's Aggregates & Averages--Property-Casualty, 1998 ed, pp. 144 & 146
 Best's Aggregates & Averages--Property-Casualty, 1997 ed, pp. 138 & 140
 Best's Aggregates & Averages--Property-Casualty, 1996 ed, pp. 94 & 96
 Best's Aggregates & Averages--Property-Casualty, 1995 ed, pp. 94 & 96

ESTIMATED INVESTMENT EARNINGS ON UNEARNED
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

1999 data from Best's Aggregates and Averages, Underwriting and Investment Exhibit, Part 1, Column 8:

Bonds

Taxable (Lines 1 + 1.2)	\$21,108,088	0.350
Non-Taxable (Lines 1.1 + 1.3)	11,420,119	-
	-----	-----
Sub-Total	\$32,528,207	0.227

Stocks

Taxable (Lines 2.1 + 2.2)	\$2,874,275	0.105 (A)
Non-Taxable (Lines 2.11 + 2.21)	1,156,400	-
	-----	-----
Sub-Total	\$4,030,675	0.075

Mortgage Loans (Line 3)	\$173,858	
Real Estate (Line 4)	1,544,685	
Collateral Loans	0	
Cash on Deposit (Line 5.1)	163,035	
Short Term Investments (Line 5.2)	1,855,876	
All Other (Lines 6 + 7 + 8)	2,339,694	
	-----	-----
Sub-Total	\$6,077,148	0.350
Total	\$42,636,030	0.230

Investment Deductions (Line 13)	\$3,782,299	0.350
---------------------------------	-------------	-------

Net Investment Income Earned	\$38,853,731	0.219
------------------------------	--------------	-------

(A) Only 30% of dividend income on stock is subject to the full corporate income tax rate of 35%. The applicable tax rate is thus 10.5% (.35 x .30 = .105).

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
VOLUNTARY LIABILITY COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED PREMIUM RESERVES
AND ON LOSS RESERVES

A. Unearned Premium Reserve

1. Direct Earned Premium for Accident Year Ended 12/31/2000		\$1,421,683,751
2. Mean Unearned Premium Reserve	0.303 x (1)	430,770,177
3. Deduction for Prepaid Expenses		
Commission and Brokerage Expense		9.20%
Taxes, Licenses and Fees		1.83%
50% of Other Acquisition Expense		3.60%
50% of Company Operating Expense		2.75%
Total		17.38%
4. (2) x (3)		74,867,857
5. Net Subject to Investment (2) - (4)		355,902,320

B. Delayed Remission of Premium (Agents' Balances)

1. Direct Earned Premium (A-1)		\$1,421,683,751
2. Average Agents' Balances		0.184
3. Delayed Remission (1) x (2)		261,589,810

C. Loss Reserve

1. Direct Earned Premium (A-1)		\$1,421,683,751
2. Expected Incurred Losses and Loss Adjustment		908,455,917
0.639 x (1)		
3. Expected Mean Loss Reserves	0.963 x (2)	874,843,048

D. Net Subject to Investment (A-5) - (B-3) + (C-3) 969,155,558

E. Average Rate of Return 6.28%

F. Investment Earnings on Net Subject to Investment (D) x (E) 60,862,969

G. Average Rate of Return as a Percent of Direct Earned Premium
(F) / (A-1) 4.28%

H. Average Rate of Return as a Percent of Direct Earned Premium
After Federal Income Taxes (G) 0.769 3.29%

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

Line A-1

Direct earned premiums are the total limits earned premiums at present manual level for voluntary Private Passenger Automobile Bodily Injury and Property Damage Liability and Medical Payments Insurance for all companies writing private passenger automobile insurance in North Carolina for the latest accident year.

Line A-2

The mean unearned premium reserve is determined by multiplying the direct earned premiums in line (1) by the ratio of the mean unearned premium reserve to the collected earned premium for calendar year ended 12/31/2000 for all companies writing Private Passenger Automobile Liability insurance in North Carolina. These data are from page 15 of the Annual Statement.

1. Collected Earned Premium for Calendar Year ended 12/31/2000	\$1,766,109,101
2. Unearned Premium Reserve as of 12/31/1999	539,271,751
3. Unearned Premium Reserve as of 12/31/2000	531,040,694
4. Mean Unearned Premium Reserve 1/2 [(2) + (3)]	535,156,223
5. Ratio (4) ÷ (1)	0.303

Line A-3

Deduction for prepaid expenses:

Production costs and a large part of the other company expenses in connection with the writing and handling of Private Passenger Automobile Liability insurance policies, exclusive of claim adjustment expenses, are incurred when the policy is written and before the premium is paid. Therefore, the deduction for these expenses is determined by use of the provisions for expenses used in our ratemaking procedures as shown.

Line B-2

Delayed remission of premium:

This deduction is necessary because of delay in collection and remission of premium to the companies, which amounts to approximately 50-75 days after the effective dates of the policies. Therefore, funds for the unearned premium reserve required during the initial days of all policies must be taken from the company's surplus.

Based on the 2000 Insurance Expense Exhibit for all companies writing private passenger liability insurance in North Carolina, agent's balances for premiums due less than 90 days amount to 17.8% of net written premiums. The 17.8% is based on a procedure that weighs the percent of countrywide agents balances relative to countrywide private passenger liability premium (using data from Part III of the IEE) on the private passenger written liability premium for North Carolina private passenger liability insurance (as shown on Page 15 of the Annual Statement).

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

The above percentage must be multiplied by a factor of 1.031 to include the effect of agents balances or uncollected premiums overdue for more than 90 days. The 1.031 is based on 1993 and 1994 industrywide data provided by the A.M. Best Company. The two factors combined amount to .184 ($.178 \times 1.031 = .184$).

Line C-2

The expected loss and loss adjustment ratio reflects the expense provisions used in this filing.

Line C-3

The expected mean loss reserve is determined by multiplying the expected incurred losses in line (2) by the average North Carolina ratio of the mean loss reserves to the incurred losses in 1999 and 2000 for Automobile Liability insurance. This ratio is based on North Carolina companies' Page 15 annual statement data and has been adjusted to include loss adjustment expense reserves.

1. Incurred Losses for Calendar Year 1999	\$1,252,963,753
2. Incurred Losses for Calendar Year 2000	1,315,651,113
3. Loss Reserves as of 12/31/1998	1,236,988,706
4. Loss Reserves as of 12/31/1999	1,221,595,169
5. Loss Reserves as of 12/31/2000	1,213,324,628
6. Mean Loss Reserve 1999: $1/2 [(3) + (4)]$	1,229,291,938
7. Mean Loss Reserve 2000: $1/2 [(4) + (5)]$	1,217,459,899
8. Ratio (6) \div (1)	0.981
9. Ratio (7) \div (2)	0.925
10. Loss Reserve: $1/2 [(8) + (9)]$	0.953
11. Ratio of LAE Reserves to Loss Reserves (a)	0.207
12. Ratio of Incurred LAE to Incurred Losses (a)	0.195
13. Loss and LAE Reserve $[(10) \times (1.0 + (11)) / (1.0 + (12))]$	0.963

(a) Based on 2000 All-Industry Insurance Expense Exhibit (source: A.M. Best)

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

Line E

The rate of return is the ratio of net investment income earned to mean cash and invested assets. Net investment income is computed for all companies writing private passenger automobile insurance in North Carolina as follows:

Year	Net Investment Income Earned (In Thousands of Dollars) (a)	Mean Cash and Invested Assets (In Thousands of Dollars) (b)	Rate of Return
2000	\$19,712,424	\$313,849,529	6.28%

(a) Page 4, Line 8 of 2000 Annual Statement

(b) Average of Page 2, Line 9 from the 1999 and 2000 Annual Statements

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
PHYSICAL DAMAGE COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED PREMIUM RESERVES
AND ON LOSS RESERVES

A. Unearned Premium Reserve

1. Direct Earned Premium for Accident Year Ended 12/31/2000		\$1,283,061,441
2. Mean Unearned Premium Reserve	0.297 x (1)	381,069,248
3. Deduction for Prepaid Expenses		
Commission and Brokerage Expense		9.50%
Taxes, Licenses and Fees		1.83%
50% of Other Acquisition Expense		3.45%
50% of Company Operating Expense		2.10%
Total		16.88%
4. (2) x (3)		64,324,489
5. Net Subject to Investment (2) - (4)		316,744,759

B. Delayed Remission of Premium (Agents' Balances)

1. Direct Earned Premium (A-1)		\$1,283,061,441
2. Average Agents' Balances		0.176
3. Delayed Remission (1) x (2)		225,818,814

C. Loss Reserve

1. Direct Earned Premium (A-1)		\$1,283,061,441
2. Expected Incurred Losses and Loss Adjustment		791,648,909
0.617 x (1)		
3. Expected Mean Loss Reserves	0.092 x (2)	72,831,700

D. Net Subject to Investment (A-5) - (B-3) + (C-3) 163,757,645

E. Average Rate of Return 6.28%

F. Investment Earnings on Net Subject to Investment (D) x (E) 10,283,980

G. Average Rate of Return as a Percent of Direct Earned Premium
(F) / (A-1) 0.80%

H. Average Rate of Return as a Percent of Direct
Earned Premium After Federal Income Taxes 0.62%
(G) x 0.769

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
PHYSICAL DAMAGE COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

Line A-1

Direct earned premiums are the earned premiums at present manual level for Private Passenger Passenger Automobile Comprehensive and Collision Insurance for the latest calendar year.

Line A-2

The mean unearned premium reserve is determined by multiplying the direct earned premiums in line (1) by the ratio of the mean unearned premium reserve to the collected earned premium for calendar year ended 12/31/2000 for all companies writing Private Passenger Automobile Physical Damage insurance in North Carolina. These data are from Page 15 of the Annual Statement.

1. Collected Earned Premium for Calendar Year ended 12/31/2000	\$1,480,303,181
2. Unearned Premium Reserve as of 12/31/1999	437,569,352
3. Unearned Premium Reserve as of 12/31/2000	442,643,655
4. Mean Unearned Premium Reserve 1/2 [(2) + (3)]	440,106,504
5. Ratio (4) ÷ (1)	0.297

Line A-3

Deduction for prepaid expenses:

Production costs and a large part of the other company expenses in connection with the writing and handling of Private Passenger Automobile Physical Damage insurance policies, exclusive of claim adjustment expenses, are incurred when the policy is written and before the premium is paid.

Therefore, the deduction for these expenses is determined by use of the provisions for expenses used in our ratemaking procedures as shown.

Line B-2

Delayed remission of premium:

This deduction is necessary because of delay in collection and remission of premium to the companies, which amounts to approximately 50-75 days after the effective dates of the policies. Therefore, funds for the unearned premium reserve required during the initial days of all policies must be taken from the company's surplus.

Based on the 2000 Insurance Expense Exhibit for all companies writing private passenger physical damage insurance in North Carolina, agent's balances for premiums due less than 90 days amount to 17.1% of net written premiums. The 17.1% is based on a procedure that weighs the percent of countrywide agents balances relative to countrywide private passenger physical damage premium (using data from Part III of the IEE) on the private passenger written physical damage premium for North Carolina private passenger physical damage insurance (as shown on Page 15 of the Annual Statement).

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
PHYSICAL DAMAGE COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

The above percentage must be multiplied by a factor of 1.031 to include the effect of agents balances or uncollected premiums overdue for more than 90 days. The 1.031 is based on 1993 and 1994 industrywide data provided by the A.M. Best Company. The two factors combined amount to .176 (.171 x 1.031 = .176).

Line C-2

The expected loss and loss adjustment ratio reflects the expense provisions used in this filing.

Line C-3

The expected mean loss reserve is determined by multiplying the expected incurred losses in line (2) by the average North Carolina ratio of the mean loss reserves to the incurred losses in 1999 and 2000 for Automobile Physical Damage insurance. This ratio is based on North Carolina companies' Page 15 annual statement data and has been adjusted to include loss adjustment expense reserves.

1. Incurred Losses for Calendar Year 1999	\$963,561,648
2. Incurred Losses for Calendar Year 2000	916,456,519
3. Loss Reserves as of 12/31/1998	63,777,063
4. Loss Reserves as of 12/31/1999	73,802,165
5. Loss Reserves as of 12/31/2000	75,222,214
6. Mean Loss Reserve 1999: 1/2 [(3) + (4)]	68,789,614
7. Mean Loss Reserve 2000: 1/2 [(4) + (5)]	74,512,190
8. Ratio (6) ÷ (1)	0.071
9. Ratio (7) ÷ (2)	0.081
10. Loss Reserve: 1/2 [(8) + (9)]	0.076
11. Ratio of LAE Reserves to Loss Reserves (a)	0.389
12. Ratio of Incurred LAE to Incurred Losses (a)	0.148
13. Loss and LAE Reserve [(10)x(1.0+(11)))/(1.0+(12))]	0.092

(a) Based on 2000 All-Industry Insurance Expense Exhibit (source: A.M. Best)

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
PHYSICAL DAMAGE COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

Line E

The rate of return is the ratio of net investment income earned to mean cash and invested assets. Net investment income is computed for all companies writing private passenger automobile insurance in North Carolina as follows:

Year	Net Investment Income Earned (In Thousands of Dollars) (a)	Mean Cash and Invested Assets (In Thousands of Dollars) (b)	Rate of Return
2000	\$19,712,424	\$313,849,529	6.28%

(a) Page 4, Line 8 of 2000 Annual Statement

(b) Average of Page 2, Line 9 from the 1999 and 2000 Annual Statements

CAPITAL GAINS OR LOSSES AS A PERCENT OF MEAN ASSETS
(all amounts in thousands of dollars)

Calendar Year	Mean Total Admitted Assets 2-Year Average	Realized Capital Gains	
		Amount	Percent
1991	492,528,838	4,806,376	0.98%
1992	527,110,149	9,893,402	1.88%
1993	559,744,958	9,817,573	1.75%
1994	594,669,576	1,663,541	0.28%
1995	636,756,797	5,997,029	0.94%
1996	682,407,194	9,243,907	1.35%
1997	733,433,983	10,807,929	1.47%
1998	781,421,247	18,019,189	2.31%
1999	797,920,622	13,016,157	1.63%
2000	794,195,460	16,204,649	2.04%
	-----	-----	-----
	6,600,188,824	99,469,752	1.51%

Source: Best's Aggregates & Averages--various editions

ESTIMATED INVESTMENT EARNINGS ON UNEARNED
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

2000 data from Best's Aggregates and Averages, Underwriting and Investment Exhibit, Part 1, Column 8:

Bonds		
Taxable (Lines 1 + 1.2)	\$22,029,009	0.350
Non-Taxable (Lines 1.1 + 1.3)	10,543,361	-
	-----	-----
Sub-Total	\$32,572,370	0.237
Stocks		
Taxable (Lines 2.1 + 2.2)	\$2,849,541	0.105 (A)
Non-Taxable (Lines 2.11 + 2.21)	1,326,160	-
	-----	-----
Sub-Total	\$4,175,701	0.072
Mortgage Loans (Line 3)	\$261,656	
Real Estate (Line 4)	1,570,896	
Collateral Loans	0	
Cash on Deposit (Line 5.1)	224,289	
Short Term Investments (Line 5.2)	2,145,556	
All Other (Lines 6 + 7 + 8)	3,568,273	
	-----	-----
Sub-Total	\$7,770,670	0.350
Total	\$44,518,741	0.241
Investment Deductions (Line 13)	\$3,815,818	0.350
Net Investment Income Earned	\$40,702,923	0.231

(A) Only 30% of dividend income on stock is subject to the full corporate income tax rate of 35%. The applicable tax rate is thus 10.5% (.35 x .30 = .105).

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
VOLUNTARY LIABILITY COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED PREMIUM RESERVES
AND ON LOSS RESERVES

A. Unearned Premium Reserve

1. Direct Earned Premium for Accident Year Ended 12/31/2001		\$1,569,125,302
2. Mean Unearned Premium Reserve	0.280 x (1)	439,355,085
3. Deduction for Prepaid Expenses		
Commission and Brokerage Expense		9.90%
Taxes, Licenses and Fees		2.00%
50% of Other Acquisition Expense		3.40%
50% of Company Operating Expense		2.95%
Total		18.25%
4. (2) x (3)		80,182,303
5. Net Subject to Investment (2) - (4)		359,172,782

B. Delayed Remission of Premium (Agents' Balances)

1. Direct Earned Premium (A-1)		\$1,569,125,302
2. Average Agents' Balances		0.184
3. Delayed Remission (1) x (2)		288,719,056

C. Loss Reserve

1. Direct Earned Premium (A-1)		\$1,569,125,302
2. Expected Incurred Losses and Loss Adjustment		980,703,314
0.625 x (1)		
3. Expected Mean Loss Reserves	0.911 x (2)	893,420,719

D. Net Subject to Investment (A-5) - (B-3) + (C-3) 963,874,445

E. Average Rate of Return 4.97%

F. Investment Earnings on Net Subject to Investment (D) x (E) 47,904,560

G. Average Rate of Return as a Percent of Direct Earned Premium
(F) / (A-1) 3.05%

H. Average Rate of Return as a Percent of Direct Earned Premium
After Federal Income Taxes (G) 2.35%
0.770

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

Line A-1

Direct earned premiums are the total limits earned premiums at present manual level for voluntary Private Passenger Automobile Bodily Injury and Property Damage Liability and Medical Payments Insurance for all companies writing private passenger automobile insurance in North Carolina for the latest accident year.

Line A-2

The mean unearned premium reserve is determined by multiplying the direct earned premiums in line (1) by the ratio of the mean unearned premium reserve to the collected earned premium for calendar year ended 12/31/2001 for all companies writing Private Passenger Automobile Liability insurance in North Carolina. These data are from page 15 of the Annual Statement.

1. Collected Earned Premium for Calendar Year ended 12/31/2001	\$1,895,563,770
2. Unearned Premium Reserve as of 12/31/2000	531,040,694
3. Unearned Premium Reserve as of 12/31/2001	529,221,396
4. Mean Unearned Premium Reserve $1/2 [(2) + (3)]$	530,131,045
5. Ratio (4) \div (1)	0.280

Line A-3

Deduction for prepaid expenses:

Production costs and a large part of the other company expenses in connection with the writing and handling of Private Passenger Automobile Liability insurance policies, exclusive of claim adjustment expenses, are incurred when the policy is written and before the premium is paid. Therefore, the deduction for these expenses is determined by use of the provisions for expenses used in our ratemaking procedures as shown.

Line B-2

Delayed remission of premium:

This deduction is necessary because of delay in collection and remission of premium to the companies, which amounts to approximately 50-75 days after the effective dates of the policies. Therefore, funds for the unearned premium reserve required during the initial days of all policies must be taken from the company's surplus.

Based on the 2001 Insurance Expense Exhibit for all companies writing private passenger liability insurance in North Carolina, agent's balances for premiums due less than 90 days amount to 17.8% of net written premiums. The 17.8% is based on a procedure that weighs the percent of countrywide agents balances relative to countrywide private passenger liability premium (using data from Part III of the IEE) on the private passenger written liability premium for North Carolina private passenger liability insurance (as shown on Page 15 of the Annual Statement).

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

The above percentage must be multiplied by a factor of 1.031 to include the effect of agents balances or uncollected premiums overdue for more than 90 days. The 1.031 is based on 1993 and 1994 industrywide data provided by the A.M. Best Company. The two factors combined amount to .184 (.178 x 1.031 = .184).

Line C-2

The expected loss and loss adjustment ratio reflects the expense provisions used in this filing.

Line C-3

The expected mean loss reserve is determined by multiplying the expected incurred losses in line (2) by the average North Carolina ratio of the mean loss reserves to the incurred losses in 2000 and 2001 for Automobile Liability insurance. This ratio is based on North Carolina companies' Page 15 annual statement data and has been adjusted to include loss adjustment expense reserves.

1. Incurred Losses for Calendar Year 2000	\$1,315,651,113
2. Incurred Losses for Calendar Year 2001	1,410,205,014
3. Loss Reserves as of 12/31/1999	1,221,595,169
4. Loss Reserves as of 12/31/2000	1,213,324,628
5. Loss Reserves as of 12/31/2001	1,269,542,424
6. Mean Loss Reserve 2000: 1/2 [(3) + (4)]	1,217,459,899
7. Mean Loss Reserve 2001: 1/2 [(4) + (5)]	1,241,433,526
8. Ratio (6) ÷ (1)	0.925
9. Ratio (7) ÷ (2)	0.880
10. Loss Reserve: 1/2 [(8) + (9)]	0.903
11. Ratio of LAE Reserves to Loss Reserves (a)	0.199
12. Ratio of Incurred LAE to Incurred Losses (a)	0.188
13. Loss and LAE Reserve [(10)x(1.0+(11))]/(1.0+(12))]	0.911

(a) Based on 2001 All-Industry Insurance Expense Exhibit (source: A.M. Best)

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

Line E

The rate of return is the ratio of net investment income earned to mean cash and invested assets. Net investment income is computed for all companies writing private passenger automobile insurance in North Carolina as follows:

Year	Net Investment Income Earned (In Thousands of Dollars) (a)	Mean Cash and Invested Assets (In Thousands of Dollars) (b)	Rate of Return
2001	\$16,783,375	\$337,462,788	4.97%

(a) Page 4, Line 8 of 2001 Annual Statement

(b) Average of Page 2, Line 9 from the 2000 and 2001 Annual Statements

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
PHYSICAL DAMAGE COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED PREMIUM RESERVES
AND ON LOSS RESERVES

A. Unearned Premium Reserve

1. Direct Earned Premium for Accident Year Ended 12/31/2001		\$1,442,214,059
2. Mean Unearned Premium Reserve	0.294 x (1)	424,010,933
3. Deduction for Prepaid Expenses		
Commission and Brokerage Expense		9.80%
Taxes, Licenses and Fees		1.92%
50% of Other Acquisition Expense		3.35%
50% of Company Operating Expense		2.50%
Total		17.57%
4. (2) x (3)		74,498,721
5. Net Subject to Investment (2) - (4)		349,512,212

B. Delayed Remission of Premium (Agents' Balances)

1. Direct Earned Premium (A-1)		\$1,442,214,059
2. Average Agents' Balances		0.181
3. Delayed Remission (1) x (2)		261,040,745

C. Loss Reserve

1. Direct Earned Premium (A-1)		\$1,442,214,059
2. Expected Incurred Losses and Loss Adjustment		875,423,934
0.607 x (1)		
3. Expected Mean Loss Reserves	0.101 x (2)	88,417,817

D. Net Subject to Investment (A-5) - (B-3) + (C-3) 176,889,284

E. Average Rate of Return 4.97%

F. Investment Earnings on Net Subject to Investment (D) x (E) 8,791,397

G. Average Rate of Return as a Percent of Direct Earned Premium
(F) / (A-1) 0.61%

H. Average Rate of Return as a Percent of Direct
Earned Premium After Federal Income Taxes 0.47%
(G) x 0.770

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
PHYSICAL DAMAGE COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

Line A-1

Direct earned premiums are the earned premiums at present manual level for Private Passenger Passenger Automobile Comprehensive and Collision Insurance for the latest calendar year.

Line A-2

The mean unearned premium reserve is determined by multiplying the direct earned premiums in line (1) by the ratio of the mean unearned premium reserve to the collected earned premium for calendar year ended 12/31/2001 for all companies writing Private Passenger Automobile Physical Damage insurance in North Carolina. These data are from Page 15 of the Annual Statement.

1. Collected Earned Premium for Calendar Year ended 12/31/2001	\$1,548,188,414
2. Unearned Premium Reserve as of 12/31/2000	442,643,655
3. Unearned Premium Reserve as of 12/31/2001	467,423,371
4. Mean Unearned Premium Reserve $1/2 [(2) + (3)]$	455,033,513
5. Ratio (4) \div (1)	0.294

Line A-3

Deduction for prepaid expenses:

Production costs and a large part of the other company expenses in connection with the writing and handling of Private Passenger Automobile Physical Damage insurance policies, exclusive of claim adjustment expenses, are incurred when the policy is written and before the premium is paid.

Therefore, the deduction for these expenses is determined by use of the provisions for expenses used in our ratemaking procedures as shown.

Line B-2

Delayed remission of premium:

This deduction is necessary because of delay in collection and remission of premium to the companies, which amounts to approximately 50-75 days after the effective dates of the policies. Therefore, funds for the unearned premium reserve required during the initial days of all policies must be taken from the company's surplus.

Based on the 2001 Insurance Expense Exhibit for all companies writing private passenger physical damage insurance in North Carolina, agent's balances for premiums due less than 90 days amount to 17.6% of net written premiums. The 17.6% is based on a procedure that weighs the percent of countrywide agents balances relative to countrywide private passenger physical damage premium (using data from Part III of the IEE) on the private passenger written physical damage premium for North Carolina private passenger physical damage insurance (as shown on Page 15 of the Annual Statement).

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
PHYSICAL DAMAGE COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

The above percentage must be multiplied by a factor of 1.031 to include the effect of agents balances or uncollected premiums overdue for more than 90 days. The 1.031 is based on 1993 and 1994 industrywide data provided by the A.M. Best Company. The two factors combined amount to .181 (.176 x 1.031 = .181).

Line C-2

The expected loss and loss adjustment ratio reflects the expense provisions used in this filing.

Line C-3

The expected mean loss reserve is determined by multiplying the expected incurred losses in line (2) by the average North Carolina ratio of the mean loss reserves to the incurred losses in 2000 and 2001 for Automobile Physical Damage insurance. This ratio is based on North Carolina companies' Page 15 annual statement data and has been adjusted to include loss adjustment expense reserves.

1. Incurred Losses for Calendar Year 2000	\$916,456,519
2. Incurred Losses for Calendar Year 2001	894,300,117
3. Loss Reserves as of 12/31/1999	73,802,165
4. Loss Reserves as of 12/31/2000	75,222,214
5. Loss Reserves as of 12/31/2001	79,630,518
6. Mean Loss Reserve 2000: 1/2 [(3) + (4)]	74,512,190
7. Mean Loss Reserve 2001: 1/2 [(4) + (5)]	77,426,366
8. Ratio (6) ÷ (1)	0.081
9. Ratio (7) ÷ (2)	0.087
10. Loss Reserve: 1/2 [(8) + (9)]	0.084
11. Ratio of LAE Reserves to Loss Reserves (a)	0.382
12. Ratio of Incurred LAE to Incurred Losses (a)	0.151
13. Loss and LAE Reserve [(10)x(1.0+(11)))/(1.0+(12))]	0.101

(a) Based on 2001 All-Industry Insurance Expense Exhibit (source: A.M. Best)

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
PHYSICAL DAMAGE COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

Line E

The rate of return is the ratio of net investment income earned to mean cash and invested assets. Net investment income is computed for all companies writing private passenger automobile insurance in North Carolina as follows:

Year	Net Investment Income Earned (In Thousands of Dollars) (a)	Mean Cash and Invested Assets (In Thousands of Dollars) (b)	Rate of Return
2001	\$16,783,375	\$337,462,788	4.97%

(a) Page 4, Line 8 of 2001 Annual Statement

(b) Average of Page 2, Line 9 from the 2000 and 2001 Annual Statements

CAPITAL GAINS OR LOSSES AS A PERCENT OF MEAN ASSETS
(all amounts in thousands of dollars)

Calendar Year	Mean Total Admitted Assets 2-Year Average	Realized Capital Gains	
		Amount	Percent
1992	527,110,149	9,893,402	1.88%
1993	559,744,958	9,817,573	1.75%
1994	594,669,576	1,663,541	0.28%
1995	636,756,797	5,997,029	0.94%
1996	682,407,194	9,243,907	1.35%
1997	733,433,983	10,807,929	1.47%
1998	781,421,247	18,019,189	2.31%
1999	797,920,622	13,016,157	1.63%
2000	794,195,460	16,204,649	2.04%
2001	785,530,275	6,630,679	0.84%
	-----	-----	-----
	6,893,190,261	101,294,055	1.47%

Source: Best's Aggregates & Averages--various editions

ESTIMATED INVESTMENT EARNINGS ON UNEARNED
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

2001 data from Best's Aggregates and Averages, Underwriting and Investment Exhibit, Part 1, Column 8:

Bonds		
Taxable (Lines 1 + 1.2)	\$22,302,424	0.350
Non-Taxable (Lines 1.1 + 1.3)	9,654,683	-
	-----	-----
Sub-Total	\$31,957,107	0.244
Stocks		
Taxable (Lines 2.1 + 2.2)	\$2,621,526	0.105 (A)
Non-Taxable (Lines 2.11 + 2.21)	1,405,226	-
	-----	-----
Sub-Total	\$4,026,752	0.068
Mortgage Loans (Line 3)	\$137,721	
Real Estate (Line 4)	1,649,181	
Collateral Loans	0	
Cash on Deposit (Line 5.1)	596,201	
Short Term Investments (Line 5.2)	1,203,685	
All Other (Lines 6 + 7 + 8)	2,418,157	
	-----	-----
Sub-Total	\$6,004,945	0.350
Total	\$41,988,804	0.243
Investment Deductions (Line 13)	\$4,253,706	0.350
Net Investment Income Earned	\$37,735,098	0.230

(A) Only 30% of dividend income on stock is subject to the full corporate income tax rate of 35%. The applicable tax rate is thus 10.5% (.35 x .30 = .105).

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
VOLUNTARY LIABILITY COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED PREMIUM RESERVES
AND ON LOSS RESERVES

A. Unearned Premium Reserve

1. Direct Earned Premium for Accident Year Ended 12/31/2002		\$1,547,073,874
2. Mean Unearned Premium Reserve	0.278 x (1)	430,086,537
3. Deduction for Prepaid Expenses		
Commission and Brokerage Expense		10.00%
Taxes, Licenses and Fees		2.08%
50% of Other Acquisition Expense		4.10%
50% of Company Operating Expense		3.35%
Total		19.53%
4. (2) x (3)		83,995,901
5. Net Subject to Investment (2) - (4)		346,090,636

B. Delayed Remission of Premium (Agents' Balances)

1. Direct Earned Premium (A-1)		\$1,547,073,874
2. Average Agents' Balances		0.149
3. Delayed Remission (1) x (2)		230,514,007

C. Loss Reserve

1. Direct Earned Premium (A-1)		\$1,547,073,874
2. Expected Incurred Losses and Loss Adjustment		929,791,398
0.601 x (1)		
3. Expected Mean Loss Reserves	0.902 x (2)	838,671,841

D. Net Subject to Investment (A-5) - (B-3) + (C-3) 954,248,470

E. Average Rate of Return 5.29%

F. Investment Earnings on Net Subject to Investment (D) x (E) 50,479,744

G. Average Rate of Return as a Percent of Direct Earned Premium
(F) / (A-1) 3.26%

H. Average Rate of Return as a Percent of Direct Earned Premium
After Federal Income Taxes (G) 0.783 2.55%

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

Line A-1

Direct earned premiums are the total limits earned premiums at present manual level for voluntary Private Passenger Automobile Bodily Injury and Property Damage Liability and Medical Payments Insurance for all companies writing private passenger automobile insurance in North Carolina for the latest accident year.

Line A-2

The mean unearned premium reserve is determined by multiplying the direct earned premiums in line (1) by the ratio of the mean unearned premium reserve to the collected earned premium for calendar year ended 12/31/2002 for all companies writing Private Passenger Automobile Liability insurance in North Carolina. These data are from page 15 of the Annual Statement.

1. Collected Earned Premium for Calendar Year ended 12/31/2002	\$1,957,059,172
2. Unearned Premium Reserve as of 12/31/2001	529,221,396
3. Unearned Premium Reserve as of 12/31/2002	557,203,755
4. Mean Unearned Premium Reserve 1/2 [(2) + (3)]	543,212,576
5. Ratio (4) ÷ (1)	0.278

Line A-3

Deduction for prepaid expenses:

Production costs and a large part of the other company expenses in connection with the writing and handling of Private Passenger Automobile Liability insurance policies, exclusive of claim adjustment expenses, are incurred when the policy is written and before the premium is paid. Therefore, the deduction for these expenses is determined by use of the provisions for expenses used in our ratemaking procedures as shown.

Line B-2

Delayed remission of premium:

This deduction is necessary because of delay in collection and remission of premium to the companies, which amounts to approximately 50-75 days after the effective dates of the policies. Therefore, funds for the unearned premium reserve required during the initial days of all policies must be taken from the company's surplus.

Based on the 2002 Insurance Expense Exhibit for all companies writing private passenger liability insurance in North Carolina, agent's balances for premiums due less than 90 days amount to 14.5% of net written premiums. The 14.5% is based on a procedure that weighs the percent of countrywide agents balances relative to countrywide private passenger liability premium (using data from Part III of the IEE) on the private passenger written liability premium for North Carolina private passenger liability insurance (as shown on Page 15 of the Annual Statement).

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

The above percentage must be multiplied by a factor of 1.031 to include the effect of agents balances or uncollected premiums overdue for more than 90 days. The 1.031 is based on 1993 and 1994 industrywide data provided by the A.M. Best Company. The two factors combined amount to .149 (.145 x 1.031 = .149).

Line C-2

The expected loss and loss adjustment ratio reflects the expense provisions used in this filing.

Line C-3

The expected mean loss reserve is determined by multiplying the expected incurred losses in line (2) by the average North Carolina ratio of the mean loss reserves to the incurred losses in 2001 and 2002 for Automobile Liability insurance. This ratio is based on North Carolina companies' Page 15 annual statement data and has been adjusted to include loss adjustment expense reserves.

1. Incurred Losses for Calendar Year 2001	\$1,410,205,014
2. Incurred Losses for Calendar Year 2002	1,388,594,207
3. Loss Reserves as of 12/31/2000	1,213,324,628
4. Loss Reserves as of 12/31/2001	1,269,542,424
5. Loss Reserves as of 12/31/2002	1,276,839,223
6. Mean Loss Reserve 2001: 1/2 [(3) + (4)]	1,241,433,526
7. Mean Loss Reserve 2002: 1/2 [(4) + (5)]	1,273,190,824
8. Ratio (6) ÷ (1)	0.880
9. Ratio (7) ÷ (2)	0.917
10. Loss Reserve: 1/2 [(8) + (9)]	0.899
11. Ratio of LAE Reserves to Loss Reserves (a)	0.204
12. Ratio of Incurred LAE to Incurred Losses (a)	0.2
13. Loss and LAE Reserve [(10)x(1.0+(11))]/(1.0+(12))]	0.902

(a) Based on 2002 All-Industry Insurance Expense Exhibit (source: A.M. Best)

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

Line E

The rate of return is the ratio of net investment income earned to mean cash and invested assets. Net investment income is computed for all companies writing private passenger automobile insurance in North Carolina as follows:

Year	Net Investment Income Earned (In Thousands of Dollars) (a)	Mean Cash and Invested Assets (In Thousands of Dollars) (b)	Rate of Return
2002	\$17,793,121	\$336,119,866	5.29%

(a) Page 4, Line 9 of 2002 Annual Statement

(b) Average of Page 2, Line 9 from the 2001 and 2002 Annual Statements

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
PHYSICAL DAMAGE COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED PREMIUM RESERVES
AND ON LOSS RESERVES

A. Unearned Premium Reserve

1. Direct Earned Premium for Accident Year Ended 12/31/2002		\$1,163,287,424
2. Mean Unearned Premium Reserve	0.29 x (1)	337,353,353
3. Deduction for Prepaid Expenses		
Commission and Brokerage Expense		10.10%
Taxes, Licenses and Fees		1.92%
50% of Other Acquisition Expense		3.95%
50% of Company Operating Expense		2.65%
Total		18.62%
4. (2) x (3)		62,815,194
5. Net Subject to Investment (2) - (4)		274,538,159

B. Delayed Remission of Premium (Agents' Balances)

1. Direct Earned Premium (A-1)		\$1,163,287,424
2. Average Agents' Balances		0.152
3. Delayed Remission (1) x (2)		176,819,688

C. Loss Reserve

1. Direct Earned Premium (A-1)		\$1,163,287,424
2. Expected Incurred Losses and Loss Adjustment		685,176,293
0.589 x (1)		
3. Expected Mean Loss Reserves	0.112 x (2)	76,739,745

D. Net Subject to Investment (A-5) - (B-3) + (C-3) 174,458,216

E. Average Rate of Return 5.29%

F. Investment Earnings on Net Subject to Investment (D) x (E) 9,228,840

G. Average Rate of Return as a Percent of Direct Earned Premium
(F) / (A-1) 0.79%

H. Average Rate of Return as a Percent of Direct
Earned Premium After Federal Income Taxes 0.62%
(G) x 0.783

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
PHYSICAL DAMAGE COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

Line A-1

Direct earned premiums are the earned premiums at present manual level for Private Passenger Automobile Comprehensive and Collision Insurance for the latest calendar year.

Line A-2

The mean unearned premium reserve is determined by multiplying the direct earned premiums in line (1) by the ratio of the mean unearned premium reserve to the collected earned premium for calendar year ended 12/31/2002 for all companies writing Private Passenger Automobile Physical Damage insurance in North Carolina. These data are from Page 15 of the Annual Statement.

1. Collected Earned Premium for Calendar Year ended 12/31/2002	\$1,696,342,597
2. Unearned Premium Reserve as of 12/31/2001	467,423,371
3. Unearned Premium Reserve as of 12/31/2002	515,108,492
4. Mean Unearned Premium Reserve 1/2 [(2) + (3)]	491,265,932
5. Ratio (4) ÷ (1)	0.290

Line A-3

Deduction for prepaid expenses:

Production costs and a large part of the other company expenses in connection with the writing and handling of Private Passenger Automobile Physical Damage insurance policies, exclusive of claim adjustment expenses, are incurred when the policy is written and before the premium is paid.

Therefore, the deduction for these expenses is determined by use of the provisions for expenses used in our ratemaking procedures as shown.

Line B-2

Delayed remission of premium:

This deduction is necessary because of delay in collection and remission of premium to the companies, which amounts to approximately 50-75 days after the effective dates of the policies. Therefore, funds for the unearned premium reserve required during the initial days of all policies must be taken from the company's surplus.

Based on the 2002 Insurance Expense Exhibit for all companies writing private passenger physical damage insurance in North Carolina, agent's balances for premiums due less than 90 days amount to 14.7% of net written premiums. The 14.7% is based on a procedure that weighs the percent of countrywide agents balances relative to countrywide private passenger physical damage premium (using data from Part III of the IEE) on the private passenger written physical damage premium for North Carolina private passenger physical damage insurance (as shown on Page 15 of the Annual Statement).

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
PHYSICAL DAMAGE COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

The above percentage must be multiplied by a factor of 1.031 to include the effect of agents balances or uncollected premiums overdue for more than 90 days. The 1.031 is based on 1993 and 1994 industrywide data provided by the A.M. Best Company. The two factors combined amount to .152 (.147 x 1.031 = .152).

Line C-2

The expected loss and loss adjustment ratio reflects the expense provisions used in this filing.

Line C-3

The expected mean loss reserve is determined by multiplying the expected incurred losses in line (2) by the average North Carolina ratio of the mean loss reserves to the incurred losses in 2001 and 2002 for Automobile Physical Damage insurance. This ratio is based on North Carolina companies' Page 15 annual statement data and has been adjusted to include loss adjustment expense reserves.

1. Incurred Losses for Calendar Year 2001	\$894,300,117
2. Incurred Losses for Calendar Year 2002	945,858,497
3. Loss Reserves as of 12/31/2000	75,222,214
4. Loss Reserves as of 12/31/2001	79,630,518
5. Loss Reserves as of 12/31/2002	100,909,233
6. Mean Loss Reserve 2001: 1/2 [(3) + (4)]	77,426,366
7. Mean Loss Reserve 2002: 1/2 [(4) + (5)]	90,269,876
8. Ratio (6) ÷ (1)	0.087
9. Ratio (7) ÷ (2)	0.095
10. Loss Reserve: 1/2 [(8) + (9)]	0.091
11. Ratio of LAE Reserves to Loss Reserves (a)	0.43
12. Ratio of Incurred LAE to Incurred Losses (a)	0.158
13. Loss and LAE Reserve [(10)x(1.0+(11))]/(1.0+(12))	0.112

(a) Based on 2002 All-Industry Insurance Expense Exhibit (source: A.M. Best)

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
PHYSICAL DAMAGE COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

Line E

The rate of return is the ratio of net investment income earned to mean cash and invested assets. Net investment income is computed for all companies writing private passenger automobile insurance in North Carolina as follows:

Year	Net Investment Income Earned (In Thousands of Dollars) (a)	Mean Cash and Invested Assets (In Thousands of Dollars) (b)	Rate of Return
2002	\$17,793,121	\$336,119,866	5.29%

(a) Page 4, Line 9 of 2002 Annual Statement

(b) Average of Page 2, Line 9 from the 2001 and 2002 Annual Statements

CAPITAL GAINS OR LOSSES AS A PERCENT OF MEAN ASSETS
(all amounts in thousands of dollars)

Calendar Year	Mean Total Admitted Assets 2-Year Average	Realized Capital Gains	
		Amount	Percent
1993	559,744,958	9,817,573	1.75%
1994	594,669,576	1,663,541	0.28%
1995	636,756,797	5,997,029	0.94%
1996	682,407,194	9,243,907	1.35%
1997	733,433,983	10,807,929	1.47%
1998	781,421,247	18,019,189	2.31%
1999	797,920,622	13,016,157	1.63%
2000	794,195,460	16,204,649	2.04%
2001	785,530,275	6,630,679	0.84%
2002	815,037,267	2,770,997	0.34%
	-----	-----	-----
	7,181,117,379	94,171,650	1.31%

Source: Best's Aggregates & Averages--various editions

ESTIMATED INVESTMENT EARNINGS ON UNEARNED
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

2002 data from Best's Aggregates and Averages, Net Investment Income Exhibit
Column 2:

Bonds

Taxable (Lines 1 + 1.2)	\$23,094,226	0.350
Non-Taxable (Lines 1.1 + 1.3)	9,284,966	-
	-----	-----
Sub-Total	\$32,379,192	0.250

Stocks

Taxable (Lines 2.1 + 2.2)	\$2,763,531	0.105 (A)
Non-Taxable (Lines 2.11 + 2.21)	3,977,275	-
	-----	-----
Sub-Total	\$6,740,806	0.043

Mortgage Loans (Line 3)	\$178,521	
Real Estate (Line 4)	1,672,965	
Contract Loans (Line 5)	207	
Cash/Short Term Investments (Line 6)	1,048,332	
Derivative Instruments (Line 7)	75,319	
All Other (Lines 8 + 9)	2,353,502	
	-----	-----
Sub-Total	\$5,328,846	0.350
Total	\$44,448,844	0.230

Investment Deductions (Line 16)	\$4,336,105	0.350
---------------------------------	-------------	-------

Net Investment Income Earned	\$40,112,739	0.217
------------------------------	--------------	-------

(A) Only 30% of dividend income on stock is subject to the full corporate income tax rate of 35%. The applicable tax rate is thus 10.5% (.35 x .30 = .105).

The data available to the Rate Bureau to estimate the requested length of time is the yearly paid and incurred total limits loss development data contained on pages H-493-495 and H-500-502. The data on a paid and incurred basis is shown on pages H-704 and H-705. Page H-703 shows the incurred losses for immature accident years on an ultimate basis using the latest three-year average loss development factor.

The accident year data for any given year 19XX (or 20YY) has an average date of accident of July 1, 19XX (or 20YY). By taking the ratio of paid losses to ultimate incurred losses as shown on the following pages, the percentage of losses paid in each year is estimated.

It is next necessary to determine an estimate for the average payment date (months) of the losses paid in each interval. Such data are not available for North Carolina. Such data are available for Massachusetts and are set forth below for the purpose of showing how this analysis would be completed for North Carolina if North Carolina data were available. The following data is personal auto data for the state of Massachusetts as contained in the Massachusetts Automobile Rate Bureau's 1990 filing. Since the Rate Bureau is advised by ISO that Massachusetts payment patterns are longer than North Carolina's, the results of this analysis (based on Massachusetts payment patterns) overstate the average length of time between occurrence and payment.

The result of this analysis is shown below:

Period Month-to-Month	Percentage Paid in Period		Massachusetts
	(a)	(b)	Average Payment Date (months)
0-15	60.7%	65.1%	9.3
15-27	20.8%	19.1%	20.3
27-39	9.2%	8.1%	32.4
39-51	4.9%	4.5%	44.3
51-63	2.3%	2.2%	56.5
63-ult.	2.1%	1.0%	73.4
		(a)	(b)
(1) Average Payment Date	17.9 months	16.5 months	
(2) Average Date of Accident	6.0 months	6.0 months	
(3) Average Length of Time between Occurrence and Payment [(1)-(2)]	11.9 months	10.5 months	

(a) Based on the average of the three earliest accident year points.

(b) Based on the average of the three latest accident year points.

Based on this analysis the average length of time between occurrence and payment has decreased by one and four-tenths months over the last seven years.

NORTH CAROLINA
ULTIMATE INCURRED LOSSES

Accident Year	Losses (a)
1989	696,193,862
1990	758,804,422
1991	777,806,722
1992	860,055,833
1993	920,840,724
1994	1,012,878,331
1995	1,080,149,261
1996	1,132,931,481
1997	1,141,375,788
1998	1,136,947,157
1999	1,194,092,937
2000	1,218,608,116
2001	1,222,449,715
2002	1,272,589,410

(a) Total limits Bodily Injury, Property Damage and Medical Payments combined. 63 months is considered ultimate.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers Voluntary and Ceded Combined

B.I., P.D., Med.Pay. Combined Total Limits Paid Losses as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
1989					681,858,474
1990				720,798,437	740,224,835
1991			704,524,961	745,845,301	764,871,932
1992		695,894,034	780,347,636	824,871,572	846,069,749
1993	542,934,301	748,344,312	837,420,447	888,745,260	908,189,230
1994	617,615,852	834,927,069	928,135,872	978,449,411	1,000,883,797
1995	670,215,563	896,546,520	993,341,823	1,046,916,855	1,067,822,322
1996	717,252,302	943,479,998	1,039,953,497	1,096,655,496	1,120,666,124
1997	725,091,323	955,293,444	1,051,378,903	1,106,544,953	1,129,898,054
1998	733,293,590	952,668,575	1,047,887,918	1,100,677,997	1,125,855,949
1999	766,874,761	998,045,746	1,100,179,975	1,155,991,393	
2000	799,103,515	1,033,184,626	1,128,230,873		
2001	789,771,959	1,030,163,060			
2002	829,685,310				

Ratio of Paid to Ultimate Incurred

Accident Year	0-15 Mo.	15-27 Mo.	27-39 Months	39-51 Months	51-63 Months
1989					0.979
1990				0.950	0.976
1991			0.906	0.959	0.983
1992		0.809	0.907	0.959	0.984
1993	0.590	0.813	0.909	0.965	0.986
1994	0.610	0.824	0.916	0.966	0.988
1995	0.620	0.830	0.920	0.969	0.989
1996	0.633	0.833	0.918	0.968	0.989
1997	0.635	0.837	0.921	0.969	0.990
1998	0.645	0.838	0.922	0.968	0.990
1999	0.642	0.836	0.921	0.968	
2000	0.656	0.848	0.926		
2001	0.646	0.843			
2002	0.652				
Earliest Three Year Avg	0.607	0.815	0.907	0.956	0.979
Latest Three Year Avg	0.651	0.842	0.923	0.968	0.990

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Accident Year	B.I., P.D., Med.Pay. Combined Total Limits Incurred Losses as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
1989					696,193,862
1990				758,823,223	758,804,422
1991			776,542,332	779,280,254	777,806,722
1992		840,884,536	856,082,092	861,119,645	860,055,833
1993	854,640,855	902,725,811	919,268,736	925,240,914	920,840,724
1994	943,132,925	989,508,721	1,013,935,436	1,016,315,942	1,012,878,331
1995	1,011,282,611	1,063,219,264	1,078,266,528	1,084,703,753	1,080,149,261
1996	1,072,001,408	1,118,000,018	1,131,203,067	1,133,191,100	1,132,931,481
1997	1,082,877,971	1,120,759,790	1,132,077,719	1,139,495,672	1,141,375,788
1998	1,067,358,126	1,110,156,274	1,126,606,291	1,135,634,931	1,136,947,157
1999	1,113,366,528	1,157,598,783	1,182,991,251	1,192,900,037	
2000	1,115,662,106	1,185,355,980	1,207,738,470		
2001	1,127,660,082	1,189,153,419			
2002	1,177,233,497				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
1990				1.000
1991			1.004	0.998
1992		1.018	1.006	0.999
1993	1.056	1.018	1.006	0.995
1994	1.049	1.025	1.002	0.997
1995	1.051	1.014	1.006	0.996
1996	1.043	1.012	1.002	1.000
1997	1.035	1.010	1.007	1.002
1998	1.040	1.015	1.008	1.001
1999	1.040	1.022	1.008	
2000	1.062	1.019		
2001	1.055			
Five Year Average	1.046	1.016	1.006	0.999
Three Year Average	1.052	1.019	1.008	1.001
		Five Year	Three Year	
39 to 63 months:		1.005	1.009	
27 to 63 months:		1.021	1.028	
15 to 63 months:		1.068	1.081	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
PERSONAL AUTO LIABILITY INSURANCE
AGGREGATE ANNUAL STATEMENT DATA
TOP 50 AUTO INSURERS BASED ON 2002 WRITTEN PREMIUM

2001 ASSETS

1	Bonds	102,957,616
2	Stocks	
	2.1 Preferred stocks	1,801,315
	2.2 Common stocks	84,880,965
3	Mortgage loans on real estate	
	3.1 First Liens	546,263
	3.2 Other than First Liens	48,539
4	Real estate	
	4.1 Properties occupied by the company	4,353,118
	4.2 Other properties	0
5	Cash and Short-term investments	2,885,799
6	Other invested assets	4,858,767
7	Receivable for securities	146,978
8	Aggregate write-ins for invested assets	1,370,685
9	Subtotals, cash and invested assets	204,065,202
10	Agents balances or uncollected premiums	
	10.1 In course of collection	5,564,135
	10.2 Booked but deferred and not yet due	13,860,294
	10.3 Accrued retrospective premiums	722,241
11	Funds held by or deposited with reinsured companies	685,881
12	Bills receivable, taken for premiums	8,819
13	Reinsurance recoverable on loss payments	1,734,914
14	Federal income tax recoverable and interest thereon	3,236,250
14A	Guaranty funds receivable or on deposit	96,381
15	Electronic data processing equipment	1,039,258
16	Interest, dividends and real estate income due and accrued	1,714,843
17	Receivable from parent, subsidiaries and affiliates	2,555,566
18	Equities and deposits in pools and associations	311,828
19	Amounts receivable relating to uninsured A & H plans	0
20	Other assets non-admitted	0
21	Aggregate write-ins for other than invested assets	1,707,838
22	TOTALS (items 8a through 20)	237,636,929

DETAILS OF WRITE-INS AGGREGATED AT ITEM 20

1	Future investment income on loss reserve	0
2	Other write-ins	1,707,838
6	TOTALS	1,707,838

NORTH CAROLINA
PERSONAL AUTO LIABILITY INSURANCE
AGGREGATE ANNUAL STATEMENT DATA
TOP 50 AUTO INSURERS BASED ON 2002 WRITTEN PREMIUM

2001 LIABILITIES

1	Losses	61,569,697
1A	Reinsurance payable on paid loss and loss adjustment expense	955,948
2	Loss adjustment expenses	15,611,815
3	Contingent commisions and other similar charges	593,434
4	Other expenses	5,367,603
5	Taxes, licenses and fees	1,227,751
6	Federal and foreign income taxes	4,043,023
7	Borrowed money	1,910,512
8	Interest	0
9	Unearned premiums	32,783,174
10	Dividends declared and unpaid	
	(a) Stockholders	3,672
	(b) Policyholders	279,450
11	Funds held by company under reinsurance treaties	2,643,959
12	Amounts withheld or retained by company for account of others	1,147,488
13	Remittances and items not allocated	874,366
14	Provision for reinsurance	456,006
15	Excess of statutory reserves over statement reserves	0
16	Net adjustments in assets and liabilities for foreign exchange	129,067
17	Drafts outstanding	1,146,560
18	Payable to parent, subsidiaries and affiliates	533,133
19	Payable for securities	552,600
20	Liability for amounts held under accident and health plans	0
21	Capital notes and interest thereon	0
22	Aggregate write-ins for liabilities	6,388,822
23	Total liabilities	139,761,094
24	Aggregate write-ins for special surplus funds	23,102,998
25A	Common capital stock	171,744
25B	Preferred capital stock	465,060
25C	Aggregate write-ins for other than special surplus funds	28,082
26A	Surplus notes	4,345,353
26B	Gross paid in and contributed surplus	7,863,692
26C	Unassigned funds (surplus)	61,899,072
26D	Treasury stock	
	(1) common	166
	(2) preferred	0
27	Surplus as regards policyholders	97,875,835
28	TOTALS	237,636,929

DETAILS OF WRITE-INS AGGREGATED AT ITEM 22

1	Miscellaneous conditional reserves	37,162
2	Other reinsurance balances	0
3	Loss portfolio transfers	-1,873,258
4	Discount on loss reserve	0
5	Other write-ins	8,224,918
9	TOTALS	6,388,822

DETAILS OF WRITE-INS AGGREGATED AT ITEM 23C

1	Guaranty funds	25,350
2	Other write-ins	2,732
9	TOTALS	28,082

NORTH CAROLINA
PERSONAL AUTO LIABILITY INSURANCE
AGGREGATE ANNUAL STATEMENT DATA
TOP 50 AUTO INSURERS BASED ON 2002 WRITTEN PREMIUM

2001 UNDERWRITING AND INVESTMENT EXHIBIT

STATEMENT OF INCOME

1	Premiums earned	95,134,573
	Deductions	
2	Losses incurred	70,332,076
3	Loss expenses incurred	12,952,988
4	Other underwriting expenses incurred	23,374,925
5	Aggregate write-ins for underwriting deductions	-25,395
6	Total underwriting deductions	106,634,594
7	Net underwriting gain or loss	-11,500,022
8	Net investment income earned	8,764,431
9	Net realized capital gains or losses	162,375
9A	Net investment gain or loss	8,926,806
10	Net gain or loss from agents or premium balances charged off	-217,804
11	Finance or service charges not included in premiums	787,578
12	Aggregate write-ins for miscellaneous income	684,346
13	Total other income	1,254,120
14	Net income before dividends to policyholders and before federal and foreign income taxes	-1,319,095
14A	Dividends to policyholders	580,326
14B	Net income after dividends to policyholders but before federal and foreign income taxes	-1,899,421
15	Federal and foreign income taxes incurred	-376,605
16	Net income	-1,522,816
17	Surplus as regards policyholders, December 31 previous year	104,134,916
18	Net income	-1,522,816
19	Net unrealized capital gains or losses	-7,473,394
20	Change in non-admitted assets	-931,957
21	Change in provision for reinsurance	30,587
22	Change in foreign exchange adjustment	40,025
23	Change in excess of statutory reserves over statement reserves	0
23A	Change in surplus notes	800,878
24	Capital changes	
	(a) Paid in	0
	(b) Transferred from surplus	10,000
	(c) Transferred to surplus	0
25	Surplus adjustments	
	(a) Paid in	383,212
	(b) Transferred to capital	-10,000
	(c) Transferred from capital	0
26	Net remittances from or to Home Office	0
27	Dividends to stockholders (cash)	-1,491,396
28	Change in treasury stock	0
29	Extraordinary amounts of taxes for prior years	1,049
30	Aggregate write-ins for gains and losses in surplus	-169,843
31	Change in surplus as regards policyholders for the year	-6,259,081
32	Surplus as regards policyholders, December 31 current year	97,875,835

DETAILS OF WRITE-INS AGGREGATED AT ITEM 30

1	Miscellaneous operating adjustments	-157,865
2	Change in conditional reserves	932
3	Miscellaneous capital and surplus adjustments	-12,910
11	TOTALS	-169,843

NORTH CAROLINA
PERSONAL AUTO LIABILITY INSURANCE
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TOP 50 AUTO INSURERS BASED ON 2002 WRITTEN PREMIUM

2002 ASSETS

1	Bonds	105,657,553
2	Stocks	
	2.1 Preferred stocks	1,708,856
	2.2 Common stocks	72,268,585
3	Mortgage loans on real estate	
	3.1 First Liens	600,564
	3.2 Other than First Liens	47,420
4	Real estate	
	4.1 Properties occupied by the company	4,415,016
	4.2 Other properties	0
5	Cash and Short-term investments	9,103,235
6	Other invested assets	5,286,674
7	Receivable for securities	93,089
8	Aggregate write-ins for invested assets	3,259,256
9	Subtotals, cash and invested assets	202,685,019
10	Agents balances or uncollected premiums	
	10.1 In course of collection	6,598,161
	10.2 Booked but deferred and not yet due	15,684,557
	10.3 Accrued retrospective premiums	707,863
11	Funds held by or deposited with reinsured companies	808,826
12	Bills receivable, taken for premiums	10,210
13	Reinsurance recoverable on loss payments	2,496,903
14	Federal income tax recoverable and interest thereon	4,323,461
14A	Guaranty funds receivable or on deposit	142,212
15	Electronic data processing equipment	817,284
16	Interest, dividends and real estate income due and accrued	1,699,245
17	Receivable from parent, subsidiaries and affiliates	1,701,461
18	Equities and deposits in pools and associations	315,519
19	Amounts receivable relating to uninsured A & H plans	0
20	Other assets non-admitted	0
21	Aggregate write-ins for other than invested assets	2,529,997
22	TOTALS (items 8a through 20)	240,737,408

DETAILS OF WRITE-INS AGGREGATED AT ITEM 20

1	Future investment income on loss reserve	0
2	Other write-ins	2,529,997
6	TOTALS	2,529,997

NORTH CAROLINA
PERSONAL AUTO LIABILITY INSURANCE
AGGREGATE ANNUAL STATEMENT DATA
TOP 50 AUTO INSURERS BASED ON 2002 WRITTEN PREMIUM

2002 LIABILITIES

1	Losses	65,392,500
1A	Reinsurance payable on paid loss and loss adjustment expense	1,511,802
2	Loss adjustment expenses	15,925,443
3	Contingent commissions and other similar charges	542,214
4	Other expenses	6,673,341
5	Taxes, licenses and fees	1,279,649
6	Federal and foreign income taxes	1,178,053
7	Borrowed money	1,546,042
8	Interest	0
9	Unearned premiums	35,069,467
10	Dividends declared and unpaid	
	(a) Stockholders	10,209
	(b) Policyholders	112,013
11	Funds held by company under reinsurance treaties	3,508,513
12	Amounts withheld or retained by company for account of others	1,297,624
13	Remittances and items not allocated	437,195
14	Provision for reinsurance	411,084
15	Excess of statutory reserves over statement reserves	0
16	Net adjustments in assets and liabilities for foreign exchange	70,097
17	Drafts outstanding	1,058,513
18	Payable to parent, subsidiaries and affiliates	751,492
19	Payable for securities	1,460,795
20	Liability for amounts held under accident and health plans	0
21	Capital notes and interest thereon	0
22	Aggregate write-ins for liabilities	6,419,213
23	Total liabilities	151,086,641
24	Aggregate write-ins for special surplus funds	19,839,019
25A	Common capital stock	173,444
25B	Preferred capital stock	465,060
25C	Aggregate write-ins for other than special surplus funds	28,554
26A	Surplus notes	4,344,734
26B	Gross paid in and contributed surplus	8,959,629
26C	Unassigned funds (surplus)	55,840,491
26D	Treasury stock	
	(1) common	166
	(2) preferred	0
27	Surplus as regards policyholders	89,650,767
28	TOTALS	240,737,408

DETAILS OF WRITE-INS AGGREGATED AT ITEM 22

1	Miscellaneous conditional reserves	29,061
2	Other reinsurance balances	0
3	Loss portfolio transfers	-2,946,338
4	Discount on loss reserve	0
5	Other write-ins	9,336,491
9	TOTALS	6,419,213

DETAILS OF WRITE-INS AGGREGATED AT ITEM 23C

1	Guaranty funds	25,350
2	Other write-ins	28,554
9	TOTALS	28,554

NORTH CAROLINA
PERSONAL AUTO LIABILITY INSURANCE
AGGREGATE ANNUAL STATEMENT DATA
TOP 50 AUTO INSURERS BASED ON 2002 WRITTEN PREMIUM

2002 UNDERWRITING AND INVESTMENT EXHIBIT

STATEMENT OF INCOME

1	Premiums earned	103,162,501
	Deductions	
2	Losses incurred	71,218,933
3	Loss expenses incurred	13,553,570
4	Other underwriting expenses incurred	25,164,331
5	Aggregate write-ins for underwriting deductions	65,532
6	Total underwriting deductions	110,002,366
7	Net underwriting gain or loss	-6,839,864
8	Net investment income earned	8,435,541
9	Net realized capital gains or losses	-2,044,425
9A	Net investment gain or loss	6,391,116
10	Net gain or loss from agents or premium balances charged off	-250,866
11	Finance or service charges not included in premiums	838,585
12	Aggregate write-ins for miscellaneous income	-188,387
13	Total other income	399,332
14	Net income before dividends to policyholders and before federal and foreign income taxes	-49,416
14A	Dividends to policyholders	612,410
14B	Net income after dividends to policyholders but before federal and foreign income taxes	-661,827
15	Federal and foreign income taxes incurred	-1,215,273
16	Net income	553,446
17	Surplus as regards policyholders, December 31 previous year	97,875,835
18	Net income	553,446
19	Net unrealized capital gains or losses	-8,503,900
20	Change in non-admitted assets	-1,474,963
21	Change in provision for reinsurance	44,922
22	Change in foreign exchange adjustment	70,170
23	Change in excess of statutory reserves over statement reserves	0
23A	Change in surplus notes	-619
24	Capital changes	
	(a) Paid in	0
	(b) Transferred from surplus	1,700
	(c) Transferred to surplus	0
25	Surplus adjustments	
	(a) Paid in	1,095,937
	(b) Transferred to capital	-1,700
	(c) Transferred from capital	0
26	Net remittances from or to Home Office	0
27	Dividends to stockholders (cash)	-1,430,146
28	Change in treasury stock	0
29	Extraordinary amounts of taxes for prior years	0
30	Aggregate write-ins for gains and losses in surplus	-870,429
31	Change in surplus as regards policyholders for the year	-8,225,068
32	Surplus as regards policyholders, December 31 current year	89,650,767

DETAILS OF WRITE-INS AGGREGATED AT ITEM 30

1	Miscellaneous operating adjustments	-879,579
2	Change in conditional reserves	8,101
3	Miscellaneous capital and surplus adjustments	0
11	TOTALS	-870,429

NORTH CAROLINA
PERSONAL AUTO PHYSICAL DAMAGE INSURANCE
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TOP 50 AUTO INSURERS BASED ON 2002 WRITTEN PREMIUM

2001 ASSETS

1	Bonds	103,891,279
2	Stocks	
	2.1 Preferred stocks	2,041,793
	2.2 Common stocks	85,624,200
3	Mortgage loans on real estate	
	3.1 First Liens	577,878
	3.2 Other than First Liens	48,539
4	Real estate	
	4.1 Properties occupied by the company	4,674,565
	4.2 Other properties	0
5	Cash and Short-term investments	3,002,644
6	Other invested assets	4,880,949
7	Receivable for securities	166,129
8	Aggregate write-ins for invested assets	1,370,685
9	Subtotals, cash and invested assets	206,493,817
10	Agents balances or uncollected premiums	
	10.1 In course of collection	5,606,124
	10.2 Booked but deferred and not yet due	14,686,131
	10.3 Accrued retrospective premiums	716,211
11	Funds held by or deposited with reinsured companies	936,774
12	Bills receivable, taken for premiums	8,819
13	Reinsurance recoverable on loss payments	1,760,176
14	Federal income tax recoverable and interest thereon	3,405,414
14A	Guaranty funds receivable or on deposit	94,091
15	Electronic data processing equipment	1,061,679
16	Interest, dividends and real estate income due and accrued	1,722,011
17	Receivable from parent, subsidiaries and affiliates	2,557,898
18	Equities and deposits in pools and associations	309,030
19	Amounts receivable relating to uninsured A & H plans	0
20	Other assets non-admitted	0
21	Aggregate write-ins for other than invested assets	1,706,869
22	TOTALS (items 8a through 20)	241,397,070

DETAILS OF WRITE-INS AGGREGATED AT ITEM 20

1	Future investment income on loss reserve	0
2	Other write-ins	1,706,869
6	TOTALS	1,706,869

NORTH CAROLINA
PERSONAL AUTO PHYSICAL DAMAGE INSURANCE
AGGREGATE ANNUAL STATEMENT DATA
TOP 50 AUTO INSURERS BASED ON 2002 WRITTEN PREMIUM

2001 LIABILITIES

1	Losses	62,049,423
1A	Reinsurance payable on paid loss and loss adjustment expense	1,356,597
2	Loss adjustment expenses	15,757,393
3	Contingent commissions and other similar charges	672,189
4	Other expenses	5,466,429
5	Taxes, licenses and fees	1,249,111
6	Federal and foreign income taxes	4,054,053
7	Borrowed money	1,910,512
8	Interest	0
9	Unearned premiums	34,511,089
10	Dividends declared and unpaid	
	(a) Stockholders	3,672
	(b) Policyholders	278,005
11	Funds held by company under reinsurance treaties	2,810,433
12	Amounts withheld or retained by company for account of others	1,151,339
13	Remittances and items not allocated	883,329
14	Provision for reinsurance	471,382
15	Excess of statutory reserves over statement reserves	0
16	Net adjustments in assets and liabilities for foreign exchange	148,383
17	Drafts outstanding	1,187,462
18	Payable to parent, subsidiaries and affiliates	639,738
19	Payable for securities	570,763
20	Liability for amounts held under accident and health plans	0
21	Capital notes and interest thereon	0
22	Aggregate write-ins for liabilities	6,293,623
23	Total liabilities	143,065,229
24	Aggregate write-ins for special surplus funds	23,102,998
25A	Common capital stock	184,704
25B	Preferred capital stock	465,060
25C	Aggregate write-ins for other than special surplus funds	28,082
26A	Surplus notes	4,345,353
26B	Gross paid in and contributed surplus	7,908,968
26C	Unassigned funds (surplus)	62,296,841
26D	Treasury stock	
	(1) common	166
	(2) preferred	0
27	Surplus as regards policyholders	98,331,840
28	TOTALS	241,397,070

DETAILS OF WRITE-INS AGGREGATED AT ITEM 22

1	Miscellaneous conditional reserves	37,162
2	Other reinsurance balances	0
3	Loss portfolio transfers	-1,975,517
4	Discount on loss reserve	0
5	Other write-ins	8,231,978
9	TOTALS	6,293,623

DETAILS OF WRITE-INS AGGREGATED AT ITEM 23C

1	Guaranty funds	25,350
2	Other write-ins	2,732
9	TOTALS	28,082

NORTH CAROLINA
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TOP 50 AUTO INSURERS BASED ON 2002 WRITTEN PREMIUM
2001 UNDERWRITING AND INVESTMENT EXHIBIT

STATEMENT OF INCOME

1	Premiums earned	98,843,399
	Deductions	
2	Losses incurred	72,315,661
3	Loss expenses incurred	13,418,823
4	Other underwriting expenses incurred	24,477,984
5	Aggregate write-ins for underwriting deductions	-25,212
6	Total underwriting deductions	110,187,256
7	Net underwriting gain or loss	-11,343,858
8	Net investment income earned	8,864,217
9	Net realized capital gains or losses	40,354
9A	Net investment gain or loss	8,904,570
10	Net gain or loss from agents or premium balances charged off	-244,604
11	Finance or service charges not included in premiums	780,549
12	Aggregate write-ins for miscellaneous income	760,583
13	Total other income	1,296,528
14	Net income before dividends to policyholders and before federal and foreign income taxes	-1,142,759
14A	Dividends to policyholders	586,552
14B	Net income after dividends to policyholders but before federal and foreign income taxes	-1,729,311
15	Federal and foreign income taxes incurred	-270,317
16	Net income	-1,458,994
17	Surplus as regards policyholders, December 31 previous year	104,186,236
18	Net income	-1,458,994
19	Net unrealized capital gains or losses	-7,252,015
20	Change in non-admitted assets	-921,715
21	Change in provision for reinsurance	22,756
22	Change in foreign exchange adjustment	36,928
23	Change in excess of statutory reserves over statement reserves	0
23A	Change in surplus notes	800,878
24	Capital changes	
	(a) Paid in	0
	(b) Transferred from surplus	10,000
	(c) Transferred to surplus	0
25	Surplus adjustments	
	(a) Paid in	531,712
	(b) Transferred to capital	-10,000
	(c) Transferred from capital	0
26	Net remittances from or to Home Office	0
27	Dividends to stockholders (cash)	-1,750,946
28	Change in treasury stock	0
29	Extraordinary amounts of taxes for prior years	1,049
30	Aggregate write-ins for gains and losses in surplus	-167,204
31	Change in surplus as regards policyholders for the year	-5,854,395
32	Surplus as regards policyholders, December 31 current year	98,331,840

DETAILS OF WRITE-INS AGGREGATED AT ITEM 30

1	Miscellaneous operating adjustments	-155,226
2	Change in conditional reserves	932
3	Miscellaneous capital and surplus adjustments	-12,910
11	TOTALS	-167,204

NORTH CAROLINA
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TOP 50 AUTO INSURERS BASED ON 2002 WRITTEN PREMIUM

2002 ASSETS

1	Bonds	106,265,691
2	Stocks	
	2.1 Preferred stocks	1,861,504
	2.2 Common stocks	72,899,004
3	Mortgage loans on real estate	
	3.1 First Liens	626,323
	3.2 Other than First Liens	47,420
4	Real estate	
	4.1 Properties occupied by the company	4,727,437
	4.2 Other properties	0
5	Cash and Short-term investments	9,723,159
6	Other invested assets	5,311,827
7	Receivable for securities	115,380
8	Aggregate write-ins for invested assets	3,259,256
9	Subtotals, cash and invested assets	205,080,218
10	Agents balances or uncollected premiums	
	10.1 In course of collection	6,550,082
	10.2 Booked but deferred and not yet due	16,562,009
	10.3 Accrued retrospective premiums	695,429
11	Funds held by or deposited with reinsured companies	1,051,670
12	Bills receivable, taken for premiums	10,210
13	Reinsurance recoverable on loss payments	2,507,919
14	Federal income tax recoverable and interest thereon	4,505,016
14A	Guaranty funds receivable or on deposit	136,967
15	Electronic data processing equipment	841,826
16	Interest, dividends and real estate income due and accrued	1,698,402
17	Receivable from parent, subsidiaries and affiliates	1,778,448
18	Equities and deposits in pools and associations	314,476
19	Amounts receivable relating to uninsured A & H plans	0
20	Other assets non-admitted	0
21	Aggregate write-ins for other than invested assets	2,522,986
22	TOTALS (items 8a through 20)	244,471,144

DETAILS OF WRITE-INS AGGREGATED AT ITEM 20

1	Future investment income on loss reserve	0
2	Other write-ins	2,522,986
6	TOTALS	2,522,986

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TOP 50 AUTO INSURERS BASED ON 2002 WRITTEN PREMIUM

2002 LIABILITIES

1	Losses	65,540,509
1A	Reinsurance payable on paid loss and loss adjustment expense	2,029,789
2	Loss adjustment expenses	15,961,864
3	Contingent commissions and other similar charges	620,066
4	Other expenses	6,800,480
5	Taxes, licenses and fees	1,299,616
6	Federal and foreign income taxes	1,190,422
7	Borrowed money	1,546,042
8	Interest	0
9	Unearned premiums	36,620,324
10	Dividends declared and unpaid	
	(a) Stockholders	15,209
	(b) Policyholders	109,011
11	Funds held by company under reinsurance treaties	3,647,377
12	Amounts withheld or retained by company for account of others	1,305,958
13	Remittances and items not allocated	450,506
14	Provision for reinsurance	442,600
15	Excess of statutory reserves over statement reserves	0
16	Net adjustments in assets and liabilities for foreign exchange	89,021
17	Drafts outstanding	1,086,401
18	Payable to parent, subsidiaries and affiliates	1,080,801
19	Payable for securities	1,549,263
20	Liability for amounts held under accident and health plans	0
21	Capital notes and interest thereon	0
22	Aggregate write-ins for liabilities	6,322,825
23	Total liabilities	154,130,486
24	Aggregate write-ins for special surplus funds	19,838,967
25A	Common capital stock	186,404
25B	Preferred capital stock	465,060
25C	Aggregate write-ins for other than special surplus funds	28,554
26A	Surplus notes	4,344,734
26B	Gross paid in and contributed surplus	9,107,517
26C	Unassigned funds (surplus)	56,369,587
26D	Treasury stock	
	(1) common	166
	(2) preferred	0
27	Surplus as regards policyholders	90,340,658
28	TOTALS	244,471,144

DETAILS OF WRITE-INS AGGREGATED AT ITEM 22

1	Miscellaneous conditional reserves	29,061
2	Other reinsurance balances	0
3	Loss portfolio transfers	-2,962,504
4	Discount on loss reserve	0
5	Other write-ins	9,256,269
9	TOTALS	6,322,825

DETAILS OF WRITE-INS AGGREGATED AT ITEM 23C

1	Guaranty funds	25,350
2	Other write-ins	28,554
9	TOTALS	28,554

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TOP 50 AUTO INSURERS BASED ON 2002 WRITTEN PREMIUM
2002 UNDERWRITING AND INVESTMENT EXHIBIT

STATEMENT OF INCOME

1	Premiums earned	106,950,353
	Deductions	
2	Losses incurred	73,186,250
3	Loss expenses incurred	13,979,652
4	Other underwriting expenses incurred	26,176,628
5	Aggregate write-ins for underwriting deductions	64,165
6	Total underwriting deductions	113,406,695
7	Net underwriting gain or loss	-6,456,342
8	Net investment income earned	8,420,165
9	Net realized capital gains or losses	-1,975,219
9A	Net investment gain or loss	6,444,946
10	Net gain or loss from agents or premium balances charged off	-281,945
11	Finance or service charges not included in premiums	831,607
12	Aggregate write-ins for miscellaneous income	-117,334
13	Total other income	432,328
14	Net income before dividends to policyholders and before federal and foreign income taxes	420,932
14A	Dividends to policyholders	612,307
14B	Net income after dividends to policyholders but before federal and foreign income taxes	-191,375
15	Federal and foreign income taxes incurred	-1,028,490
16	Net income	837,115
17	Surplus as regards policyholders, December 31 previous year	98,331,840
18	Net income	837,115
19	Net unrealized capital gains or losses	-8,486,006
20	Change in non-admitted assets	-1,433,441
21	Change in provision for reinsurance	28,782
22	Change in foreign exchange adjustment	70,157
23	Change in excess of statutory reserves over statement reserves	0
23A	Change in surplus notes	-619
24	Capital changes	
	(a) Paid in	0
	(b) Transferred from surplus	1,700
	(c) Transferred to surplus	0
25	Surplus adjustments	1,198,549
	(a) Paid in	-1,700
	(b) Transferred to capital	0
	(c) Transferred from capital	0
26	Net remittances from or to Home Office	0
27	Dividends to stockholders (cash)	-1,574,553
28	Change in treasury stock	0
29	Extraordinary amounts of taxes for prior years	0
30	Aggregate write-ins for gains and losses in surplus	-871,096
31	Change in surplus as regards policyholders for the year	-7,991,183
32	Surplus as regards policyholders, December 31 current year	90,340,658

DETAILS OF WRITE-INS AGGREGATED AT ITEM 30

1	Miscellaneous operating adjustments	-880,247
2	Change in conditional reserves	8,101
3	Miscellaneous capital and surplus adjustments	0
11	TOTALS	-871,096

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PERSONAL AUTO LIABILITY INSURANCE
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TOP 50 AUTO INSURERS BASED ON 2002 WRITTEN PREMIUM

PART II - 2001 ALLOCATION TO LINES OF BUSINESS NET OF REINSURANCE
LIABILITY

1	Net Premiums Written	39,709,433,000
2	Net Premiums Earned	38,902,830,000
3	Dividends to Policyholders	147,607,000
4	Incurred Losses	29,407,344,000
5	Allocated Loss Adjustment Expenses Incurred	1,942,991,000
6	Unallocated Loss Adjustment Expenses Incurred	4,319,433,000
7	Unpaid Losses	31,786,105,000
8	Allocated Loss Adjustment Expenses Unpaid	5,091,687,000
9	Unallocated Loss Adjustment Expenses Unpaid	3,094,410,000
10	Unearned Premium Reserves	11,177,588,000
11	Agents' Balances	6,429,813,000
12	Commission and Brokerage Expense	3,077,023,000
13	Taxes, Licenses and Fees Incurred	943,730,000
14	Other Acquisition, Etc. Expenses Incurred	2,885,973,000
15	General Expenses Incurred	1,837,317,000
16	Other Income Less Other Expenses	381,907,000
17	Pretax Profit Excluding Investment Gain	-5,276,684,000
18	Investment Gain on Insurance Transactions	1,824,063,000
19	Profit or Loss Excluding Inv Gain on Capital and Surplus	-3,452,623,000
20	Investment Gain on Capital and Surplus	1,871,201,000
21	Total Profit or Loss	-1,581,421,000

PHYSICAL DAMAGE

1	Net Premiums Written	28,869,247,000
2	Net Premiums Earned	28,226,405,000
3	Dividends to Policyholders	129,550,000
4	Incurred Losses	19,547,481,000
5	Allocated Loss Adjustment Expenses Incurred	92,083,000
6	Unallocated Loss Adjustment Expenses Incurred	3,164,646,000
7	Unpaid Losses	1,545,566,000
8	Allocated Loss Adjustment Expenses Unpaid	106,481,000
9	Unallocated Loss Adjustment Expenses Unpaid	652,433,000
10	Unearned Premium Reserves	8,261,666,000
11	Agents' Balances	4,811,464,000
12	Commission and Brokerage Expense	2,196,845,000
13	Taxes, Licenses and Fees Incurred	684,852,000
14	Other Acquisition, Etc. Expenses Incurred	2,156,979,000
15	General Expenses Incurred	1,324,356,000
16	Other Income Less Other Expenses	247,874,000
17	Pretax Profit Excluding Investment Gain	-822,515,000
18	Investment Gain on Insurance Transactions	80,775,000
19	Profit or Loss Excluding Inv Gain on Capital and Surplus	-741,741,000
20	Investment Gain on Capital and Surplus	818,891,000
21	Total Profit or Loss	77,152,000

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TOP 50 AUTO INSURERS BASED ON 2002 WRITTEN PREMIUM

PART II - 2002 ALLOCATION TO LINES OF BUSINESS NET OF REINSURANCE
LIABILITY

1	Net Premiums Written	43,219,985,000
2	Net Premiums Earned	42,280,068,000
3	Dividends to Policyholders	177,211,000
4	Incurred Losses	30,847,996,000
5	Allocated Loss Adjustment Expenses Incurred	1,808,336,000
6	Unallocated Loss Adjustment Expenses Incurred	4,610,738,000
7	Unpaid Losses	33,607,545,000
8	Allocated Loss Adjustment Expenses Unpaid	5,078,110,000
9	Unallocated Loss Adjustment Expenses Unpaid	3,254,061,000
10	Unearned Premium Reserves	12,117,897,000
11	Agents' Balances	7,069,321,000
12	Commission and Brokerage Expense	3,287,110,000
13	Taxes, Licenses and Fees Incurred	1,030,601,000
14	Other Acquisition, Etc. Expenses Incurred	3,592,898,000
15	General Expenses Incurred	1,867,642,000
16	Other Income Less Other Expenses	158,803,000
17	Pretax Profit Excluding Investment Gain	-4,783,664,000
18	Investment Gain on Insurance Transactions	1,497,077,000
19	Profit or Loss Excluding Inv Gain on Capital and Surplus	-3,286,583,000
20	Investment Gain on Capital and Surplus	1,276,800,000
21	Total Profit or Loss	-2,009,782,000

PHYSICAL DAMAGE

1	Net Premiums Written	30,777,183,000
2	Net Premiums Earned	30,356,102,000
3	Dividends to Policyholders	157,962,000
4	Incurred Losses	19,409,396,000
5	Allocated Loss Adjustment Expenses Incurred	71,174,000
6	Unallocated Loss Adjustment Expenses Incurred	3,112,609,000
7	Unpaid Losses	1,703,582,000
8	Allocated Loss Adjustment Expenses Unpaid	98,163,000
9	Unallocated Loss Adjustment Expenses Unpaid	717,412,000
10	Unearned Premium Reserves	8,687,432,000
11	Agents' Balances	5,110,882,000
12	Commission and Brokerage Expense	2,306,038,000
13	Taxes, Licenses and Fees Incurred	743,579,000
14	Other Acquisition, Etc. Expenses Incurred	2,594,871,000
15	General Expenses Incurred	1,223,297,000
16	Other Income Less Other Expenses	116,818,000
17	Pretax Profit Excluding Investment Gain	853,996,000
18	Investment Gain on Insurance Transactions	54,592,000
19	Profit or Loss Excluding Inv Gain on Capital and Surplus	908,586,000
20	Investment Gain on Capital and Surplus	538,258,000
21	Total Profit or Loss	1,446,845,000

NORTH CAROLINA
PERSONAL AUTO PHYSICAL DAMAGE INSURANCE
AGGREGATE ANNUAL STATEMENT DATA
TOP 50 AUTO INSURERS BASED ON 2002 WRITTEN PREMIUM

PART II - 2001 ALLOCATION TO LINES OF BUSINESS NET OF REINSURANCE
LIABILITY

1	Net Premiums Written	41,331,277,000
2	Net Premiums Earned	40,518,982,000
3	Dividends to Policyholders	147,627,000
4	Incurred Losses	30,357,897,000
5	Allocated Loss Adjustment Expenses Incurred	1,992,451,000
6	Unallocated Loss Adjustment Expenses Incurred	4,527,982,000
7	Unpaid Losses	32,555,301,000
8	Allocated Loss Adjustment Expenses Unpaid	5,187,067,000
9	Unallocated Loss Adjustment Expenses Unpaid	3,174,664,000
10	Unearned Premium Reserves	11,752,973,000
11	Agents' Balances	6,766,035,000
12	Commission and Brokerage Expense	3,190,840,000
13	Taxes, Licenses and Fees Incurred	982,550,000
14	Other Acquisition, Etc. Expenses Incurred	2,964,137,000
15	General Expenses Incurred	1,983,856,000
16	Other Income Less Other Expenses	398,842,000
17	Pretax Profit Excluding Investment Gain	-5,229,519,000
18	Investment Gain on Insurance Transactions	1,880,241,000
19	Profit or Loss Excluding Inv Gain on Capital and Surplus	-3,349,280,000
20	Investment Gain on Capital and Surplus	1,891,854,000
21	Total Profit or Loss	-1,457,426,000

PHYSICAL DAMAGE

1	Net Premiums Written	30,191,386,000
2	Net Premiums Earned	29,537,982,000
3	Dividends to Policyholders	129,566,000
4	Incurred Losses	20,279,362,000
5	Allocated Loss Adjustment Expenses Incurred	95,634,000
6	Unallocated Loss Adjustment Expenses Incurred	3,317,361,000
7	Unpaid Losses	1,578,572,000
8	Allocated Loss Adjustment Expenses Unpaid	111,453,000
9	Unallocated Loss Adjustment Expenses Unpaid	659,520,000
10	Unearned Premium Reserves	8,879,754,000
11	Agents' Balances	5,072,732,000
12	Commission and Brokerage Expense	2,348,548,000
13	Taxes, Licenses and Fees Incurred	722,936,000
14	Other Acquisition, Etc. Expenses Incurred	2,215,023,000
15	General Expenses Incurred	1,460,086,000
16	Other Income Less Other Expenses	259,285,000
17	Pretax Profit Excluding Investment Gain	-771,251,000
18	Investment Gain on Insurance Transactions	97,097,000
19	Profit or Loss Excluding Inv Gain on Capital and Surplus	-674,156,000
20	Investment Gain on Capital and Surplus	842,833,000
21	Total Profit or Loss	168,677,000

NORTH CAROLINA
PERSONAL AUTO PHYSICAL DAMAGE INSURANCE
AGGREGATE ANNUAL STATEMENT DATA
TOP 50 AUTO INSURERS BASED ON 2002 WRITTEN PREMIUM

PART II - 2002 ALLOCATION TO LINES OF BUSINESS NET OF REINSURANCE
LIABILITY

1	Net Premiums Written	45,394,266,000
2	Net Premiums Earned	44,328,492,000
3	Dividends to Policyholders	177,211,000
4	Incurred Losses	31,985,914,000
5	Allocated Loss Adjustment Expenses Incurred	1,872,620,000
6	Unallocated Loss Adjustment Expenses Incurred	4,857,334,000
7	Unpaid Losses	34,511,469,000
8	Allocated Loss Adjustment Expenses Unpaid	5,196,739,000
9	Unallocated Loss Adjustment Expenses Unpaid	3,350,134,000
10	Unearned Premium Reserves	12,819,137,000
11	Agents' Balances	7,520,022,000
12	Commission and Brokerage Expense	3,445,783,000
13	Taxes, Licenses and Fees Incurred	1,084,675,000
14	Other Acquisition, Etc. Expenses Incurred	3,655,659,000
15	General Expenses Incurred	2,060,184,000
16	Other Income Less Other Expenses	176,547,000
17	Pretax Profit Excluding Investment Gain	-4,634,341,000
18	Investment Gain on Insurance Transactions	1,530,313,000
19	Profit or Loss Excluding Inv Gain on Capital and Surplus	-3,104,025,000
20	Investment Gain on Capital and Surplus	1,293,725,000
21	Total Profit or Loss	-1,810,299,000

PHYSICAL DAMAGE

1	Net Premiums Written	32,432,850,000
2	Net Premiums Earned	31,950,361,000
3	Dividends to Policyholders	157,962,000
4	Incurred Losses	20,291,301,000
5	Allocated Loss Adjustment Expenses Incurred	77,408,000
6	Unallocated Loss Adjustment Expenses Incurred	3,282,589,000
7	Unpaid Losses	1,749,193,000
8	Allocated Loss Adjustment Expenses Unpaid	104,219,000
9	Unallocated Loss Adjustment Expenses Unpaid	725,686,000
10	Unearned Premium Reserves	9,344,623,000
11	Agents' Balances	5,434,469,000
12	Commission and Brokerage Expense	2,483,570,000
13	Taxes, Licenses and Fees Incurred	790,150,000
14	Other Acquisition, Etc. Expenses Incurred	2,636,900,000
15	General Expenses Incurred	1,379,251,000
16	Other Income Less Other Expenses	128,378,000
17	Pretax Profit Excluding Investment Gain	979,613,000
18	Investment Gain on Insurance Transactions	62,253,000
19	Profit or Loss Excluding Inv Gain on Capital and Surplus	1,041,864,000
20	Investment Gain on Capital and Surplus	556,237,000
21	Total Profit or Loss	1,598,099,000

STATISTICAL DATA TO COMPLY WITH NORTH CAROLINA
REQUIREMENTS FOR A PRIVATE PASSENGER RATE FILING AS PER 11 NCAC 10.1104

11. IDENTIFICATION OF APPLICABLE STATISTICAL PLANS AND PROGRAMS AND A
CERTIFICATION OF COMPLIANCE WITH THEM

(a) ISO Personal Auto Statistical Plan

ISO Minimum Personal Auto Statistical Plan

ISO 2002 Call for Personal Auto Bodily Injury and Property Damage
Liability and No-Fault Statistics

ISO 2002 Call for Personal Auto Physical Damage Statistics

ISO 2002 Call for Personal Auto Minimum Statistical Plan Liability
and No-Fault Statistics

ISO 2002 Call for Personal Auto Minimum Statistical Plan Physical
Damage Statistics

NAII Automobile Statistical Plans - All Coverages

NAII 2002 quarterly Automobile Liability and Physical Damage Call

NAII Voluntary Automobile Excess Loss Call

Annual Statement for Calendar Year 2002

Insurance Expense Exhibit for Calendar Year 2002

RB Calls for 2002 North Carolina Automobile and Motorcycle Expense
Experience

NISS Automobile Statistical Plan - All Coverages - Part IV, North
Carolina

NISS 2002 Quarterly Automobile Call

NISS 2002 Quarterly Automobile Excess Loss Call

NISS 2002 Calendar Year Annual Statement

NISS 2003 Financial Reconciliation Call

- (b) The North Carolina Rate Bureau certifies that there is no evidence known to it or, insofar as it is aware following reasonable inquiry, to the statistical agencies involved that the data which were collected under the statistical plans identified in response (11)(a) above and used in the filing are not materially true and accurate representations of the experience of the companies whose data underlie such experience. While the Rate Bureau is aware that the collected data sometimes require corrections or adjustments, the Rate Bureau's review of the data, the data collection process, and the ratemaking process indicates that the aggregate data are reasonable and reliable for ratemaking purposes. See also the prefiled testimony of P. Woods and M. Miller.
- (c) Pages H-723-727 contain general descriptions of the editing procedures used to ensure data were collected in accordance with the applicable statistical plans.

North Carolina Private Passenger Automobile Insurance Statistical Data

ISO Editing Procedures

1. Upon receipt of the data from each reporting company, checks are made to ensure that each record (i.e., the data reported for each exposure) has valid and readable information. This includes a check that the appropriate alpha-numeric codes have been utilized.
2. The records are then checked to ensure that each of the fields has a valid code in it (e.g., company numbers must be entered as four-digit numerals).
3. Relationship edits which evaluate the interrelationship between codes are then performed. For example, if a record indicates North Carolina, Private Passenger, Bodily Injury, checks are made to ascertain that applicable interrelationships are maintained.
4. Distributional edits are performed to make sure that the reporting company has not erred in miscoding its data into a single class, territory, or other rating criteria due a systems problem or other error.
5. The resulting combined data from all the company records are reconciled with Page 15 Annual Statement data for that company.
6. After all of the ISO data are aggregated, a consolidated review of the data is conducted to determine overall reasonableness and accuracy. In this procedure the data are compared with previous statewide and territory figures. Areas of concern are identified and results are verified by checking back to the source data.

ISO's edit procedure for Private Passenger Automobile data is in compliance with the requirements of the Statistical Data Monitoring System (SDMS) which is mandated for use in several states and was developed by the New York Insurance Department in conjunction with the Arthur Andersen Company. SDMS was developed to provide procedures for the companies that report, and stat agents that collect, data in order to put controls into the reporting system to generate valid results. ISO employs the procedures detailed by SDMS throughout the country.

NAlI Editing Procedures

The following narrative sets forth a general description of the editing procedures utilized by NAlI to review North Carolina statistical data. All North Carolina experience submitted to the NAlI by affiliated companies undergoes standard procedures to ensure that the data is reported in accordance with the NAlI's approved statistical plans.

NAlI's review of the data takes place on two levels: analysis of individual company data and analysis of the aggregate data of all the companies combined. These two separate functions will be treated in that order.

Analysis of Company Data

Analysis of company data includes: completeness checks, editing for valid coding and checking the distribution of data among the various data elements.

1. Completeness Checks (Balancing and Reconciliation):

Balancing and reconciliation procedures are used to determine completeness of reporting. Completeness means that the NAlI has received and processed all of the data due to be filed with the NAlI. First, totals of each company's processed data are compared to separate transmittal totals supplied by the company. This step ensures that NAlI has processed completely the experience included in the company's submission of data and that no errors occur during this processing. As a second check for completeness, the reported statistical data is reconciled to Page 15 totals from the company's Annual Statement. It is a useful procedure in determining completeness because the annual statement represents an independent source of information.

2. Editing of Codes:

Format and Readability

Statistical data reported by affiliated companies must be filed in accordance with NAlI's approved statistical plans. This includes the requirement that the data must conform to the specific formats and technical specifications in order for NAlI to properly read and process these submissions. The initial edit is a test of each company's submission to ensure it has been reported using the proper record format and that it meets certain technical requirements for the line of insurance being reported. Key fields are tested to ensure that only numeric information has been reported in fields defined as numeric, and that the fields have been reported in the proper position in the record.

Relational Edits

The data items of information filed with the insurance company's experience are reported by using codes defined under NAII's statistical plans. For example, the various types of Policy Forms written on Homeowners policies in North Carolina are defined in the Personal Lines Statistical Plan. Similarly, the various coverages written on private passenger automobile policies in North Carolina are defined in the Automobile Statistical Plan. Each definition for each data element has a unique code assigned to it which distinguishes it from other definitions. All data items applicable to North Carolina are defined in a similar manner in each of NAII's statistical plans and have codes assigned to properly identify each definition.

All records reported to NAII are subjected to validation of the reported codes. This validation, called editing, is performed to assure that companies are reporting properly defined NAII Statistical Plan codes for North Carolina experience.

The purpose of the edit is to validate the statistical codes reported in each record. This validation is called a Relation Edit. A relational edit verifies that a reported code is valid in combination with one or more related data items. Relational edit tests are accomplished primarily through the use of specific edit tables applicable to each line of insurance.

In most cases, the experience data in the record is used in conjunction with the related codes and compared to an establishment or discontinued date for the code being validated. This ensures that specific codes are not being utilized beyond the range of time during which they are valid.

An example of a relational edit involves territory coding. Many territory code numbers are available under each statistical plan for various states, with various effective dates. However, only codes defined for North Carolina for the specific line being processed are valid in combination with North Carolina reported experience. Further, if a new code is erected, that code will be considered valid only if the date reported in the statistical record is equal or subsequent to the establishment date of the code.

3. Distributional Analysis:

The validation of the codes is not by itself sufficient to assure the credibility of company data. Having assured the reporting of valid codes, the statistical agent must verify that valid entries are indeed reliable. Therefore, the data is also reviewed for reasonable distributions. The primary focus of this review is to establish that the statistical data reported by the company is a credible reflection of the company's experience.

The distribution of company experience by specific data elements such as state, territory, policy form, and construction, for example, for the current reporting period is compared to company profiles of prior periods. In addition, ratios relevant to the line of insurance such as average premium, average loss, volume, loss ratio and loss frequency are compared to industry averages. This historical comparison can highlight changes in the pattern of reporting.

The distributional analysis serves as an additional verification that systematic errors are not introduced during the production of data files submitted to NAIH by our affiliated companies. Disproportionate amounts of premiums and/or losses in a particular class or territory, for example, can be detected using this technique.

Validation of Aggregate Data

After the individual company has been reviewed, the data for all reporting companies is compiled to produce aggregate reports. The aggregate data represents the combined experience of many companies. This data is also subjected to similar review procedures. To ensure completeness, run to run control techniques are applied. This initials balancing the totals of the aggregate runs to previously verified control totals. In this manner the aggregate data is monitored to ensure the inclusion of the appropriate company data.

The aggregate data is also reviewed for credibility through distributional analysis similar to that performed on the individual company data. Earned exposures (where applicable) and premiums and incurred losses and claims are used to calculate pure premiums, claim frequencies and claim costs for comparison to past averages. The analysis of the aggregate data centers on determining consistency over time by comparing several years of experience, by coverage and class, or territory, for example. Through the application of these techniques, NAIH is able to provide reliable insurance statistical data in North Carolina.

North Carolina Private Passenger Automobile Insurance Statistical Data

NISS Editing Procedures

- a. Every report received is checked for completeness. Every submission must include (1) an affidavit; (2) a letter of transmittal setting forth company control totals for the data being sent; (3) the data being reported on tape, cartridge, diskette or form to be keyed.
- b. Individual company submissions are balanced to the company letter of transmittals to ensure that all data have been received and processed. After all four quarters of data have been received, the company reports are reconciled to the Annual Statement Page 15 amounts. The NISS Financial Reconciliation identifies any amounts needed to reconcile any differences between the company reported data and Annual Statement amounts.
- c. Every company record submitted to NISS is verified through NISS edit software for its coding accuracy and conformance with NISS record layouts and instructions. NISS edits verify the accuracy of each code for each data element. Where possible, each data element is subjected to a relational edit whereby it will be checked for accuracy in conjunction with another field.
- d. Individual company submissions are also subjected to a series of reasonability tests to determine that the current submission is consistent with previous company submissions, known changes in this line of business and statewide trends. NISS compares current quarter data to the previous quarter. This comparison is performed and analyzed by grouping data.
- e. After all of the NISS data are combined, a review of this consolidated data is also performed. The aggregate data is compared on a year to year basis to again verify its reasonableness, similar to those checks employed on an individual company submission.

STATISTICAL DATA TO COMPLY WITH NORTH CAROLINA
REQUIREMENTS FOR A PRIVATE PASSENGER RATE FILING
AS PER 11 NCAC 10.1104

12. INVESTMENT EARNINGS ON CAPITAL AND SURPLUS

Given the selected underwriting profit provisions contained in the filing, the pro forma statutory return on net worth (equity capital), is shown in the filing and the pre-filed testimony of D. Appel. Also shown therein is the ratio of net worth to surplus of 1.14. Accordingly, the corresponding return on statutory capital and surplus would be 13.90 for liability and 14.27 for physical damage. Based on data from A.M. Best's Aggregates and Averages, the 5-year average ratio of net worth to assets is .375. Accordingly, the corresponding return on assets would be 4.55% for liability and 4.68% for physical damage.

See also pre-filed testimony of D. Appel and J. Vander Weide.

STATISTICAL DATA TO COMPLY WITH NORTH CAROLINA
REQUIREMENTS FOR A PRIVATE PASSENGER RATE FILING
AS PER 11 NCAC 10.1104

13. LEVEL OF CAPITAL AND SURPLUS NEEDED TO SUPPORT PREMIUM WRITINGS WITHOUT ENDANGERING THE SOLVENCY OF MEMBER COMPANIES

- (a) The aggregate premium to surplus ratios for the latest available calendar years for the company groups which have written North Carolina private passenger automobile insurance during the entire period shown are as follows:

	Liability	Physical Damage
1993	1.717	1.731
1994	1.719	1.722
1995	1.566	1.588
1996	1.517	1.543
1997	1.100	1.114
1998	1.033	1.046
1999	0.898	0.929
2000	0.951	0.980
2001	1.159	1.182
2002	1.377	1.400

Note: These data are available from Best's Data Service and Best's Aggregate and Averages.

- (b) The experience provides the best estimate of the future.. See the prefiled testimony of D. Appel.
- (c) The actual premium to surplus ratio for the property and casualty industry on a countrywide basis (based upon the latest A. M. Best data available at this time) is as follows:

(000's omitted)

STATUTORY CAPITAL AND SURPLUS, 2002	\$291,147,380
STATUTORY CAPITAL AND SURPLUS, 2001	294,537,802
AVERAGE STATUTORY CAPITAL AND SURPLUS (2002)	292,842,607
NET PREMIUMS EARNED (2002)	357,487,380
PREMIUM/SURPLUS RATIO	1.221

The actual level of capital and surplus needed to support premium writings without endangering the solvency of a company is dependent upon (among others) the financial structure and investments unique to each company, the relationship of the company with affiliated companies as a group (and the experience of the affiliated companies), the mix of business of each company, and the conditions of the economy as they affect each company's individual circumstances. The Rate Bureau is advised that the National Association of Insurance Commissioners, as one of several criteria, generally considers that a premium to surplus ratio for an individual company of 3 to 1 warrants close regulatory attention and monitoring with respect to the company's solvency position.

- (d) The Rate Bureau has not allocated surplus by state and by line in preparing this filing. The Rate Bureau has treated surplus in this manner because each dollar of surplus is available to cover losses in excess of premium for each and every line.

STATISTICAL DATA TO COMPLY WITH NORTH CAROLINA
REQUIREMENTS FOR A PRIVATE PASSENGER RATE FILING
AS PER 11 NCAC 10.1104

14. OTHER INFORMATION REQUIRED BY THE COMMISSIONER.

See attached Exhibits (14) (a), (b), (c) and (d).

See the pre-filed testimony of P. Woods, D. Appel and J. Vander Weide.

The following pages include copies of minutes of meetings of the Rate Bureau affecting this filing, along with lists of attendees, their titles and their affiliations

MEMBERS PRESENT DURING THE DECEMBER 9, 2003
MEETING OF THE AUTOMOBILE COMMITTEE

Automobile Committee Members Present

Allstate Insurance Company
Steve Armstrong - Senior Actuary

GEICO Indemnity Company
Tom McNicholas - GEICO Direct Military Center Manager

Hartford Fire Insurance Company
Jamie Mathews - Regional Pricing Director

Integon Indemnity Corporation
Art Lyon - Executive Consultant

Liberty Mutual Insurance Company
Jeff Woodcock - Actuary

Lumbermens Mutual Casualty Company
Amy Brown - Regional Product Manager

Nationwide Mutual Insurance Company
Dwayne Rader, FCAS

N.C. Farm Bureau Mutual Insurance Company
Roger Batdorff - Manager, Actuarial & Research

Progressive Casualty Company
Jerry Rett - Senior Product Manager

Royal Sun Alliance Group
Eric Schauer - Regional Field Director - Consumer Division

State Farm Mutual Automobile Insurance Company
Jeff Clinch, Actuary - Pricing Manager

United Services Automobile Association
Tim Ungashick - AVP Auto Pricing

Others Present

Epic Consulting, LLC
Mike Miller - Principal & Consulting Actuary

Insurance Services Office
Pat Woods - Assistant Vice President

Milliman USA
Dave Appel, Ph.D - Director, Economics Consulting

Young, Moore & Henderson
Mickey Spivey - Counsel
Mike Strickland - Counsel

North Carolina Rate Bureau
Ray Evans - General Manager
Wayne Hinton - Automobile Manager
Tim Lucas - Personal Lines Manager

D R A F TMINUTES OF THE MEETING OF THE AUTOMOBILE COMMITTEE MEETING HELD ON
DECEMBER 9, 2003MEMBERS PRESENT

Allstate Insurance Company
GEICO Indemnity Company
Hartford Accident & Indemnity Company
Integon Indemnity Corporation
Liberty Mutual Insurance Company
Lumbermens Mutual Casualty Company
Nationwide Mutual Insurance Company
N. C. Farm Bureau Mutual Insurance Co
Progressive Casualty Company
Royal & Sun Alliance
State Farm Mutual Automobile Insurance Co
United Services Automobile Association

REPRESENTED BY

Steve Armstrong
Tom McNicholas
Jamie Mathews
Art Lyon
Jeff Woodcock
Amy Brown
Dwayne Rader
Roger Batdorff
Jerry Rett
Eric Schauer
Jeff Clinch
Tim Ungashick

OTHERS PRESENT

Epic Consulting, LLC
Insurance Services Office
Milliman USA
Young, Moore & Henderson

Staff

REPRESENTED BY

Mike Miller
Pat Woods
Dave Appel
Mickey Spivey
Mike Strickland
Ray Evans
Wayne Hinton
Tim Lucas

The meeting convened as scheduled, Mr. Armstrong presiding.

Attention was directed to the Anti-Trust Guidelines and the Conflict of Interest Statement previously distributed.

1. Report of Counsel

Mr. Strickland reported on the status of the 2001 Private Passenger Automobile insurance rate filing case. He stated (1) that the North Carolina Court of Appeals ruled against the Rate Bureau on all issues and that there had been a dissent on the issue of the Commissioner's profit methodology and on the issue of dividends and deviations; and (2) that

pursuant to directions from the Governing Committee, notice of appeal had been filed with the North Carolina Supreme Court on the issues where there was an automatic right of appeal (which included dividends and deviations) and that a petition for discretionary review had been filed on the remaining issues. There was an extended explanation and discussion of the opinion and issues.

With respect to the 2002 Private Passenger Automobile insurance rate filing case, Mr. Strickland reported that the briefing process was underway.

Mr. Strickland stated that, with regard to the class action suit regarding the Safe Driver Insurance Plan, a motion by the Commissioner and the Department of Insurance had been allowed to change the venue from Buncombe County to Wake County. He noted that the plaintiffs allege that the procedure under the SDIP for determining negligence and assigning points is unconstitutional.

2. Report of Staff

a. Original Equipment Manufacture Endorsement

Mr. Lucas stated that counsel for the Rate Bureau and the Department of Insurance have worked out revised language to address the Department's concern with the proposed time limit on waiting for OEM parts to be used in the repair of the vehicle. Attention was directed to a copy of the revised language.

Following discussion, a motion was made, seconded and passed unanimously to recommend to the Governing Committee that the Rate Bureau adopt and file the revised language for the OEM Endorsement to become effective upon approval by the Commissioner.

b. Erie vs. Miller

Mr. Lucas stated that, as a result of the Court Of Appeals opinion in the case of Erie vs Miller, it has been suggested that the Rate Bureau develop language to be included in future forms filings that will allow companies flexibility when issuing policy forms.

Following discussion, it was agreed that staff and counsel would review all policy forms to determine where there may be exposure.

c. Automobile Territories

Mr. Lucas reported (1) that staff had submitted the territory definition filing to the Department of Insurance; (2) that the Department had informally requested the Bureau to withdraw the filing from consideration; and (3) that the Governing Committee had instructed staff not to withdraw the filing at this time. Mr. Lucas further stated that staff will be in discussions with Department representatives regarding this matter.

3. 2004 Private Passenger Automobile Rate Level Review

Attention was directed to exhibits prepared by Insurance Service Office (ISO) related to a preliminary rate level review. Mr. Woods reviewed the exhibits, noting (1) that the review includes data through December 31, 2002; and (2) that the proposed effective date is October 1, 2004.

The Automobile Committee reviewed and discussed the latest available trend data for losses and expenses. The Committee used the Delphi method to stimulate discussion with regard to selection of trends. There was also discussion of the ongoing safety programs involving seat belt usage and drunk driving. Based upon its review and discussion, the Committee selected trend factors to be utilized in preparing the preliminary rate level indications. It was noted that the comprehensive trend data appeared questionable and Mr. Woods indicated he would like to further review the data before final trend selections are made. Dr. Appel provided general background information on the profit-related issues, and he described the approach which has typically been used by the Committee to select underwriting profit provisions. He also reviewed a copy of the proforma exhibit that he has included as part of his testimony in previous cases. He briefly described the cost of capital analysis performed by Dr. Vander Weide and reported that the range for the cost of equity resulting from Dr. Vander Weide's analysis is 11.7% to 14.7% of GAAP net worth. He noted that, once the expense provisions have been updated and selected, he will be able to provide an array of possible underwriting profit provisions and the returns they generate in his proforma exhibit for consideration by the Committee. Following discussion, it was agreed that the selection of underwriting profit provisions would be made in a subsequent meeting. Dr. Appel noted that the Bureau typically uses the average of imbedded and current yields for its investment yield, and that this item would be slightly lower than last year. The Committee discussed at length the treatment of policyholder dividends and deviations in prior filings and in orders by the Commissioner of Insurance. Mr. Miller suggested that, since most of the deviations in effect today are "cell" deviations, or deviations that are not "across-the-board", the

Committee could consider incorporating anticipated deviations through an "off-balance" factor to be applied to the base rates in a manner similar to classification plan revisions. Following discussion, the Committee felt that additional information was needed and agreed that Mr. Miller would review the issue further and report back to the Committee at a telephone conference scheduled for December 18, 2003.

A question was raised regarding whether the rate review explicitly recognizes uncollectible premium. Following discussion, it was agreed that this question should be discussed further after there has been an opportunity to gather more data.

Following review of the exhibits by Mr. Woods, the Committee agreed to continue its usual procedures with respect to loss development and the number of years of experience. The Committee also reviewed the exhibits prepared by ISO and selected zero as the contingency provision to be included in the preliminary calculations.

4. Inexperienced Operator Surcharge Manual Rule

Mr. Lucas stated that the Automobile Committee had previously requested that Rate Bureau staff and counsel review and revise the inexperienced operator manual rule with the intent to eliminate possible loopholes. Attention was directed to a proposed revised manual rule which provides that a person is presumed inexperienced unless proof otherwise is provided from a motor vehicle record, a governmental agency or previous insurance carrier. Mr. Lyon stated that, based upon his discussion with his legal counsel, he would like to propose that the governmental agency be an agency responsible for maintaining motor vehicle records.

Following discussion, a motion was made, seconded and passed unanimously to adopt and file the proposed language and that Mr. Lyon's suggestion be incorporated into the rule.

5. Exceptions to the SDIP

Attention was directed to Exception D. to the SDIP manual rules. Mr. Lucas stated that, as a result of several inquiries from member companies, it appears that these are incidents in which is not appropriate to not charge Safe Driver Insurance Plan "points" for an at-fault accident just because the other party involved in the accident was convicted of a moving traffic violation and the policyholder was not convicted of a moving traffic violation.

Following discussion, a motion was made, seconded and passed unanimously to adopt and file the proposed removal of Exception D.

6. Amendments to the Personal Auto Manual

Attention was directed to a proposed revision of Rule 12 of the Personal Auto Manual. Mr. Lucas stated (1) that when the Personal Auto Manual pages were printed as a result of the last rate revision, Insurance Services Office wanted to publish the rates for all symbols on the state rate page; (2) that previously, additional symbol factors were published in Rule 12 of the Personal Auto Manual; and (3) when the revised rates were published, he discussed with the Department of Insurance the idea of publishing Rule 12 with "strike through" lines through the text of the rule with a footnote indicating that Rule 12 would be eliminated with the next rate level change.

Following discussion, a motion was made, seconded and passed unanimously to recommend to the Governing Committee that the Rate Bureau adopt and file the revision as drafted.

7. Adjournment

Mr. Armstrong reviewed the outstanding issues for the rate review, noting that these items would be discussed at subsequent meetings. There being no further business, the meeting was adjourned.

Respectfully submitted,

Wayne B. Hinton

Automobile Manager

WBH:dp

AC-04-1

2/2/04

INDIVIDUALS PARTICIPATING DURING THE DECEMBER 18, 2003
TELEPHONE CONFERENCE OF THE AUTOMOBILE COMMITTEE

Automobile Committee Members Participating

Allstate Insurance Company

Steve Armstrong - Senior Actuary

GEICO Indemnity Company

Tom McNicholas - GEICO Direct Military Center Manager

Integon Indemnity Corporation

Art Lyon - Executive Consultant

Lumbermens Mutual Casualty Company

Amy Brown - Regional Product Manager

Nationwide Mutual Insurance Company

Dwayne Rader, FCAS

Jeff Shirazi - Senior Actuary - Pricing Manager

Progressive Casualty Company

Jerry Rett - Senior Product Manager

Royal Sun Alliance Group

Eric Schaurer - Regional Field Director - Consumer Division

State Farm Mutual Automobile Insurance Company

Kathy Popejoy - Actuary, Pricing Director

The Travelers Indemnity Company

Michael Fitzgerald - Vice President, Product Management, PL

David Johnson - Personal Lines

Others Participating

Epic Consulting

Mike Miller, Principal & Consulting Actuary

Insurance Services Office

Dave DeNicola - Actuarial Associate Sr.

Pat Woods - Assistant Vice President

Milliman, USA

Dave Appel, Ph.D - Director, Economics Consulting

Young, Moore & Henderson

Mike Strickland - Counsel

North Carolina Rate Bureau

Wayne Hinton - Automobile Manager

Tim Lucas - Personal Lines Manager



D R A F T

MINUTES OF THE TELEPHONE CONFERENCE OF THE AUTOMOBILE COMMITTEE
HELD ON DECEMBER 18, 2003

MEMBERS PARTICIPATING

Allstate Insurance Company
GEICO
Integon Indemnity Corporation
Lumbermens Mutual Casualty Company
Nationwide Mutual Insurance Company

Progressive Casualty Company
Royal & Sun Alliance
State Farm Mutual Automobile Ins Co
Travelers Indemnity Company

United Services Automobile Association

REPRESENTED BY

Steve Armstrong
Tom McNicholas
Art Lyon
Amy Brown
Dwayne Rader
Jeff Schirazi
Jerry Rett
Eric Schauer
Kathy Popejoy
Michael Fitzgerald
David Johnson
Tim Ungashick

OTHERS PARTICIPATING

Epic Consulting, LLC
Insurance Services Office

Milliman USA
Young, Moore & Henderson
Staff

REPRESENTED BY

Mike Miller
Dave DeNicola
Pat Woods
Dave Appel
Mike Strickland
Wayne Hinton
Tim Lucas

The meeting convened as scheduled, with Mr. Armstrong presiding.

Attention was directed to the Anti-Trust Guidelines and Conflict of Interest Statement previously distributed.

1. 2004 Private Passenger Automobile Rate Filing

Mr. Armstrong stated (1) that during the last meeting of the Automobile Committee, Mr. Miller suggested that the effect of deviations be shown in the filing as an "off balance" in the calculation similar to the way changes in the classification plan are handled; and (2) that the Committee had requested Mr. Miller to explore further the possibility of this presentation. Mr. Miller reviewed this proposal and

stated that he is attempting to analyze the approved deviations to determine what percentage of the deviations are "cell" deviations versus those that apply to all policyholders across the state. Mr. Miller stated that he will continue to analyze the deviations and report back to the Committee during the next meeting.

Following discussion, the Committee agreed to the concept of this rating methodology and that Mr. Miller should proceed with his analysis.

Mr. Woods noted that a question had been brought up concerning the treatment of uncollectible premium. The concern was that the ratemaking formula used by the Rate Bureau did not account for the revenue loss due to premiums not being collected for periods in which coverage had been offered. It was agreed that the members of the Automobile Committee would check to see how each company handles the reporting of uncollectible premium in their financial reporting and report to Mr. Woods.

Mr. Woods advised that the trend data for comprehensive coverage were not complete but that they would be completed and emailed to the Committee prior to the next Automobile Committee meeting.

2. Adjournment

There being no further business, the telephone conference was adjourned.

Respectfully submitted,

Wayne B. Hinton

Automobile Manager

WBH:dp

AC-04-2

2/2/04

MEMBERS PRESENT DURING THE JANUARY 8, 2004
MEETING OF THE AUTOMOBILE COMMITTEE

Automobile Committee Members Present

Allstate Insurance Company
Steve Armstrong - Senior Actuary

GEICO Indemnity Company
Tom McNicholas - GEICO Direct Military Center Manager

Hartford Fire Insurance Company
Jamie Mathews - Regional Pricing Director

Integon Indemnity Corporation
Art Lyon - Executive Consultant

Liberty Mutual Insurance Company
Jeff Woodcock - Actuary

Lumbermens Mutual Casualty Company
Amy Brown - Regional Product Manager

Nationwide Mutual Insurance Company
Dwayne Rader, FCAS

N. C. Farm Bureau Mutual Insurance Company
Roger Batdorff - Manager, Actuarial & Research

Progressive Casualty Company
Jerry Rett - Senior Product Manager

State Farm Mutual Automobile Insurance
Kathy Popejoy - Actuary, Pricing Director

United Services Automobile Association
Tim Ungashick - AVP Auto Pricing

Others Present

Epic Consulting, LLC
Mike Miller - Principal & Consulting Actuary

Insurance Services Office
Pat Woods - Assistant Vice President

Milliman USA
Dave Appel, Ph.D - Director, Economics Consulting

Young, Moore & Henderson
Mickey Spivey - Counsel
Mike Strickland - Counsel

North Carolina Rate Bureau
Ray Evans - General Manager
Wayne Hinton - Automobile Manager
Tim Lucas - Personal Lines Manager



D R A F T

MINUTES OF THE MEETING OF THE AUTOMOBILE COMMITTEE HELD ON
JANUARY 8, 2004

MEMBERS PRESENT

Allstate Insurance Company
GEICO Indemnity Company
Hartford Accident & Indemnity Company
Integon Indemnity Corporation
Liberty Mutual Insurance Company
Lumbermens Mutual Casualty Company
Nationwide Mutual Insurance Company
N. C. Farm Bureau Mutual Insurance Company
Progressive Casualty Company
State Farm Mutual Automobile Insurance Co
United Services Automobile Association

REPRESENTED BY

Steve Armstrong
Tom McNicholas
Jamie Mathews
Art Lyon
Jeff Woodcock
Amy Brown
Dwayne Rader
Roger Batdorff
Jerry Rett
Kathy Popejoy
Tim Ungashick

OTHERS PRESENT

Epic Consulting, LLC
Insurance Services Office
Milliman USA
Young, Moore & Henderson

Staff

REPRESENTED BY

Mike Miller
Pat woods
Dave Appel
Mickey Spivey
Mike Strickland
Ray Evans
Wayne Hinton
Tim Lucas

The meeting convened as scheduled, Mr. Steve Armstrong presiding.

Attention was directed to the Anti-Trust Guidelines and Conflict of Interest Statement.

1. Report of Counsel

Mr. Spivey reported on the status of the North Carolina Rate Bureau's 2001 private passenger automobile insurance rate filing, stating that the Governing Committee voted to appeal the decision of the Court of Appeals to the North Carolina Supreme Court on the issues where there had been a dissent, which included the issue of dividends and deviations, and to file a Petition for Discretionary review on the remaining issues. He advised that the Notice and Petition were filed on November 12, 2003.

Mr. Spivey also stated that, with regard to the 2002 private passenger automobile insurance rate filing, the Rate Bureau's Brief was filed on December 23, 2003 with the Court of Appeals, that the

Department of Insurance brief will be due within 30 days but that an extension is likely, and that oral arguments most likely will not be heard before Spring 2004.

2. Report of Staff

(a) Inexperienced Operator Surcharge Manual Rule

Attention was directed to a draft of revised language for the inexperienced operator manual rule. Mr. Lucas stated (1) that the revision to the inexperienced operator manual rule was proposed to help eliminate the use of fictitious driver licenses to avoid the inexperienced operator surcharge; and (2) that the revised rule presumes a person to be inexperienced unless the number of years of driving experience can be verified by a motor vehicle report, verifiable documentation from a governmental agency responsible for maintaining driver license records or a previous automobile insurance company.

Following discussion, a motion was made, seconded and passed unanimously to recommend to the Governing Committee that the Rate Bureau adopt and file the revised manual rule and that the revision apply to new business and new drivers added to policies on or after the first day of the month following three months after approval by the Commissioner.

3. 2004 Private Passenger Automobile Rate Filing

Attention was directed to exhibits which were distributed to the Committee members prior to the meeting, which included exhibits regarding comprehensive coverage and uninsured and underinsured motorist coverage trend data. Mr. Woods described the corrections that had been made to the comprehensive coverage trend data.

Following discussion, the Committee selected a frequency factor of -2.0 and a severity factor of +1.0 for comprehensive and a pure premium factor of 0.0 for uninsured motorist coverage.

The Committee resumed discussion of how companies account for uncollectible premium. There was also discussion of how the Rate Bureau collects installment fee income. Following discussion, there was a consensus to continue with the current procedure but to continue to gather information to clarify this issue.

Dr. Appel reported on the profit issues, stating that Dr. Vander Weide's range for the return on net worth which the property and casualty industry needs in order to attract and retain capital is 11.7% to 14.7%, with 13.2% being the midpoint. Dr. Appel advised the committee as to approximate returns that would be generated from various underwriting profit provisions using the Rate Bureau's methodology.

Following discussion, the Automobile Committee selected the same underwriting profit factors as were included in last year's filing, which were 12.5 for auto liability and 15.5 for auto physical damage.

Mr. Miller stated that he had reviewed all of the current deviations and was in the process of determining an approximate percentage of deviations that are related to classification plan deviations for the purpose of the new presentation.

The Auto Committee requested Mr. Woods to prepare rate level exhibits using the selected provisions and the selected methodologies and that a telephone conference be scheduled for January 12, 2004 beginning at 2:00 pm (Eastern Time) to continue their discussions.

4. Cancellation and Nonrenewal Forms

As a result of the recent court ruling in the case of Erie vs. Miller, Mr. Lyon questioned whether the Rate Bureau should re-file the UM/UIM Selection/Rejection form and/or the Notice of Cancellation form to allow the member companies the flexibility to publish the forms in a manner that best suits their operations.

After discussion, a motion was made, second and passed unanimously to review all of the Bureau forms to determine if there is a need to re-file.

5. Automobile Territory Filing

Mr. Lucas reported (1) that the Department of Insurance requested the Rate Bureau to withdraw the Auto Territory filing from consideration; (2) that the Governing Committee voted not to withdraw the filing; and (3) that a public hearing has been scheduled for April 12, 2004.

6. Expense Call Issues

Mr. Lucas reported on discussions he had had with the Department of Insurance regarding various expense call issues. Following discussion, the consensus was that staff should continue to prepare an updated/revised expense call and keep the Committee advised regarding this matter.

7. Liability Symbol Rating

Mr. Woods presented an overview of some work that ISO has done with respect to a symbol rating program for liability coverages. The Committee discussed this matter and agreed to continue it to a later meeting.

8. Adjournment

There being no further business, the meeting was adjourned.

Respectfully Submitted,

Wayne B. Hinton

Automobile Manager

BH:dp
AC-04-3
2/2/04

With regard to the information requested under Item (14) (c) the Rate Bureau submits the following:

January 31, 2003 Rate Filing

Insurance Services Office: ISO has advised the Rate Bureau that the ISO assessment is not directly made for specific rate filings or reviews. The assessment covers all services provided by ISO to the Rate Bureau with respect to automobile insurance, including services for developing rates and preparing the filing. The assessment is based on North Carolina premium volume multiplied by countrywide assessment factors. These factors are developed by dividing the costs of each insurance line and service by the premium volume of all insurers affiliated with ISO for each respective line and service. During 2003 ISO has billed the Rate Bureau \$3,238,401 for charges relating to automobile insurance services.

Young, Moore, and Henderson: The firm has billed the Rate Bureau approximately \$44,556 for services (fees) rendered in connection with the 2003 private passenger automobile insurance rate filing.

Miller, Herbers, Lehmann, & Associates, Inc.: The firm has billed the Rate Bureau approximately \$54,805 for services rendered in connection with the 2003 private passenger automobile insurance rate filing.

Milliman USA: The firm has billed the Rate Bureau approximately \$37,497 for services rendered in connection with the 2003 private passenger automobile insurance rate filing.

Financial Strategy Associates: The firm has billed the Rate Bureau approximately \$3,750 for services rendered in connection with the 2003 private passenger automobile insurance rate filing.

February 2, 2004 Rate Filing

Insurance Services Office: ISO has advised the Rate Bureau that the ISO assessment is not directly made for specific rate filings or reviews. The assessment covers all services provided by ISO to the Rate Bureau with respect to automobile insurance, including services for developing rates and preparing the filing. The assessment is based on North Carolina premium volume multiplied by countrywide assessment factors. These factors are developed by dividing the costs of each insurance line and service by the premium volume of all insurers affiliated with ISO for each respective line and service. During 2004 ISO has billed the Rate Bureau \$705,423 for charges relating to automobile insurance services.

Young, Moore, and Henderson: The firm has billed the Rate Bureau approximately \$3,564 for services (fees) rendered in connection with the 2004 private passenger automobile insurance rate filing.

Epic Consulting.: The firm has billed the Rate Bureau approximately \$13,949 for services rendered in connection with the 2004 private passenger automobile rate filing.

Milliman USA: The firm has billed the Rate Bureau approximately \$12,824 for its services rendered in connection with the 2004 private passenger automobile insurance rate filing.

Financial Strategy Associates: The firm has not yet billed the Rate Bureau for its services rendered in connection with the 2004 private passenger automobile insurance rate filing.

The following changes in methodology from those used in the January 31, 2003 filing have been incorporated into this filing:

- Used collected level (not adjusted to manual level) expense and premium dollars to determine the ratios used in the determination of the amount of General Administration and Other Acquisition expenses and to determine the provisions for Commissions and Brokerage and Taxes, Licenses, and Fees in the calculation of the Permissible Losses, Loss Adjustment Expenses, General Administration and Other Acquisition Expenses Ratio. Previously, data adjusted to a manual level was utilized in these calculations. See pages D-20-22, H-646, H-647 and RB-4.
- Removed the adjustment to required premium per exposure providing for the selected level of deviations. Instead, the base class rates by territory were adjusted by an off-balance for filed and approved deviations. See pages C-1-18.
- Revised the Bodily Injury Increased Limits Factors. Revisions were determined by use of a uniform excess procedure, whereby a uniform excess indication was applied to the excess portion of the each of the current BI Increased Limits Factors. See Section G.
- Priced Uninsured Motorists coverage and Underinsured Motorists coverage to account for inter-policy stacking. See Section E.

See also the prefiled testimony of P. Woods, M. Miller, and D. Appel.

PERSONAL AUTO MANUAL
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**NORTH CAROLINA STATISTICAL
CODING SHEET**

PRIMARY CLASSIFICATION CODES*

No Inexperienced Operators

Vehicle Use	Single Car Risk or Multi-Car Risk With No Discount	Multi-Car Discount
Pleasure	1141	1142
Work – Less Than 10	1161	1162
Work – 10 or More	1171	1172
Business	1181	1182
Farm	1191	1192

Inexperienced Operators

Years of Driving Experience	Vehicle Use	Principal Operator		Occasional Operator	
		Single Car Risk or Multi-Car Risk With No Discount	Multi-Car Discount	Single Car Risk or Multi-Car Risk With No Discount	Multi-Car Discount
Less Than 1 Year	Pleasure	1241	1242	1341	1342
	Work – Less Than 10	1261	1262	1361	1362
	Work – 10 or More	1271	1272	1371	1372
	Business	1281	1282	1381	1382
	Farm	1291	1292	1391	1392
Less Than 2 Year	Pleasure	1441	1442	1541	1542
	Work – Less Than 10	1461	1462	1561	1562
	Work – 10 or More	1471	1472	1571	1572
	Business	1481	1482	1581	1582
	Farm	1491	1492	1591	1592
Less Than 3 Years	Pleasure	1641	1642	1741	1742
	Work – Less Than 10	1661	1662	1761	1762
	Work – 10 or More	1671	1672	1771	1772
	Business	1681	1682	1781	1782
	Farm	1691	1692	1791	1792

* Each code must have as the fifth and sixth digits the applicable Safe Driver Insurance Plan code.
For complete coding requirements, refer to the Statistical Plan.

1. DEFINITIONS

- A. 1.** A private passenger auto is a four wheel motor vehicle, other than a truck type or van, owned or leased under contract for a continuous period of at least six months, and
- a. Not used as a public or livery conveyance for passengers.
 - b. Not rented to others.
- 2.** A motor vehicle that is a pickup truck or van shall be considered a private passenger auto, if it:
- a. Is owned by an individual or by a husband and wife or individuals who are residents of the same household,
 - b. Has a Gross Vehicle Weight as specified by the manufacturer of less than 10,000 lbs.; and
 - c. Is not used for the delivery or transportation of goods or materials unless such use is:
 - (1) Incidental to the insured's business of installing, maintaining or repairing furnishings or equipment; or
 - (2) For farming or ranching.

A pickup truck or van used in the business of the United States Government, by an employee of the Government, shall be considered a private passenger auto only if:

 - a. It meets the conditions in a., b. and c. above; and
 - b. Coverage is limited in accordance with the federal employees using autos in government business endorsement.
- 3.** A motor vehicle owned by a farm family co-partnership, or farm family corporation shall be considered a private passenger auto owned by an individual, if:
- a. It is principally garaged on a farm or ranch, and
 - b. It otherwise meets the definitions in Paragraphs 1. and 2. above.
- B.** AUTO as used in this manual refers to a private passenger auto or a vehicle considered as a private passenger auto.
- C.** LIABILITY as used in this manual refers only to Bodily Injury and Property Damage Coverages.
- D.** COMPREHENSIVE COVERAGE as used in this manual refers to other than collision damage to a motor vehicle.
- E.** OWNED as used in this manual includes an auto leased under contract for a continuous period of at least six months. If an auto lease contract requires the lessee to provide primary insurance for the lessor, attach the applicable endorsement.
- F.** REFER TO COMPANY means that North Carolina Risks shall be referred by the company to the North Carolina Rate Bureau.

2. PERSONAL AUTO POLICY – ELIGIBILITY

- A.** A Personal Auto Policy shall be used to afford coverage to private passenger autos and motor vehicles considered as private passenger autos in Rule 1., if:
1. They are written on a specified auto basis, and
 2. They are owned by an individual or by a husband and wife who are residents in the same household.
- B.** A Personal Auto Policy shall be used to afford coverage to private passenger autos that are owned jointly by two or more individuals other than husband and wife, if:
1. They are written on a specified auto basis, and
 2. Coverage is limited in accordance with the applicable endorsement.
- C.** A Personal Auto Policy shall be used to afford coverage to motorcycles, golfcarts or other similar type vehicles and snowmobiles not used for commercial purposes, if:
1. They are written on a specified vehicle basis, and
 2. Coverage is limited in accordance with the applicable endorsement.
- D.** A Personal Auto Policy shall be used to afford coverage to a named individual who does not own an auto. The applicable endorsement must be attached.
- E.** A Personal Auto Policy shall be used to afford coverage to private passenger autos not owned by a natural person and not rated as part of a fleet. The applicable endorsement must be attached.
- F.** A Personal Auto Policy may be used to afford coverage to five or more four-wheel private passenger autos owned by an individual or owned jointly by two or more individuals resident in the same household if the autos are not used for business use, other than farming or ranching.

Exceptions

Exposures in A., B., C., or E. above may be written under a commercial auto policy when combined with a commercial risk.

Exposures in F. above may be written under a commercial auto policy.

3. PREMIUM DETERMINATION

- A.** For 1971-1982 model year sports cars identified in the Symbol Section as "s", the applicable symbol shall be one less than that shown.

3. PREMIUM DETERMINATION (Cont'd)

B. Bodily Injury Liability, Property Damage Liability, Medical Payments, Fire, Theft, Combined Additional Coverage, Comprehensive and Collision premiums are determined as follows:

1. Refer to the Classification Rule to determine the applicable Primary Classification, Rating Factor and the Single or Multi-Car and Inexperienced Operator Rating Factor and Statistical Codes.

Add these rating factors to determine the Combined Rating Factor applicable to each auto.

2. Refer to the Safe Driver Insurance Plan Rule to determine the Driving Record Surcharge Premium applicable to each coverage for each auto.

For autos not eligible for SDIP:

Add +0.10 to the Combined Rating Factor determined above.

Use statistical code 95.

3. Model Year and Symbol Determination

- a. Refer to the Model Year Rule and Symbol and Identification Section for the appropriate model year and symbol.

If the rates for a model year are not displayed in the rate pages, use the rates shown for the latest model year.

- b. If no Rating Symbol is shown in the Symbol and Identification (S&I) Section, use the following procedure to determine an interim rating symbol.

- (1) If the S&I Section displays a rating symbol for the PRIOR MODEL YEAR version of the same vehicle, use the prior model year's Rating Symbol for the new model year vehicle.

- (2) If the S&I Section does NOT display a rating symbol for the PRIOR MODEL YEAR version of the same vehicle, assign a symbol based on the cost new of the auto, using the Price/Symbol Chart located in the reference pages of the S&I Section.

4. Refer to Territory Definitions to determine the territorial schedule code number for the location where the auto is principally garaged.

5. Refer to the state rate pages to determine base rates for the desired coverage for the appropriate territory.

Note

Clean Risks Ceded to the North Carolina Reinsurance Facility (Statistical Code 02).

The rates charged for "clean risks" ceded to the North Carolina Reinsurance Facility shall not exceed the rates charged "clean risks" not ceded to the Reinsurance Facility.

For the purpose of this rule, a "clean risk" shall be any owner of a motor vehicle that is classified as a private passenger auto if the owner and the principal operator and each licensed operator in the owner's household:

- a. Have two years driving experience, and
- b. Have **not** been assigned any Safe Driver Insurance Plan points during the three year period immediately preceding the date of application for motor vehicle insurance or the date of preparation for a renewal motor vehicle insurance policy.

6. The premium for each coverage is determined by multiplying the base rate by the Combined Rating Factor, then adding the Driving Record Surcharge Premium applicable to the coverage for each auto.

4. CLASSIFICATIONS

The provisions of this rule apply separately to the premiums for Bodily Injury and Property Damage Liability, Medical Payments, Fire, Theft, Combined Additional Coverage, Comprehensive and Collision Coverages.

- A. Autos owned by an individual or owned jointly by two or more individuals are classified as follows:

Refer to Section C. below for definitions of terms used in this rule.

Code	Class	Definitions
114	1A	There is no BUSINESS USE of the auto and the auto is not DRIVEN TO OR FROM WORK OR SCHOOL.
116	1B	There is no BUSINESS USE of the auto but the auto is DRIVEN TO OR FROM WORK OR SCHOOL a distance of less than 10 road miles one way.
117	1C	There is no BUSINESS USE of the auto but the auto is DRIVEN TO OR FROM WORK OR SCHOOL a distance of 10 or more road miles one way.
118	3	The auto is used for BUSINESS USE.
119	1AF	The auto is a FARM AUTO.

- B. Private passenger autos owned by corporations, co-partnerships, or unincorporated associations shall be rated as Class 3.

4. CLASSIFICATIONS (Cont'd)**Exceptions**

1. For corporations, co-partnerships or unincorporated associations owning less than five motor vehicles:

An owned private passenger auto principally furnished to a specified individual shall be classified and rated as if owned by that individual, in accordance with Rule 4.A., provided the auto is not used for business purposes.

2. For Farm family co-partnerships or Farm family corporations:

An owned private passenger auto principally garaged on a farm or ranch shall be rated as Class 1AF provided the vehicle is:

- a. Not used in any occupation other than farming or ranching, or
- b. Not customarily used in going to or from work other than farming or ranching.

C. Definitions

1. **BUSINESS USE** means that the use of the auto is required by or customarily involved in the duties of the applicant or any other person customarily operating the auto, in an occupation, profession or business, other than going to or from the principal place of occupation, profession or business.
2. **FARM AUTO** means the auto is principally garaged on a farm or ranch, and
 - a. It is not customarily used in going to or from work other than farming or ranching, or driving to or from school, and
 - b. It is not customarily used in any occupation other than farming or ranching.
3. **DRIVEN TO OR FROM WORK OR SCHOOL** means the auto is customarily used in the course of driving to or from work or school and shall include:
 - a. The use of the auto in a car pool or other share the ride arrangement.
 - b. Driving part way to or from work or school whether or not the auto is parked at a depot during the day.

Note

If an auto is driven to or from work or school on less than a daily basis and the applicant provides the carrier with a completed "Car Pool Certification" form certifying that the auto usage is so limited, the classification used in rating the auto shall be subject to the following:

- (1) If otherwise in Class 1B, the auto shall be classified as 1A if the total usage of the car in driving to or from work or school is not more than 2 days per week or not more than 2 weeks per 5 week period.

- (2) If otherwise in Class 1C the auto shall be classified as 1B if the total usage of the car in driving to or from work or school is not more than 2 days per week or not more than 2 weeks per 5 week period.

Refer to company for certification form.

4. **RESIDENT** means anyone residing in the same household as the applicant and shall include an individual absent from the household while attending school. An individual in active military service with the armed forces of the United States of America shall **not** be included as resident in the same household unless such individual customarily operates the auto.

D. Single and Multi-Car Risks

The applicable Multi-Car Rating Factor shall apply if two or more four wheel private passenger autos owned by an individual or owned jointly by two or more individuals resident in the same household are insured in the same policy.

Exception

If a company's procedure does not permit insuring all vehicles in the same policy, the applicable Multi-Car Rating Factor shall apply only if the company insures two or more four-wheel private passenger autos owned by an individual or owned jointly by two or more individuals resident in the same household.

This discount does not apply to antique autos as defined in the Miscellaneous Types Rule.

LIABILITY COVERAGES ONLY

- E. An auto subject to Class 3 rates because of use in the business of the United States Government by one of its employees may be classified and rated as Class 1A, 1B, or 1C when the applicable endorsement is used to limit coverage.

F. Pickup Trucks and Vans**1. LIABILITY COVERAGES ONLY**

Rate as a private passenger auto.

2. PHYSICAL DAMAGE COVERAGES ONLY

- a. 1991 and Subsequent Model Year Vehicles

- (1) Customized Vehicles – pickup trucks and vans installed with custom furnishings or equipment.

Note

For the purpose of this rule, a Cap, a Cover, or a Bed Liner installed on a pickup truck shall not be considered custom furnishings or equipment. No additional charge shall be made for such equipment.

Refer to the customizing equipment coverage endorsement for a detailed description of the coverage.

- (a) Determine the original cost new of the vehicle, including the value of the customized equipment.

4. CLASSIFICATIONS (Cont'd)

- (b) Determine a symbol based on the amount developed in (a) from the table in the Symbol and Identification Section corresponding to the model year of the vehicle.
 - (c) Develop a premium according to the Premium Determination Rule, using the symbol determined in (b).
 - (d) Attach the customizing equipment coverage endorsement.
- (2) All Other Vehicles
Rate as a private passenger auto.
- b. 1990 and prior Model Year Vehicles (Including Customized Vehicles)
- (1) For symbolled vehicles, rate as a private passenger auto.
 - (2) For non-symbolled vehicles, determine a symbol based on original cost new of the vehicle (excluding the value of the customizing) from the table in the Symbol and Identification Section corresponding to the model year of the vehicle. Rate as follows:
 - (a) Comprehensive
Charge 100% of the applicable private passenger rate.
 - (b) Collision
Charge 58% of the applicable private passenger rate.

Note

Pickup trucks used to transport a portable camper body or similar living quarters should be rated according to the otherwise regular classification of the vehicle. To rate camper bodies, refer to Rule 19., Miscellaneous Types.

G. Inexperienced Operator**LIABILITY, MEDICAL PAYMENTS AND COLLISION**

- (1) The appropriate Inexperienced Operator Surcharge shall be applied for each owner or resident operator of the auto who has less than three years driving experience as a licensed driver. The surcharge shall not be applied for more than three years regardless of policy term or effective date.

Note

A driver who holds a learner's permit only shall not be deemed a licensed driver for the purpose of determining the inexperienced operator premium surcharge.

Exception

For any operator licensed prior to May 15, 1987 the Inexperienced Operator Surcharge shall not apply.

- (2) If there are two or more autos in the same household as the applicant, the inexperienced operator rates shall be applied separately to the number of autos equal to the number of inexperienced operators. Inexperienced operator rates shall not be used in rating such autos in excess of the number of inexperienced operators.

The inexperienced operator surcharge(s) shall be applied to the auto(s) which the inexperienced operator principally operates. In the case of an occasional operator, the surcharge shall be applied to the auto most frequently operated by the inexperienced operator.

H. Airbag Discount

The following discounts apply to Medical Payments Coverage Only. To qualify, the private passenger auto must be equipped with a factory installed airbag(s) which conforms to the federal crash protection requirements, and meets the criteria of either Paragraph 1. or 2. below:

- 1. 20% discount shall be afforded when the airbag is installed in the driver-side-only position.
- 2. 30% discount shall be afforded when the airbags are installed in both front outboard seat positions.

5. SAFE DRIVER INSURANCE PLAN (SDIP)

The provisions of this Rule apply separately to premiums for Bodily Injury Liability, Property Damage Liability, Medical Payments, Fire, Theft, Combined Additional Coverage, Comprehensive and Collision Coverages.

A. Eligibility

The Plan shall be applied in rating all eligible autos.

An auto is eligible for rating under this Plan if it is owned by an individual or owned jointly by two or more individuals resident in the same household provided such auto is:

- 1. A four wheel auto of the private passenger or station wagon type, or
- 2. A motor vehicle that is a pickup truck or van, if it:
 - a. Has a Gross Vehicle Weight as specified by the manufacturer of less than 10,000 lbs.; and
 - b. Is not used for the delivery or transportation of goods or materials unless such use is:
 - (1) Incidental to the insured's business of installing, maintaining or repairing furnishings or equipment; or
 - (2) For farming or ranching, or

5. SAFE DRIVER INSURANCE PLAN (SDIP) (Cont'd)

3. A motorcycle, motorized scooter, auto glide or other similar motorized vehicle of the private passenger type.

Exception

The SDIP applies to policies written for a term in excess of 12 months. Such policy must provide for an annual adjustment of premium.

B. Definitions**1. Driving Record Points****a. Convictions**

Records of convictions for moving traffic violations to be considered under this Plan shall be obtained at least annually from the Division of Motor Vehicles for the applicant and any currently resident operator.

Points shall be assigned for convictions during the experience period for moving traffic violations of the applicant or any currently resident operator, based on date of conviction, as follows:

- (1) Twelve points shall be assigned for a conviction for:
- (a) Manslaughter (or negligent homicide) resulting from the operation of a motor vehicle;
 - (b) Prearranged highway racing or knowingly lending a motor vehicle to be used in a prearranged highway race; or
 - (c) Failing to stop and render aid when involved in an accident resulting in bodily injury or death (hit-and-run driving);
 - (d) Impaired driving, including driving a vehicle while under the influence of an impairing substance; driving a vehicle with an alcohol concentration of 0.08 or more; and driving a commercial vehicle with an alcohol concentration of 0.04 or more; and

Note

There shall be no premium surcharge or assessment of points against an insured where (i) the insured's driver's license has been revoked under G.S.20-16.5; and (ii) the insured is subsequently acquitted of the offense involving impaired driving, as defined in G.S.20-4.01(24a), that is related to the revocation, or the charge for that offense is dismissed.

- (e) Transportation for the purpose of sale of illegal intoxicating liquors by motor vehicle.

- (2) Ten points shall be assigned for a conviction for:

- (a) Highway racing or knowingly lending a motor vehicle to be used in a highway race; or

- (b) Speeding to elude arrest.

- (3) Eight points shall be assigned for a conviction for operating during a period of revocation or suspension of license or registration.

- (4) Four points shall be assigned for a conviction for:

- (a) Failing to stop and report when involved in a motor vehicle accident resulting in property damage only (hit-and-run-driving);

- (b) Driving a motor vehicle in a reckless manner;

- (c) Passing a stopped school bus;

- (d) Speeding in excess of 75 miles per hour when the posted speed limit is less than 70 miles per hour;

- (e) Speeding in excess of 80 miles per hour when the posted speed limit is 70 miles per hour or greater; or

- (f) Driving by a person less than 21 years old after consuming alcohol or drugs.

- (5) Two points shall be assigned for a conviction for:

- (a) Illegal passing;

- (b) Speeding more than 10 miles per hour over the posted speed limit, provided the total speed was in excess of 55 miles per hour but less than 76 miles per hour;

- (c) Speeding 10 miles per hour, or less, in excess of the posted speed limit in a speed zone of 55 miles per hour or greater;

Waiver

These points shall **NOT** apply unless the same driver has also been convicted of at least one other moving traffic violation during the experience period.

- (d) Following too closely; or

- (e) Driving on wrong side of road.

5. SAFE DRIVER INSURANCE PLAN (SDIP) (Cont'd)

- (6) One point shall be assigned for a violation resulting in a conviction for speeding 10 miles per hour, or less, in excess of the posted speed limit of less than 55 miles per hour.

Waiver

This point shall **NOT** apply unless the same driver has also been convicted of at least one other moving traffic violation during the experience period.

Exceptions

This **WAIVER** does **NOT** apply to convictions of speeding in a school zone in excess of posted school zone speed.

- (7) With respect to any other conviction for a moving traffic violation, one point shall be assigned for each such conviction.

Exception

Convictions for the following shall not be regarded as moving traffic violations:

- (a) Inadequate muffler or excess escape of exhaust products;
- (b) Improper lights or other equipment except brakes;
- (c) Failure to sign or display registration card;
- (d) Failure to display license plates;
- (e) Failure to have in possession driver's license provided there is a valid one in existence; or
- (f) Failure to display current inspection certificate.

b. Accidents

Points shall be assigned for each accident that occurred during the experience period, involving the applicant or any current resident operator, while operating a private passenger auto.

If an accident results both in bodily injury or death and in damage to property, points shall be assigned on the basis of the element of loss (bodily injury, death, or property damage) which generates the greatest number of points for the accident.

ACCIDENTS RESULTING IN BODILY INJURY OR DEATH THAT OCCURRED BEFORE JANUARY 1, 2004

- (1) One point shall be assigned for each at-fault auto accident that results in total bodily injuries to all persons of \$1,500 or less.
- (2) Three points shall be assigned for each at-fault auto accident that results in:
 - (i) Death or
 - (ii) Total bodily injury to all persons in excess of \$1,500.

ACCIDENTS RESULTING IN BODILY INJURY OR DEATH THAT OCCURRED ON OR AFTER JANUARY 1, 2004

- (1) One point shall be assigned for each at-fault auto accident that results in total bodily injuries to all persons of \$1,800 or less.
- (2) Three points shall be assigned for each at-fault auto accident that results in:
 - (i) Death or
 - (ii) Total bodily injury to all persons in excess of \$1,800.

Exception

If the insured furnishes adequate proof that incurred medical costs related to the accident were solely for diagnostic purposes and that the accident did not result in any bodily injury, no SDIP points for bodily injury will be assigned, or points for bodily injury assigned as a result of the accident will be removed as of the most recent policy effective date.

ACCIDENTS RESULTING IN PROPERTY DAMAGE THAT OCCURRED BEFORE JANUARY 1, 2004

- (1) Three points shall be assigned for each at-fault auto accident that results in total damage to all property, including the insured's own, of \$2,500 or more.
- (2) Two points shall be assigned for each at-fault auto accident that results in total damage to all property, including the insured's own, in excess of \$1,500 but less than \$2,500.
- (3) One point shall be assigned for each at-fault auto accident that results in total damage to all property including the insured's own, of \$1,500 or less.

5. SAFE DRIVER INSURANCE PLAN (SDIP) (Cont'd)**ACCIDENTS RESULTING IN PROPERTY DAMAGE THAT OCCURRED ON OR AFTER JANUARY 1, 2004**

- (1) Three points shall be assigned for each at-fault auto accident that results in total damage to all property, including the insured's own, of \$3,000 or more.
- (2) Two points shall be assigned for each at-fault auto accident that results in total damage to all property, including the insured's own, in excess of \$1,800 but less than \$3,000.
- (3) One point shall be assigned for each at-fault auto accident that results in total damage to all property including the insured's own, of \$1,800 or less.

Exception

No points are assigned for accidents occurring under the following circumstances:

- (a) Auto lawfully parked (if the parked vehicle rolls from the parked position then any such accident is charged to the person who parked the auto); or
- (b) The applicant, owner or other resident operator reimbursed by, or on behalf of, a person who is responsible for the accident or has judgment against such person; or
- (c) Auto is struck in the rear by another vehicle and the applicant or other resident operator has not been convicted of a moving traffic violation in connection with this accident; or
- (d) Operator of the other auto involved in the accident was convicted of a moving traffic violation and the applicant or resident operator was not convicted of a moving traffic violation in connection with the accident; or
- (e) Auto operated by the applicant or any resident operator is struck by a "hit-and-run" vehicle, if the accident is reported to the proper authority within 24 hours by the applicant or resident operator; or
- (f) Accidents involving damage by contact with animals or fowl; or
- (g) Accidents involving Physical Damage, limited to and caused by flying gravel, missiles, or falling objects.

- (h) Accidents occurring as a result of the operation of a firefighting, rescue squad, or law enforcement vehicle in response to an emergency if the operator of the vehicle at the time of the accident was a paid or volunteer member of any fire department, rescue squad, or any law enforcement agency. This exception does not include an accident occurring after the vehicle ceases to be used in response to the emergency and the emergency ceases to exist.

Notes

- (1) For the purpose of this Plan a "conviction" shall mean a plea of guilty, or of nolo contendere or the determination of guilt by a jury or by a court though no sentence has been imposed (prayer for judgment continued) or, if imposed, has been suspended (unless it is the first prayer for judgment continued for all licensed operators in the household); and it includes a forfeiture of bail or collateral deposited to secure appearance in court of the defendant, unless the forfeiture has been vacated.
- (2) For the purpose of this Plan, a "moving traffic violation" shall include an infraction as described in **G.S. 14-3.1**.
- (3) The phrase "at-fault" means "negligent". No points shall be assigned for accidents when the operator of an insured vehicle is free of negligence.
- (4) References to other operators residing in the applicant's household shall also include a principal operator who is not a resident in the applicant's household.
- (5) In the event the applicant or any current resident operator has an at-fault accident and is convicted of a moving traffic violation in connection with the accident, only the higher surcharge points between the accident and the violation shall be assigned.
- (6) For accidents that occur on or after January 1, 1992, the One Point accident surcharge in Section **B.1.b.(3)** of this rule does not apply if both of the following conditions are met:
 - (a) The operator was not convicted of a moving traffic violation in connection with the accident; and

5. SAFE DRIVER INSURANCE PLAN (SDIP) (Cont'd)

- (b) The vehicle owner, principal operator, and all licensed operators in the owner's household have had no convictions for moving traffic violations and no other at-fault accidents during the three-year period immediately preceding the date of the application or the date of preparation of the renewal.

2. Experience Period

The experience period shall be the three years immediately preceding the date of application or the preparation of the renewal. SDIP points shall be applied to a policy for a period of not less nor more than three policy years.

C. Driving Record Sub-Classification

The driving record sub-classification shall be determined from the number of Driving Record Points accumulated during the experience period as follows:

Number of Driving Record Points	Driving Record Sub-Classification
0	0
1	1
2	2
3	3
4	4
5	5
6	6
7	7
8	8
9	9
10	10
11	11
12 Or More	12
Not Eligible For Plan	NE

D. Driving Record Surcharge Premium

1. Single Car Risks

- a. Determine the Driving Record Sub-Classification for the policy and the applicable SDIP Rating Factor.
- b. Multiply the base premium for each coverage applicable to the auto by the SDIP Rating Factor to determine the SDIP Surcharge for each coverage. Round each coverage surcharge to the nearest whole dollar.
- c. The Driving Record Surcharge Premium for each coverage of the auto equals the SDIP Surcharge for that coverage.
- d. Add the applicable Driving Record Surcharge Premium for each coverage to the otherwise applicable premium for each coverage of the auto.

2. Multi-Car Risks

- a. Determine the Driving Record Sub-Classification for the policy and the applicable SDIP Rating Factor.

- b. Select the auto with the highest Total Base Premium for all coverages combined.

TOTAL BASE PREMIUM is the sum of the base premiums for Bodily Injury and Property Damage Liability, Medical Payments, Comprehensive (or Fire, Theft and Combined Additional Coverage) and Collision coverages that apply to the auto.

- c. For each coverage applicable to the auto with the highest Total Base Premium for all coverages combined.

Multiply the base premium for each coverage by the SDIP Rating Factor to determine the SDIP Surcharge for each coverage. Round each coverage surcharge to the nearest whole dollar.

- d. The Driving Record Surcharge Premium is determined separately by coverage for each auto that is insured for that coverage and eligible for SDIP rating.

- (1) Determine the number of eligible autos insured for each coverage.

- (2) The Driving Record Surcharge Premium for each coverage of each auto equals the SDIP Surcharge for that coverage divided by the number of eligible autos insured for that coverage.

- (3) If the above calculation results in a fractional dollar amount for each auto then:

determine the remainder dollar amount and add it to the Driving Record Surcharge Premium for one of the insured autos and disregard the fractional dollar amounts.

Note

The Whole Dollar Premium Rule does not apply in this instance.

- (4) If an auto is insured for a coverage not applicable to the auto with the highest Total Base Premium for all coverages combined, then no surcharge applies to that coverage.

- e. Add the applicable Driving Record Surcharge Premium for each coverage of each auto to the otherwise applicable premium for each coverage of each auto.

3. Statistical Coding

- a. Single Car Risks – Assign the Driving Record Sub-Classification Statistical Code, reflecting the number of points, to the auto.

5. SAFE DRIVER INSURANCE PLAN (SDIP) (Cont'd)

b. Multi-Car Risks – Assign the Driving Record Sub-Classification Statistical Code reflecting:

- (1) The number of driving record points, to the auto with the highest Total Base Premium.
- (2) Zero driving record points, to each other auto insured on the policy.

E. Cancellations and Changes**1. Policies for Terms Not Exceeding One Year**

No policy shall be endorsed in term to effect a change of Driving Record Sub-Classification except to recognize the addition or deletion of an operator.

2. Policies for Terms Exceeding One Year

No policy shall be endorsed to effect a change of Driving Record Sub-Classification until the next annual anniversary of the inception of the policy except to recognize the addition or deletion of an operator.

PRIMARY CLASSIFICATION RATING FACTORS*

Coverage	Pleasure Use	Drive to or from Work		Business Use	Farm Use
	(1A)	Less than 10 Miles (1B)	10 or More Miles (1C)	(3)	(1AF)
B.I., P.D., Med. Pay	1.00	1.05	1.05	1.05	.80
Collision	1.00	1.10	1.10	1.10	.80
Comprehensive Fire, Theft, C.A.C.	1.00	1.20	1.25	1.30	.85

SINGLE OR MULTI-CAR RISKS AND INEXPERIENCED OPERATOR*
Add the following rating factors to the Primary Rating Factor:

No Inexperienced Operator			
Single or Multi-Car Risks	BI, PD, and Med. Pay.	Collision	Comprehensive, Fire, Theft, and CAC
Single Car	Factor 0.00	Factor 0.00	Factor 0.00
Multi-Car	Factor -0.35	Factor -0.30	Factor -0.10

Inexperienced Operator				
Single or Multi-Car Risks		BI, PD, and Med. Pay.	Collision	Comprehensive, Fire, Theft, and CAC
Single Car	Principal Operator Licensed For:			
	Less than One Year	Factor +3.25	Factor +3.25	Factor +0.55
	Less than Two Years	Factor +1.60	Factor +1.75	Factor +0.55
	Less than Three Years	Factor +1.25	Factor +1.50	Factor +0.55
	Occasional Operator Licensed For:			
	Less than One Year	Factor +2.00	Factor +2.25	Factor +0.20
	Less than Two Years	Factor +1.05	Factor +1.10	Factor +0.20
Multi-Car	Principal Operator Licensed For:			
	Less than One Year	Factor +2.90	Factor +2.95	Factor +0.45
	Less than Two Years	Factor +1.25	Factor +1.45	Factor +0.45
	Less than Three Years	Factor +0.90	Factor +1.20	Factor +0.45
	Occasional Operator Licensed For:			
	Less than One Year	Factor +1.65	Factor +1.95	Factor +0.10
	Less than Two Years	Factor +0.70	Factor +0.80	Factor +0.10
Less than Three Years	Factor +0.50	Factor +0.60	Factor +0.10	

* For Statistical Coding Requirements – Refer to page NC-E-Coding.

PRIMARY CLASSIFICATION RATING FACTORS
(Cont'd)

SAFE DRIVER INSURANCE PLAN FACTORS AND CODES			
Use the following rating factors to determine the Driving Record Surcharge Premium as explained in the Safe Driver Insurance Plan Rule.			
Use the statistical code indicated for the Driving Record Sub-Classification.			
Number of Driving Record Points	Driving Record Sub-Classification	Statistical Code	SDIP Rating Factor
0	0	00	0.00
1	1	01	0.25
2	2	02	0.45
3	3	03	0.60
4	4	04	0.80
5	5	05	1.05
6	6	06	1.30
7	7	07	1.60
8	8	08	1.90
9	9	09	2.25
10	10	10	2.60
11	11	11	3.00
12 or more	12	12	3.40
Vehicles Not Eligible For SDIP – Add the following rating factor to the otherwise applicable Combined Rating Factor. Use the statistical code shown below.			
Not Eligible	NE	95	+0.10

**PERSONAL AUTO MANUAL
NORTH CAROLINA**

**6. MODEL YEAR FOR FIRE, THEFT, COMBINED
ADDITIONAL COVERAGE, COMPREHENSIVE
AND COLLISION COVERAGES**

A. Model Year Rating

1. The model year of the auto is the year assigned by the auto manufacturer.
2. Rebuilt or Structurally Altered Autos – the model year of the chassis determines the model year of the auto.
3. If the rates for a model year are not displayed in the rate pages, use the rates shown for the latest model year.

B. Coding

Policies effective July 1, 1982 and subsequent:

Code the two digits of the model year, for example, code 1982 vehicles as 82, 1983 as 83, etc.

7. MINIMUM PREMIUM RULE

The minimum annual premium charge is \$10 for each policy, certificate, declaration or binder covering one or more of the following perils:

Comprehensive

Fire, Theft, Windstorm, Combined Additional Coverage, Collision

Bodily Injury Liability, or

Property Damage Liability

Premium for other coverages which may also be included in the policy shall be in addition to the minimum annual premium.

The minimum annual premium charge is not subject to reduction except – in the event of cancellation or short term policy, the minimum annual premium charge shall be adjusted on a pro rata or short rate basis, as the conditions require.

8. POLICY PERIOD

A. No policy may be written for a period longer than 12 months for Liability Coverage or 48 months for Physical Damage Coverage.

B. Premium charged for policy terms not exceeding 12 months is as follows:

1. Twelve Month Policies –

Charge the annual premium or minimum premium whichever applies.

2. Three and Six Month Policies –

a. For a specified 3 or 6 month period the premium charge is 25% or 50% respectively, of the annual or minimum annual premium whichever applies.

b. Policies issued for a 3 or 6 month period with an effective date on the 29th, 30th, and 31st of any month.

The first policy can be extended from the effective date to the first day of the calendar month following the expiration of the policy.

Premium for this extended coverage of 1 to 3 days may be waived.

3. Other Short Policies written for less than 12 months and other than 3 or 6 months.

Such policies shall be written short rate with premiums computed in accordance with the One Year Short Rate Table in the Cancellation Rule.

Exceptions:

The premium is computed Pro Rata:

1. When coverage is written to secure a common policy date with other coverages or lines of insurance.

2. When a policy is issued on a short term basis to replace an outstanding policy of a company in liquidation, provided the new policy is based upon the rules and rates in effect at the time replacement is made and shall be in effect for a period equal to the unexpired term of the outstanding policy.

3. When a statutory policy is required by a state or municipality to expire on a fixed date and the policy is written to expire on such date.

C. Long Term Physical Damage Policies written for a term in excess of 12 months – Determine premium as follows:

1. 1st 12 months:

Charge the first year premium or minimum premium, whichever applies.

2. 2nd 12 months:

In addition to the above, charge the second year premium or minimum whichever applies.

If the term is more than 12 months but less than 24 months, charge pro rata of such second year premium or minimum whichever is larger for the period in excess of 12 months.

**PERSONAL AUTO MANUAL
NORTH CAROLINA**

8. POLICY PERIOD (Cont'd)

3. 3rd 12 months:

In addition to the premium for the 1st and 2nd 12 month periods, charge the third year premium or minimum premium whichever applies.

If the term is more than 24 months but less than 36 months charge the pro rata of such third year premium or minimum premium, whichever is larger, for the period in excess of 24 months.

4. 4th 12 months:

In addition to the premium for the 1st, 2nd and 3rd 12 month periods, charge the fourth year premium or minimum premium whichever applies.

If the term is more than 36 months but less than 48 months, charge pro rata of such fourth year premium or minimum premium, whichever is larger, for the period in excess of 36 months.

Note:

Calculation of the premium for the 2nd, 3rd and 4th 12 month periods, or pro rata part thereof shall recognize:

1. Any change in the model year of the insured auto, during a previous 12 month period;
2. Any change in sub-classification under the Safe Driver Insurance Plan.
3. A change in symbol assignment based on a review of loss experience.

9. CHANGES

- A.** If an auto or form of coverage is added during the term of a policy and the additional insurance is written to expire concurrently with the original insurance, the premium for such additional insurance shall be computed pro-rata, at the rates in effect at the time the addition is made.

If the policy has been written for less than one year on a short rate basis, the premium for the additional insurance shall be pro rata of the short rate charge for the policy period.

If an auto or a form of coverage that was cancelled from a policy at the request of the insured is reinstated within 30 days, the premium shall be the same as the amount that was returned at the time of cancellation.

PHYSICAL DAMAGE COVERAGES ONLY

- B.** If coverage is transferred during the policy term from one auto to another, the premium shall be computed pro rata on the basis of the rates and rules in effect at the inception of the policy or at the time the change is made.

LIABILITY COVERAGES ONLY

- C.** If coverage is transferred during the policy term from one auto to another, premium shall be computed pro rata on the basis of the rules and rates in effect at the inception of the policy.
- D.** If an auto is transferred from one rating territory to another or if an auto is temporarily transferred from one rating territory to another for a period of not less than 30 consecutive days, the premium for the balance of the policy period may be adjusted by endorsement at the time the change is made. The company shall charge on a pro rata basis the rate or rates for the territories in which the auto is garaged during the remainder of the policy period. The premium adjustment shall be made on the basis of the rates and rules in effect at the inception of the policy or at the time the change is made.
- E.** If the liability limits or deductible amounts are changed during the policy period, the premium adjustment for such change shall be made on the basis of the rates in effect at the inception date of the policy.
- F. Premium Adjustment**
1. As respects A, B, C and D above, if an outstanding policy is amended and results in a premium adjustment of \$2 or less, the amount:
 - a. may be waived, or
 - b. may be made subject to a minimum of \$2.
except that the actual return premium shall be returned at the request of the insured.
 2. Minimum premium of \$2 applies if an insured requests the following during the policy period.
 - a. additional coverage,
 - b. an increase in the limits of liability,
 - c. a reduced deductible.
 3. Companies need not refund a return premium of less than \$2 if the insured requests the following:
 - a. cancellation of coverage,
 - b. reduction in limits of liability,
 - c. increase in deductible,except that the actual return premium shall be returned at the request of the insured.

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9. CHANGES (Cont'd)

4. If the limits of liability are increased because of a change in the limits prescribed under any financial responsibility law, the additional premium charge shall be the actual difference in premium charges. If \$2 or less, it may be charged or waived.
5. As respects A, B, C and D above, if an outstanding policy is amended and results in a premium adjustment
 - a. within 30 days prior to the expiration of a 6-month policy period, or
 - b. within 60 days prior to the expiration of a policy period longer than 6 months,companies need not charge or refund a premium, except that actual refunds shall be made at the request of the insured.

10. CANCELLATION

- A. Cancellation of a policy, vehicle or form of coverage:
1. If the insured requests cancellation, compute return premium on a Short Rate Basis.

Exceptions

Compute return premium on a Pro Rata basis in the following cases:

1. If the insured has disposed of a vehicle then takes out a new policy in the same company on another vehicle, to become effective within thirty days of the date of cancellation.
2. If the insured vehicle is repossessed under terms of a financing agreement.
3. In a multi-car situation:
 - a. If one vehicle is cancelled from the policy and the policy remains in force on other vehicles, or
 - b. If a policy is cancelled but there remains in force with the same company and in the name of insured or spouse, if resident in the same household, a concurrent policy covering another vehicle.
4. If the insured enters the armed forces of the United States of America.

5. If the insured vehicle is stolen or destroyed (total or constructive loss) and cancellation is requested by the insured (a) within 30 days following the date the auto is stolen or destroyed, or (b) within 15 days of the time the auto was determined by the company (1) to be unrecoverable or stolen, or (2) to be a total or constructive loss. The return premium for all coverages (including the premium for the coverage under which the loss was paid) shall be calculated from the day following the date of the loss.
6. If an insured who has been ceded to the Reinsurance Facility at rates higher than the insurer's voluntary rates obtains insurance through another insurer who elects not to cede the policy to the Facility and the insured cancels the ceded policy within 45 days of the effective date of the ceded policy.

Exception:

This pro rata cancellation shall not apply to a cancellation by any insurance premium finance company.

2. If the company cancels, the return premium is computed pro rata.
3. If a policy written at short rate is cancelled, the earned premium for the time the policy has been in force shall be computed pro rata of the original short rate premium.
4. The following provisions apply to policies exceeding 12 months:
 - a. If a policy has been in force less than 1 year, the earned premium is computed in accordance with the provisions of this Rule for the first year's premium.
 - b. If a policy has been in force more than 12 months but less than 24 months, the earned premium shall be the first 12 months premium plus pro rata of the annual premium for the second 12 months.
 - c. If a policy has been in force for more than 24 months but less than 36 months, the earned premium shall be the first 24 months' premium plus pro rata of the annual premium for the third 12 months.
 - d. If a policy has been in force more than 36 months but less than 48 months, the earned premium shall be the first 36 months' premium plus pro rata of the annual premium for the fourth 12 months.

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10. CANCELLATION (Cont'd)

B. Instructions for Use of Short Rate Tables.

1. The "Three Month Short Rate Table" shall apply only to a policy written for a specified period of 3 months.
2. The "Six Month Short Rate Table" shall apply only to a policy written for a specified period of 6 months.
3. The "One Year Short Rate Table" shall apply to:
 - a. a policy written for a specified period of less than one year, other than a policy written for a specified period of 3 months or 6 months.
 - b. a policy written for a specified period of one year or more.

C. Instructions for Use of PRO RATA TABLES

1. Express the date of cancellation by year and decimal part of a year by combining the calendar year with the decimal appearing opposite the month and day in the Pro Rata Table, e.g. March 7, 1976 is designated as 1976.181.
2. In like manner, express the effective date of the policy year and decimal part of a year and subject from the cancellation date.
3. The difference in the case of 1 year policies, represents the percentage of the annual premium which is to be retained by the carrier.

4. For 6 Month Term Policies, the difference between cancellation date and effective date multiplied by two represents the percentage of the semi-annual term premium which is to be retained by the carrier.
5. For 3 Month Term Policies, the difference between cancellation date and effective date multiplied by four represents the percentage of the quarter-annual term premium which is to be retained by the carrier.

Example:

Cancellation date May 19, 1976.....	1976.381
Effective date March 2, 1976.....	<u>1976.167</u>
	.214

Earned premium for a 1 Year Term Policy will therefore be .214 times the annual premium.

For a 6 Month Term Policy: Multiply .214 by 2. (.214 x 2 = .428). Earned premium will be .428 times the semi-annual term premium.

For a 3 Month Term Policy: Multiply .214 by 4. (.214 x 4 = .856). Earned premium will be .856 times the quarter-annual term premium.

Note:

As it is not customary to charge for the extra day (February 29th) which occurs one year in every four years this table shall also be used for each such year.

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PRO RATA TABLE

January			February			March			April			May			June		
Day	Day		Day	Day		Day	Day		Day	Day		Day	Day		Day	Day	
of	of		of	of		of	of		of	of		of	of		of	of	
Month	Year	Ratio	Month	Year	Ratio	Month	Year	Ratio	Month	Year	Ratio	Month	Year	Ratio	Month	Year	Ratio
1	1	.003	1	32	.088	1	60	.164	1	91	.249	1	121	.332	1	152	.416
2	2	.005	2	33	.090	2	61	.167	2	92	.252	2	122	.334	2	153	.419
3	3	.008	3	34	.093	3	62	.170	3	93	.255	3	123	.337	3	154	.422
4	4	.011	4	35	.096	4	63	.173	4	94	.258	4	124	.340	4	155	.425
5	5	.014	5	36	.099	5	64	.175	5	95	.260	5	125	.342	5	156	.427
6	6	.016	6	37	.101	6	65	.178	6	96	.263	6	126	.345	6	157	.430
7	7	.019	7	38	.104	7	66	.181	7	97	.266	7	127	.348	7	158	.433
8	8	.022	8	39	.107	8	67	.184	8	98	.268	8	128	.351	8	159	.436
9	9	.025	9	40	.110	9	68	.186	9	99	.271	9	129	.353	9	160	.438
10	10	.027	10	41	.112	10	69	.189	10	100	.274	10	130	.356	10	161	.441
11	11	.030	11	42	.115	11	70	.192	11	101	.277	11	131	.359	11	162	.444
12	12	.033	12	43	.118	12	71	.195	12	102	.279	12	132	.362	12	163	.447
13	13	.036	13	44	.121	13	72	.197	13	103	.282	13	133	.364	13	164	.449
14	14	.038	14	45	.123	14	73	.200	14	104	.285	14	134	.367	14	165	.452
15	15	.041	15	46	.126	15	74	.203	15	105	.288	15	135	.370	15	166	.455
16	16	.044	16	47	.129	16	75	.205	16	106	.290	16	136	.373	16	167	.458
17	17	.047	17	48	.132	17	76	.208	17	107	.293	17	137	.375	17	168	.460
18	18	.049	18	49	.134	18	77	.211	18	108	.296	18	138	.378	18	169	.463
19	19	.052	19	50	.137	19	78	.214	19	109	.299	19	139	.381	19	170	.466
20	20	.055	20	51	.140	20	79	.216	20	110	.301	20	140	.384	20	171	.468
21	21	.058	21	52	.142	21	80	.219	21	111	.304	21	141	.386	21	172	.471
22	22	.060	22	53	.145	22	81	.222	22	112	.307	22	142	.389	22	173	.474
23	23	.063	23	54	.148	23	82	.225	23	113	.310	23	143	.392	23	174	.477
24	24	.066	24	55	.151	24	83	.227	24	114	.312	24	144	.395	24	175	.479
25	25	.068	25	56	.153	25	84	.230	25	115	.315	25	145	.397	25	176	.482
26	26	.071	26	57	.156	26	85	.233	26	116	.318	26	146	.400	26	177	.485
27	27	.074	27	58	.159	27	86	.236	27	117	.321	27	147	.403	27	178	.488
28	28	.077	28	59	.162	28	87	.238	28	118	.323	28	148	.405	28	179	.490
29	29	.079				29	88	.241	29	119	.326	29	149	.408	29	180	.493
30	30	.082				30	89	.244	30	120	.329	30	150	.411	30	181	.496
31	31	.085				31	90	.247				31	151	.414			

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PRO RATA TABLE

July			August			September			October			November			December		
Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio
1	182	.499	1	213	.584	1	244	.668	1	274	.751	1	305	.836	1	335	.918
2	183	.501	2	214	.586	2	245	.671	2	275	.753	2	306	.838	2	336	.921
3	184	.504	3	215	.589	3	246	.674	3	276	.756	3	307	.841	3	337	.923
4	185	.507	4	216	.592	4	247	.677	4	277	.759	4	308	.844	4	338	.926
5	186	.510	5	217	.595	5	248	.679	5	278	.762	5	309	.847	5	339	.929
6	187	.512	6	218	.597	6	249	.682	6	279	.764	6	310	.849	6	340	.932
7	188	.515	7	219	.600	7	250	.685	7	280	.767	7	311	.852	7	341	.934
8	189	.518	8	220	.603	8	251	.688	8	281	.770	8	312	.855	8	342	.937
9	190	.521	9	221	.605	9	252	.690	9	282	.773	9	313	.858	9	343	.940
10	191	.523	10	222	.608	10	253	.693	10	283	.775	10	314	.860	10	344	.942
11	192	.526	11	223	.611	11	254	.696	11	284	.778	11	315	.863	11	345	.945
12	193	.529	12	224	.614	12	255	.699	12	285	.781	12	316	.866	12	346	.948
13	194	.532	13	225	.616	13	256	.701	13	286	.784	13	317	.868	13	347	.951
14	195	.534	14	226	.619	14	257	.704	14	287	.786	14	318	.871	14	348	.953
15	196	.537	15	227	.622	15	258	.707	15	288	.789	15	319	.874	15	349	.956
16	197	.540	16	228	.625	16	259	.710	16	289	.792	16	320	.877	16	350	.959
17	198	.542	17	229	.627	17	260	.712	17	290	.795	17	321	.879	17	351	.962
18	199	.545	18	230	.630	18	261	.715	18	291	.797	18	322	.882	18	352	.964
19	200	.548	19	231	.633	19	262	.718	19	292	.800	19	323	.885	19	353	.967
20	201	.551	20	232	.636	20	263	.721	20	293	.803	20	324	.888	20	354	.970
21	202	.553	21	233	.638	21	264	.723	21	294	.805	21	325	.890	21	355	.973
22	203	.556	22	234	.641	22	265	.726	22	295	.808	22	326	.893	22	356	.975
23	204	.559	23	235	.644	23	266	.729	23	296	.811	23	327	.896	23	357	.978
24	205	.562	24	236	.647	24	267	.732	24	297	.814	24	328	.899	24	358	.981
25	206	.564	25	237	.649	25	268	.734	25	298	.816	25	329	.901	25	359	.984
26	207	.567	26	238	.652	26	269	.737	26	299	.819	26	330	.904	26	360	.986
27	208	.570	27	239	.655	27	270	.740	27	300	.822	27	331	.907	27	361	.989
28	209	.573	28	240	.658	28	271	.742	28	301	.825	28	332	.910	28	362	.992
29	210	.575	29	241	.660	29	272	.745	29	302	.827	29	333	.912	29	363	.995
30	211	.578	30	242	.663	30	273	.748	30	303	.830	30	334	.915	30	364	.997
31	212	.581	31	243	.666				31	304	.833				31	365	1.000

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ONE YEAR SHORT RATE TABLE

Days Policy in Force	Per Cent of One Year Premium	Days Policy in Force	Per Cent of One Year Premium	Days Policy in Force	Per Cent of One Year Premium
1	5%	95 - 98	37%	219 - 223	69%
2	6	99 - 102	38	224 - 228	70
3 - 4	7	103 - 105	39	229 - 232	71
5 - 6	8	106 - 109	40	233 - 237	72
7 - 8	9	110 - 113	41	238 - 241	73
9 - 10	1	114 - 116	42	242 - 246	74
	0				
11 - 12	1	117 - 120	43	247 - 250	75
	1				
13 - 14	1	121 - 124	44	251 - 255	76
	2				
15 - 16	1	125 - 127	45	256 - 260	77
	3				
17 - 18	1	128 - 131	46	261 - 264	78
	4				
19 - 20	1	132 - 135	47	265 - 269	79
	5				
21 - 22	1	136 - 138	48	270 - 273	80
	6				
23 - 25	1	139 - 142	49	274 - 278	81
	7				
26 - 29	1	143 - 146	50	279 - 282	82
	8				
30 - 32	1	147 - 149	51	283 - 287	83
	9				
33 - 36	2	150 - 153	52	288 - 291	84
	0				
37 - 40	2	154 - 156	53	292 - 296	85
	1				
41 - 43	2	157 - 160	54	297 - 301	86
	2				
44 - 47	2	161 - 164	55	302 - 305	87
	3				
48 - 51	2	165 - 167	56	306 - 310	88
	4				
52 - 54	2	168 - 171	57	311 - 314	89
	5				
55 - 58	2	172 - 175	58	315 - 319	90
	6				
59 - 62	2	176 - 178	59	320 - 323	91
	7				
63 - 65	2	179 - 182	60	324 - 328	92
	8				
66 - 69	2	183 - 187	61	329 - 332	93
	9				
70 - 73	3	188 - 191	62	333 - 337	94
	0				
74 - 76	3	192 - 196	63	338 - 342	95
	1				
77 - 80	3	197 - 200	64	343 - 346	96
	2				
81 - 83	3	201 - 205	65	347 - 351	97
	3				
84 - 87	3	206 - 209	66	352 - 355	98
	4				
88 - 91	3	210 - 214	67	356 - 360	99
	5				
92 - 94	3	215 - 218	68	361 - 365	10
	6				0

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THREE MONTH SHORT RATE TABLE

Days Policy in Force	Per Cent of 3 Mos. Premium	Days Policy in Force	Per Cent of 3 Mos. Premium	Days Policy in Force	Per Cent of 3 Mos. Premium
1	6%	28	41%	58	71%
2	7	29	4	59	73
3	9	30	4	60 - 61	74
4	12	31	3	62	75
5	16	32	4	63	76
6	17	33	6	64	77
7	18	34	4	65 - 66	78
8	19	35	8	67	79
9	20	36	4	68	81
10	21	37	9	69 - 70	82
11	22	38	5	71	83
12	23	39	2	72	84
13	24	40	5	73	85
14	26	41	3	74 - 75	86
15	27	42	5	76	87
16	28	43	6	77	89
17	29	44	7	78 - 79	90
18	30	45	5	80	91
19	31	46	9	81	92
20	32	47 - 48	0	82	93
21	33	49	1	83 - 84	94
22	34	50	6	85	95
23	36	51 - 52	3	86	97
24	37	53	6	87 - 88	98
25	38	54	5	89	99
26	39	55	6	90 - 92	100
27	40	56 - 57	8		
			9		
			7		
			0		

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SIX MONTH SHORT RATE TABLE

Days Policy in Force	Per Cent of 6 Mos. Premium	Days Policy in Force	Per Cent of 6 Mos. Premium	Days Policy in Force	Per Cent of 6 Mos. Premium
1	6%	50 - 51	38%	112 - 114	70%
2	7	52	39	115 - 116	71
3	8	53 - 54	40	117 - 118	72
4	9	55 - 56	41	119 - 120	73
5	10	57 - 58	42	121 - 123	74
6	11	59 - 60	43	124 - 125	75
7	12	61 - 62	44	126 - 127	76
8	13	63	45	128 - 130	77
9	14	64 - 65	46	131 - 132	78
10	15	66 - 67	47	133 - 134	79
11	16	68 - 69	48	135 - 136	80
12	17	70 - 71	49	137 - 139	81
13 - 14	18	72 - 73	50	140 - 141	82
15 - 16	19	74	51	142 - 143	83
17 - 18	20	75 - 76	52	144 - 145	84
19 - 20	21	77 - 78	53	146 - 148	85
21	22	79 - 80	54	149 - 150	86
22 - 23	23	81 - 82	55	151 - 152	87
24 - 25	24	83	56	153 - 155	88
26 - 27	25	84 - 85	57	156 - 157	89
28 - 29	26	86 - 87	58	158 - 159	90
30 - 31	27	88 - 89	59	160 - 161	91
32	28	90 - 91	60	162 - 164	92
33 - 34	29	92 - 93	61	165 - 166	93
35 - 36	30	94 - 95	62	167 - 168	94
37 - 38	31	96 - 98	63	169 - 171	95
39 - 40	32	99 - 100	64	172 - 173	96
41	33	101 - 102	65	174 - 175	97
42 - 43	34	103 - 104	66	176 - 177	98
44 - 45	35	105 - 107	67	178 - 180	99
46 - 47	36	108 - 109	68	181 - 184	100
48 - 49	37	110 - 111	69		

11. WHOLE DOLLAR PREMIUM

This rule applies only to Fire, Theft, Combined Additional Coverage, Comprehensive and Collision coverages.

The premium for each exposure shall be rounded to the nearest whole dollar, separately for each coverage provided by the policy.

A premium involving \$.50 or more shall be rounded to the next higher whole dollar.

This procedure shall apply to all interim premium adjustments, including endorsements or cancellations at the request of the insured. In the case of cancellations by the company, the return premium may be carried to the next higher whole dollar.

The phrase "each exposure" as used herein shall mean each premium developed (after the application of all applicable adjustments) for (1) each auto, if written on a per car basis, and (2) for all other business.

12. RULES FOR DETERMINING PHYSICAL DAMAGE BASE RATES FOR SYMBOLS NOT DISPLAYED ON STATE RATE PAGES

A. Other Than Collision

1. 1990 and Subsequent Model Year Vehicles

Apply the following factors to the Symbol 2 Base Rate on the state rate pages for the applicable Model Year:

Symbol	Code	1990 and Subsequent Model Years
1	01	0.72
19	19	4.46
20	20	4.94
21	21	5.49
22	22	6.19
23	23	6.93
24	24	8.03
25	25	9.88
26	26	12.43
27	27	*

+ Develop the Comprehensive Base Rates for Symbol 27 vehicles by:

a. Increasing the factor for Symbol 26 by +2.00 for each \$10,000 or fraction of \$10,000 above \$80,000 of Original Cost, and

b. Applying this factor to the Symbol 2 Base Rate on the state rate pages for the applicable Model Year.

2. 1989 and Prior Model Year Vehicles

Apply the following factors to the Symbol 7 Base Rate on the state rate pages for the applicable Model Year:

Symbol	Code	1989 & Prior Model Years
1	01	0.28
2	02	0.34
3	03	0.44
4	04	0.53
5	05	0.63
6	06	0.84
15	15	3.56
16	16	4.34
17	17	5.19
18	18	6.19
19	19	7.38
20	20	8.75
21	21	12.43

* 1982 and Prior Model Years

a. 1976-1982 Symbol 14 Vehicles

Apply the factor 3.19 to the Symbol 7 Base Rate.

b. 1975 and Prior Vehicles above \$10,000

Increase the Symbol 7 Base Rate by 20% for each \$1,000 or fraction of \$1,000 above \$10,000 of Original Cost.

B. Collision

1. 1990 and Subsequent Model Year Vehicles

Apply the following factors to the Symbol 2 Base Rate on the state rate pages for the applicable Model Year:

Symbol	Code	1990 and Subsequent Model Years
1	01	0.88
19	19	2.43
20	20	2.54
21	21	2.64
22	22	2.75
23	23	2.86
24	24	2.99
25	25	3.23
26	26	3.50
27	27	*

+ Develop the Collision Base Rates for Symbol 27 vehicles by:

a. Increasing the factor for Symbol 26 by +.15 for each \$10,000 or fraction of \$10,000 above \$80,000 of Original Cost, and

b. Applying this factor to the Symbol 2 Base Rate on the state rate pages for the applicable Model Year.

Note: Struck through material will be deleted at a later date. As of July 1, 2003 the rates for the struck through factors are now displayed on the physical damage rate pages.

12. RULES FOR DETERMINING PHYSICAL DAMAGE BASE RATES FOR SYMBOLS NOT DISPLAYED ON STATE RATE PAGES (Cont'd)

2. 1989 and Prior Model Year Vehicles

Apply the following factors to the Symbol 7 Base Rate on the state rate pages for the applicable Model Year:

Symbol	Code	1989 & Prior* Model Years
1	01	0.42
2	02	0.50
3	03	0.63
4	04	0.74
5	05	0.83
6	06	0.92
15	15	2.17
16	16	2.38
17	17	2.54
18	18	2.75
19	19	2.92
20	20	3.08
21	21	3.50

* 1982 and Prior Model Years

a. 1976-1982 Symbol 14 Vehicles

Apply the factor 2.29 to the Symbol 7 Base Rate.

b. 1975 and Prior Vehicles above \$10,000

Increase the Symbol 7 Base Rate by 5% for each \$1,000 or fraction of \$1,000 above \$10,000 of Original Cost.

Note: Struck through material will be deleted at a later date. As of July 1, 2003 the rates for the struck through factors are now displayed on the physical damage rate pages.

C. Original Cost means:

1. Original F.O.B. List Price for autos built in U.S.
2. Original Cost New in U.S. for specially built autos.
3. Original Cost New in U.S. for imported autos.

13. SUSPENSION

- A. Under any policy providing just Physical Damage Coverage, only Collision may be suspended.
- B. Liability Coverages may not be suspended for risks for which a financial responsibility filing is in effect.
- C. Insurance may be suspended by endorsement in accordance with the following provisions provided the period of suspension is at least thirty (30) consecutive days.
 1. Insurance may be reinstated upon the named insured's request effective not earlier than receipt of such request by the company or any of its authorized representatives.
 2. The reinstatement endorsement shall not extend the policy beyond its original expiration date.

LIABILITY AND COLLISION COVERAGES ONLY

3. Pro rata premium credit for the period of suspension shall be granted upon reinstatement subject to a minimum retention by the company of sixty days premium calculated on a short rate basis. The minimum premium retention by the company shall not apply to suspensions under Section F. of this rule.
4. If the policy expires during the period of suspension, the named insured shall be entitled to a pro rata return premium in accordance with the foregoing provisions of this rule.
5. If a policy written for less than one year is suspended but subsequently reinstated and extended for the remainder of such year, or any part thereof, or if such policy expires during the suspension period, pro rata premium credit shall be granted for the period of suspension in accordance with the foregoing provisions of the Policy Period Rule for extension of a short term policy.
- D. If collision or liability coverages are suspended on all owned autos, coverage for which separate premiums apply – including Uninsured Motorists Coverage, Underinsured Motorists Coverage, auto death indemnity, total disability, and specific disability benefits coverage, medical payments coverage, non-owned auto or extended liability coverage provided under the use of other autos provisions – may be continued in force without premium adjustment for these coverages.

13. SUSPENSION (Cont'd)

- E. If liability or collision is suspended on all private passenger autos owned by an individual or husband and wife, use of other autos coverage for liability only, afforded without separate premium charge may be continued in force. 80% pro rata of the owned auto premium calculated in accordance with the provisions of this rule shall be returned to the insured upon reinstatement of the coverages.
- F. Insurance covering a private passenger auto which is withdrawn from service for a period of at least thirty (30) consecutive days because of a strike, may be suspended. Pro rata return premium on such vehicles shall be granted in accordance with Section (C) provided the insured furnishes the company with a letter requesting the return premium. The letter shall be written on the insured's letterhead, signed by an executive of the company and shall include the following:
 1. A description of each auto.
 2. The dates between which it was laid up because of the strike.
 3. A statement by the insured that he agrees to reimburse the company for any payment made by the company on account of any accident, claim or suit involving a coverage for an auto described in the letter for which return premium has been allowed by the company.

14. MISCELLANEOUS COVERAGES

A. Uninsured Motorists Coverage ONLY

- 1. Owners - (Class Code - Refer to Statistical Plan)
 Bodily Injury and Property Damage Uninsured Motorists Coverage shall be afforded under every auto liability policy insuring the owner of a motor vehicle registered or principally garaged in North Carolina.

Exceptions

This coverage shall not apply when a named insured has either:

- Elected to purchase Combined Uninsured/Underinsured Motorists Coverage; or
- Specifically rejected in writing both Uninsured Motorists and Combined Uninsured/Underinsured Motorists Coverages.

a. Basic Limits

Basic Limits of Uninsured Motorists Coverage are \$30,000/60,000 Bodily Injury and \$25,000 Property Damage. Property Damage Uninsured Motorists Coverage is subject to an exclusion of the first \$100 of damage.

Rate - Single Vehicle* Policy	\$17
Multi-Vehicle* Policy	\$40

These rates are not subject to modification under the provisions of any rating plan or other manual rule.

b. Increased Limits

Increased limits of Uninsured Motorists Coverage may be afforded. Property Damage limits may not exceed the Property Damage Liability limit afforded by the policy.

Uninsured Motorists Coverage is available at the following limits with rates per policy shown:

B.I. UM Coverage

	Single Vehicle* Policy	Multi-Vehicle* Policy
\$ 30/60	\$ 15	\$ 35
50/100	16	38
100/200	17	40
100/300	18	42
300/300	20	47
250/500	21	50
500/500	22	52
500/1,000	23	54
1,000/1,000	24	57

P.D. UM Coverage

	Single Vehicle* Policy	Multi-Vehicle* Policy
\$ 25,000	\$ 2	\$ 5
50,000	3	7
100,000	4	9
250,000	6	14
500,000	8	19
750,000	10	24
1,000,000	11	26

For limits other than those shown, charge the premium for the next higher limit.

* For the purposes of this rule, the term vehicle includes a private passenger auto, motorcycle, golfmobile or other miscellaneous type vehicle.

14. MISCELLANEOUS COVERAGES (Cont'd)

c. Additional Persons

Bodily Injury Uninsured Motorists Coverage Only may be extended to an executive officer, partner or employee of the named insured provided such additional person does not own an auto.

The charge for each additional person shall be the single car policy rate shown above.

2. Non-Owners – (Class Code 990000)

a. A Named Non-Owner Liability Policy may be extended to provide Uninsured Motorists Coverage. The annual charge per policy shall be the single car policy rate shown above for the limits of coverage selected.

b. Bodily Injury Uninsured Motorists Coverage Only may be afforded to any person who does not own an auto and who is not otherwise afforded Uninsured Motorists Coverage.

Such coverage shall be written for a period of one year or three years. The charge for each person covered shall be the minimum limits single car policy rate multiplied by the following factor:

Policy Term	Factor
One Year	3.50
Three Years	5.50

B.1. Combined Uninsured/Underinsured Motorists Coverage

1. Owners – (Class Code – Refer to Statistical Plan)

Combined Uninsured/Underinsured Motorists Coverage shall be afforded under every auto liability policy insuring the owner of a motor vehicle registered or principally garaged in North Carolina.

Exceptions

This coverage shall not apply when a named insured has:

- Purchased a policy with Bodily Injury limits not greater than \$30,000/\$60,000; or
- Specifically rejected this coverage in writing and elected to purchase Uninsured Motorists Coverage ONLY; or
- Specifically rejected in writing both Uninsured Motorists and Combined Uninsured/Underinsured Motorists Coverages.

a. Limits

Combined Uninsured/Underinsured Motorists Coverage limits are available only at Bodily Injury limits higher than \$30,000/60,000 and with Property Damage limits at \$25,000 or with a limit not to exceed the Property Damage Liability limit afforded by the policy. The Property Damage coverage applies only on an Uninsured Motorists basis and is subject to an exclusion of the first \$100 of damage.

Refer to Uninsured Motorists Coverage ONLY for \$30/60/25 limits.

b. Rates

Combined Uninsured/Underinsured Motorists Coverage is available at the following limits with rates per policy shown:

B.I. UM/UIM Coverage

	Single Vehicle* Policy	Multi-Vehicle* Policy
\$ 50/100	\$ 19	\$ 45
100/200	32	75
100/300	38	89
300/300	50	118
250/500	59	140
500/500	81	191
500/1,000	92	217
1,000/1,000	104	246

P.D. UM/UIM Coverage

	Single Vehicle* Policy	Multi-Vehicle* Policy
\$ 25,000	\$ 2	\$ 5
50,000	3	7
100,000	4	9
250,000	6	14
500,000	8	19
750,000	10	24
1,000,000	11	26

For limits other than those shown, charge the premium for the next higher limit.

* For the purposes of this rule, the term vehicle includes a private passenger auto, motorcycle, golfmobile or other miscellaneous type vehicle.

These total rates are not subject to modification under the provisions of any rating plan or other manual rule.

Attach the applicable endorsement.

14. MISCELLANEOUS COVERAGES (Cont'd)

2. Non-Owners – (Class Code 990000)

A Named Non-Owner Liability Policy may be extended to provide Combined Uninsured and Underinsured Motorists Coverage. The annual charge per policy shall be the single car policy rate shown above for the limits of coverage selected.

Attach the applicable endorsement.

B.2. Alternative Economic Loss Coverage

An insurer may, at its option, make available Alternative Economic Loss Coverage to cover economic loss only. Coverage is **not** provided for non-economic loss.

Economic loss consists of medical care, compensation for lost earnings and replacement services, and payment of a death benefit when bodily injury results from an automobile accident caused by an uninsured or underinsured motorist.

If made available by the insurer, Alternative Economic Loss Coverage may only be made available on policies where both Uninsured Motorists and Combined Uninsured/Underinsured Motorists Coverage have been rejected in writing.

Alternative Economic Loss Coverage may be made available at the following limits with rates per policy shown:

	B.I. Limits	
	Single Car Policy	Multi-Car Policy
\$ 30/60	\$ 5	\$ 12
50/100	9	21
100/200	15	36
100/300	18	43
300/300	25	59
250/500	31	74
500/500	39	92
500/1,000	46	108
1,000/1,000	50	118

These rates are not subject to modification under the provisions of any rating plan or other manual rule.

Attach the applicable endorsement.

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 \$100 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 75% 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% of the Full Coverage Comprehensive Premium

\$ 500 Deduct. (726) – Charge 60% of the Full Coverage Comprehensive Premium

\$1,000 Deduct. (727) – Charge 50% of the Full Coverage Comprehensive Premium

4. Theft – \$50 Deductible – Charge 75% of the Full Coverage Theft Rate.

D. Extended Transportation Expenses Coverage

1. Eligibility

Only policies providing Comprehensive Coverage may be afforded either Extended Transportation Expenses Coverage or Increased Limits Transportation Expenses Coverage.

2. Rating

The rates for this coverage are not subject to classification rating or modification by any rating plan.

Coverage	Annual Rate Per Auto
\$15/\$450 Extended Transportation Expenses Coverage (Cov. Code 704)	\$10
\$30/\$900 Increased Limits Transportation Expenses Coverage (Cov. Code 706)	\$20
\$50/\$1,500 Additional Increased Limits Transportation Expenses Coverage (Cov. Code 768)	\$32

3. Endorsement

Attach the extended transportation expenses coverage endorsement to the policy.

E. Towing and Labor Costs

1. This coverage may be written only for Private Passenger Autos.

2. The available limit and rates are:

Limit Per Disablement	Rate – Per Car, Per Year
\$ 25	\$2
50	4
100	6
None (subject to coverage provisions)	13

3. Attach applicable endorsement.

14. MISCELLANEOUS COVERAGES (Cont'd)

F. Audio, Visual and Data Electronic Equipment and Tapes, Records, Discs and Other Media Coverage (Cov. Code 014)

1. Coverage is available for loss to any of the following, if at the time of loss they are contained in a vehicle described in the policy for which this coverage is provided:

- a. Tapes, records, discs and other media used with audio, visual or data reproduction, receiving or transmitting equipment permanently installed in the auto.
- b. Any electronic equipment not designed solely for the reproduction of sound, that receives or transmits audio, visual or data signals.

This coverage applies only if the equipment is:

- (1) Permanently installed in the auto at the time of loss;
- (2) **Not** necessary for the normal operation of the auto or monitoring of the auto's operating systems; and
- (3) **Not** an integral part of the same unit housing any sound reproducing equipment permanently installed in the opening of the dash or console of the auto. This opening must be normally used by the manufacturer for installation of a radio.

Types of electronic equipment not specifically designed solely for the reproduction of sound for which coverage may be purchased include:

- (1) Citizens band radios;
- (2) Telephones;
- (3) Two-way mobile radios;
- (4) Scanning monitor receivers;
- (5) Television monitor receivers;
- (6) Video cassette recorders;
- (7) Audio cassette recorders; and
- (8) Personal computers.

Note

Electronic equipment which is specifically designed solely for the reproduction of sound and permanently installed in the auto at the time of loss, along with accessories used with such equipment, is automatically covered under the policy without additional premium charge.

- c. Accessories used with electronic equipment permanently installed in the auto, and not designed solely for the reproduction of sound.

Refer to the Coverage For Audio, Visual and Data Electronic Equipment and Tapes, Records, Discs and Other Media Endorsement for extent of coverage.

2. Coverage is **not** available for radar detectors.

3. Develop the premium independently for each covered auto as follows:

- a. Audio, visual and data electronic equipment including its accessories (Cov. Code 014).

(1) Determine the limit of liability based upon the total cost new of the electronic equipment permanently installed in the auto and the cost new of its accessories. Do not include the cost of tapes, records, discs and other media in determining this limit.

Additional coverage for \$200 worth of tapes, records, discs and other media applies at no additional charge when coverage is provided for audio, visual and data electronic equipment.

(2) Select the premium from the table below:

Total Cost New of Equipment and Accessories	Premium
\$ 0 - 500	\$ 30
501 - 1,000	60
1,001 - 1,500	90
1,501 - 2,000	120
2,001 - 2,500	150
2,501 - 3,000	180
3,001 - 3,500	210
3,501 - 4,000	240
4,001 - 4,500	270
4,501 - 5,000	300
5,001 and over	Refer to Company

- b. Tapes, records, discs and other media only (Cov. Code 064)

When coverage is **not** purchased for audio, visual and data electronic equipment, coverage for \$200 worth of tapes, records, discs and other media is available for an additional premium charge of \$15 per auto, per year.

4. Attach the coverage for audio, visual, and data electronic equipment and tapes, records, discs and other media endorsement to the policy.

G. Auto Death Indemnity Or Benefits, Specific Disability Benefits And Total Disability Benefits Rates

1. Automobile Death Indemnity or Benefit, Specific Disability Benefits and Total Disability Benefits are available to any person under a policy affording auto bodily injury liability insurance with respect to an auto classified or rated as a private passenger auto.

2. Annual rates per person insured:

- a. Coverage A - Auto Death Indemnity or Benefit (Class Code 904000)

Principal Sum	Annual Rate
\$ 5,000	\$2
10,000	4

14. MISCELLANEOUS COVERAGES (Cont'd)

- b. Coverages A and B – Auto Death Indemnity or Benefit and Specific Disability Benefits

Dismemberment and Loss of Sight and Fractures and Dislocations. (Class Code 907000)

Principal Sum	Annual Rate
\$ 5,000	\$3
10,000	5

- c. Coverage C – Total Disability Benefits – (Class Code 903000)

Weekly Indemnity	Annual Rate
\$25	\$3
35	3
50	6

- d. Coverage D – Total Disability Benefits – Maximum 200 weeks. (Class Code 905000)

Weekly Indemnity	Annual Rate
\$25	\$2
35	3
50	5

3. For the addition of one or more of the coverages to outstanding policies, charges per month, or fraction thereof, of 10% of the applicable annual rates shall be made. These charges shall be subject to a minimum total charge of \$2 per policy or endorsement, and to a maximum total charge of the total of the annual rates for the coverages afforded.

H. Repair or Replacement Coverages**1. Five Year Coverage**

- a. Coverage for Damage to Your Auto can be changed from ACTUAL CASH VALUE to REPLACEMENT COST for losses caused by other than fire, theft, larceny, malicious mischief or vandalism.
- b. Repair or Replacement Coverage is available:
- (1) Only for autos purchased new.
 - (2) Only if this coverage is added within 60 days after purchase of the new auto. If the coverage is added after the date of purchase of the new auto, coverage does not become effective until the date of purchase of this coverage.
 - (3) Only if this coverage is maintained continuously on the auto.
 - (4) If the auto is not more than 5 years old. The age of the auto shall be determined by subtracting the year the endorsement was first added to the policy for that auto from the year of inception of the current annual period of the policy.
 - (5) Only if the collision and other than collision coverages are carried for the auto.

- c. Rates

Charge 15% of the combined collision and other than collision premiums.

- d. Attach Endorsement **NC 03 11**.

2. One Year Coverage

- a. Coverage for Damage to Your Auto can be changed from ACTUAL CASH VALUE to REPLACEMENT COST.

- b. Replacement Cost Coverage is available:

- (1) Only for autos purchased new by the policyholder or applicant with less than 150 miles on the odometer.
- (2) Only if this coverage is added within 60 days after the purchase of the new auto. If the coverage is added after the date of purchase of the new auto coverage does not become effective until the date of purchase of this coverage.
- (3) Only if this coverage is maintained continuously on the auto.
- (4) Only if collision and other than collision coverages are carried for the auto.

- c. Rates

Charge 10% of the combined collision and other than collision premiums.

- d. Duration of Coverage

This coverage will apply until one year from the date of purchase of the new auto or an odometer reading of 15,000 miles, whichever comes first.

- e. Attach Endorsement **NC 03 12**.

I. Coverage for Rented Vehicles

1. Insurers may offer coverage for rented vehicles with every motor vehicle policy covering a motor vehicle registered in North Carolina. Attach the Coverage for Rented Vehicles endorsement to the policy.

2. Rating

- a. To add Coverage for Rented Vehicles, charge an annual premium of \$4 for personal auto liability policies which provide both comprehensive and collision coverages.
- b. To add Coverage for Rented Vehicles, charge an annual premium of \$16 for personal auto liability policies which do not provide both comprehensive and collision coverages.
- c. The premium for Coverage for Rented Vehicles is not subject to classification or modification by any rating plan.

3. Cancellation

If Coverage for Rented Vehicles is cancelled by the insured, the entire annual premium shall be fully earned by the company.

15. CERTIFIED RISKS – FINANCIAL RESPONSIBILITY LAWS

For risks not eligible for rating under the Safe Driver Insurance Plan, a surcharge of 35% shall be applied in addition to the surcharge of 50%, 25% or 5% applicable under this Rule.

For risks rated under the Safe Driver Insurance Plan, the additional charge for each risk shall be \$4 for the period of coverage. The \$4 charge shall not be subject to modification under the provisions of any rating plan or other manual rate.

A. Surcharges

1. Surcharges apply to Liability coverages only.
2. The appropriate charges shown below shall be applied to the final premium for the affected coverages for the period of time the certificate is required but not more than three years (after 3 years of 5% surcharge applies) as follows:
 - a. 50% for driving a motor vehicle while intoxicated, or failing to stop and report when involved in an accident, or homicide or assault arising out of the operation of a motor vehicle.
 - b. 25% for driving a motor vehicle at an excessive rate of speed or in a reckless manner, where an injury to person or damage to property actually results therefrom.
 - c. 5% for any reason requiring filing.

B. Owners

1. If an owner is required to file evidence of financial responsibility for owned autos and for the operation of autos which he does not own, the additional premium shall be computed by applying the proper surcharge to the sum of the premium for the highest rated auto owned by the insured and the total nonownership liability premium, modified in accordance with any applicable rating plan.
2. In all other cases, the additional premium shall be computed by applying the proper surcharge to the premium for the highest rated auto owned by the insured modified in accordance with any applicable rating plan.

C. Non-Owners

1. If a policy is written to insure a named individual, the additional premium shall be computed by applying the proper surcharge to the premium for the policy.

2. If coverage is provided under a policy which has been extended to cover a named individual in accordance with Rule 17. – Extended Non-Owned Liability Coverage, the additional premium shall be computed by applying the proper surcharge to:
 - a. The rates for the highest rated auto insured under the policy for the rating territory in which the named individual is located, or
 - b. If there is no auto at such location, 170% of the private passenger Base Rates for the territory in which the named individual is located.

16. NAMED NON-OWNER POLICY

(For individuals who do not own an auto)

A. Liability and Medical Payments Coverage

Charge 90% of the premium that would apply if such individual owned an auto.

B. Uninsured Motorists Insurance and Underinsured Motorists Insurance

Refer to Rule 14.

C. Attach the named non-owner coverage endorsement.

17. EXTENDED NON-OWNED LIABILITY COVERAGE (PERSONAL AUTO POLICY ONLY)

A. Liability Coverage

Liability coverage may be extended to an individual described below:

1. The insured named in the policy, including the spouse if a resident of the same household, or a resident relative who is furnished an auto for regular use but is NOT employed by a garage:
 - a. When no Primary Liability insurance is in effect on the auto, charge 50% of the liability premium which would apply if the furnished auto were being specifically insured as an owned auto by the individual.

17. EXTENDED NON-OWNED LIABILITY COVERAGE (PERSONAL AUTO POLICY ONLY) (Cont'd)

b. When there is Primary Liability insurance in effect on the auto or if the auto is used in the business of the United States Government, charge the premiums per person shown in the table below:

Person Named	Bodily Injury \$30/60	Property Damage \$25,000
Insured Named and Spouse Relative	\$3 6	\$1 2

2. The insured named in the policy, including the spouse if a resident of the same household, or a resident relative who is furnished an auto for regular use and is employed by a garage:
 - a. When garage has no liability insurance charge 170% of Base Rate for Liability
 - b. When garage has liability insurance, refer to Company.
3. In all other situations, charge the premiums per person shown in the table below:

Person Named	Bodily Injury \$30/60	Property Damage \$25,000
Insured Named and Spouse Relative	\$3 6	\$1 2

B. Medical Payments

Medical Payments coverage is available only if Bodily Injury and Property Damage coverages are extended. Medical Payments shall be provided at the same limits as the Medical Payments limit of policy to which attached. Premiums per person are displayed below.

Medical Payments Limits of Policy to Which Attached	Auto Furnished for Regular Use	Auto Not Furnished For Regular Use
\$ 500	\$ 4	\$ 2

Use the factors in Rule 18.D. to determine premiums for Medical Payments limits above \$500.

18. INCREASED LIMITS

A. The tables in Sections B. and C. below contain the factors to be applied to the appropriate basic limits rates for Bodily Injury or Property Damage Liability.

Refer to company for limits not displayed in these tables.

B. 30/60 Split Limit Bodily Injury Liability Increased Limits Table

Applicable to 30/60 Split Limit Bodily Injury Liability Rates Only:

Total Limits	Factor
\$ 30/60	1.00
50/100	1.14
100/100	1.25
100/200	1.30
100/300	1.32
300/300	1.50
250/500	1.52
500/1,000	1.67
1,000/1,000	1.76
1,000/2,000	1.81

C. \$25,000 Property Damage Liability Increased Limits Table

Applicable to \$25,000 Property Damage Liability Rates Only:

Limit	Factor	Limit	Factor
25,000	1.000	250,000	1.059
35,000	1.005	500,000	1.113
50,000	1.010	750,000	1.153
100,000	1.030	1,000,000	1.202

D. Medical Payments Increased Limits

Applicable to \$500 Medical Payments Rates Only:

Total Medical Payments Limits	Factor
\$ 750	1.33
1,000	1.60
2,000	2.34
5,000	3.38
10,000	3.86
25,000	4.53
50,000	5.13
75,000	5.39
100,000	5.50

E. Single Limit Coverages

The premium for single limit liability coverages shall be calculated as follows:

1. Apply a single discount of 3% to both the Bodily Injury and the Property Damage normal factors for separate limits equal to the desired single limit.
2. Calculate the separate Bodily Injury and Property Damage premiums, the sum of which is the combined premium.

19. MISCELLANEOUS TYPES**A. Trailers Designed for Use with Private Passenger Autos**

Coverage may be provided for:

1. Recreational Trailers

Non-self-propelled units equipped as living quarters (including cooking, dining, plumbing or refrigeration facilities).

To be eligible for coverage, insured must maintain a separate and permanent residence other than the recreational trailer.

Note

1. Camper trailers shall be rated as Recreational Trailers.
2. A portable camper body used with a pickup truck shall be rated as a Recreational Trailer. The pickup truck shall be rated in accordance with Rule 4.F.

2. Other Trailers

All non-self-propelled units not included above.

Liability and Medical Payments Coverages

A Personal Auto Policy affording Liability and Medical Payments Coverage also covers trailers as described above for these coverages without additional premium charge and without specific description of the trailers when used with a private passenger auto.

Other Policies affording Liability and Medical Payments Coverage will also provide this coverage for trailers without additional premium charge and without specific description of the trailer except when the trailer is used with any auto owned or hired by the insured and not covered by like insurance in the company.

Refer to company for rates applicable to a trailer described above if:

1. Used with any auto owned or hired by the insured and not covered by like insurance in the company, or
2. No auto is owned by the insured.

Medical Payments Insurance

Medical payments insurance is available for a home trailer, office trailer, store trailer or display trailer, if used with a private passenger auto.

The rate shall be three times the medical payments rate for the applicable private passenger classification for the territory in which the risk is located.

Farm Wagons and Farm Implements:

Coverage is afforded without additional charge for farm wagons or farm implements when attached to private passenger type autos.

Physical Damage Coverages Only

Trailers are to be insured as separate items with separate premiums shown for each unit. If deductible coverage is written, the deductible shall apply separately to each unit.

1. Recreational Trailers – All Classes – Entire State**a. Contents**

- (1) Auto Home Contents Coverage for Fire and Lightning and Combined Additional Coverage (including or excluding malicious mischief and vandalism) may be added.

Fire – Charge fire rate applicable to Mobilehome Insured.

Combined Additional Coverage Including Malicious Mischief and Vandalism – 25 cents per \$100.

Combined Additional Coverage Excluding Malicious Mischief and Vandalism – 20 cents per \$100.

Apply to company for endorsement.

- (2) Auto Home Coverage for TV antennas, awnings, and cabanas or equipment designed to create additional living facilities may be added.

Covered Property Coverage – \$50 Deductible – (Coverage Code 069) Charge \$1.45.

Coverage Property Coverage – \$100 Deductible – (Coverage Code 069) Charge \$1.15.

Attach Applicable Endorsement.

- b. Fire Rate – (new & old) – \$0.45
- c. Theft Rate – (new & old) – \$0.10
- d. Windstorm Rate – (new & old) – \$0.05
- e. Combined Additional Coverage without Malicious Mischief and Vandalism Rate – (new & old) – \$0.10
- f. Combined Additional Coverage with Malicious Mischief and Vandalism Rate – (new & old) – \$0.15
- g. Comprehensive

Full Coverage	(Cov. Code 01)	– \$1.45
\$ 50 Deductible	(Cov. Code 03)	– 1.25
\$ 100 Deductible	(Cov. Code 10)	– 1.10
\$ 250 Deductible	(Cov. Code 055)	– 0.95
\$ 500 Deductible	(Cov. Code 726)	– 0.75
\$1,000 Deductible	(Cov. Code 727)	– 0.50

19. MISCELLANEOUS TYPES (Cont'd)

h. Collision Premiums – All Classes – Entire State

Original Cost	Deductibles											
	\$50		\$100		\$200		\$250		\$500		\$1000	
	New	Old	New	Old	New	Old	New	Old	New	Old	New	Old
0 – 600	\$24	\$19	\$10	\$ 8	\$ 9	\$ 7	\$ 7	\$ 6	\$ 6	\$ 5	\$ 5	\$ 4
601 – 800	26	21	12	9	11	9	8	6	7	6	6	5
801 – 1,050	29	23	13	10	12	10	9	7	8	6	7	6
1,051 – 1,300	31	25	15	12	14	11	10	8	9	7	8	6
1,301 – 1,600	34	27	18	14	16	13	13	10	11	9	9	7
1,601 – 1,900	37	30	20	16	18	14	15	12	12	10	10	8
1,901 – 2,400	42	34	23	18	21	17	18	14	14	11	12	10
2,401 – 3,000	47	38	28	22	25	20	21	17	17	14	14	11
3,001 – 4,000	56	45	34	27	31	25	25	20	20	16	17	14
4,001 – 5,000	66	53	42	34	38	30	30	24	25	20	21	17
5,001 – 6,000	77	62	50	40	45	36	35	28	30	24	25	20
6,001 – 7,000	87	70	58	46	52	42	41	33	35	28	29	23
7,001 – 8,000	98	78	66	53	59	47	46	37	40	32	33	26
8,001 – 9,000	108	86	74	59	67	54	52	42	44	35	37	30
9,001 – 10,000	119	95	82	66	74	59	57	46	49	39	41	33

(1) "New" means purchased new not more than 18 months prior to date insurance attaches.

"Old" – All Others

(2) For Recreational Trailers having a cost exceeding \$10,000, the indicated premiums for the \$9,001 to \$10,000 group shall be increased 10% per \$1,000 or fractions thereof in excess of \$10,000.

(3) The premiums shown above are subject to a retained Minimum Premium equal to 25% of the annual premium applicable.

2. All Other Trailers – All Classes – Entire State

All Non-Self-Propelled Units Not Included in Paragraph 1. Above.

Rates Per \$100 of Insurance

Coverage	Rates
Fire	\$0.10
Theft	0.05
Windstorm	0.05
Combined Additional Coverage without Malicious Mischief & Vandalism	0.10
Combined Additional Coverage with Malicious Mischief & Vandalism	0.15
Comprehensive – Full Coverage – (Cov. Code 01)	0.55
Comprehensive – \$50 Deductible – (Cov. Code 03)	0.37

COLLISION PREMIUMS – ALL CLASSES – ENTIRE STATE

Original Cost New at Factory	\$25 Deduct.	\$50 Deduct.	\$100 Deduct.
\$ 0 – \$ 400	\$ 7	\$ 4	\$ 3
401 – 600	9	6	5
601 – 800	12	8	6
801 – 1,000	15	10	8
1,001 – 1,500	23	15	12
1,501 – 2,000	29	19	15
2,001 – 2,500	35	23	18
2,501 – 3,000	41	27	22
Each Additional \$500 Over \$3,000	5	4	3

B. Motorcycles, Motorscooters, Motorbikes, Mopeds and Other Similar Motor Vehicles Not Used for Commercial Purposes

Liability Coverages Only

- Such vehicles with engine size of 324 cubic centimeters or less shall be rated at 20% of the applicable private passenger rate. (Class Code – Motorcycles 951000; Others 960000)
- Such vehicles with engine size of 325 cubic centimeters or more shall be rated at 36% of the applicable private passenger rate. (Class Code – Motorcycles 952000; Others 961000)

19. MISCELLANEOUS TYPES (Cont'd)

Physical Damage Coverages Only

All Motorcycles and Motorscooters with three wheel chassis shall be rated as Commercial Types. Motorcycles with side-car attachment used for transportation or delivery of goods or merchandise shall be rated as Commercial Types.

MOTOR-CYCLES (Except COMMERCIAL TYPES)	MOTOR-SCOOTERS (Except COMMERCIAL TYPES)	COMMERCIAL TYPES (Motorcycles and Motorscooters)
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RATES PER \$100 OF INSURANCE

Fire Rates –	\$.50	\$.50	\$.50
Theft Rates –	1.14	.88	.50

Combined Additional Coverage without Malicious Mischief & Vandalism – 17 cents per \$100 of insurance.

Combined Additional Coverage with Malicious Mischief & Vandalism – 22 cents per \$100 of insurance.

Collision – MOTORCYCLES AND MOTORSCOOTERS (Except Commercial Types):

1989 and Prior Model Years

Charge the following Percentages of the Symbol 7 Private Passenger Collision Rate for the applicable model year:

1990 and Subsequent Model Years

Charge the following Percentages of the Symbol 2 Private Passenger Collision Rate for the applicable model year:

Engine Size Cubic Centimeters (cc)	Percentage
0 – 100	29%
101 – 200	48%
201 – 300	66%
301 – 450	106%
451 – 600	115%
601 – 750	161%
751 – 900	220%
901 – 1,000	286%
Over 1,000	353%

Collision – COMMERCIAL TYPES (Motorcycles and Motorscooters):

Charge 75% of the Collision premiums for symbols determined in accordance with the table above.

Note

The Classification and Sub-Classification Rating Plans are applicable in rating all vehicles under this rule for all coverages. (See Rule 4. and Rule 5.)

C. SNOWMOBILES and similar vehicles equipped for travel over ice and snow, used principally off public roads, shall be rated as follows:

Liability Coverages Only

(Class Code 967000) – Excluding Passenger Hazard

(Class Code 959000) – Including Passenger Hazard

1. Bodily Injury (excluding the passenger hazard) – \$20, \$30,000/60,000 limits.

Bodily Injury (including the passenger hazard) – \$60, \$30,000/60,000 limits.

2. Property Damage – \$10, \$25,000 limits

3. Medical Payments – \$10, \$500 per person (no other limits).

4. Uninsured Motorists Coverage

Charge rates shown in Rule 14.

5. All rates apply for the period of coverage.

6. The applicable endorsement shall be attached to the policy.

Physical Damage Coverages Only

(Class Code 959000)

7. Comprehensive

\$100 Deductible – \$2.00 per \$100.

8. Collision

\$100 Deductible – \$2.00 per \$100.

Note

a. Only Stated Amount Coverage is available.

b. A snowmobile and trailer designed to be towed by the snowmobile shall be considered one unit for determining the deductible amount to any loss, provided said trailer is described in the schedule on the endorsement.

9. The applicable endorsement shall be attached to the policy.

10. All rates apply for the period of coverage.

D. Golfmobiles

Vehicles commonly known as Golfmobiles, used principally off public roads, not used for commercial purposes, with capacity to carry one or more persons.

Note

Vehicles of this type not meeting the above qualifications, rate as a motorcycle.

Liability Coverages Only

1. Charge 25% of the applicable private passenger Base Premiums. (Class Code 943500)

2. All rates apply for the period of coverage.

Physical Damage Coverages Only

Fire – \$.60 per \$100 of Insurance.

Theft – \$.20 per \$100 of Insurance.

Collision –

Original Cost New	\$25 Ded.	\$50 Ded.	\$100 Ded.
\$ 0 – 750	\$16	\$10	\$ 8
751 & Over	24	15	10

19. MISCELLANEOUS TYPES (Cont'd)**E. Antique Autos**

An antique auto is a motor vehicle of the private passenger type which is 25 or more years old that is maintained solely for use in exhibitions, club activities, parades and other functions of public interest, and occasionally used for other purposes.

Liability Coverages Only

Charge 40% of the private passenger base premiums. (Class Code 962000)

Physical Damage Coverages Only

These vehicles are to be insured on Stated Amount basis only. The rates are as shown below (Class Code 962000).

Rate Per \$100 of Insurance

Deductible	Comprehensive	Collision	Fire	Theft
\$ 50	\$1.25	\$1.50	\$.35	\$.35
100	1.10	1.25	.31	.31
250	.96	1.00	.27	.27
500	.74	.75	.21	.21

F. Classic Autos

A classic auto is a motor vehicle of the private passenger type which is 10 or more years old and may be used on a regular basis. Its value is significantly higher than the average value of other autos of the same make and model year.

Liability, Medical Payments, Uninsured and Underinsured Motorists

Classify and rate as a private passenger auto.

Physical Damage

Attach the coverage for damage to your auto (stated amount maximum limit of liability) endorsement.

1. Determine the stated amount of coverage applicable to the vehicle.
2. Assign a symbol based on the stated amount, from the table for 1990 and subsequent model years on Page 1. of the Symbol and Identification Section.

Note

Prior to October 1, 1989, the table for 1981-1989 model years in the Symbol and Identification Section should be used for symbol assignment.

3. Classify and rate as a private passenger auto using the base rate for the current model year.

20. FINANCED AUTOS

Financed autos shall be written at manual rates and minimum charges except for single interest coverages.

For single interest rates, rules and forms, refer to company.

21. STATE RATE, TERRITORY SHEETS

A. The state rate sheets show rates by territory.

B. The territory sheets contain the definitions of the territorial divisions into which the state is divided and show for each territory the statistical code and the number of the rate schedule on the state rate sheets to be used.

1. Each territory as defined embraces a certain area, usually a city and its surroundings. In many cases the area so defined includes several smaller cities, towns, and villages. The following provisions are applicable in this connection:

a. Any city, town, or village not specifically mentioned as included within a defined territory but which is inside of the boundary of the area so defined, shall take the territory schedule for that defined territory.

b. If a city, town, or village extends into more than one defined territory, the territory schedule for the higher rated territory applies to the entire city, town, or village.

c. Unless otherwise indicated, if a street, avenue or other public way serves as a dividing line between two territories, except when the public way serves as a boundary line of any political subdivision (state, county, township, city, town, village, etc.), the rates applicable to the lower rated of the two territories shall apply to autos principally garaged on either side of such street or avenue.

2. The territory sheets also contain a list of Important Cities and Towns in a state indicating the counties in which such towns are located and the territories to which they are assigned. The rate territory for a town not listed should be determined as follows:

a. Ascertain the county in which the town is located.

21. STATE RATE, TERRITORY SHEETS (Cont'd)

- b. if the name of the county is included in the list of territory definitions for the state as divided into two or more rate territories, it will be necessary to refer to a map to determine in which of the rate territories the town belongs.
- c. If the county is not so listed, then the entire county and all towns in it take the rates for the Remainder of State schedule.

22. INSTALLMENT PAYMENTS

The total premium for an auto policy is due and payable at the beginning of the policy period, unless the policy is issued on an installment payment basis in accordance with the following rules:

- A. The first installment shall be due on the effective date of the policy and the due date of the last installment shall be no later than one month prior to the policy anniversary date.
- B. An additional charge of \$3.00 shall be made for each installment.
- C. The premium paid to the company exclusive of the total installment payment charge shall never be less than the pro rata charge from the effective date of the policy to the due date of the next installment, where additional installments are to be paid, or to expiration of the policy where no further installments are due.

- D. Flat cancellation shall be accepted on business written on an installment basis only if there has been no coverage under the policy and the policy is returned to the company within thirty days. In all other cases, a pro rata earned premium shall be due to the company.
- E. This rule does not preclude the use of an installment payment plan which provides for deferring the due date of installment if the insurance is under suspension on the original due date.

23. EXCESS INDEMNITY POLICY

Bodily injury and property damage liability limits over primary limits may be afforded under an Excess Indemnity Policy with respect to an automobile classified and rated as a private passenger automobile. Primary insurance must be in force with respect to the automobile and the risk unable to obtain higher limits. If the company providing the excess limits coverage also provides the primary coverage to a risk, a letter of consent, signed by the insured, shall be secured and retained in the company's files. Refer to company for rating.

Bodily injury and property damage excess limits may be afforded separately or in conjunction with Medical Payments Insurance, Medical Payments Coverage is available on a \$100 deductible basis only. Refer to company for rating.

**PERSONAL AUTO MANUAL
RATE PAGES**

NORTH CAROLINA (32)

VOLUNTARY BUSINESS*

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	1,000	2,000	5,000
	LIMIT CODE				LIMIT CODE			LIMIT CODE				
	6	6	8	1	4	5	6	1	2	3	4	6
11	\$115	\$131	\$152	\$173	\$152	\$154	\$157	\$12	\$16	\$19	\$28	\$41
13	177	202	234	266	187	189	193	19	25	30	44	64
14	169	193	223	254	185	187	191	18	24	29	42	61
15	188	214	248	282	181	183	186	20	27	32	47	68
16	152	173	201	228	187	189	193	16	21	26	37	54
17	193	220	255	290	181	183	186	21	28	34	49	71
18	138	157	182	207	160	162	165	15	20	24	35	51
24	141	161	186	212	149	150	153	15	20	24	35	51
25	163	186	215	245	173	175	178	18	24	29	42	61
26	205	234	271	308	152	154	157	22	29	35	51	74
31	172	196	227	258	164	166	169	18	24	29	42	61
32	144	164	190	216	157	159	162	15	20	24	35	51
33	172	196	227	258	136	137	140	18	24	29	42	61
40	215	245	284	323	182	184	187	23	31	37	54	78
41	179	204	236	269	167	169	172	19	25	30	44	64
43	161	184	213	242	134	135	138	17	23	27	40	57
47	169	193	223	254	146	147	150	18	24	29	42	61
51	138	157	182	207	168	170	173	15	20	24	35	51
52	185	211	244	278	198	200	204	20	27	32	47	68

* Including "clean risks" ceded to the North Carolina Reinsurance Facility.
See Premium Determination Rule for the definition of "clean risks".

PERSONAL AUTO MANUAL
RATE PAGES

CEDED BUSINESS*

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	1,000	2,000	5,000
	LIMIT CODE				LIMIT CODE			LIMIT CODE				
	6	6	8	7	4	5	6	1	2	3	4	6
11	\$162	\$185	\$214	\$246	\$184	\$186	\$190	\$17	\$23	\$27	\$40	\$57
13	253	288	334	385	229	231	236	26	35	42	61	88
14	243	277	321	369	229	231	236	25	33	40	59	85
15	266	303	351	404	228	230	235	27	36	43	63	91
16	223	254	294	339	236	238	243	23	31	37	54	78
17	279	318	368	424	229	231	236	28	37	45	66	95
18	202	230	267	307	203	205	209	21	28	34	49	71
24	201	229	265	306	182	184	187	21	28	34	49	71
25	246	280	325	374	237	239	244	25	33	40	59	85
26	322	367	425	489	194	196	200	33	44	53	77	112
31	244	278	322	371	203	205	209	25	33	40	59	85
32	205	234	271	312	192	194	198	21	28	34	49	71
33	243	277	321	369	166	168	171	25	33	40	59	85
40	312	356	412	474	221	223	228	32	43	51	75	108
41	264	301	348	401	215	217	221	27	36	43	63	91
43	240	274	317	365	173	175	178	24	32	38	56	81
47	250	285	330	380	183	185	188	26	35	42	61	88
51	192	219	253	292	204	206	210	20	27	32	47	68
52	266	303	351	404	253	256	261	27	36	43	63	91

* Excluding "clean risks" as defined under the Premium Determination Rule.

**PERSONAL AUTO MANUAL
RATE PAGES
TERRITORY 11**

NORTH CAROLINA (32)

FULL COVERAGE COMPREHENSIVE (001)													
Symbol (a)	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1990-1995	Symbol (b)	1989 & prior
1	27	26	24	23	22	21	19	18	17	15	14	1	5
2	38	36	34	32	31	29	27	25	23	21	19	2	6
3	43	41	39	37	35	32	31	28	26	24	22	3	9
4	47	45	43	41	38	36	34	31	29	27	24	4	10
5	53	51	48	46	43	41	38	35	32	30	27	5	12
6	60	57	54	51	49	46	43	40	37	34	31	6	16
7	66	63	59	57	53	50	47	43	40	37	34	7	19
8	71	68	65	61	58	54	51	47	44	40	37	8	23
10	77	73	70	66	62	59	55	51	47	43	40	10	29
11	84	80	76	72	68	64	60	55	51	47	43	11	35
12	91	87	82	78	74	69	65	60	55	51	47	12	41
13	98	93	89	84	79	75	70	64	60	55	50	13	49
14	106	101	96	91	86	81	76	69	64	59	54	14	57
15	116	111	105	100	94	89	83	77	71	66	60	15	69
16	128	122	116	110	104	98	91	84	78	72	66	16	84
17	141	135	128	121	114	108	101	93	86	80	73	17	101
18	154	147	140	132	125	118	111	102	94	87	80	18	120
19	168	161	153	144	136	129	121	111	103	95	87	19	144
20	187	178	169	160	151	142	134	123	114	105	96	20	170
21	207	198	188	178	168	158	148	136	126	117	107	21	236
22	234	223	212	201	189	178	167	154	143	131	120		
23	262	249	237	225	212	199	187	172	160	147	135		
24	303	289	275	260	246	231	217	199	185	171	156		
25	373	356	338	320	302	284	267	246	228	210	192		
26	459	437	415	393	371	349	328	301	279	258	236		

(a) Refer to Personal Auto Manual Rule 12 for rating Symbol 27 vehicles.
(b) Refer to Rule 12 to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

COLLISION DED. AMT. \$100 (074)													
Symbol (a)	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1990-1995	Symbol (b)	1989 & prior
1	185	177	169	159	151	141	127	117	107	96	86	1	42
2	211	201	191	181	171	159	145	133	121	109	98	2	50
3	245	233	221	209	199	185	169	155	141	127	115	3	62
4	265	253	241	227	215	201	183	167	153	137	125	4	70
5	283	269	255	243	229	213	193	177	161	145	133	5	82
6	297	283	269	255	241	223	205	187	171	153	139	6	90
7	310	295	281	265	251	233	213	195	177	159	145	7	98
8	324	308	291	277	261	243	221	203	185	167	151	8	119
10	344	328	312	295	279	259	235	217	197	177	161	10	137
11	362	344	326	310	291	271	247	227	207	185	169	11	149
12	372	354	336	318	302	279	255	233	213	191	173	12	165
13	386	368	350	332	314	291	265	243	221	199	181	13	177
14	412	392	372	354	334	310	281	259	235	211	193	14	197
15	432	412	392	372	350	326	297	271	247	223	201	15	213
16	450	428	406	386	364	338	308	283	257	231	209	16	235
17	466	444	422	400	378	352	320	293	267	239	217	17	249
18	492	468	444	422	398	370	338	310	281	253	229	18	271
19	513	488	464	440	416	386	352	322	293	263	239	19	287
20	531	505	478	454	428	398	364	334	304	273	247	20	304
21	551	525	498	472	446	414	378	346	316	283	257	21	346
22	581	553	525	498	470	436	398	366	332	299	271		
23	603	575	547	517	488	454	414	380	346	310	281		
24	631	601	571	541	511	474	432	396	360	324	295		
25	681	649	617	585	553	513	468	428	390	350	318		
26	740	704	669	633	599	557	507	464	422	380	346		

(a) Refer to Personal Auto Manual Rule 12 for rating Symbol 27 vehicles.
(b) Refer to Rule 12 to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

PERSONAL AUTO MANUAL
RATE PAGES
TERRITORY 13

FULL COVERAGE COMPREHENSIVE (001)

Symbol (a)	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1990-1995	Symbol (b)	1989 & prior
1	40	38	36	34	32	31	29	27	24	22	21	1	8
2	56	53	50	48	45	42	40	37	34	31	29	2	9
3	63	60	57	54	51	48	45	41	38	36	32	3	13
4	69	66	63	60	56	53	50	46	42	39	36	4	15
5	78	75	71	67	64	60	56	51	48	44	40	5	18
6	89	84	80	76	72	67	63	58	54	50	46	6	23
7	97	92	87	83	78	74	69	64	59	55	50	7	29
8	105	100	95	90	85	80	75	69	64	59	54	8	34
10	113	108	103	98	92	86	81	75	69	64	58	10	43
11	123	117	111	105	100	94	88	81	75	69	63	11	52
12	134	128	121	115	109	102	96	88	82	75	69	12	61
13	144	137	130	123	117	110	103	95	88	81	74	13	72
14	156	148	141	134	126	119	111	102	95	87	80	14	84
15	171	163	155	147	139	130	122	113	104	96	88	15	102
16	189	180	171	162	153	144	135	124	115	106	97	16	123
17	208	198	188	179	169	158	149	137	127	117	107	17	148
18	227	217	206	195	184	173	163	149	139	128	117	18	177
19	248	236	225	213	201	189	178	163	151	139	128	19	211
20	275	262	249	236	223	209	197	181	167	154	142	20	251
21	305	291	277	262	248	233	218	201	186	172	157	21	347
22	345	328	312	295	279	262	246	226	210	193	177		
23	386	367	349	331	312	294	276	253	235	217	198		
24	447	426	404	383	362	340	319	294	272	251	230		
25	550	524	498	471	445	419	393	361	335	309	283		
26	675	643	611	579	546	514	482	444	411	379	347		

(a) Refer to Personal Auto Manual Rule 12 for rating Symbol 27 vehicles.
 (b) Refer to Rule 12 to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

COLLISION DED. AMT. \$100 (074)

Symbol (a)	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1990-1995	Symbol (b)	1989 & prior
1	204	195	186	175	167	155	140	129	118	107	95	1	47
2	233	222	211	200	189	175	160	147	133	120	109	2	56
3	271	258	244	231	220	204	186	171	155	140	127	3	69
4	293	280	266	251	238	222	202	184	169	151	138	4	78
5	313	297	282	269	253	235	213	195	178	160	147	5	91
6	329	313	297	282	266	246	226	206	189	169	153	6	100
7	342	326	311	293	278	258	235	215	195	175	160	7	109
8	357	340	322	306	289	269	244	224	204	184	167	8	131
10	380	362	344	326	309	286	260	240	218	195	178	10	151
11	400	380	360	342	322	300	273	251	229	204	186	11	164
12	411	391	371	351	333	309	282	258	235	211	191	12	182
13	426	406	386	366	346	322	293	269	244	220	200	13	195
14	455	433	411	391	369	342	311	286	260	233	213	14	218
15	477	455	433	411	386	360	329	300	273	246	222	15	235
16	497	473	448	426	402	373	340	313	284	255	231	16	260
17	515	491	466	442	417	389	353	324	295	264	240	17	275
18	544	517	491	466	440	408	373	342	311	280	253	18	300
19	566	539	513	486	460	426	389	355	324	291	264	19	317
20	586	557	528	502	473	440	402	369	335	302	273	20	335
21	608	579	551	522	493	457	417	382	349	313	284	21	382
22	642	611	579	551	519	482	440	404	366	331	300		
23	666	635	604	571	539	502	457	420	382	342	311		
24	697	664	630	597	564	524	477	437	397	357	326		
25	753	717	682	646	611	566	517	473	431	386	351		
26	817	777	739	699	662	615	559	513	466	420	382		

(a) Refer to Personal Auto Manual Rule 12 for rating Symbol 27 vehicles.
 (b) Refer to Rule 12 to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

**PERSONAL AUTO MANUAL
RATE PAGES
TERRITORY 14**

NORTH CAROLINA (32)

FULL COVERAGE COMPREHENSIVE (001)													
Symbol (a)	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1990-1995	Symbol (b)	1989 & prior
1	38	36	34	33	31	29	27	25	23	21	20	1	8
2	53	50	48	45	43	40	38	35	32	30	27	2	9
3	60	57	54	51	48	45	43	39	36	34	31	3	12
4	66	63	60	57	53	50	47	43	40	37	34	4	15
5	74	71	67	64	60	57	53	49	45	42	38	5	17
6	84	80	76	72	68	64	60	55	51	47	43	6	22
7	92	87	83	79	74	70	66	60	56	52	47	7	27
8	99	95	90	85	81	76	71	65	61	56	51	8	32
10	107	102	97	92	87	82	77	71	66	60	55	10	41
11	116	111	105	100	94	89	83	76	71	65	60	11	49
12	127	121	115	109	103	97	91	83	77	71	65	12	58
13	136	130	123	117	110	104	97	90	83	77	70	13	68
14	147	140	133	126	119	112	105	97	90	83	76	14	80
15	162	154	147	139	131	123	116	107	99	91	83	15	96
16	178	170	161	153	144	136	127	117	109	100	92	16	117
17	197	187	178	169	159	150	141	129	120	111	101	17	140
18	215	205	195	184	174	164	154	141	131	121	111	18	167
19	234	223	212	201	190	179	168	154	143	132	121	19	200
20	260	247	235	223	210	198	186	171	158	146	134	20	237
21	288	275	261	247	234	220	206	190	176	162	148	21	328
22	325	310	294	279	263	248	232	214	198	183	167		
23	364	347	329	312	295	277	260	239	222	205	187		
24	422	402	382	362	342	321	301	277	257	237	217		
25	519	494	470	445	420	395	371	341	316	292	267		
26	637	607	576	546	516	485	455	419	388	358	328		

(a) Refer to Personal Auto Manual Rule 12 for rating Symbol 27 vehicles.
(b) Refer to Rule 12 to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

COLLISION DED. AMT. \$100 (074)													
Symbol (a)	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1990-1995	Symbol (b)	1989 & prior
1	206	197	188	177	168	157	141	130	119	108	96	1	47
2	235	224	213	202	190	177	161	148	134	121	110	2	56
3	273	260	246	233	222	206	188	172	157	141	128	3	69
4	296	282	269	253	240	224	204	186	170	152	139	4	78
5	316	300	284	271	255	237	215	197	179	161	148	5	92
6	332	316	300	284	269	249	228	208	190	170	155	6	101
7	345	329	314	296	280	260	237	217	197	177	161	7	110
8	361	343	325	309	291	271	246	226	206	186	168	8	132
10	383	365	347	329	311	289	262	242	220	197	179	10	152
11	403	383	363	345	325	302	276	253	231	206	188	11	166
12	414	394	374	354	336	311	284	260	237	213	193	12	184
13	430	410	390	370	349	325	296	271	246	222	202	13	197
14	459	437	414	394	372	345	314	289	262	235	215	14	220
15	482	459	437	414	390	363	332	302	276	249	224	15	237
16	502	477	452	430	405	376	343	316	287	258	233	16	262
17	520	495	470	446	421	392	356	327	298	267	242	17	278
18	549	522	495	470	444	412	376	345	314	282	255	18	302
19	571	544	517	491	464	430	392	358	327	293	267	19	320
20	591	562	533	506	477	444	405	372	338	305	276	20	338
21	614	585	556	526	497	461	421	385	352	316	287	21	385
22	647	616	585	556	524	486	444	408	370	334	302		
23	672	641	609	576	544	506	461	423	385	345	314		
24	703	670	636	603	569	529	482	441	401	361	329		
25	759	724	688	652	616	571	522	477	435	390	354		
26	824	784	746	706	668	620	564	517	470	423	385		

(a) Refer to Personal Auto Manual Rule 12 for rating Symbol 27 vehicles.
(b) Refer to Rule 12 to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

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FULL COVERAGE COMPREHENSIVE (001)														
Symbol (a)	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1990-1995	Symbol (b)	1989 & prior	
1	32	30	29	27	26	24	23	21	19	18	16	1	6	
2	44	42	40	38	36	34	32	29	27	25	23	2	7	
3	50	47	45	43	40	38	36	33	30	28	26	3	10	
4	55	53	50	47	45	42	39	36	34	31	29	4	12	
5	62	59	56	53	50	47	45	41	38	35	32	5	14	
6	70	67	63	60	57	53	50	46	43	39	36	6	18	
7	77	73	69	66	62	58	55	50	47	43	39	7	23	
8	83	79	76	71	68	63	60	55	51	47	43	8	27	
10	90	86	81	77	73	68	64	59	55	50	46	10	34	
11	97	93	88	84	79	74	70	64	59	55	50	11	41	
12	106	101	96	91	86	81	76	70	65	60	55	12	48	
13	114	109	103	98	92	87	81	75	70	64	59	13	57	
14	123	118	112	106	100	94	88	81	75	69	63	14	67	
15	136	129	123	116	110	103	97	89	83	76	70	15	81	
16	150	142	135	128	121	114	107	98	91	84	77	16	98	
17	165	157	149	142	134	126	118	108	100	93	85	17	118	
18	180	172	163	155	146	137	129	118	110	101	93	18	140	
19	197	187	178	168	159	150	141	129	120	110	101	19	168	
20	218	207	197	187	176	166	156	143	133	122	112	20	199	
21	242	231	219	207	196	184	173	159	147	136	124	21	275	
22	273	260	247	234	221	208	195	179	166	153	140			
23	306	291	276	262	247	233	218	201	186	172	157			
24	354	337	320	304	287	270	253	233	216	199	182			
25	436	415	394	373	353	332	311	286	265	245	224			
26	535	509	484	459	433	407	382	352	326	301	275			

(a) Refer to Personal Auto Manual Rule 12 for rating Symbol 27 vehicles.

(b) Refer to Rule 12 to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

COLLISION DED. AMT. \$100 (074)														
Symbol (a)	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1990-1995	Symbol (b)	1989 & prior	
1	197	188	180	169	161	150	135	124	113	103	92	1	45	
2	225	214	203	193	182	169	154	141	128	116	105	2	54	
3	261	248	235	223	212	197	180	165	150	135	122	3	66	
4	282	270	257	242	229	214	195	178	163	146	133	4	75	
5	302	287	272	259	244	227	205	188	171	154	141	5	88	
6	317	302	287	272	257	238	218	199	182	163	148	6	96	
7	330	315	300	282	268	248	227	208	188	169	154	7	105	
8	345	327	310	295	278	259	235	216	197	178	161	8	126	
10	366	349	332	315	297	276	250	231	210	188	171	10	146	
11	385	366	347	330	310	289	263	242	220	197	180	11	158	
12	396	377	357	338	321	297	272	248	227	203	184	12	175	
13	411	392	372	353	334	310	282	259	235	212	193	13	188	
14	439	417	396	377	355	330	300	276	250	225	205	14	210	
15	460	439	417	396	372	347	317	289	263	238	214	15	227	
16	479	456	432	411	387	360	327	302	274	246	223	16	250	
17	496	473	449	426	402	375	340	312	285	255	231	17	265	
18	524	499	473	449	424	394	360	330	300	270	244	18	289	
19	546	520	494	469	443	411	375	342	312	280	255	19	306	
20	565	537	509	484	456	424	387	355	323	291	263	20	323	
21	586	559	531	503	475	441	402	368	336	302	274	21	368	
22	618	589	559	531	501	464	424	389	353	319	289			
23	642	612	582	550	520	484	441	404	368	330	300			
24	672	640	608	576	544	505	460	422	383	345	315			
25	725	691	657	623	589	546	499	456	415	372	338			
26	788	749	713	674	638	593	539	494	449	404	368			

(a) Refer to Personal Auto Manual Rule 12 for rating Symbol 27 vehicles.

(b) Refer to Rule 12 to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

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NORTH CAROLINA (32)

FULL COVERAGE COMPREHENSIVE (001)													
Symbol (a)	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1990-1995	Symbol (b)	1989 & prior
1	33	32	30	29	27	26	24	22	20	18	17	1	7
2	46	44	42	40	37	35	33	30	28	26	24	2	7
3	52	50	47	45	42	40	37	34	32	29	27	3	11
4	58	55	52	50	47	44	41	38	35	33	30	4	13
5	65	62	59	56	53	50	47	43	40	37	33	5	15
6	73	70	66	63	59	56	52	48	45	41	38	6	19
7	81	77	73	69	65	61	58	53	49	45	41	7	24
8	87	83	79	75	71	66	62	57	53	49	45	8	28
10	94	90	85	81	76	72	67	62	58	53	48	10	36
11	102	97	92	88	83	78	73	67	62	57	52	11	43
12	111	106	101	95	90	85	80	73	68	62	57	12	51
13	120	114	108	103	97	91	85	79	73	67	62	13	59
14	129	123	117	111	105	99	92	85	79	73	66	14	70
15	142	136	129	122	115	108	102	94	87	80	73	15	84
16	157	149	142	134	127	119	112	103	95	88	81	16	103
17	173	165	156	148	140	132	124	114	105	97	89	17	123
18	189	180	171	162	153	144	135	124	115	106	97	18	147
19	206	196	187	176	167	157	147	136	125	116	106	19	176
20	228	217	206	196	185	174	163	150	139	128	117	20	208
21	253	242	230	217	205	193	181	167	154	143	130	21	288
22	286	272	259	245	231	218	204	188	174	161	147		
23	320	305	290	275	259	244	229	210	195	180	165		
24	371	353	336	318	301	282	265	244	226	209	191		
25	456	435	413	391	370	348	326	300	278	257	235		
26	561	534	507	480	454	427	400	368	341	315	288		

(a) Refer to Personal Auto Manual Rule 12 for rating Symbol 27 vehicles.
(b) Refer to Rule 12 to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

COLLISION DED. AMT. \$100 (074)													
Symbol (a)	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1990-1995	Symbol (b)	1989 & prior
1	191	183	175	164	156	146	131	121	110	100	89	1	44
2	218	208	198	187	177	164	150	137	125	112	102	2	52
3	254	241	229	216	206	191	175	160	146	131	119	3	64
4	275	262	250	235	223	208	189	173	158	141	129	4	73
5	293	279	264	252	237	220	200	183	166	150	137	5	85
6	308	293	279	264	250	231	212	193	177	158	144	6	94
7	320	306	291	275	260	241	220	202	183	164	150	7	102
8	335	318	302	287	270	252	229	210	191	173	156	8	123
10	356	339	322	306	289	268	243	225	204	183	166	10	141
11	374	356	337	320	302	281	256	235	214	191	175	11	154
12	385	366	347	329	312	289	264	241	220	198	179	12	171
13	399	381	362	343	324	302	275	252	229	206	187	13	183
14	426	406	385	366	345	320	291	268	243	218	200	14	204
15	447	426	406	385	362	337	308	281	256	231	208	15	220
16	466	443	420	399	376	349	318	293	266	239	216	16	243
17	483	460	437	414	391	364	331	304	277	248	225	17	258
18	510	485	460	437	412	383	349	320	291	262	237	18	281
19	530	505	480	456	431	399	364	333	304	272	248	19	297
20	549	522	495	470	443	412	376	345	314	283	256	20	314
21	570	543	516	489	462	428	391	358	327	293	266	21	358
22	601	572	543	516	487	451	412	379	343	310	281		
23	624	595	566	535	505	470	428	393	358	320	291		
24	653	622	591	560	528	491	447	410	372	335	306		
25	705	672	639	605	572	530	485	443	404	362	329		
26	765	728	693	655	620	576	524	480	437	393	358		

(a) Refer to Personal Auto Manual Rule 12 for rating Symbol 27 vehicles.
(b) Refer to Rule 12 to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

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FULL COVERAGE COMPREHENSIVE (001)													
Symbol (a)	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1990- 1995	Symbol (b)	1989 & prior
1	33	32	30	29	27	26	24	22	20	18	17	1	7
2	46	44	42	40	37	35	33	30	28	26	24	2	7
3	52	50	47	45	42	40	37	34	32	29	27	3	11
4	58	55	52	50	47	44	41	38	35	33	30	4	13
5	65	62	59	56	53	50	47	43	40	37	33	5	15
6	73	70	66	63	59	56	52	48	45	41	38	6	19
7	81	77	73	69	65	61	58	53	49	45	41	7	24
8	87	83	79	75	71	66	62	57	53	49	45	8	28
10	94	90	85	81	76	72	67	62	58	53	48	10	36
11	102	97	92	88	83	78	73	67	62	57	52	11	43
12	111	106	101	95	90	85	80	73	68	62	57	12	51
13	120	114	108	103	97	91	85	79	73	67	62	13	59
14	129	123	117	111	105	99	92	85	79	73	66	14	70
15	142	136	129	122	115	108	102	94	87	80	73	15	84
16	157	149	142	134	127	119	112	103	95	88	81	16	103
17	173	165	156	148	140	132	124	114	105	97	89	17	123
18	189	180	171	162	153	144	135	124	115	106	97	18	147
19	206	196	187	176	167	157	147	136	125	116	106	19	176
20	228	217	206	196	185	174	163	150	139	128	117	20	208
21	253	242	230	217	205	193	181	167	154	143	130	21	288
22	286	272	259	245	231	218	204	188	174	161	147		
23	320	305	290	275	259	244	229	210	195	180	165		
24	371	353	336	318	301	282	265	244	226	209	191		
25	456	435	413	391	370	348	326	300	278	257	235		
26	561	534	507	480	454	427	400	368	341	315	288		

(a) Refer to Personal Auto Manual Rule 12 for rating Symbol 27 vehicles.
(b) Refer to Rule 12 to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

COLLISION DED. AMT. \$100 (074)													
Symbol (a)	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1990- 1995	Symbol (b)	1989 & prior
1	186	178	170	160	152	141	127	117	107	97	87	1	42
2	212	202	192	182	172	160	145	133	121	109	99	2	51
3	246	234	222	210	200	186	170	156	141	127	115	3	63
4	267	255	242	228	216	202	184	168	154	137	125	4	71
5	285	271	257	244	230	214	194	178	162	145	133	5	83
6	299	285	271	257	242	224	206	188	172	154	139	6	91
7	311	297	283	267	253	234	214	196	178	160	145	7	99
8	325	309	293	279	263	244	222	204	186	168	152	8	119
10	345	329	313	297	281	261	236	218	198	178	162	10	137
11	364	345	327	311	293	273	248	228	208	186	170	11	149
12	374	356	337	319	303	281	257	234	214	192	174	12	166
13	388	370	351	333	315	293	267	244	222	200	182	13	178
14	414	394	374	356	335	311	283	261	236	212	194	14	198
15	434	414	394	374	351	327	299	273	248	224	202	15	214
16	452	430	408	388	366	339	309	285	259	232	210	16	236
17	469	446	424	402	380	354	321	295	269	240	218	17	250
18	495	471	446	424	400	372	339	311	283	255	230	18	273
19	515	491	467	442	418	388	354	323	295	265	240	19	289
20	533	507	481	457	430	400	366	335	305	275	248	20	305
21	553	527	501	475	448	416	380	347	317	285	259	21	347
22	584	556	527	501	473	438	400	368	333	301	273		
23	606	578	549	519	491	457	416	382	347	311	283		
24	634	604	574	543	513	477	434	398	362	325	297		
25	685	652	620	588	556	515	471	430	392	351	319		
26	743	707	673	636	602	560	509	467	424	382	347		

(a) Refer to Personal Auto Manual Rule 12 for rating Symbol 27 vehicles.
(b) Refer to Rule 12 to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

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NORTH CAROLINA (32)

FULL COVERAGE COMPREHENSIVE (001)													
Symbol (a)	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1990-1995	Symbol (b)	1989 & prior
1	31	30	28	27	25	24	22	21	19	17	16	1	6
2	43	41	39	37	35	33	31	28	26	24	22	2	7
3	49	46	44	42	39	37	35	32	30	27	25	3	10
4	54	51	49	46	43	41	39	35	33	30	28	4	12
5	61	58	55	52	49	46	43	40	37	34	31	5	14
6	68	65	62	59	55	52	49	45	42	39	35	6	18
7	75	71	68	64	61	57	54	49	46	42	39	7	22
8	81	77	74	70	66	62	58	53	50	46	42	8	26
10	88	84	80	75	71	67	63	58	54	49	45	10	33
11	95	91	86	82	77	73	68	62	58	53	49	11	40
12	104	99	94	89	84	79	74	68	63	58	53	12	47
13	112	106	101	96	90	85	80	73	68	63	57	13	55
14	121	115	109	103	98	92	86	79	73	68	62	14	65
15	132	126	120	114	107	101	95	87	81	75	68	15	79
16	146	139	132	125	118	111	104	96	89	82	75	16	96
17	161	153	146	138	130	123	115	106	98	91	83	17	115
18	176	168	159	151	143	134	126	116	107	99	91	18	137
19	192	183	174	164	155	146	137	126	117	108	99	19	164
20	213	203	192	182	172	162	152	140	130	119	109	20	194
21	236	225	214	203	191	180	169	155	144	133	121	21	269
22	267	254	241	228	216	203	190	175	162	150	137		
23	298	284	270	256	241	227	213	196	182	168	153		
24	346	329	313	296	280	263	247	227	211	194	178		
25	425	405	385	364	344	324	304	280	259	239	219		
26	522	497	472	448	423	398	373	343	318	294	269		

(a) Refer to Personal Auto Manual Rule 12 for rating Symbol 27 vehicles.

(b) Refer to Rule 12 to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

COLLISION DED. AMT. \$100 (074)													
Symbol (a)	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1990-1995	Symbol (b)	1989 & prior
1	181	173	165	156	148	138	124	114	104	95	85	1	41
2	207	197	187	177	167	156	142	130	118	106	97	2	49
3	240	229	217	205	195	181	165	152	138	124	112	3	61
4	260	248	236	223	211	197	179	164	150	134	122	4	69
5	278	264	250	238	225	209	189	173	158	142	130	5	81
6	292	278	264	250	236	219	201	183	167	150	136	6	89
7	303	290	276	260	246	229	209	191	173	156	142	7	97
8	317	301	286	272	256	238	217	199	181	164	148	8	116
10	337	321	305	290	274	254	230	213	193	173	158	10	134
11	355	337	319	303	286	266	242	223	203	181	165	11	146
12	364	347	329	311	296	274	250	229	209	187	169	12	162
13	378	361	343	325	307	286	260	238	217	195	177	13	173
14	404	384	364	347	327	303	276	254	230	207	189	14	193
15	424	404	384	364	343	319	292	266	242	219	197	15	209
16	441	420	398	378	357	331	301	278	252	227	205	16	230
17	457	435	414	392	370	345	313	288	262	234	213	17	244
18	483	459	435	414	390	362	331	303	276	248	225	18	266
19	502	479	455	431	408	378	345	315	288	258	234	19	282
20	520	494	469	445	420	390	357	327	297	268	242	20	297
21	540	514	489	463	437	406	370	339	309	278	252	21	339
22	569	542	514	489	461	427	390	359	325	294	266		
23	591	563	536	506	479	445	406	372	339	303	276		
24	619	589	559	530	500	465	424	388	353	317	290		
25	668	636	605	573	542	502	459	420	382	343	311		
26	725	690	656	621	587	546	496	455	414	372	339		

(a) Refer to Personal Auto Manual Rule 12 for rating Symbol 27 vehicles.

(b) Refer to Rule 12 to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

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FULL COVERAGE COMPREHENSIVE (001)													
Symbol (a)	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1990-1995	Symbol (b)	1989 & prior
1	44	42	39	38	35	34	31	29	27	24	23	1	9
2	61	58	55	52	49	46	44	40	37	34	31	2	10
3	69	66	62	59	56	52	49	45	42	39	35	3	14
4	76	73	69	66	61	58	55	50	46	43	39	4	17
5	86	82	78	74	70	66	61	56	52	48	44	5	20
6	97	92	88	83	78	74	69	64	59	55	50	6	26
7	106	101	96	91	86	81	76	70	64	60	55	7	31
8	115	110	104	99	93	88	82	75	70	65	59	8	37
10	124	118	113	107	100	95	89	82	76	70	64	10	47
11	135	128	122	115	109	103	96	88	82	75	69	11	57
12	147	140	133	126	119	112	105	96	89	82	75	12	67
13	158	150	143	135	128	120	113	104	96	89	81	13	78
14	171	162	154	146	138	130	122	112	104	96	88	14	92
15	187	179	170	161	152	143	134	124	114	106	96	15	111
16	206	197	187	177	167	157	147	136	126	116	106	16	135
17	228	217	206	195	184	173	163	150	139	128	117	17	162
18	249	237	226	213	202	190	178	164	152	140	128	18	194
19	271	259	246	233	220	207	194	179	165	153	140	19	231
20	301	287	272	258	244	229	215	198	183	169	155	20	274
21	334	318	303	287	271	255	239	220	204	188	172	21	380
22	377	359	341	323	305	287	269	248	230	212	194		
23	422	402	382	362	342	321	302	277	258	237	217		
24	489	466	443	419	396	372	349	321	298	275	252		
25	601	573	545	516	487	458	430	396	367	338	310		
26	739	704	668	633	598	563	528	485	450	415	380		

(a) Refer to Personal Auto Manual Rule 12 for rating Symbol 27 vehicles.
 (b) Refer to Rule 12 to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

COLLISION DED. AMT. \$100 (074)													
Symbol (a)	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1990-1995	Symbol (b)	1989 & prior
1	201	192	183	172	164	153	137	126	116	105	94	1	46
2	229	218	207	196	185	172	157	144	131	118	107	2	55
3	266	253	240	227	216	201	183	168	153	137	124	3	68
4	288	275	262	246	233	218	198	181	166	148	135	4	76
5	307	292	277	264	249	231	209	192	174	157	144	5	89
6	323	307	292	277	262	242	222	203	185	166	150	6	98
7	336	320	305	288	273	253	231	211	192	172	157	7	107
8	351	334	316	301	283	264	240	220	201	181	164	8	129
10	373	355	338	320	303	281	255	235	214	192	174	10	148
11	392	373	353	336	316	294	268	246	225	201	183	11	161
12	403	384	364	344	327	303	277	253	231	207	187	12	179
13	419	399	379	360	340	316	288	264	240	216	196	13	192
14	447	425	403	384	362	336	305	281	255	229	209	14	214
15	469	447	425	403	379	353	323	294	268	242	218	15	231
16	488	464	440	419	395	366	334	307	279	251	227	16	255
17	506	482	458	434	410	382	347	318	290	259	235	17	270
18	534	508	482	458	432	401	366	336	305	275	249	18	294
19	556	530	504	477	451	419	382	349	318	286	259	19	312
20	576	547	519	493	464	432	395	362	329	296	268	20	329
21	597	569	541	512	484	449	410	375	342	307	279	21	375
22	630	600	569	541	510	473	432	397	360	325	294		
23	654	623	593	560	530	493	449	412	375	336	305		
24	685	652	619	586	554	514	469	429	390	351	320		
25	739	704	669	634	600	556	508	464	423	379	344		
26	802	763	726	687	650	604	549	504	458	412	375		

(a) Refer to Personal Auto Manual Rule 12 for rating Symbol 27 vehicles.
 (b) Refer to Rule 12 to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

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NORTH CAROLINA (32)

FULL COVERAGE COMPREHENSIVE (001)													
Symbol (a)	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1990-1995	Symbol (b)	1989 & prior
1	32	30	29	27	26	24	23	21	19	18	16	1	6
2	44	42	40	38	36	34	32	29	27	25	23	2	7
3	50	47	45	43	40	38	36	33	30	28	26	3	10
4	55	53	50	47	45	42	39	36	34	31	29	4	12
5	62	59	56	53	50	47	45	41	38	35	32	5	14
6	70	67	63	60	57	53	50	46	43	39	36	6	18
7	77	73	69	66	62	58	55	50	47	43	39	7	23
8	83	79	76	71	68	63	60	55	51	47	43	8	27
10	90	86	81	77	73	68	64	59	55	50	46	10	34
11	97	93	88	84	79	74	70	64	59	55	50	11	41
12	106	101	96	91	86	81	76	70	65	60	55	12	48
13	114	109	103	98	92	87	81	75	70	64	59	13	57
14	123	118	112	106	100	94	88	81	75	69	63	14	67
15	136	129	123	116	110	103	97	89	83	76	70	15	81
16	150	142	135	128	121	114	107	98	91	84	77	16	98
17	165	157	149	142	134	126	118	108	100	93	85	17	118
18	180	172	163	155	146	137	129	118	110	101	93	18	140
19	197	187	178	168	159	150	141	129	120	110	101	19	168
20	218	207	197	187	176	166	156	143	133	122	112	20	199
21	242	231	219	207	196	184	173	159	147	136	124	21	275
22	273	260	247	234	221	208	195	179	166	153	140		
23	306	291	276	262	247	233	218	201	186	172	157		
24	354	337	320	304	287	270	253	233	216	199	182		
25	436	415	394	373	353	332	311	286	265	245	224		
26	535	509	484	459	433	407	382	352	326	301	275		

(a) Refer to Personal Auto Manual Rule 12 for rating Symbol 27 vehicles.

(b) Refer to Rule 12 to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

COLLISION DED. AMT. \$100 (074)													
Symbol (a)	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1990-1995	Symbol (b)	1989 & prior
1	209	200	191	179	170	159	143	132	120	109	98	1	48
2	238	227	216	204	193	179	163	150	136	123	111	2	57
3	277	263	250	236	225	209	191	175	159	143	129	3	70
4	300	286	272	257	243	227	207	188	173	154	141	4	79
5	320	304	288	275	259	241	218	200	182	163	150	5	93
6	336	320	304	288	272	252	232	211	193	173	157	6	102
7	350	334	318	300	284	263	241	220	200	179	163	7	111
8	365	347	329	313	295	275	250	229	209	188	170	8	134
10	388	370	352	334	316	293	266	245	222	200	182	10	154
11	409	388	368	350	329	306	279	257	234	209	191	11	168
12	420	400	379	359	341	316	288	263	241	216	195	12	186
13	436	415	395	375	354	329	300	275	250	225	204	13	200
14	465	443	420	400	377	350	318	293	266	238	218	14	222
15	488	465	443	420	395	368	336	306	279	252	227	15	241
16	508	484	459	436	411	381	347	320	291	261	236	16	266
17	527	502	477	452	427	397	361	331	302	270	245	17	281
18	556	529	502	477	449	418	381	350	318	286	259	18	306
19	579	552	524	497	470	436	397	363	331	297	270	19	325
20	599	570	540	513	484	449	411	377	343	309	279	20	343
21	622	592	563	533	504	468	427	390	356	320	291	21	390
22	656	624	592	563	531	493	449	413	375	338	306		
23	681	649	617	583	552	513	468	429	390	350	318		
24	713	679	645	611	577	536	488	447	406	365	334		
25	770	733	697	661	624	579	529	484	440	395	359		
26	835	795	756	715	676	629	572	524	477	429	390		

(a) Refer to Personal Auto Manual Rule 12 for rating Symbol 27 vehicles.

(b) Refer to Rule 12 to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

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FULL COVERAGE COMPREHENSIVE (001)													
Symbol (a)	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1990-1995	Symbol (b)	1989 & prior
1	55	52	49	47	44	42	39	36	33	30	28	1	11
2	76	72	68	65	61	58	54	50	46	42	39	2	12
3	86	81	77	73	69	65	61	56	52	48	44	3	17
4	94	90	86	81	76	72	68	62	58	53	49	4	21
5	107	102	96	91	86	81	76	70	65	60	55	5	24
6	120	114	109	103	97	91	86	79	73	68	62	6	32
7	132	125	119	113	107	100	94	86	80	74	68	7	39
8	143	136	130	122	116	109	102	94	87	81	73	8	46
10	154	147	140	132	125	117	110	102	94	86	79	10	58
11	167	159	151	143	135	127	120	109	102	94	86	11	71
12	182	174	165	156	148	139	130	120	111	102	94	12	83
13	196	186	177	168	158	149	140	129	120	110	101	13	97
14	212	202	192	181	171	161	151	139	129	119	109	14	114
15	233	222	211	199	189	177	166	153	142	131	120	15	138
16	256	244	232	220	207	195	183	168	156	144	132	16	168
17	283	269	256	243	229	215	202	186	172	159	145	17	202
18	309	294	280	265	251	235	221	203	189	174	159	18	240
19	337	321	305	289	273	257	241	222	205	189	174	19	287
20	374	356	338	320	302	284	267	246	228	210	192	20	341
21	415	395	376	356	336	316	297	273	253	233	213	21	472
22	468	446	423	401	379	356	334	307	285	263	240		
23	524	499	474	449	424	399	374	344	320	294	269		
24	607	578	549	521	492	462	433	399	370	341	312		
25	747	711	676	640	605	569	534	491	455	420	384		
26	917	873	829	786	742	698	655	603	559	516	472		

(a) Refer to Personal Auto Manual Rule 12 for rating Symbol 27 vehicles.
 (b) Refer to Rule 12 to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

COLLISION DED. AMT. \$100 (074)													
Symbol (a)	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1990-1995	Symbol (b)	1989 & prior
1	207	198	189	178	169	158	142	131	119	108	97	1	47
2	236	225	214	203	191	178	162	149	135	122	110	2	56
3	275	261	248	234	223	207	189	173	158	142	128	3	70
4	297	284	270	254	241	225	205	187	171	153	140	4	79
5	317	302	286	272	257	239	216	198	180	162	149	5	92
6	333	317	302	286	270	250	230	209	191	171	155	6	101
7	347	331	315	297	281	261	239	218	198	178	162	7	110
8	362	344	326	311	293	272	248	227	207	187	169	8	133
10	385	367	349	331	313	290	263	243	221	198	180	10	153
11	405	385	365	347	326	304	277	254	232	207	189	11	167
12	416	396	376	356	338	313	286	261	239	214	194	12	185
13	432	412	392	371	351	326	297	272	248	223	203	13	198
14	461	439	416	396	374	347	315	290	263	236	216	14	221
15	484	461	439	416	392	365	333	304	277	250	225	15	239
16	504	479	455	432	407	378	344	317	288	259	234	16	263
17	522	497	473	448	423	394	358	329	299	268	243	17	279
18	551	524	497	473	446	414	378	347	315	284	257	18	304
19	574	547	520	493	466	432	394	360	329	295	268	19	322
20	594	565	536	509	479	446	407	374	340	306	277	20	340
21	617	587	558	529	500	464	423	387	353	317	288	21	387
22	650	619	587	558	527	488	446	410	371	335	304		
23	675	644	612	578	547	509	464	425	387	347	315		
24	707	673	639	605	572	531	484	443	403	362	331		
25	763	727	691	655	619	574	524	479	437	392	356		
26	828	788	749	709	671	623	567	520	473	425	387		

(a) Refer to Personal Auto Manual Rule 12 for rating Symbol 27 vehicles.
 (b) Refer to Rule 12 to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

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NORTH CAROLINA (32)

FULL COVERAGE COMPREHENSIVE (001)													
Symbol (a)	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1990-1995	Symbol (b)	1989 & prior
1	43	40	38	36	34	32	30	28	26	24	22	1	8
2	59	56	53	50	48	45	42	39	36	33	30	2	10
3	67	63	60	57	54	50	48	44	40	38	34	3	13
4	73	70	67	63	59	56	53	48	45	41	38	4	16
5	83	79	75	71	67	63	59	54	50	46	43	5	19
6	94	89	85	80	76	71	67	62	57	53	48	6	25
7	102	97	92	88	83	78	73	67	62	58	53	7	30
8	111	106	101	95	90	85	80	73	68	63	57	8	36
10	120	114	109	103	97	91	86	79	73	67	62	10	45
11	130	124	118	111	105	99	93	85	79	73	67	11	55
12	142	135	128	122	115	108	101	93	86	80	73	12	64
13	152	145	138	130	123	116	109	100	93	86	78	13	76
14	165	157	149	141	133	125	118	108	100	92	85	14	89
15	181	172	164	155	147	138	129	119	110	102	93	15	108
16	199	190	180	171	161	152	142	131	122	112	102	16	130
17	220	209	199	189	178	167	157	144	134	124	113	17	157
18	240	229	218	206	195	183	172	158	147	135	124	18	187
19	262	250	237	225	212	200	188	172	160	147	135	19	223
20	291	277	263	249	235	221	208	191	177	163	150	20	265
21	323	307	292	277	262	246	231	212	197	181	166	21	367
22	364	347	329	312	295	277	260	239	222	204	187		
23	408	388	368	349	330	310	291	268	249	229	209		
24	472	450	427	405	382	360	337	310	288	265	243		
25	581	553	526	498	470	442	415	382	354	326	299		
26	713	679	645	612	577	543	510	469	435	401	367		

(a) Refer to Personal Auto Manual Rule 12 for rating Symbol 27 vehicles.

(b) Refer to Rule 12 to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

COLLISION DED. AMT. \$100 (074)													
Symbol (a)	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1990-1995	Symbol (b)	1989 & prior
1	181	173	165	156	148	138	124	114	104	95	85	1	41
2	207	197	187	177	167	156	142	130	118	106	97	2	49
3	240	229	217	205	195	181	165	152	138	124	112	3	61
4	260	248	236	223	211	197	179	164	150	134	122	4	69
5	278	264	250	238	225	209	189	173	158	142	130	5	81
6	292	278	264	250	236	219	201	183	167	150	136	6	89
7	303	290	276	260	246	229	209	191	173	156	142	7	97
8	317	301	286	272	256	238	217	199	181	164	148	8	116
10	337	321	305	290	274	254	230	213	193	173	158	10	134
11	355	337	319	303	286	266	242	223	203	181	165	11	146
12	364	347	329	311	296	274	250	229	209	187	169	12	162
13	378	361	343	325	307	286	260	238	217	195	177	13	173
14	404	384	364	347	327	303	276	254	230	207	189	14	193
15	424	404	384	364	343	319	292	266	242	219	197	15	209
16	441	420	398	378	357	331	301	278	252	227	205	16	230
17	457	435	414	392	370	345	313	288	262	234	213	17	244
18	483	459	435	414	390	362	331	303	276	248	225	18	266
19	502	479	455	431	408	378	345	315	288	258	234	19	282
20	520	494	469	445	420	390	357	327	297	268	242	20	297
21	540	514	489	463	437	406	370	339	309	278	252	21	339
22	569	542	514	489	461	427	390	359	325	294	266		
23	591	563	536	506	479	445	406	372	339	303	276		
24	619	589	559	530	500	465	424	388	353	317	290		
25	668	636	605	573	542	502	459	420	382	343	311		
26	725	690	656	621	587	546	496	455	414	372	339		

(a) Refer to Personal Auto Manual Rule 12 for rating Symbol 27 vehicles.

(b) Refer to Rule 12 to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

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FULL COVERAGE COMPREHENSIVE (001)													Symbol	1989
Symbol	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1990-1995	Symbol	1989	
(a)												(b)	& prior	
1	37	35	33	32	30	28	26	25	23	21	19	1	7	
2	51	49	47	44	42	39	37	34	31	29	26	2	8	
3	58	55	52	50	47	44	42	38	35	33	30	3	12	
4	64	61	58	55	52	49	46	42	39	36	33	4	14	
5	73	69	66	62	59	55	52	48	44	41	37	5	17	
6	82	78	74	70	66	62	58	54	50	46	42	6	22	
7	90	85	81	77	73	68	64	59	54	50	46	7	26	
8	97	93	88	83	79	74	70	64	59	55	50	8	31	
10	105	100	95	90	85	80	75	69	64	59	54	10	40	
11	114	108	103	98	92	87	81	74	69	64	58	11	48	
12	124	118	112	106	100	95	89	81	75	70	64	12	56	
13	133	127	121	114	108	101	95	88	81	75	69	13	66	
14	144	137	130	123	117	110	103	95	88	81	74	14	78	
15	158	151	144	136	128	121	113	104	97	89	81	15	94	
16	174	166	158	149	141	133	124	115	106	98	90	16	114	
17	193	183	174	165	156	147	138	126	117	108	99	17	137	
18	210	200	191	180	171	160	150	138	128	118	108	18	164	
19	229	219	208	196	186	175	164	151	140	129	118	19	196	
20	254	242	230	218	206	194	182	167	155	143	131	20	232	
21	282	269	256	242	229	215	202	186	172	159	145	21	321	
22	319	303	288	273	258	243	227	209	194	179	164			
23	357	340	322	306	289	271	255	234	218	200	183			
24	413	393	374	354	335	315	295	271	252	232	213			
25	508	484	460	436	412	387	363	334	310	286	262			
26	624	594	564	535	505	475	446	410	380	351	321			

(a) Refer to Personal Auto Manual Rule 12 for rating Symbol 27 vehicles.
 (b) Refer to Rule 12 to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

COLLISION DED. AMT. \$100 (074)													Symbol	1989
Symbol	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1990-1995	Symbol	1989	
(a)												(b)	& prior	
1	190	181	173	163	155	144	130	119	109	99	89	1	43	
2	216	206	196	185	175	163	148	136	124	111	101	2	52	
3	251	239	227	214	204	190	173	159	144	130	117	3	64	
4	272	260	247	233	220	206	187	171	157	140	128	4	72	
5	290	276	262	249	235	218	198	181	165	148	136	5	84	
6	305	290	276	262	247	229	210	192	175	157	142	6	93	
7	317	303	288	272	258	239	218	200	181	163	148	7	101	
8	332	315	299	284	268	249	227	208	190	171	155	8	122	
10	352	336	319	303	286	266	241	222	202	181	165	10	140	
11	371	352	334	317	299	278	253	233	212	190	173	11	152	
12	381	363	344	325	309	286	262	239	218	196	177	12	169	
13	396	377	358	340	321	299	272	249	227	204	185	13	181	
14	422	402	381	363	342	317	288	266	241	216	198	14	202	
15	443	422	402	381	358	334	305	278	253	229	206	15	218	
16	461	439	416	396	373	346	315	290	264	237	214	16	241	
17	478	455	433	410	387	361	328	301	274	245	222	17	255	
18	505	480	455	433	408	379	346	317	288	260	235	18	278	
19	525	501	476	451	426	396	361	330	301	270	245	19	295	
20	544	517	490	466	439	408	373	342	311	280	253	20	311	
21	564	538	511	484	457	424	387	354	323	290	264	21	354	
22	595	567	538	511	482	447	408	375	340	307	278			
23	618	589	560	529	501	466	424	389	354	317	288			
24	647	616	585	554	523	486	443	406	369	332	303			
25	698	665	632	599	567	525	480	439	400	358	325			
26	758	721	686	649	614	571	519	476	433	389	354			

(a) Refer to Personal Auto Manual Rule 12 for rating Symbol 27 vehicles.
 (b) Refer to Rule 12 to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

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NORTH CAROLINA (32)

FULL COVERAGE COMPREHENSIVE (001)													
Symbol (a)	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1990- 1995	Symbol (b)	1989 & prior
1	60	57	54	51	48	46	43	40	36	33	31	1	12
2	83	79	75	71	67	63	59	55	51	47	43	2	13
3	94	89	85	81	76	71	67	62	57	53	48	3	19
4	103	99	94	89	84	79	74	68	63	58	54	4	23
5	117	111	106	100	95	89	84	77	71	66	60	5	27
6	132	126	119	113	107	100	94	87	81	74	68	6	35
7	145	137	130	124	117	110	103	95	88	81	74	7	43
8	156	149	142	134	127	119	112	103	96	88	81	8	51
10	169	161	153	145	137	129	121	111	103	95	87	10	64
11	183	175	166	157	149	140	131	120	111	103	94	11	77
12	200	190	181	171	162	152	143	131	122	112	103	12	91
13	215	205	194	184	174	164	153	141	131	121	111	13	107
14	232	221	210	199	188	177	166	152	141	130	119	14	126
15	255	243	231	219	207	194	182	168	156	144	131	15	152
16	281	268	254	241	228	214	201	185	171	158	145	16	184
17	310	295	280	266	251	236	222	204	189	175	160	17	221
18	339	323	307	291	275	258	243	223	207	190	175	18	264
19	370	352	335	317	299	282	265	243	225	208	190	19	315
20	410	390	371	352	332	312	293	269	250	230	211	20	374
21	455	434	412	390	369	347	325	299	277	256	234	21	517
22	514	489	465	440	416	391	367	337	313	288	264		
23	575	547	520	493	465	438	411	378	351	323	295		
24	666	634	603	571	540	507	476	438	406	374	343		
25	819	781	742	702	664	624	585	539	499	461	422		
26	1006	958	910	863	814	766	719	661	613	566	517		

(a) Refer to Personal Auto Manual Rule 12 for rating Symbol 27 vehicles.
(b) Refer to Rule 12 to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

COLLISION DED. AMT. \$100 (074)													
Symbol (a)	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1990- 1995	Symbol (b)	1989 & prior
1	189	180	172	162	154	144	129	119	109	98	88	1	43
2	215	205	195	185	174	162	148	135	123	111	100	2	51
3	250	238	226	213	203	189	172	158	144	129	117	3	64
4	271	258	246	232	219	205	187	170	156	139	127	4	72
5	289	275	260	248	234	217	197	180	164	148	135	5	84
6	303	289	275	260	246	228	209	191	174	156	141	6	92
7	316	301	287	271	256	238	217	199	180	162	148	7	100
8	330	314	297	283	267	248	226	207	189	170	154	8	121
10	351	334	318	301	285	264	240	221	201	180	164	10	139
11	369	351	332	316	297	277	252	232	211	189	172	11	152
12	379	361	342	324	308	285	260	238	217	195	176	12	168
13	394	375	357	338	320	297	271	248	226	203	185	13	180
14	420	400	379	361	340	316	287	264	240	215	197	14	201
15	441	420	400	379	357	332	303	277	252	228	205	15	217
16	459	437	414	394	371	344	314	289	262	236	213	16	240
17	476	453	431	408	385	359	326	299	273	244	221	17	254
18	502	478	453	431	406	377	344	316	287	258	234	18	277
19	523	498	474	449	424	394	359	328	299	269	244	19	293
20	541	515	488	463	437	406	371	340	310	279	252	20	310
21	562	535	508	482	455	422	385	353	322	289	262	21	353
22	592	564	535	508	480	445	406	373	338	305	277		
23	615	586	558	527	498	463	422	387	353	316	287		
24	644	613	582	551	521	484	441	404	367	330	301		
25	695	662	629	597	564	523	478	437	398	357	324		
26	754	718	683	646	611	568	517	474	431	387	353		

(a) Refer to Personal Auto Manual Rule 12 for rating Symbol 27 vehicles.
(b) Refer to Rule 12 to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

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FULL COVERAGE COMPREHENSIVE (001)													
Symbol (a)	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1990-1995	Symbol (b)	1989 & prior
1	45	42	40	38	36	34	32	30	27	25	23	1	9
2	62	59	56	53	50	47	44	41	38	35	32	2	10
3	70	67	63	60	57	53	50	46	42	40	36	3	14
4	77	74	70	67	63	59	55	51	47	44	40	4	17
5	87	83	79	75	71	67	63	57	53	49	45	5	20
6	99	94	89	84	80	75	70	65	60	55	51	6	26
7	108	103	97	93	87	82	77	71	65	61	55	7	32
8	117	112	106	100	95	89	84	77	71	66	60	8	38
10	126	120	114	109	102	96	90	83	77	71	65	10	48
11	137	130	124	117	111	104	98	90	83	77	70	11	58
12	149	142	135	128	121	114	107	98	91	84	77	12	68
13	160	153	145	137	130	122	114	106	98	90	83	13	80
14	173	165	157	149	140	132	124	114	106	97	89	14	94
15	191	182	173	163	155	145	136	126	116	107	98	15	113
16	210	200	190	180	170	160	150	138	128	118	108	16	137
17	232	221	209	199	188	176	166	152	141	130	119	17	165
18	253	241	230	217	205	193	181	166	155	142	130	18	197
19	276	263	250	237	224	211	198	182	168	155	142	19	235
20	306	291	277	263	248	233	219	201	186	172	158	20	279
21	340	324	308	291	276	259	243	224	207	191	175	21	386
22	384	365	347	329	310	292	274	252	234	215	197		
23	430	409	388	368	348	327	307	282	262	241	221		
24	497	474	450	427	403	379	355	327	303	280	256		
25	612	583	554	525	496	466	437	402	373	344	315		
26	752	716	680	644	608	572	537	494	458	422	386		

(a) Refer to Personal Auto Manual Rule 12 for rating Symbol 27 vehicles.

(b) Refer to Rule 12 to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

COLLISION DED. AMT. \$100 (074)													
Symbol (a)	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1990-1995	Symbol (b)	1989 & prior
1	230	220	210	198	188	175	158	145	133	120	108	1	53
2	263	250	238	225	213	198	180	165	150	135	123	2	63
3	305	290	275	260	248	230	210	193	175	158	143	3	78
4	330	315	300	283	268	250	228	208	190	170	155	4	88
5	353	335	318	303	285	265	240	220	200	180	165	5	103
6	370	353	335	318	300	278	255	233	213	190	173	6	113
7	385	368	350	330	313	290	265	243	220	198	180	7	123
8	403	383	363	345	325	303	275	253	230	208	188	8	148
10	428	408	388	368	348	323	293	270	245	220	200	10	170
11	450	428	405	385	363	338	308	283	258	230	210	11	185
12	463	440	418	395	375	348	318	290	265	238	215	12	205
13	480	458	435	413	390	363	330	303	275	248	225	13	220
14	513	488	463	440	415	385	350	323	293	263	240	14	245
15	538	513	488	463	435	405	370	338	308	278	250	15	265
16	560	533	505	480	453	420	383	353	320	288	260	16	293
17	580	553	525	498	470	438	398	365	333	298	270	17	310
18	613	583	553	525	495	460	420	385	350	315	285	18	338
19	638	608	578	548	518	480	438	400	365	328	298	19	358
20	660	628	595	565	533	495	453	415	378	340	308	20	378
21	685	653	620	588	555	515	470	430	393	353	320	21	430
22	723	688	653	620	585	543	495	455	413	373	338		
23	750	715	680	643	608	565	515	473	430	385	350		
24	785	748	710	673	635	590	538	493	448	403	368		
25	848	808	768	728	688	638	583	533	485	435	395		
26	920	875	833	788	745	693	630	578	525	473	430		

(a) Refer to Personal Auto Manual Rule 12 for rating Symbol 27 vehicles.

(b) Refer to Rule 12 to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

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NORTH CAROLINA (32)

FULL COVERAGE COMPREHENSIVE (001)													
Symbol (a)	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1990- 1995	Symbol (b)	1989 & prior
1	46	44	41	40	37	35	33	31	28	26	24	1	9
2	64	61	58	55	52	49	46	42	39	36	33	2	10
3	73	69	65	62	59	55	52	48	44	41	37	3	15
4	80	76	73	69	65	61	57	52	49	45	41	4	18
5	90	86	82	77	73	69	65	59	55	51	46	5	21
6	102	97	92	87	82	77	73	67	62	57	52	6	27
7	112	106	101	96	90	85	80	73	68	63	57	7	33
8	121	115	110	104	98	92	87	79	74	68	62	8	39
10	131	124	118	112	106	99	93	86	80	73	67	10	49
11	142	135	128	121	115	108	101	93	86	79	73	11	60
12	154	147	140	132	125	118	110	101	94	87	79	12	70
13	166	158	150	142	134	126	118	109	101	93	85	13	82
14	179	171	162	154	145	137	128	118	109	101	92	14	97
15	197	188	179	169	160	150	141	130	120	111	101	15	117
16	217	207	196	186	176	165	155	143	132	122	112	16	142
17	240	228	217	206	194	182	171	157	146	135	123	17	171
18	262	249	237	224	212	199	187	172	160	147	135	18	204
19	285	272	259	245	231	218	204	188	174	160	147	19	243
20	317	301	286	271	256	241	226	208	193	178	163	20	289
21	351	335	318	301	285	268	251	231	214	198	181	21	400
22	397	378	359	340	321	302	283	260	242	223	204		
23	444	423	401	381	359	338	317	292	271	249	228		
24	514	490	465	441	417	392	367	338	314	289	265		
25	633	603	573	542	512	482	452	416	386	356	326		
26	777	740	703	666	629	592	555	511	473	437	400		

(a) Refer to Personal Auto Manual Rule 12 for rating Symbol 27 vehicles.
(b) Refer to Rule 12 to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

COLLISION DED. AMT. \$100 (074)													
Symbol (a)	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1990- 1995	Symbol (b)	1989 & prior
1	280	268	255	240	228	213	192	176	161	146	131	1	64
2	319	304	289	274	258	240	219	201	182	164	149	2	76
3	371	353	334	316	301	280	255	234	213	192	173	3	94
4	401	383	365	344	325	304	277	252	231	207	188	4	106
5	429	407	386	368	347	322	292	268	243	219	201	5	125
6	450	429	407	386	365	337	310	283	258	231	210	6	137
7	468	447	426	401	380	353	322	295	268	240	219	7	149
8	489	465	441	420	395	368	334	307	280	252	228	8	179
10	520	496	471	447	423	392	356	328	298	268	243	10	207
11	547	520	492	468	441	410	374	344	313	280	255	11	225
12	562	535	508	480	456	423	386	353	322	289	261	12	249
13	584	556	529	502	474	441	401	368	334	301	274	13	268
14	623	593	562	535	505	468	426	392	356	319	292	14	298
15	654	623	593	562	529	492	450	410	374	337	304	15	322
16	681	648	614	584	550	511	465	429	389	350	316	16	356
17	705	672	638	605	572	532	483	444	404	362	328	17	377
18	745	708	672	638	602	559	511	468	426	383	347	18	410
19	775	739	702	666	629	584	532	486	444	398	362	19	435
20	803	763	724	687	648	602	550	505	459	413	374	20	459
21	833	793	754	714	675	626	572	523	477	429	389	21	523
22	879	836	793	754	711	660	602	553	502	453	410		
23	912	869	827	781	739	687	626	575	523	468	426		
24	955	909	863	818	772	717	654	599	544	489	447		
25	1031	982	933	885	836	775	708	648	590	529	480		
26	1119	1064	1012	958	906	842	766	702	638	575	523		

(a) Refer to Personal Auto Manual Rule 12 for rating Symbol 27 vehicles.
(b) Refer to Rule 12 to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

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FULL COVERAGE COMPREHENSIVE (001)													
Symbol (a)	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1990-1995	Symbol (b)	1989 & prior
1	43	41	39	37	35	33	31	29	26	24	22	1	9
2	60	57	54	51	48	46	43	39	36	34	31	2	10
3	68	64	61	58	55	51	48	44	41	38	35	3	14
4	75	71	68	64	60	57	54	49	46	42	39	4	17
5	84	80	76	72	68	64	60	55	51	47	43	5	19
6	95	91	86	82	77	72	68	63	58	54	49	6	25
7	104	99	94	89	84	79	75	68	63	59	54	7	31
8	113	108	103	97	92	86	81	74	69	64	58	8	36
10	122	116	111	105	99	93	87	80	75	68	63	10	46
11	132	126	120	113	107	101	95	87	80	74	68	11	56
12	144	137	131	124	117	110	103	95	88	81	74	12	66
13	155	148	140	133	125	118	111	102	95	87	80	13	77
14	168	160	152	144	136	128	120	110	102	94	86	14	91
15	184	176	167	158	149	140	132	121	112	104	95	15	109
16	203	193	184	174	164	154	145	133	124	114	104	16	133
17	224	213	202	192	181	170	160	147	136	126	115	17	160
18	245	233	222	210	198	186	175	161	149	137	126	18	190
19	267	254	242	229	216	203	191	176	162	150	137	19	227
20	296	282	267	254	239	225	211	194	180	166	152	20	270
21	328	313	298	282	266	250	235	216	200	185	169	21	373
22	371	353	335	317	300	282	264	243	226	208	190		
23	415	395	375	356	336	316	296	272	253	233	213		
24	481	458	435	412	389	366	343	316	293	270	247		
25	591	563	535	507	479	450	422	389	360	332	304		
26	726	691	657	622	588	553	519	477	442	408	373		

(a) Refer to Personal Auto Manual Rule 12 for rating Symbol 27 vehicles.

(b) Refer to Rule 12 to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

COLLISION DED. AMT. \$100 (074)													
Symbol (a)	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1990-1995	Symbol (b)	1989 & prior
1	176	168	160	151	143	134	120	111	101	92	82	1	40
2	201	191	181	172	162	151	138	126	115	103	94	2	48
3	233	222	210	199	189	176	160	147	134	120	109	3	59
4	252	241	229	216	204	191	174	159	145	130	118	4	67
5	269	256	243	231	218	202	183	168	153	138	126	5	78
6	283	269	256	243	229	212	195	178	162	145	132	6	86
7	294	281	267	252	239	222	202	185	168	151	138	7	94
8	308	292	277	264	248	231	210	193	176	159	143	8	113
10	327	311	296	281	265	246	223	206	187	168	153	10	130
11	344	327	309	294	277	258	235	216	197	176	160	11	141
12	353	336	319	302	287	265	243	222	202	181	164	12	157
13	367	350	332	315	298	277	252	231	210	189	172	13	168
14	392	372	353	336	317	294	267	246	223	201	183	14	187
15	411	392	372	353	332	309	283	258	235	212	191	15	202
16	428	407	386	367	346	321	292	269	244	220	199	16	223
17	443	422	401	380	359	334	304	279	254	227	206	17	237
18	468	445	422	401	378	351	321	294	267	241	218	18	258
19	487	464	441	418	395	367	334	306	279	250	227	19	273
20	504	479	455	432	407	378	346	317	288	260	235	20	288
21	523	499	474	449	424	393	359	329	300	269	244	21	329
22	552	525	499	474	447	414	378	348	315	285	258		
23	573	546	520	491	464	432	393	361	329	294	267		
24	600	571	542	514	485	451	411	376	342	308	281		
25	647	617	586	556	525	487	445	407	371	332	302		
26	703	669	636	602	569	529	481	441	401	361	329		

(a) Refer to Personal Auto Manual Rule 12 for rating Symbol 27 vehicles.

(b) Refer to Rule 12 to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

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NORTH CAROLINA (32)

FULL COVERAGE COMPREHENSIVE (001)													
Symbol (a)	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1990- 1995	Symbol (b)	1989 & prior
1	42	40	37	36	34	32	30	28	25	23	21	1	8
2	58	55	52	50	47	44	41	38	35	32	30	2	9
3	65	62	59	56	53	50	47	43	40	37	34	3	13
4	72	69	65	62	58	55	52	47	44	41	37	4	16
5	81	78	74	70	66	62	58	53	50	46	42	5	19
6	92	87	83	79	74	70	65	61	56	52	47	6	24
7	101	96	91	86	81	76	72	66	61	57	52	7	30
8	109	104	99	94	89	83	78	72	67	62	56	8	35
10	118	112	107	101	95	90	84	78	72	66	61	10	45
11	128	122	116	109	103	97	91	84	78	72	65	11	54
12	139	133	126	119	113	106	100	91	85	78	72	12	63
13	150	142	135	128	121	114	107	98	91	84	77	13	74
14	162	154	146	139	131	123	116	106	98	91	83	14	87
15	178	169	161	152	144	135	127	117	108	100	91	15	106
16	196	186	177	168	158	149	140	129	119	110	101	16	128
17	216	206	195	185	175	164	155	142	131	122	111	17	154
18	236	225	214	202	191	180	169	155	144	133	122	18	184
19	257	245	233	221	208	196	184	169	157	145	133	19	219
20	285	272	258	245	231	217	204	188	174	160	147	20	260
21	317	302	287	272	257	241	227	208	193	178	163	21	360
22	358	340	323	306	289	272	255	235	218	201	184		
23	400	381	362	343	324	305	286	263	244	225	206		
24	464	442	420	398	376	353	331	305	283	261	239		
25	570	543	516	489	462	435	408	375	348	321	294		
26	701	667	634	601	567	534	501	460	427	394	360		

(a) Refer to Personal Auto Manual Rule 12 for rating Symbol 27 vehicles.
 (b) Refer to Rule 12 to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

COLLISION DED. AMT. \$100 (074)													
Symbol (a)	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1990- 1995	Symbol (b)	1989 & prior
1	192	184	176	165	157	146	132	121	111	100	90	1	44
2	219	209	199	188	178	165	150	138	125	113	102	2	52
3	255	242	230	217	207	192	176	161	146	132	119	3	65
4	276	263	251	236	224	209	190	173	159	142	130	4	73
5	295	280	265	253	238	222	201	184	167	150	138	5	86
6	309	295	280	265	251	232	213	194	178	159	144	6	94
7	322	307	293	276	261	242	222	203	184	165	150	7	102
8	336	320	303	288	272	253	230	211	192	173	157	8	123
10	357	341	324	307	291	270	245	226	205	184	167	10	142
11	376	357	339	322	303	282	257	236	215	192	176	11	155
12	387	368	349	330	314	291	265	242	222	199	180	12	171
13	401	382	364	345	326	303	276	253	230	207	188	13	184
14	428	408	387	368	347	322	293	270	245	219	201	14	205
15	449	428	408	387	364	339	309	282	257	232	209	15	222
16	468	445	422	401	378	351	320	295	268	240	217	16	245
17	485	462	439	416	393	366	332	305	278	249	226	17	259
18	512	487	462	439	414	385	351	322	293	263	238	18	282
19	533	508	483	458	433	401	366	334	305	274	249	19	299
20	552	525	497	472	445	414	378	347	316	284	257	20	316
21	573	545	518	491	464	431	393	359	328	295	268	21	359
22	604	575	545	518	489	454	414	380	345	311	282		
23	627	598	568	537	508	472	431	395	359	322	293		
24	656	625	594	562	531	493	449	412	374	336	307		
25	709	675	642	608	575	533	487	445	405	364	330		
26	769	732	696	658	623	579	527	483	439	395	359		

(a) Refer to Personal Auto Manual Rule 12 for rating Symbol 27 vehicles.
 (b) Refer to Rule 12 to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

PERSONAL AUTO MANUAL
RATE PAGES
TERRITORY 51

FULL COVERAGE COMPREHENSIVE (001)													Symbol (b)	1989 & prior
Symbol (a)	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1990- 1995			
1	30	29	27	26	24	23	22	20	18	17	16		1	6
2	42	40	38	36	34	32	30	28	26	24	22		2	7
3	48	45	43	41	38	36	34	31	29	27	24		3	10
4	52	50	48	45	42	40	38	34	32	30	27		4	12
5	59	56	54	51	48	45	42	39	36	33	30		5	14
6	67	64	60	57	54	51	48	44	41	38	34		6	18
7	73	70	66	63	59	56	52	48	44	41	38		7	22
8	79	76	72	68	64	60	57	52	48	45	41		8	26
10	86	82	78	74	69	65	61	56	52	48	44		10	32
11	93	88	84	80	75	71	66	61	56	52	48		11	39
12	101	96	92	87	82	77	72	66	62	57	52		12	46
13	109	104	98	93	88	83	78	72	66	61	56		13	54
14	118	112	106	101	95	90	84	77	72	66	60		14	64
15	129	123	117	111	105	98	92	85	79	73	66		15	77
16	142	136	129	122	115	108	102	94	87	80	73		16	93
17	157	150	142	135	127	120	112	103	96	88	81		17	112
18	172	164	156	147	139	131	123	113	105	96	88		18	134
19	187	178	170	160	152	143	134	123	114	105	96		19	160
20	208	198	188	178	168	158	148	136	126	116	107		20	189
21	230	220	209	198	187	176	165	152	140	130	118		21	262
22	260	248	235	223	210	198	186	171	158	146	134			
23	291	277	263	250	236	222	208	191	178	164	150			
24	337	321	305	289	273	257	241	222	206	190	174			
25	415	395	376	356	336	316	296	273	253	233	214			
26	510	485	461	437	412	388	364	335	310	286	262			

(a) Refer to Personal Auto Manual Rule 12 for rating Symbol 27 vehicles.

(b) Refer to Rule 12 to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

COLLISION DED. AMT. \$100 (074)													Symbol (b)	1989 & prior
Symbol (a)	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1990- 1995			
1	191	183	175	164	156	146	131	121	110	100	89		1	44
2	218	208	198	187	177	164	150	137	125	112	102		2	52
3	254	241	229	216	206	191	175	160	146	131	119		3	64
4	275	262	250	235	223	208	189	173	158	141	129		4	73
5	293	279	264	252	237	220	200	183	166	150	137		5	85
6	308	293	279	264	250	231	212	193	177	158	144		6	94
7	320	306	291	275	260	241	220	202	183	164	150		7	102
8	335	318	302	287	270	252	229	210	191	173	156		8	123
10	356	339	322	306	289	268	243	225	204	183	166		10	141
11	374	356	337	320	302	281	256	235	214	191	175		11	154
12	385	366	347	329	312	289	264	241	220	198	179		12	171
13	399	381	362	343	324	302	275	252	229	206	187		13	183
14	426	406	385	366	345	320	291	268	243	218	200		14	204
15	447	426	406	385	362	337	308	281	256	231	208		15	220
16	466	443	420	399	376	349	318	293	266	239	216		16	243
17	483	460	437	414	391	364	331	304	277	248	225		17	258
18	510	485	460	437	412	383	349	320	291	262	237		18	281
19	530	505	480	456	431	399	364	333	304	272	248		19	297
20	549	522	495	470	443	412	376	345	314	283	256		20	314
21	570	543	516	489	462	428	391	358	327	293	266		21	358
22	601	572	543	516	487	451	412	379	343	310	281			
23	624	595	566	535	505	470	428	393	358	320	291			
24	653	622	591	560	528	491	447	410	372	335	306			
25	705	672	639	605	572	530	485	443	404	362	329			
26	765	728	693	655	620	576	524	480	437	393	358			

(a) Refer to Personal Auto Manual Rule 12 for rating Symbol 27 vehicles.

(b) Refer to Rule 12 to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

PERSONAL AUTO MANUAL

NORTH CAROLINA (32)

RATE PAGES

TERRITORY 52

FULL COVERAGE COMPREHENSIVE (001)													
Symbol (a)	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1990-1995	Symbol (b)	1989 & prior
1	32	30	29	27	26	24	23	21	19	18	16	1	6
2	44	42	40	38	36	34	32	29	27	25	23	2	7
3	50	47	45	43	40	38	36	33	30	28	26	3	10
4	55	53	50	47	45	42	39	36	34	31	29	4	12
5	62	59	56	53	50	47	45	41	38	35	32	5	14
6	70	67	63	60	57	53	50	46	43	39	36	6	18
7	77	73	69	66	62	58	55	50	47	43	39	7	23
8	83	79	76	71	68	63	60	55	51	47	43	8	27
10	90	86	81	77	73	68	64	59	55	50	46	10	34
11	97	93	88	84	79	74	70	64	59	55	50	11	41
12	106	101	96	91	86	81	76	70	65	60	55	12	48
13	114	109	103	98	92	87	81	75	70	64	59	13	57
14	123	118	112	106	100	94	88	81	75	69	63	14	67
15	136	129	123	116	110	103	97	89	83	76	70	15	81
16	150	142	135	128	121	114	107	98	91	84	77	16	98
17	165	157	149	142	134	126	118	108	100	93	85	17	118
18	180	172	163	155	146	137	129	118	110	101	93	18	140
19	197	187	178	168	159	150	141	129	120	110	101	19	168
20	218	207	197	187	176	166	156	143	133	122	112	20	199
21	242	231	219	207	196	184	173	159	147	136	124	21	275
22	273	260	247	234	221	208	195	179	166	153	140		
23	306	291	276	262	247	233	218	201	186	172	157		
24	354	337	320	304	287	270	253	233	216	199	182		
25	436	415	394	373	353	332	311	286	265	245	224		
26	535	509	484	459	433	407	382	352	326	301	275		

(a) Refer to Personal Auto Manual Rule 12 for rating Symbol 27 vehicles.
(b) Refer to Rule 12 to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

COLLISION DED. AMT. \$100 (074)													
Symbol (a)	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1990-1995	Symbol (b)	1989 & prior
1	207	198	189	178	169	158	142	131	119	108	97	1	47
2	236	225	214	203	191	178	162	149	135	122	110	2	56
3	275	261	248	234	223	207	189	173	158	142	128	3	70
4	297	284	270	254	241	225	205	187	171	153	140	4	79
5	317	302	286	272	257	239	216	198	180	162	149	5	92
6	333	317	302	286	270	250	230	209	191	171	155	6	101
7	347	331	315	297	281	261	239	218	198	178	162	7	110
8	362	344	326	311	293	272	248	227	207	187	169	8	133
10	385	367	349	331	313	290	263	243	221	198	180	10	153
11	405	385	365	347	326	304	277	254	232	207	189	11	167
12	416	396	376	356	338	313	286	261	239	214	194	12	185
13	432	412	392	371	351	326	297	272	248	223	203	13	198
14	461	439	416	396	374	347	315	290	263	236	216	14	221
15	484	461	439	416	392	365	333	304	277	250	225	15	239
16	504	479	455	432	407	378	344	317	288	259	234	16	263
17	522	497	473	448	423	394	358	329	299	268	243	17	279
18	551	524	497	473	446	414	378	347	315	284	257	18	304
19	574	547	520	493	466	432	394	360	329	295	268	19	322
20	594	565	536	509	479	446	407	374	340	306	277	20	340
21	617	587	558	529	500	464	423	387	353	317	288	21	387
22	650	619	587	558	527	488	446	410	371	335	304		
23	675	644	612	578	547	509	464	425	387	347	315		
24	707	673	639	605	572	531	484	443	403	362	331		
25	763	727	691	655	619	574	524	479	437	392	356		
26	828	788	749	709	671	623	567	520	473	425	387		

(a) Refer to Personal Auto Manual Rule 12 for rating Symbol 27 vehicles.
(b) Refer to Rule 12 to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

Territory	Territory
ALAMANCE COUNTY – See Burlington-Graham and Remainder of State.	CHOWAN COUNTY territory comprises all territory in Chowan County..... 33
ASHEVILLE territory comprises the entire city of Asheville and all territory in Buncombe County included in the townships of Asheville, Limestone and Lower Hominy, including all of the following towns, cities or places..... 11	COLUMBUS COUNTY territory comprises all territory in Columbus County..... 26
Acton Buena Vista Luthers	CONCORD-KANNAPOLIS-SALISBURY territory comprises the entire cities of Concord, Kannapolis and Salisbury, all territory in Cabarrus County included in Townships 1 (Rocky River), 2 (Poplar Tent), 4 (Kannapolis), 5 (Mount Gilead), 11 (Baptist Church) and 12 (Concord), and all territory in Rowan County included in the townships of China Grove, Franklin, Litaka and Salisbury, including all of the following towns, cities or places..... 32
Arden Busbee New Bridge	Brown- Franklin Roberta Mills
Asheville Craggy Oakley	Norcott Mills Glass Rocky Ridge
School Emma Oteen	China Grove Harrisburg Rocky River
Biltmore Enka Shiloh	Cooks Jackson Park South River
Forest Haw Creek Skyland	Crossing Landis Spencer
Boswell Hominy Woodfin	East Spencer Majolica Yadkin
BEAUFORT COUNTY territory comprises all territory in Beaufort County..... 33	Faggarts Mount Gilead Junction
BERTIE COUNTY territory comprises all territory in Bertie County..... 33	Crossroads Pharrs Mills Yost
BLADEN COUNTY territory comprises all territory in Bladen County..... 33	Faith Pioneer Mills
BRUNSWICK COUNTY territory comprises all territory in Brunswick County not included in Wilmington territory..... 26	CRAVEN COUNTY territory comprises all territory in Craven County..... 43
BUNCOMBE COUNTY territory comprises all territory in Buncombe County not included in Asheville territory..... 32	CUMBERLAND COUNTY territory comprises all territory in Cumberland County not included in Fayetteville territory..... 26
BURLINGTON-GRAHAM territory comprises the entire city of Burlington, the entire town of Graham, all territory in Alamance County included in Townships 3 (Boon Station), 6 (Graham), 10 (Melville), 12 (Burlington) and 13 (Haw River), the entire town of Mebane in Alamance and Orange Counties, and including all of the following towns, cities or places..... 32	CURRITUCK COUNTY territory comprises all territory in Currituck County..... 33
Elon College Kirkpatrick Richmond	DARE COUNTY territory comprises all territory in Dare County..... 33
Gibsonville Heights Hill	DAVIDSON COUNTY – see Lexington-Thomasville and Remainder of State.
Glen Raven Lake Latham	DUPLIN COUNTY territory comprises all territory in Duplin County..... 33
Haw River Ossipee	DURHAM territory comprises the entire city of Durham and all territory in Durham County included in the townships of Durham, Oak Grove and Patterson, including all of the following towns, cities, or places..... 13
CABARRUS COUNTY – see Concord-Kannapolis-Salisbury and Remainder of State.	Bethesda Gorman North Durham
CAMDEN COUNTY territory comprises all territory in Camden County..... 33	Bilboa Hope Valley Oak Grove
CARTERET COUNTY territory comprises all territory in Carteret County..... 33	Few Joyland Redwood
CHARLOTTE territory comprises the entire city of Charlotte and all areas in Mecklenburg County except those areas with U.S. Postal Zip Codes 28025, 28026, 28031, 28036, 28075, 28078 and 28115..... 52	DURHAM COUNTY territory comprises all territory in Durham County not included in Durham territory..... 32
	EDGECOMBE COUNTY territory comprises all territory in Edgecombe County not included in Rocky Mount territory..... 33

NOTE: Refer to an atlas or map for places not listed.

	Territory	Territory
FAYETTEVILLE territory comprises the entire city of Fayetteville, all territory in the Fort Bragg and Pope Air Force Base Military Reservations in Cumberland County, and all territory in Cumberland County included in the townships of Carvers Creek, Cross Creek, Eastover, Manchester, Pearces Mill, Rockfish and Seventy First, including all of the following towns, cities or places	40	
Beard	Hope Mills	Roslin
Bonnie Doone	Lakedale	Shaws
Cliffdale	Linden	Slocomb
Cumberland	Manchester	South
Fenix	Milan	Fayetteville
Gardners	Myrtle Hill	Spring Lake
Chapel	Owens	Tokay
		Victory
		Wade
FORSYTH COUNTY territory comprises all territory in Forsyth County not included in Winston-Salem territory.....	32	
FRANKLIN COUNTY territory comprises all territory in Franklin County.....	33	
GASTON COUNTY territory comprises all territory in Gaston County.....	25	
GATES COUNTY territory comprises all territory in Gates County.....	33	
GREENE COUNTY territory comprises all territory in Greene County.....	33	
GREENSBORO-HAMILTON LAKES territory comprises the entire city of Greensboro, the entire town of Hamilton Lakes and all territory in Guilford County included in the townships of Morehead and Gilmer, including all of the following towns, cities and places.....	14	
Battle Ground	Four Mile	Hill Top
Bessemer	Hamtown	Pomona
GREENVILLE territory comprises the entire town of Greenville and all territory in Pitt County included in Greenville townships, including the following towns, cities or places.....	31	
House	James Mill	Staton
GUILFORD COUNTY territory comprises all territory in Guilford County not included in either Greensboro-Hamilton Lakes territory or High Point territory.....	32	
HALIFAX COUNTY territory comprises all territory in Halifax County.....	33	
HARNETT COUNTY territory comprises all territory in Harnett County.....	26	
		HERTFORD COUNTY territory comprises all territory in Hertford County.....
		33
		HIGH POINT territory comprises the entire city of High Point, the town of Westend, and all territory in Guilford County included in High Point township....
		15
		HOKE COUNTY territory comprises all territory in Hoke County.....
		26
		HYDE COUNTY territory comprises all territory in Hyde County.....
		33
		JOHNSTON COUNTY territory comprises all territory in Johnston County.....
		26
		JONES COUNTY territory comprises all territory in Jones County.....
		33
		KINSTON territory comprises the entire city of Kinston and all territory in Lenoir County included in Kinston townships, including the following towns, cities or places.....
		31
	Georgetown	Hines
		Junction
		LEE COUNTY territory comprises all territory in Lee County.....
		26
		LENOIR COUNTY territory comprises all territory in Lenoir County not included in Kinston territory.....
		33
		LEXINGTON-THOMASVILLE territory comprises the entire cities of Lexington and Thomasville, all territory in Davidson County included in the townships of Lexington and Thomasville, and all territory in Randolph County included in Trinity township, including all of the following towns, cities or places.....
		32
	Archdale	Fraziers
	Arnold	Glen Anna
	Cedar Lodge	Lake
		Trinity
		Welcome
		MARTIN COUNTY territory comprises all territory in Martin County.....
		33
		MECKLENBURG COUNTY territory comprises all territory in Mecklenburg County not included in Charlotte territory.....
		51
		NASH COUNTY territory comprises all territory in Nash County not included in Rocky Mount territory.....
		33
		NEW HANOVER COUNTY – see Wilmington.
		NORTHAMPTON COUNTY territory comprises all territory in Northampton County.....
		33

NOTE: Refer to an atlas or map for places not listed.

Territory	Territory
ONCLOW COUNTY territory comprises all territory in Onslow County.....41	ROWAN COUNTY – see Concord-Kannapolis-Salisbury and Remainder of State.
ORANGE COUNTY – see Burlington-Graham and Remainder of State.	SAMPSON COUNTY territory comprises all territory in Sampson County..... 33
PAMLICO COUNTY territory comprises all territory in Pamlico County.....33	SCOTLAND COUNTY territory comprises all territory in Scotland County..... 26
PASQUOTANK COUNTY territory comprises all territory in Pasquotank County.....33	TYRRELL COUNTY territory comprises all territory in Tyrrell County..... 33
PENDER COUNTY territory comprises all territory in Pender County.....33	VANCE COUNTY territory comprises all territory in Vance County 33
PERQUIMANS COUNTY territory comprises all territory in Perquimans County33	WAKE COUNTY territory comprises all territory in Wake County not included in Raleigh territory..... 31
PITT COUNTY territory comprises all territory in Pitt County not included in Greenville territory.....33	WARREN COUNTY territory comprises all territory in Warren County..... 33
RALEIGH territory comprises the entire city of Raleigh, all territory in Wake County included in the townships of Cary, House Creek, Meredith, Neuse River, Raleigh, St. Mary's, St. Matthews and Swift Creek and the entire town of Knightdale in St. Matthews and Marks Creek townships, including all of the following towns, cities or places16	WASHINGTON COUNTY territory comprises all territory in Washington County..... 33
Asbury College View Milbrook	WAYNE COUNTY territory comprises all territory in Wayne County 47
Auburn Edgeton Neuse	WILMINGTON territory comprises all of New Hanover County and in addition the following towns, cities or places 17
Boushell Fetner Oakdale	Belville Lanvale Navassa
Camp Polk Garner South	Clairmont Leland Woodburn
Caraleigh Macedonia Raleigh	WILSON territory comprises the entire town of Wilson and all territory in Wilson County included in the township of Wilson..... 31
Carolina McCullers Westover	WILSON COUNTY territory comprises all territory in Wilson County not included in the Rocky Mount or Wilson territories 33
Pines Method Wilders	WINSTON-SALEM territory comprises the entire city of Winston-Salem and all territory in Forsyth County included in the townships of Broadbay, Middle Fork, Old Town, South Fork and Winston, including all of the following towns, cities or places..... 18
Cary Milburnie Grove	Alsbaugh Frontis Reynolda
RANDOLPH COUNTY – see Lexington-Thomasville and Remainder of State.	Atwood Hanes Tiretown
ROBESON COUNTY territory comprises all territory in Robeson County26	Daisy Ogburntown Walkertown
ROCKY MOUNT territory comprises the entire city of Rocky Mount, all territory in Nash County included in Rocky Mount and Stony Creek townships, all territory in Edgecombe County included in Township 12 (Rocky Mount), and the entire town of Sharpsburg in Edgecombe, Nash and Wilson Counties, including all of the following towns, cities or places31	Fisherville Oldtown
Armstrong Dortches Winsteads	REMAINDER OF STATE 24
Brake	

NOTE: Refer to an atlas or map for places not listed.

LIST OF IMPORTANT CITIES AND TOWNS

The following list contains all the more important cities, towns, boroughs, and villages in the state, together with their counties and territory and code assignments.

City and County	Territory Code	City and County	Territory Code	City and County	Territory Code
A					
Abbey, Gaston	25	Bakersville, Mitchell.....	24	Brown-Norcott Mills, Cabarrus.....	32
Aberdeen, Moore	24	Balfours, Randolph	24	Bryson City, Swain	24
Acton, Buncombe	11	Bannertown, Surry	24	Buena Vista, Buncombe.....	11
Ahoskie, Hertford.....	33	Barker Heights, Henderson.....	24	Burgaw, Pender.....	33
Alamance, Alamance.....	24	Barnardsville, Buncombe	32	Burlington, Alamance.....	32
Albermarie, Stanly	24	Battle Ground, Guilford	14	Burnsville, Yancey.....	24
Alexander, Buncombe	32	Bayboro, Pamlico.....	33	Busbee, Buncombe	11
Alexanders Store, Mecklenburg.....	52	Beard, Cumberland.....	40	C	
Alexis, Gaston.....	25	Beattie, Gaston	25	Camden, Camden	33
Alsbaugh, Forsyth.....	18	Beaufort, Carteret.....	33	Camp LeJeune, Onslow	41
Altamahaw, Alamance	24	Belhaven, Beaufort.....	33	Camp Polk, Wake	16
Andrews, Cherokee	24	Belmont, Gaston	25	Candler, Buncombe.....	32
Angier, Harnett.....	26	Belmont, Halifax.....	33	Canton, Haywood.....	24
Apex, Wake	31	Belville, Brunswick	17	Caraleigh, Wake.....	16
Archdale, Randolph.....	32	Benson, Johnston	26	Caroleen, Rutherford.....	24
Arden, Buncombe.....	11	Bessemer, Guilford	14	Carolina Beach, New Hanover	17
Arlington, Gaston	25	Bessemer City, Gaston	25	Carolina Pines, Wake.....	16
Armstrong, Edgecombe	31	Bethel, Pitt.....	33	Carrboro, Orange	24
Arnold, Davidson	32	Bethesda, Durham	13	Carson, Mecklenburg	52
Asbury, Wake	16	Bilboa, Durham	13	Carthage, Moore.....	24
Asheboro, Randolph.....	24	Biltmore Forest, Buncombe	11	Cary, Wake	16
Asheville, Buncombe	11	Biscoe, Montgomery	24	Castalia, Nash	33
Asheville School, Buncombe	11	Black Mountain, Buncombe	32	Cedar Falls, Randolph.....	24
Atwood, Forsyth.....	18	Boger City, Lincoln.....	24	Cedar Lodge, Davidson.....	32
Auburn, Wake.....	16	Boiling Springs, Cleveland	24	Chadbourn, Columbus	26
Aulander, Bertie.....	33	Bonnie Doone, Cumberland.....	40	Chadwick-Hoskins Mills, Mecklenburg	52
Ayden, Pitt	33	Boogertown, Gaston	25	Chapel Hill, Orange	24
B					
Badin, Stanly.....	24	Boone, Watauga	24	Charlotte, Mecklenburg	52
Bailey, Nash.....	33	Boswell, Buncombe.....	11	Cherry Point, Craven	43
		Boushell, Wake.....	16		
		Brake, Edgecombe	31		
		Brevard, Transylvania	24		

NOTE: Refer to an atlas or map for places not listed.

**PERSONAL VEHICLE MANUAL
TERRITORY DEFINITIONS**

NORTH CAROLINA (32)

City and County	Territory Code	City and County	Territory Code	City and County	Territory Code
C		D		F	
Cherryville, Gaston	25	Dellview, Gaston	25	Faith, Rowan	32
China Grove, Rowan.....	32	Denton, Davidson.....	24	Farmville, Pitt.....	33
Clairmont, Brunswick.....	17	Derita, Mecklenburg.....	52	Fayetteville, Cumberland.....	40
Clayton, Johnston.....	26	Dobson, Surry.....	24	Fenix, Cumberland.....	40
Cleveland, Rowan.....	24	Dortches, Nash.....	31	Fetner, Wake.....	16
Clifdale, Cumberland.....	40	Draper, Rockingham.....	24	Few, Durham.....	13
Cliffside, Rutherford.....	24	Duke Power Village, Gaston.....	25	Fisherville, Forsyth.....	18
Clinchfield, McDowell.....	24	Dunn, Harnett.....	26	Forest City, Rutherford.....	24
Clinton, Sampson.....	33	Durham, Durham.....	13	Fort Bragg, Cumberland.....	40
Coats, Harnett.....	26	E		Fountain, Pitt.....	33
Coleridge, Randolph.....	24	East Gastonia, Gaston.....	25	Four Mile, Guilford.....	14
College View, Wake.....	16	East Spencer, Rowan.....	32	Franklin, Macon.....	24
Columbia, Tyrrell.....	33	East Wilmington, New Hanover.....	17	Franklin, Rowan.....	32
Columbus, Polk.....	24	Edenton, Chowan.....	33	Franklinton, Franklin.....	33
Concord, Cabarrus.....	32	Edgeton, Wake.....	16	Franklinville, Randolph.....	24
Conover, Catawba.....	24	Elizabeth City, Pasquotank.....	33	Fraziers, Randolph.....	32
Convent, Gaston.....	25	Elizabethtown, Bladen.....	33	Freeland, Brunswick.....	26
Cooks Crossing, Cabarrus.....	32	Elkin, Surry.....	24	Fremont, Wayne.....	47
Cooleemee, Davie.....	24	Eller, Davidson.....	24	Frontis, Forsyth.....	18
Cornelius, Mecklenburg.....	51	Elm City, Wilson.....	33	Fuquay Springs, Wake.....	31
Craggy, Buncombe.....	11	Elon College, Alamance.....	32	G	
Cramerton, Gaston.....	25	El Paso, Brunswick.....	17	Gardners Chapel, Cumberland.....	40
Croft, Mecklenburg.....	52	Emma, Buncombe.....	11	Garner, Wake.....	16
Cross Road, Surry.....	24	Enfield, Halifax.....	33	Gaston, Northampton.....	33
Crowders, Gaston.....	25	Enka, Buncombe.....	11	Gastonia, Gaston.....	25
Cumberland, Cumberland.....	40	Erwin, Harnett.....	26	Gatesville, Gates.....	33
Currituck, Currituck.....	33	F		Georgetown, Lenoir.....	31
D		Faggarts Crossroads, Cabarrus.....	32	Gibsonville, Guilford & Alamance.....	32
Daisy, Forsyth.....	18	Fair Bluff, Columbus.....	26	Glass, Cabarrus.....	32
Dallas, Gaston.....	25	Fairmont, Robeson.....	26		
Danbury, Stokes.....	24				
Davidson, Mecklenburg.....	51				

NOTE: Refer to an atlas or map for places not listed.

City and County	Territory Code	City and County	Territory Code	City and County	Territory Code
G		H		K	
Glen Anna, Davidson.....	32	Hertford, Perquimans.....	33	Kings Mountain, Cleveland.....	24
Glen Raven, Alamance.....	32	Hickory, Catawba.....	24	Kinston, Lenoir.....	31
Goldsboro, Wayne.....	47	Hickory Grove, Mecklenburg.....	52	Kirkpatrick Heights, Alamance.....	32
Gorman, Durham.....	13	High Point, Guilford.....	15	Knightdale, Wake.....	16
Goshen, Gaston.....	25	High Shoals, Gaston.....	25		
Graham, Alamance.....	32	Hillsboro, Orange.....	24	L	
Granite Falls, Caldwell.....	24	Hill Top, Guilford.....	14	La Grange, Lenoir.....	33
Granite Quarry, Rowan.....	24	Hines Junction, Lenoir.....	31	Lake, Davidson.....	32
Greenleaf, Wayne.....	47	Holly Ridge, Onslow.....	41	Lakedale, Cumberland.....	40
Greensboro, Guilford.....	14	Holly Springs, Wake.....	31	Lake Latham Alamance.....	32
Greenville, Pitt.....	31	Homestead, Mecklenburg.....	52	Landis, Rowan.....	32
Griffith, Mecklenburg.....	52	Hominy, Buncombe.....	11	Lanvale, Brunswick.....	17
Grifton, Pitt.....	33	Hope Mills, Cumberland.....	40	Laurinburg, Scotland.....	26
Grimesland, Pitt.....	33	Hope Valley, Durham.....	13	Leaksville, Rockingham.....	24
Grovemont, Buncombe.....	32	House, Pitt.....	31	Leicester, Buncombe.....	32
Groves, Gaston.....	25	Huntersville, Mecklenburg.....	51	Leland, Brunswick.....	17
Guilford, Guilford.....	32	Hutchinson, Mecklenburg.....	52	Lenoir, Caldwell.....	24
Guilford College, Guilford.....	32			Lewisville, Forsyth.....	32
		J		Lexington, Davidson.....	32
		Jackson, Northampton.....	33	Liberty, Randolph.....	24
		Jackson Park, Cabarrus.....	32	Lillington, Harnett.....	26
		Jacksons Creek, Randolph.....	24	Lincolnton, Lincoln.....	24
		Jacksonville, Onslow.....	41	Linden, Cumberland.....	40
		James Mill, Pitt.....	31	Littleton, Halifax & Warren.....	33
		Jamestown, Guilford.....	32	Longhurst, Person.....	24
		Jefferson, Ashe.....	24	Longview, Catawba.....	24
		Jonesville, Yadkin.....	24	Longwood Park, Richmond.....	24
		Joyland, Durham.....	13	Louisburg, Franklin.....	33
		Juno, Buncombe.....	32	Lowell, Gaston.....	25
		Jupiter, Buncombe.....	32	Lucama, Wilson.....	33
				Lucia, Gaston.....	25
		K		Lumberton, Robeson.....	26
		Kannapolis, Cabarrus & Rowan.....	32	Luthers, Buncombe.....	11
		Kenly, Johnston.....	26		
		Kernersville, Forsyth.....	32		

NOTE: Refer to an atlas or map for places not listed.

**PERSONAL VEHICLE MANUAL
TERRITORY DEFINITIONS**

NORTH CAROLINA (32)

City and County	Territory Code	City and County	Territory Code	City and County	Territory Code
M					
McAdenville, Gaston.....	25	Mount Olive, Wayne.....	47	Paw Creek, Mecklenburg	52
McCullers, Wake	16	Mount Pleasant, Cabarrus	24	Pembroke, Robeson.....	26
Maccliesfield, Edgecombe.....	33	Mount View, Gaston.....	25	Pharrs Mill, Cabarrus.....	32
Macedonia, Wake.....	16	Murfreesboro, Hertford.....	33	Phillipsville, Haywood.....	24
Madison, Rockingham	24	Murphy, Cherokee.....	24	Pikeville, Wayne.....	47
Maiden, Catawba.....	24	Myrtle Hill, Cumberland.....	40	Pilot Mountain, Surry	24
Majolica, Rowan	32	N			
Manchester, Cumberland	40	Nashville, Nash.....	33	Pinehurst, Moore.....	24
Marion, McDowell	24	Navassa, Brunswick.....	17	Pinetops, Edgecombe	33
Marshall, Madison.....	24	Neuse, Wake	16	Pineville, Mecklenburg	52
Mars Hill, Madison.....	24	New Bern, Craven.....	43	Pinkney, Gaston.....	25
Marshville, Union	24	New Bridge, Buncombe	11	Pinoca, Mecklenburg.....	52
Matthews, Mecklenburg.....	52	Newel, Mecklenburg.....	52	Pioneer Mills, Cabarrus	32
Maxton, Robeson.....	26	Newfound, Buncombe.....	32	Pittsboro, Chatham.....	24
Mayodan, Rockingham.....	24	Newland, Avery.....	24	Pleasant Garden, Guilford.....	32
Mebane, Alamance & Orange	32	New Leaksville, Rockingham	24	Plymouth, Washington	33
Method, Wake	16	Newton, Catawba.....	24	Pomona, Guilford	14
Middlesex, Nash	33	North Belmont, Gaston.....	25	Pope Air Force Base, Cumberland	40
Midway Park, Onslow	41	North Durham, Durham.....	13	R	
Milan, Cumberland.....	40	North Wilkesboro, Wilkes	24	Raeford, Hoke	26
Milburnie, Wake.....	16	Norwood, Stanly.....	24	Ragan, Gaston	25
Millbrook, Wake.....	16	O			
Mocksville, Davie.....	24	Oakdale, Wake	16	Raleigh, Wake.....	16
Monroe, Union	24	Oak Grove, Durham	13	Ramseur, Randolph.....	24
Montreat, Buncombe	32	Oakhurst, Mecklenburg.....	52	Randleman, Randolph.....	24
Mooresville, Iredell.....	24	Oakley, Buncombe.....	11	Ranlo, Gaston	25
Morehead City, Carteret.....	33	Oak Ridge, Guilford.....	32	Red Springs, Robeson	26
Morganton, Burke	24	Ogburntown, Forsyth.....	18	Redwood, Durham.....	13
Morrisville, Wake	31	Oldtown, Forsyth	18	Reidsville, Rockingham	24
Mountain Island, Gaston.....	25	Ossipee, Alamance.....	32	Reynolda, Forsyth	18
Mount Airy, Surry.....	24	Oteen, Buncombe	11	Richmond Hill, Alamance	32
Mount Gilead, Cabarrus.....	32	Owens, Cumberland	40	Ridge, Gaston	25
Mount Gilead, Montgomery.....	24	Oxford, Grantville	24	Ridgecrest, Buncombe	32
Mount Holly, Gaston	25			Ridgeview, Mecklenburg.....	52
				Roanoke Rapids, Halifax.....	33
				Robbins, Moore	24
				Robbinsville, Graham.....	24

NOTE: Refer to an atlas or map for places not listed.

City and County	Territory Code	City and County	Territory Code	City and County	Territory Code
R		S		T	
Robersonville, Martin	33	Slocumb, Cumberland	40	Tabor City, Columbus	26
Roberta Mills, Cabarrus	32	Smithfield, Johnston	26	Tarboro, Edgecombe	33
Rockingham, Richmond	24	Smyre, Gaston	25	Taylorsville, Alexander	24
Rockwell, Rowan	24	Snow Hill, Greene	33	Terra Cotta, Guilford	32
Rocky Mount, Edgecombe & Nash	31	Southern Pines, Moore	24	Thomasville, Davidson	32
Rocky Ridge, Cabarrus	32	South Fayetteville, Cumberland	40	Thrift, Mecklenburg	52
Rocky River, Cabarrus	32	South Gastonia, Gaston	25	Tiretown, Forsyth	18
Robesville, Wake	31	Southmont, Davidson	24	Toast, Surry	24
Roseboro, Sampson	33	Southport, Brunswick	26	Tokay, Cumberland	40
Roslin, Cumberland	40	South Raleigh, Wake	16	Trenton, Jones	33
Rougemont, Durham	32	South River, Rowan	32	Trinity, Randolph	32
Rowland, Robeson	26	South Rosemary, Halifax	33	Troy, Montgomery	24
Roxboro, Person	24	Sparta, Alleghany	24	Tryon, Polk	24
Rural Hall, Forsyth	32	Spencer, Rowan	32		
Rutherfordton, Rutherford	24	Spencer Mountain, Gaston	25	V	
		Spindale, Rutherford	24	Valdese, Burke	24
S		Spray, Rockingham	24	Valmead, Caldwell	24
Saint Pauls, Robeson	26	Spring Hope, Nash	33	Victory, Cumberland	40
Salisbury, Rowan	32	Spring Lake, Cumberland	40	Victory, Gaston	25
Sanford, Lee	26	Spruce Pine, Mitchell	24		
Saratoga, Wilson	33	Stanley, Gaston	25	W	
Saxapahaw, Alamance	24	Stantonsburg, Wilson	33	Wade, Cumberland	40
Scotland Neck, Halifax	33	Statesville, Iredell	24	Wadesboro, Anson	24
Selma, Johnston	26	Staton, Pitt	31	Wake Forest, Wake	31
Selwyn Park, Mecklenburg	52	Stedman, Cumberland	26	Walkertown, Forsyth	18
Seymour Johnson A.F.B., Wayne	47	Stokesdale, Guilford	32	Wallace, Duplin	33
Shallotte, Brunswick	26	Stony Point, Alexander	24	Walnut Cove, Stokes	24
Sharpsburg, Edgecombe, Nash & Wilson	31	Summerfield, Guilford	32	Warrenton, Warren	33
Shaws, Cumberland	40	Sunnyside, Gaston	25	Warsaw, Duplin	33
Shelby, Cleveland	24	Swannanoa, Buncombe	32	Washington, Beaufort	33
Shiloh, Buncombe	11	Swanquarter, Hyde	33	Waynesville, Haywood	24
Siler City, Chatham	24	Sweepsonville, Alamance	24	Weaverville, Buncombe	32
Skyland, Buncombe	11	Sylva, Jackson	24	Welcome, Davidson	32
				Weldon, Halifax	33
				Wendell, Wake	31
				Wentworth, Rockingham	24
				Westend, Guilford	15
				Westover, Wake	16

NOTE: Refer to an atlas or map for places not listed.

**PERSONAL VEHICLE MANUAL
TERRITORY DEFINITIONS**

NORTH CAROLINA (32)

City and County	Territory Code	City and County	Territory Code	City and County	Territory Code
W		W		Y	
Whitakers, Edgecombe & Nash.....	33	Windsor, Bertie	33	Yadkin Junction, Rowan.....	32
Whiteville, Columbus.....	26	Winnabow, Brunswick.....	26	Yadkinville, Yadkin	24
Whitnel, Caldwell.....	24	Windsteads Chapel, Nash	31	Yanceyville, Caswell.....	24
Wilders Grove, Wake	16	Winston-Salem, Forsyth.....	18	Yost, Rowan	32
Wilkesboro, Wilkes.....	24	Winterville, Pitt.....	33	Youngs Springs, Wilson.....	31
Williamston, Martin	33	Woodburn, Brunswick.....	17	Z	
Wilmington, New Hanover.....	17	Woodfin, Buncombe	11	Zebulon, Wake.....	31
Wilson, Wilson.....	31	Worthville, Randolph.....	24		

NOTE: Refer to an atlas or map for places not listed.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
AVERAGE NUMBER OF CLAIMS FOR LATEST TWO ACCIDENT YEARS

VOLUNTARY LIABILITY

Year Ended	Bodily Injury	Property Damage	Medical Payments
12/31/2001	52,817	145,248	39,764
12/31/2002	55,026	146,949	40,644
Average	53,922	146,099	40,204

PHYSICAL DAMAGE

Year Ended	Comprehensive	Collision
12/31/2001	263,697	160,190
12/31/2002	259,790	160,366
Average	261,744	160,278

VOLUNTARY AND CEDED COMBINED

Year Ended	Uninsured Motorists
12/31/2001	15,496
12/31/2002	15,891
Average	15,694

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
AVERAGE NUMBER OF CLAIMS FOR LATEST TWO ACCIDENT YEARS

VOLUNTARY LIABILITY

Year Ended	Bodily Injury	Property Damage	Medical Payments
12/31/2001	52,817	139,260	39,764
12/31/2002	55,026	141,909	40,644
Average	53,922	140,585	40,204

PHYSICAL DAMAGE

Year Ended	Comprehensive	Collision
12/31/2001	262,697	157,190
12/31/2002	257,790	154,257
Average	260,244	155,724

VOLUNTARY AND CEDED COMBINED

Year Ended	Uninsured Motorists
12/31/2001	15,496
12/31/2002	15,891
Average	15,694

NORTH CAROLINA PRIVATE PASSENGER AUTOMOBILE INSURANCE
CALCULATION OF GENERAL AND OTHER ACQUISITION EXPENSES

LIABILITY COVERAGES

	(1) Earned Premiums at Manual Rates	(2) Current Level To Actual Level Factor	(3) Average Deviation	(4) Expense Factor	(5) General and Other Acquisition Expenses
Year ending 12/31/2002					
BI	606,800,989	0.9524	0.8623	14.9%	74,252,370
PD	628,076,898	0.9366	0.8623	14.9%	75,580,825
MP	119,872,425	0.8500	0.8623	14.9%	13,091,303
Year ending 12/31/2001					
BI	594,067,997	0.9650	0.8703	13.7%	68,352,282
PD	615,104,968	0.8648	0.8703	13.7%	63,424,122
MP	117,468,318	0.8362	0.8703	13.7%	11,711,714
Year ending 12/31/2000					
BI	591,646,926	1.0231	0.8762	13.6%	72,131,150
PD	612,539,625	0.8044	0.8762	13.6%	58,714,911
MP	119,854,194	0.8572	0.8762	13.6%	12,242,710

Notes:

- (1) As shown on page H-3.
- (2) Factor to adjust the earned premium at manual rates to the rate level in effect at the time the premium was written.
- (3) Factor to adjust the earned premium at manual rates to the collected level. See RB-5.
- (4) Sum of the general expense and other acquisition expense percentages shown on page H-646.
- (5) = (1) x (2) x (3) x (4)

PHYSICAL DAMAGE COVERAGES

	(1) Earned Premiums at Manual Rates	(2) Current Level To Actual Level Factor	(3) Average Deviation	(4) Expense Factor	(5) General and Other Acquisition Expenses
Year ending 12/31/2002					
Comp	366,557,402	1.22655	0.8481	13.3%	50,713,920
Coll	796,730,022	1.09380	0.8481	13.3%	98,298,518
Year ending 12/31/2001					
Comp	365,164,708	1.10005	0.8648	13.1%	45,508,371
Coll	790,571,108	0.98748	0.8648	13.1%	88,441,245
Year ending 12/31/2000					
Comp	360,833,967	1.18917	0.8288	12.9%	45,876,366
Coll	782,214,099	1.04110	0.8288	12.9%	87,067,422

Notes:

- (1) As shown on page H-3.
- (2) Factor to adjust the earned premium at manual rates to the rate level and average model year and symbol in effect at the time the premium was written.
- (3) Factor to adjust the earned premium at manual rates to the collected level. See RB-5.
- (4) Sum of the general expense and other acquisition expense percentages shown on page H-647.
- (5) = (1) x (2) x (3) x (4)

Revised 6/3/04

NORTH CAROLINA PRIVATE PASSENGER AUTOMOBILE INSURANCE
CALCULATION OF GENERAL AND OTHER ACQUISITION EXPENSES

LIABILITY COVERAGES

	(1) Earned Premiums at Manual Rates	(2) Current Level To Actual Level Factor	(3) Average Deviation	(4) Expense Factor	(5) General and Other Acquisition Expenses
Year ending 12/31/2002					
BI	606,800,989	0.9524	0.8625	14.9%	74,269,592
PD	628,076,898	0.9366	0.8625	14.9%	75,598,355
MP	119,872,425	0.8500	0.8625	14.9%	13,094,339
Year ending 12/31/2001					
BI	594,067,997	0.9650	0.8703	13.7%	68,352,282
PD	615,104,968	0.8648	0.8703	13.7%	63,424,122
MP	117,468,318	0.8362	0.8703	13.7%	11,711,714
Year ending 12/31/2000					
BI	591,646,926	1.0231	0.8762	13.6%	72,131,150
PD	612,539,625	0.8044	0.8762	13.6%	58,714,911
MP	119,854,194	0.8572	0.8762	13.6%	12,242,710

Notes:

- (1) As shown on page H-3.
- (2) Factor to adjust the earned premium at manual rates to the rate level in effect at the time the premium was written.
- (3) Factor to adjust the earned premium at manual rates to the collected level. See RB-5.
- (4) Sum of the general expense and other acquisition expense percentages shown on page H-646.
- (5) = (1) x (2) x (3) x (4)

PHYSICAL DAMAGE COVERAGES

	(1) Earned Premiums at Manual Rates	(2) Current Level To Actual Level Factor	(3) Average Deviation	(4) Expense Factor	(5) General and Other Acquisition Expenses
Year ending 12/31/2002					
Comp	366,557,402	1.22655	0.8483	13.2%	50,344,225
Coll	796,730,022	1.09380	0.8483	13.2%	97,582,569
Year ending 12/31/2001					
Comp	365,164,708	1.10005	0.8648	13.1%	45,508,371
Coll	790,571,108	0.98748	0.8648	13.1%	88,441,245
Year ending 12/31/2000					
Comp	360,833,967	1.18917	0.8288	12.9%	45,876,366
Coll	782,214,099	1.04110	0.8288	12.9%	87,067,422

Notes:

- (1) As shown on page H-3.
- (2) Factor to adjust the earned premium at manual rates to the rate level and average model year and symbol in effect at the time the premium was written.
- (3) Factor to adjust the earned premium at manual rates to the collected level. See RB-5.
- (4) Sum of the general expense and other acquisition expense percentages shown on page H-647.
- (5) = (1) x (2) x (3) x (4)

North Carolina Dividends and Deviations

EXHIBIT RB-5

LIAILITY

Year	Vol + Ced Direct		Ceded		Voluntary		Vol + Ced Manual		Amount of Deviation		Voluntary Manual		Deviations as % of Vol. Manual Writ. Prem.		
	Writ. Prem.	Writ. Prem.	Writ. Prem.	Writ. Prem.	Writ. Prem.	Writ. Prem.	Writ. Prem.	Writ. Prem.	Writ. Prem.	Writ. Prem.	Writ. Prem.	Writ. Prem.	Writ. Prem.	Writ. Prem.	
1997	1,855,150,882	569,317,743	1,285,833,139	2,015,780,440	160,629,558	1,446,462,697	11.10%	1,478,494,551	11.32%	1,553,931,520	14.15%	1,608,723,814	12.38%	1,549,613,721	12.97%
1998	1,884,141,257	573,081,398	1,311,059,859	2,051,575,949	167,434,692	1,478,494,551	11.32%	1,553,931,520	14.15%	1,608,723,814	12.38%	1,549,613,721	12.97%	1,608,973,538	13.77%
1999	1,872,270,058	538,201,589	1,334,068,469	2,092,133,109	219,863,051	1,608,723,814	12.38%	1,608,723,814	12.38%	200,915,147	12.97%	1,608,973,538	13.77%	1,608,973,538	13.77%
2000	1,931,613,560	522,081,636	1,409,531,924	2,130,805,450	199,191,890	1,608,723,814	12.38%	1,608,723,814	12.38%	221,495,509	13.77%	1,608,973,538	13.77%	1,608,973,538	13.77%
2001	1,887,303,222	538,604,648	1,348,698,574	2,088,218,369	200,915,147	1,549,613,721	12.97%	1,549,613,721	12.97%	221,495,509	13.77%	1,608,973,538	13.77%	1,608,973,538	13.77%
2002	1,966,486,164	579,008,135	1,387,478,029	2,187,981,673	221,495,509	1,608,973,538	13.77%	1,608,973,538	13.77%	221,495,509	13.77%	1,608,973,538	13.77%	1,608,973,538	13.77%
Total	11,396,965,143	3,320,295,149	8,076,669,994	12,566,494,990	1,169,529,847	9,246,199,841	12.65%	9,246,199,841	12.65%	9,246,199,841	12.65%	9,246,199,841	12.65%	9,246,199,841	12.65%

LIAILITY

Year	Vol + Ced Manual		Ceded Manual		Vol. Manual Earned Prem.		Amount of Dividend		Dividend as % of Vol. Manual Earned Prem.	
	Writ. Prem.	Writ. Prem.	Writ. Prem.	Writ. Prem.	Writ. Prem.	Writ. Prem.	Writ. Prem.	Writ. Prem.	Writ. Prem.	Writ. Prem.
1997	1,999,924,836	560,433,398	1,439,491,438	25,821,117	1,439,491,438	1.79%	25,821,117	1.79%	25,821,117	1.79%
1998	2,032,923,325	570,331,398	1,462,591,927	25,448,636	1,462,591,927	1.74%	25,448,636	1.74%	25,448,636	1.74%
1999	2,083,515,030	552,192,682	1,531,322,348	9,908,211	1,531,322,348	0.65%	9,908,211	0.65%	9,908,211	0.65%
2000	2,143,742,891	518,450,412	1,625,292,479	10,342,532	1,625,292,479	0.64%	10,342,532	0.64%	10,342,532	0.64%
2001	2,090,430,365	535,554,795	1,554,875,570	4,513,114	1,554,875,570	0.29%	4,513,114	0.29%	4,513,114	0.29%
2002	2,158,951,031	565,394,826	1,593,556,205	2,954,393	1,593,556,205	0.19%	2,954,393	0.19%	2,954,393	0.19%
Total	12,509,487,478	3,302,357,511	9,207,129,967	78,988,003	9,207,129,967	0.86%	78,988,003	0.86%	78,988,003	0.86%

PHYSICAL DAMAGE

Year	Phy Dam Direct		Phy Dam Manual		Amount of Deviation		Deviations as % of Manual Writ. Prem.		Phy Dam Manual Earned Prem.		Amount of Dividend		Dividend as % of Manual Earned Prem.	
	Writ. Prem.	Writ. Prem.	Writ. Prem.	Writ. Prem.	Writ. Prem.	Writ. Prem.	Writ. Prem.	Writ. Prem.	Writ. Prem.	Writ. Prem.	Writ. Prem.	Writ. Prem.	Writ. Prem.	Writ. Prem.
1997	871,208,790	1,002,310,314	1,873,519,104	131,101,524	131,101,524	13.08%	924,774,430	13.08%	924,774,430	12,345,874	1.34%	12,345,874	1.34%	
1998	976,462,305	1,132,298,352	2,108,760,657	155,836,047	155,836,047	13.76%	1,100,812,002	13.76%	1,100,812,002	14,915,455	1.35%	14,915,455	1.35%	
1999	1,047,907,939	1,267,949,336	2,315,857,275	220,041,397	220,041,397	17.35%	1,228,983,189	17.35%	1,228,983,189	7,381,326	0.60%	7,381,326	0.60%	
2000	1,116,897,089	1,347,627,562	2,464,524,651	230,730,473	230,730,473	17.12%	1,361,708,702	17.12%	1,361,708,702	11,186,621	0.82%	11,186,621	0.82%	
2001	1,153,437,109	1,333,798,107	2,487,235,216	180,360,998	180,360,998	13.52%	1,315,699,945	13.52%	1,315,699,945	3,480,352	0.26%	3,480,352	0.26%	
2002	1,268,312,856	1,495,515,968	2,763,828,824	227,203,112	227,203,112	15.19%	1,455,599,380	15.19%	1,455,599,380	2,523,591	0.17%	2,523,591	0.17%	
Total	6,434,226,088	7,579,499,639	13,013,725,727	1,145,273,551	1,145,273,551	15.11%	7,387,577,648	15.11%	7,387,577,648	51,833,219	0.70%	51,833,219	0.70%	

North Carolina Dividends and Deviations

EXHIBIT RB-5

LIABILITY

Year	Vol + Ced Direct		Ceded Writ. Prem.	Voluntary Writ. Prem.		Vol + Ced Manual Writ. Prem.		Amount of Deviation	Voluntary Manual Writ. Prem.		Deviations as % of Vol. Manual Writ. Prem.
	Writ. Prem.	Writ. Prem.		Writ. Prem.	Writ. Prem.	Writ. Prem.	Writ. Prem.				
1997	1,855,150,882	569,317,743	1,285,833,139	2,015,780,440	160,629,558	1,446,462,697	11.10%				
1998	1,894,141,257	573,081,398	1,311,059,859	2,051,575,949	167,434,692	1,478,494,551	11.32%				
1999	1,872,270,058	538,201,589	1,334,068,469	2,092,133,109	219,863,051	1,553,931,520	14.15%				
2000	1,931,613,560	522,081,636	1,409,531,924	2,130,805,450	199,191,890	1,608,723,814	12.38%				
2001	1,887,303,222	538,604,648	1,348,698,574	2,088,218,369	200,915,147	1,549,613,721	12.97%				
2002	1,968,263,385	579,008,135	1,389,255,250	2,189,730,014	221,466,629	1,610,721,879	13.75%				
Total	11,398,742,364	3,320,295,149	8,078,447,215	12,568,243,331	1,169,500,967	9,247,948,182	12.65%				

LIABILITY

Year	Vol + Ced Manual Earned Prem.		Ceded Manual Earned Prem.	Vol. Manual Earned Prem.		Amount of Dividend		Dividend as % of Vol. Manual Earned Prem.
	Writ. Prem.	Writ. Prem.		Writ. Prem.	Writ. Prem.	Writ. Prem.		
1997	1,999,924,836	560,433,398	1,439,491,438	25,821,117	1.79%			
1998	2,032,923,325	570,331,398	1,462,591,927	25,448,636	1.74%			
1999	2,083,515,030	552,192,682	1,531,322,348	9,908,211	0.65%			
2000	2,143,742,891	518,450,412	1,625,292,479	10,342,532	0.64%			
2001	2,090,430,365	535,554,795	1,554,875,570	4,513,114	0.29%			
2002	2,161,653,593	565,394,826	1,596,258,767	2,954,393	0.19%			
Total	12,512,190,040	3,302,357,511	9,209,832,529	78,988,003	0.86%			

PHYSICAL DAMAGE

Year	Phy Dam Direct Writ. Prem.		Phy Dam Manual Writ. Prem.	Amount of Deviation		Deviations as % of Manual Writ. Prem.		Phy Dam Manual Earned Prem.	Amount of Dividend	Dividend as % of Manual Earned Prem.
	Writ. Prem.	Writ. Prem.		Writ. Prem.	Writ. Prem.	Writ. Prem.				
1997	871,208,790	1,002,310,314	131,101,524	13.08%	924,774,430	12,345,874	1.34%			
1998	976,462,305	1,132,298,352	155,836,047	13.76%	1,100,812,002	14,915,455	1.35%			
1999	1,047,907,939	1,267,949,336	220,041,397	17.35%	1,228,983,189	7,381,326	0.60%			
2000	1,116,897,089	1,347,627,562	230,730,473	17.12%	1,361,708,702	11,186,621	0.82%			
2001	1,153,437,109	1,333,798,107	180,360,998	13.52%	1,315,699,945	3,480,352	0.26%			
2002	1,270,390,490	1,497,602,602	227,212,112	15.17%	1,457,602,574	2,523,591	0.17%			
Total	6,436,303,722	7,581,586,273	1,145,282,551	15.11%	7,389,580,842	51,833,219	0.70%			

NORTH CAROLINA
PRIVATE PASSENGER
VOLUNTARY BUSINESS
LIABILITY AND PHYSICAL DAMAGE

YEAR	WRITTEN PREMIUMS	EARNED PREMIUMS	LOSS AND LAE	LOSS AND LAE RATIO	COMMISSION % *	OTHER ACQ. %
1993	1632612	1629635	1156651	0.710	0.092	0.077
1994	1709087	1672329	1248895	0.747	0.090	0.077
1995	1840759	1798987	1364639	0.759	0.086	0.083
1996	1975779	1944114	1623367	0.835	0.093	0.074
1997	2157042	2087512	1543295	0.739	0.097	0.076
1998	2287522	2240769	1636574	0.730	0.099	0.080
1999	2381976	2336167	1728347	0.740	0.098	0.088
2000	2526429	2542555	1803961	0.710	0.095	0.078
2001	2502136	2502763	1817027	0.726	0.100	0.074
2002	2655791	2608138	1830208	0.702	0.100	0.081

YEAR	GEN EXP %	TAXES % *	DIVIDENDS %	EXPENSE RATIO	COMBINED RATIO **	PROFIT (OR LOSS)
1993	0.043	0.024	0.005	0.241	0.951	0.049
1994	0.046	0.024	0.006	0.243	0.990	0.010
1995	0.044	0.023	0.012	0.248	1.007	-0.007
1996	0.043	0.022	0.006	0.238	1.073	-0.073
1997	0.047	0.021	0.018	0.259	0.998	0.002
1998	0.044	0.023	0.017	0.263	0.993	0.007
1999	0.052	0.022	0.007	0.267	1.007	-0.007
2000	0.055	0.022	0.008	0.258	0.968	0.032
2001	0.060	0.024	0.003	0.261	0.987	0.013
2002	0.061	0.024	0.002	0.268	0.970	0.030

ALL PREMIUM AND LOSS FIGURES ARE IN THOUSANDS

* COMMISSIONS AND TAXES ARE RATIOS TO WRITTEN PREMIUMS. FOR LIABILITY COMMISSIONS, THE VOLUNTARY PORTION OF THE RATIO IS DETERMINED USING THE VOLUNTARY/CEDED PREMIUM DISTRIBUTION AND AN ASSUMED 10.0% CEDED RATIO TO WRITTEN PREMIUMS.

** COMBINED RATIO IS THE SUM OF LOSS AND LAE RATIO AND EXPENSE RATIO

NORTH CAROLINA
PRIVATE PASSENGER
VOLUNTARY BUSINESS
LIABILITY AND PHYSICAL DAMAGE

YEAR	WRITTEN PREMIUMS	EARNED PREMIUMS	LOSS AND LAE	LOSS AND LAE RATIO	COMMISSION % *	OTHER ACQ. %
1993	1632612	1629635	1156651	0.710	0.092	0.077
1994	1709087	1672329	1248895	0.747	0.090	0.077
1995	1840759	1798987	1364639	0.759	0.086	0.083
1996	1975779	1944114	1623367	0.835	0.093	0.074
1997	2157042	2087512	1543295	0.739	0.097	0.076
1998	2287522	2240769	1636574	0.730	0.099	0.080
1999	2381976	2336167	1728347	0.740	0.098	0.088
2000	2526429	2542555	1803961	0.710	0.095	0.078
2001	2502136	2502763	1669904	0.667	0.100	0.074
2002	2659645	2612842	1699068	0.650	0.100	0.081

YEAR	GEN EXP %	TAXES % *	DIVIDENDS %	EXPENSE RATIO	COMBINED RATIO **	PROFIT (OR LOSS)
1993	0.043	0.024	0.005	0.241	0.951	0.049
1994	0.046	0.024	0.006	0.243	0.990	0.010
1995	0.044	0.023	0.012	0.248	1.007	-0.007
1996	0.043	0.022	0.006	0.238	1.073	-0.073
1997	0.047	0.021	0.018	0.259	0.998	0.002
1998	0.044	0.023	0.017	0.263	0.993	0.007
1999	0.052	0.022	0.007	0.267	1.007	-0.007
2000	0.055	0.022	0.008	0.258	0.968	0.032
2001	0.060	0.024	0.003	0.261	0.928	0.072
2002	0.060	0.024	0.002	0.267	0.917	0.083

ALL PREMIUM AND LOSS FIGURES ARE IN THOUSANDS

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** COMBINED RATIO IS THE SUM OF LOSS AND LAE RATIO AND EXPENSE RATIO

NORTH CAROLINA
PRIVATE PASSENGER
VOLUNTARY BUSINESS
LIABILITY

YEAR	WRITTEN PREMIUMS	EARNED PREMIUMS	LOSS AND LAE	LOSS AND LAE RATIO	COMMISSION % *	OTHER ACQ. %
1993	1092435	1088141	722371	0.664	0.092	0.077
1994	1105787	1094039	802683	0.734	0.090	0.076
1995	1264817	1215060	849559	0.699	0.086	0.083
1996	1322395	1316901	899232	0.683	0.093	0.073
1997	1285833	1281036	934049	0.729	0.097	0.074
1998	1311060	1296393	913735	0.705	0.097	0.080
1999	1334068	1316484	931296	0.707	0.100	0.089
2000	1409532	1420789	1007843	0.709	0.095	0.077
2001	1348699	1362247	1047948	0.769	0.100	0.073
2002	1387478	1373793	1002238	0.730	0.100	0.082

YEAR	GEN EXP %	TAXES % *	DIVIDENDS %	EXPENSE RATIO	COMBINED RATIO **	PROFIT (OR LOSS)
1993	0.043	0.024	0.005	0.241	0.905	0.095
1994	0.047	0.024	0.006	0.243	0.977	0.023
1995	0.046	0.023	0.012	0.250	0.949	0.051
1996	0.044	0.022	0.006	0.238	0.921	0.079
1997	0.049	0.021	0.020	0.261	0.990	0.010
1998	0.046	0.023	0.019	0.265	0.970	0.030
1999	0.053	0.022	0.007	0.271	0.978	0.022
2000	0.059	0.022	0.007	0.260	0.969	0.031
2001	0.064	0.024	0.003	0.264	1.033	-0.033
2002	0.067	0.025	0.002	0.276	1.006	-0.006

ALL PREMIUM AND LOSS FIGURES ARE IN THOUSANDS

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NORTH CAROLINA
PRIVATE PASSENGER
VOLUNTARY BUSINESS
LIABILITY

YEAR	WRITTEN PREMIUMS	EARNED PREMIUMS	LOSS AND LAE	LOSS AND LAE RATIO	LOSS AND LAE RATIO	COMMISSION % *	OTHER ACQ. %
1993	1092435	1088141	722371	0.664		0.092	0.077
1994	1105787	1094039	802683	0.734		0.090	0.076
1995	1264817	1215060	849559	0.699		0.086	0.083
1996	1322395	1316901	899232	0.683		0.093	0.073
1997	1285833	1281036	934049	0.729		0.097	0.074
1998	1311060	1296393	913735	0.705		0.097	0.080
1999	1334068	1316484	931296	0.707		0.100	0.089
2000	1409532	1420789	1007843	0.709		0.095	0.077
2001	1348699	1362247	900825	0.661		0.100	0.073
2002	1389255	1376494	869775	0.632		0.100	0.082

YEAR	GEN EXP %	TAXES % *	DIVIDENDS %	EXPENSE RATIO	COMBINED RATIO **	PROFIT (OR LOSS)
1993	0.043	0.024	0.005	0.241	0.905	0.095
1994	0.047	0.024	0.006	0.243	0.977	0.023
1995	0.046	0.023	0.012	0.250	0.949	0.051
1996	0.044	0.022	0.006	0.238	0.921	0.079
1997	0.049	0.021	0.020	0.261	0.990	0.010
1998	0.046	0.023	0.019	0.265	0.970	0.030
1999	0.053	0.022	0.007	0.271	0.978	0.022
2000	0.059	0.022	0.007	0.260	0.969	0.031
2001	0.064	0.024	0.003	0.264	0.925	0.075
2002	0.067	0.025	0.002	0.276	0.908	0.092

ALL PREMIUM AND LOSS FIGURES ARE IN THOUSANDS

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** COMBINED RATIO IS THE SUM OF LOSS AND LAE RATIO AND EXPENSE RATIO

NORTH CAROLINA
PRIVATE PASSENGER
VOLUNTARY BUSINESS
PHYSICAL DAMAGE

YEAR	WRITTEN PREMIUMS	EARNED PREMIUMS	LOSS AND LAE	LOSS AND LAE RATIO	COMMISSION % *	OTHER ACQ. %
1993	540177	541494	434280	0.802	0.092	0.078
1994	603300	578290	446212	0.772	0.089	0.079
1995	575942	583927	515080	0.882	0.085	0.084
1996	653384	627213	724135	1.155	0.094	0.075
1997	871209	806476	609246	0.755	0.096	0.078
1998	976462	944376	722839	0.765	0.101	0.080
1999	1047908	1019683	797051	0.782	0.096	0.086
2000	1116897	1121766	796118	0.710	0.096	0.080
2001	1153437	1140516	769079	0.674	0.099	0.075
2002	1268313	1234345	827970	0.671	0.101	0.079

YEAR	GEN EXP %	TAXES % *	DIVIDENDS %	EXPENSE RATIO	COMBINED RATIO **	PROFIT (OR LOSS)
1993	0.043	0.024	0.005	0.242	1.044	-0.044
1994	0.044	0.024	0.006	0.242	1.014	-0.014
1995	0.040	0.023	0.013	0.245	1.127	-0.127
1996	0.041	0.022	0.005	0.237	1.392	-0.392
1997	0.045	0.021	0.014	0.254	1.010	-0.010
1998	0.042	0.022	0.015	0.260	1.026	-0.026
1999	0.051	0.022	0.007	0.262	1.044	-0.044
2000	0.049	0.022	0.010	0.257	0.967	0.033
2001	0.056	0.024	0.003	0.257	0.931	0.069
2002	0.054	0.023	0.002	0.259	0.930	0.070

ALL PREMIUM AND LOSS FIGURES ARE IN THOUSANDS

* COMMISSIONS AND TAXES ARE RATIOS TO WRITTEN PREMIUMS

** COMBINED RATIO IS THE SUM OF LOSS AND LAE RATIO AND EXPENSE RATIO

NORTH CAROLINA
PRIVATE PASSENGER
VOLUNTARY BUSINESS
PHYSICAL DAMAGE

YEAR	WRITTEN PREMIUMS	EARNED PREMIUMS	LOSS AND LAE	LOSS AND LAE RATIO	COMMISSION % *	OTHER ACQ. %
1993	540177	541494	434280	0.802	0.092	0.078
1994	603300	578290	446212	0.772	0.089	0.079
1995	575942	583927	515080	0.882	0.085	0.084
1996	653384	627213	724135	1.155	0.094	0.075
1997	871209	806476	609246	0.755	0.096	0.078
1998	976462	944376	722839	0.765	0.101	0.080
1999	1047908	1019683	797051	0.782	0.096	0.086
2000	1116897	1121766	796118	0.710	0.096	0.080
2001	1153437	1140516	769079	0.674	0.099	0.075
2002	1270390	1236348	829293	0.671	0.101	0.079

YEAR	GEN EXP %	TAXES % *	DIVIDENDS %	EXPENSE RATIO	COMBINED RATIO **	PROFIT (OR LOSS)
1993	0.043	0.024	0.005	0.242	1.044	-0.044
1994	0.044	0.024	0.006	0.242	1.014	-0.014
1995	0.040	0.023	0.013	0.245	1.127	-0.127
1996	0.041	0.022	0.005	0.237	1.392	-0.392
1997	0.045	0.021	0.014	0.254	1.010	-0.010
1998	0.042	0.022	0.015	0.260	1.026	-0.026
1999	0.051	0.022	0.007	0.262	1.044	-0.044
2000	0.049	0.022	0.010	0.257	0.967	0.033
2001	0.056	0.024	0.003	0.257	0.931	0.069
2002	0.053	0.023	0.002	0.258	0.929	0.071

ALL PREMIUM AND LOSS FIGURES ARE IN THOUSANDS

* COMMISSIONS AND TAXES ARE RATIOS TO WRITTEN PREMIUMS

** COMBINED RATIO IS THE SUM OF LOSS AND LAE RATIO AND EXPENSE RATIO

NORTH CAROLINA

DERIVATION OF INCURRED-TO-PAID FACTOR (A)

(1)	(2)	(3)	(4)
<u>Year</u>	<u>Incurred Losses</u>	<u>Paid Losses</u>	<u>Factor</u>
2000	916,456,519	915,073,000	1.002
2001	894,300,117	889,260,617	1.006
2002	945,858,497	924,802,886	1.023

(A) Source: Page 15 Private Passenger Auto Physical Damage (line 21.1)

NORTH CAROLINA

DERIVATION OF ADJUSTED COMPREHENSIVE LOSSES FOR STATEWIDE RATE LEVEL

	<u>2000</u>	<u>2001</u>	<u>2002</u>
(1) Total Paid Losses (a) Page D-13, Col. (2)	\$219,752,475	\$195,182,807	\$208,016,864
(2) Non-Wind and Water Losses (a) Page D-13, Col. (3)	192,852,189	182,977,501	187,993,039
(3) Ratio (2)/(1)	0.878	0.937	0.904
(4) Excess Wind and Water Ratio Page D-13, Col. (5)	0.000	0.000	0.000
(5) Total paid losses	220,105,457	195,748,158	208,437,046
(6) Total excess wind and water losses (3)x(4)x(5)	0	0	0
(7) Total paid losses excluding excess wind and water (5) - (6)	220,105,457	195,748,158	208,437,046

NORTH CAROLINA

PRIVATE PASSENGER INSTALLMENT PAYMENT INCOME

Year	Inst. Charges	Liability Written Premium	Phy. Dam. Written Premium	Total Premium	Inst. Charges as a % of Prem.
1993	9,952	1,464,281	687,127	2,151,408	0.5%
1994	9,623	1,553,393	786,552	2,339,945	0.4%
1995	16,428	1,761,893	803,003	2,564,896	0.6%
1996	23,552	1,823,594	920,020	2,743,614	0.9%
1997	25,670	1,850,184	1,213,426	3,063,610	0.8%
1998	26,860	1,880,844	1,330,395	3,211,239	0.8%
1999	32,058	1,873,493	1,427,542	3,301,035	1.0%
2000	32,936	1,758,477	1,484,735	3,243,212	1.0%
2001	38,858	1,893,769	1,571,089	3,464,858	1.1%
2002	36,805	1,985,194	1,743,154	3,728,348	1.0%

(in thousands)

Installment fees increased from \$2 to \$3 effective 1/1/95.

PREFILED TESTIMONY
OF
RAYMOND F. EVANS, JR.

FEBRUARY 1, 2004

NONFLEET PRIVATE PASSENGER MOTOR VEHICLE RATE FILING
BY THE NORTH CAROLINA RATE BUREAU

- Q: Would you state your full name and business address?
- A. Raymond F. Evans, Jr., CPCU, 5401 Six Forks Road, Raleigh, North Carolina.
- Q. Are you employed by the North Carolina Rate Bureau ("Bureau")?
- A. Yes.
- Q. In what capacity?
- A. I am the General Manager.
- Q. How long have you been employed by the Bureau?
- A: Since September 2000.
- Q. Would you summarize your educational background?
- A. I graduated from Ohio State University with a Bachelor of Science Degree in Accounting. I also have the designation of Chartered Property Casualty Underwriter.
- Q. What was your work experience after graduation and prior to your employment by the Bureau?
- A. From March 1966 to July 2000, I was employed by the State Auto Insurance Companies, Columbus, Ohio in various capacities, including the position of Executive Vice President of a subsidiary. I have extensive industry experience in underwriting and rate and form promulgation for private passenger auto.
- Q. What is the Bureau's function with respect to rates for automobile insurance, and what is your role?
- A. The Bureau files rates for nonfleet private passenger automobile insurance used by its members in North Carolina. My position as General Manager of the Rate Bureau requires me,

upon direction of the Governing Committee, to file rates with the Commissioner of Insurance.

Q. Can you identify Exhibits RB-1 through RB-33.

A. Yes. This is the 2004 filing (the "Filing") submitted by the Bureau to the Honorable James E. Long, Commissioner of Insurance, with respect to revised private passenger automobile and motorcycle insurance rates in North Carolina.

Q. Do you know how the expense data underlying the private passenger automobile portions of the Filing were compiled?

A. Yes.

Q. Would you describe how they were compiled?

A. The underwriting expense provisions included in the Filing were derived on the basis of a Special Call for Expense Experience that is issued on an annual basis by the Bureau. The Special Call, or request for data, was sent to all member companies of the Bureau. The responses received from that Special Call were compiled, checked by the Bureau and furnished to Insurance Services Office ("ISO") for incorporation into the Filing.

Q. Are there any changes in the procedure used to collect expense data in the Special Call?

A. Yes, the Rate Bureau has a continuing program to monitor and improve the quality and accuracy of expense data.

Specifically, the changes included using a web based data collection program which enabled insurers to enter data directly which reduces entry errors. The Bureau continues to work with the Department of Insurance on the Special Call to produce consistent and reliable data.

Q. Do you know how the premium, loss and expense data underlying the motorcycle portion of the Filing were compiled?

A. Yes.

Q. Would you describe how they were compiled?

A. The premium, loss and expense provisions included in the Filing were derived on the basis of special calls for motorcycle experience that are issued to all member companies of the Bureau. The responses received from the special calls for 2000-2002 data were compiled, checked, reconciled and edited by the Bureau and furnished to ISO for incorporation

into the Filing.

- Q. Can you identify the document marked Exhibit RB-2 and entitled the North Carolina Personal Auto Manual?
- A. Yes. The North Carolina Personal Auto Manual is a manual of the rules, rates and classifications used for policies of nonfleet private passenger automobile insurance in North Carolina. This manual and any approved amendments are on file with the North Carolina Department of Insurance. A copy of this Manual is maintained at the offices of the Bureau.
- Q. Has the Bureau furnished to ISO, for use in the Filing, information appearing in the Annual Statements and the Insurance Expense Exhibits of its member companies?
- A. Yes.
- Q. How was that information obtained by the Bureau?
- A. Information from the Annual Statements and the Insurance Expense Exhibits was obtained by Bureau Staff from NAIC approved submissions of Annual Statements and Insurance Expense Exhibits filed by the companies with the Insurance Department. The Annual Statements and the Insurance Expense Exhibits are part of the official records maintained at the Department of Insurance.
- Q. What is a "deviation" in the context of insurance rates?
- A. A deviation is a variation from an approved rate. Specifically, in North Carolina the Bureau establishes the rates, subject to approval by the Department of Insurance, for coverages within its jurisdiction. Companies are permitted to deviate from those rates if they secure the approval of the Commissioner of Insurance. A downward deviation is a form of rate reduction, or savings, allowed by a company to certain of its policyholders.
- Q. Do companies that file for deviations from Bureau rates in North Carolina report those deviations to the Bureau?
- A. The companies are required by statute to file a copy of their deviation filing with the Bureau. The original is filed with the Department of Insurance and a copy of each approved deviation is forwarded to the Bureau. The Bureau maintains a list of all deviations in force.
- Q. In connection with the preparation of the Filing, did the Bureau gather any information with respect to deviations and policyholder dividends for private passenger nonfleet automobile insurance in North Carolina?

- A. Yes. Using information from the responses to the special calls for expense experience, we furnished to ISO data with respect to the historical levels of deviations and policyholder dividends in North Carolina. We also furnished to ISO data with respect to the calendar year written premiums on business ceded to the North Carolina Reinsurance Facility for the years corresponding to the years for which dividend and deviation data were furnished. The purpose of our furnishing those data was to enable ISO to determine the level of dividends and deviations on voluntary business. ISO thereafter prepared an exhibit, which has been included in the Filing as Exhibit RB-5, which was furnished to the Automobile Committee and our consultants for their use in the preparation of the Filing.
- Q. Was the Special Call, Annual Statement, Insurance Expense Exhibit, Reinsurance Facility and deviation and dividend information which the Bureau furnished to ISO in connection with the Filing correct and accurate to the best of your knowledge, information and belief?
- A. Yes.
- Q. Does the North Carolina Rate Bureau have actuaries on its staff?
- A. No.
- Q. To the extent that actuarial expertise was necessary in the preparation of this Filing, where did the Bureau obtain that expertise?
- A. Actuarial expertise was obtained from Insurance Services Office, from the members of the North Carolina Rate Bureau's Automobile Committee and from Mr. Mike Miller. The majority of the Automobile Committee is made up of actuaries who review the data underlying the Filing and make recommendations to the Governing Committee of the North Carolina Rate Bureau as to the items contained in the Filing. Insurance Services Office is employed by the Bureau to provide actuarial services to the Bureau for, among numerous other things, preparation of this Filing. Mr. Miller has been employed by the Bureau to conduct a review of the data and to assist in the preparation of this Filing.
- Q. What is the proposed effective date of the rates in the Filing?
- A. The effective date is October 1, 2004. The new rates will apply to all policies effective on or after October 1, 2004.

- Q. Does the Filing propose changes in the relativities used to determine motorcycle rates?
- A. Yes.
- Q. Would you define a "relativity?"
- A. A relativity is a percentage or a factor.
- Q. How are motorcycle rates determined and why did the Bureau request these relativity changes for motorcycle insurance?
- A. A separate rate level analysis is conducted for motorcycle insurance. Then, motorcycle liability rates are displayed as a percentage of the private passenger automobile rates. In order to factor in the effects of the increase for the private passenger automobile rates, the Bureau filed for changes in the relativities used to establish the motorcycle liability premiums. If the automobile rate changes proposed in the Filing are not implemented in their entirety, it will be necessary to increase the relativities used to establish the motorcycle rates. The relativity changes for motorcycle liability premiums contained in the Filing assume that the entire private passenger automobile liability rates are implemented as filed.
- Q. How many companies are presently licensed to write automobile insurance in North Carolina?
- A. As of January 1, 2004, there were 650 companies licensed to write nonfleet private passenger automobile insurance in North Carolina.
- Q. How many companies actually write automobile insurance in North Carolina?
- A. Based upon information in the 2002 Annual Statements, 181 companies actually wrote automobile liability insurance and 171 companies actually wrote automobile physical damage insurance in North Carolina.
- Q. Do the Filing and the materials submitted to the Commissioner with it include, to the extent available, the information to be furnished in connection with filings under Article 36 of Chapter 58 of the General Statutes?
- A. Yes. Those data that were available have been submitted to the Commissioner along with the Filing. As shown and explained in that submission, some data were not collected or, if collected, were not retrievable from the statistical data in the form requested. The individual circumstances with respect to such data are explained in the submission.

**PREFILED TESTIMONY
OF
PATRICK B. WOODS**

**2004 PRIVATE PASSENGER NONFLEET
AUTOMOBILE INSURANCE RATE FILING
BY THE NORTH CAROLINA RATE BUREAU**

Q. Please state your name and business address.

A. My name is Patrick B. Woods. My business address is Insurance Services Office, 545 Washington Boulevard, Jersey City, New Jersey.

Q. By whom are you employed?

A. I am employed by Insurance Services Office ("ISO") and have been employed by ISO since May 10, 1976.

Q. What are your responsibilities at ISO?

A. I am generally responsible for managing and overseeing the operations of the Personal Automobile Actuarial Division at ISO. The Personal Automobile Actuarial Division is responsible for ISO's total ratemaking operation as it pertains to private passenger automobile insurance. We are generally responsible for doing everything that pertains to ratemaking for the personal automobile coverages including reviewing experience, making filings, analysis of classification plans, etc. ISO is involved in ratemaking for the personal automobile coverages in general in 49 of the 50 states plus the District of Columbia and Puerto Rico, as well as ISO's ongoing work for the Government of Israel for the Compulsory Auto Coverages.

Q. What is your employment background?

A. I have been employed by ISO for over twenty-seven years in various actuarial positions in the Personal Lines area. I was hired as an Actuarial Assistant in the Personal Property Actuarial Division in 1976. I was promoted to Assistant Actuarial Supervisor in Personal Property. I was later transferred to Private Passenger Actuarial and promoted to Actuarial Supervisor. At my next promotion I was named as Assistant Actuary in ISO's Data Quality Division. While in this area, I worked exclusively on New York's Special Examination of ISO and NAI in their role as statistical agents for personal automobile insurance. Upon completion of this assignment, I joined the Personal Lines Actuarial Division. In January of 1987, I was named Actuary and Manager of the Personal Lines Actuarial Division. In 2003, because of the growth of our international commitment, ISO split the Personal Lines Actuarial Division into two Divisions—Personal Automobile Actuarial and Personal

Property Actuarial. I am presently Assistant Vice President and Actuary in charge of the Personal Automobile Actuarial Division.

Q. What is your background in actuarial science and your educational background?

A. I have a Bachelor of Science degree and a Master of Arts degree in mathematics from St. John's University. I am a Fellow of the Casualty Actuarial Society ("CAS") and a member of the American Academy of Actuaries. I am currently chair of the CAS Program Planning Committee. I have served on the CAS Committee on Principles, on the CAS Examination Committee, on the CAS Risk Classification Committee and on the CAS Editorial Committee. I have also served as a member of the American Academy of Actuaries Committee on Property and Liability Issues. I am currently a member of the Casualty Committee of the Actuarial Standards Board, and I am chairman of the Ratemaking Subcommittee of the Casualty Committee of the Actuarial Standards Board.

Q. Are you familiar with automobile ratemaking in other states?

A. As part of my duties at ISO, I know the data collection and ratemaking procedures in use in states other than North Carolina. I have worked on rate filings for virtually every state in which ISO has jurisdiction. I am responsible at the present time for either preparing or supervising the preparation of filings for all of the states and the District of Columbia and Puerto Rico.

Q. What work have you performed with respect to the Rate Bureau's 2004 automobile rate filing in North Carolina?

A. Through ISO I have been involved in the preparation of the 2004 automobile rate filing for the Rate Bureau in two respects. First, ISO is one of three statistical organizations that collect rate-related statistical data from the companies writing automobile insurance in North Carolina. The National Association of Independent Insurers ("NAII") and the National Independent Statistical Service ("NISS") are the other statistical organizations that collect such data. The three statistical organizations subject the data that are reported to them to a series of verification edits and then consolidate the data. The data which NAII and NISS collect are sent to ISO and consolidated with the ISO-collected data in the proper format so that they can be reviewed to determine whether rates are adequate or inadequate. ISO then produces the hard-copy exhibits of the combined data in a format and detail necessary for ratemaking.

Second, ISO provides consulting actuarial services directly to the Rate Bureau. I have been directly involved in this aspect of the Rate Bureau's private passenger automobile insurance rate filings for a number of years. As in the past, my staff and I compiled the ratemaking data to be reviewed by the Automobile Committee in preparation of the filing. Also, as in the past, I have participated in all of the discussions of the Automobile Committee in preparation of the filing.

Under my direction, my staff put together the vast majority of the data and information contained in Exhibit RB-1.

Finally, I have reviewed the filed rates to determine if they are calculated in accordance with the Casualty Actuarial Society's (CAS) Statement of Principles Regarding Property and Casualty Insurance Ratemaking. In accordance with Actuarial Standard of Practice No. 17 Expert Testimony by Actuaries, I conducted my review in terms of reasonableness rather than solely in terms of whether there is precise agreement on each issue. In addition, I applied the rate standards set forth in North Carolina General Statute 58-36-10(2), i.e., that rates must be adequate, not excessive and not unfairly discriminatory.

Q. Mr. Woods, could you describe generally the steps taken to ensure that the statistical data contained in this filing are reasonable and reliable for ratemaking purposes?

A. Yes. The data received from the companies are subject to various edits which check for the validity of the coded information and the appropriateness of the relationship of the codes to each other on each record. After the data have been edited at the transaction level, they are subject to a set of distributional edits which check that the distribution of the data is consistent with a company's prior submissions. The data are also balanced on a company-by-company basis to page 15 of the Annual Statement. After all these checks and reviews have been made on a company basis, the aggregate data are reviewed for overall reasonableness. This includes checking to see that the changes observed in various summary totals are consistent with known activities and other compiled information, as well as previous years' statistics.

In addition, the Rate Bureau requested that the statistical agents provide the companies that are on the Auto Committee with their own and the industry data distributions by class, territory and deductible. These data were provided to them in order to verify that the data compiled by the statistical agents accurately represents the company's writings in each of the last three years. Aggregate distributions were also supplied to Michael Miller and myself for our review as to any unusual patterns or potential problems in the data. To the best of my knowledge, these reviews did not raise any question regarding the reasonableness and reliability of the data for ratemaking purposes.

As a result of all these data checks, the Rate Bureau concluded that the data were appropriate for determination of revised rate levels and rate relativities.

Q. Would you describe the data utilized in Exhibit RB-1?

A. The ratemaking experience reflected in Exhibit RB-1 is, in general, the data which has been supplied by the individual insurance companies to the statistical organizations and consolidated into the appropriate format and detail for ratemaking as described above. The supporting data for the rate level changes for bodily injury liability, property damage liability, medical payments, comprehensive and collision coverages are contained in Section C. Three years of exposure, loss and expense experience are displayed for each of

the coverages in Section C. The three years are the years ended December 31, 2000, December 31, 2001, and December 31, 2002. The Automobile Committee discussed the number of years of experience to be used in determining indicated rates. After the indicated average rate level changes for each of the years were produced, the Committee reviewed the results for each year and considered the impact of giving equal weight to each of the three years. After consideration of the three years of data, the Committee concluded, based on standard actuarial credibility considerations, and balancing the issue of stability versus responsiveness, that the exposure distributions and the losses and expenses attributable to these exposures for the year ended December 31, 2002 were fully credible and could be given 100% credibility weighting for calculating anticipated rate level needs. Accordingly, the mathematical calculations underlying the indicated average rate level changes and filed base rate changes are based on the exposure distribution, loss and expense experience for the year ended December 31, 2002. This is the same weighting procedure that has been utilized by the Rate Bureau in previous automobile insurance rate filings since the inception of the Rate Bureau in 1977, and it is used on all coverages except for Uninsured Motorists and Motorcycles, as noted later.

The loss experience used in the filing for the liability and medical payments coverages is what we call "accident year" experience. I can explain that best by giving you an example. The losses for the accident year ended December 31, 2002 consist of all losses caused by accidents which occurred during the one year period ended December 31, 2002. If an accident occurred December 29, 2001 and resulted in either a loss being paid or a reserve being established after January 1, 2002, that loss would be a part of the accident year losses for the period ended December 31, 2001. The test for breaking losses down into accident years is the date the accident occurred.

For the collision and comprehensive coverages, the loss experience used in the filing is "calendar year" experience. What this means is that the losses include all payments which are made during the particular year. For example, if an accident occurs on December 29, 2001 and the loss is actually paid on January 10, 2002, this would be a loss during the calendar year ended December 31, 2002. The reason we do not use "accident year" experience for physical damage coverages is that the lag between the time an accident happens and the time the loss is paid is usually very short and the difference between accident year and calendar year experience is nominal. The use of calendar year experience is traditional for the physical damage coverages.

- Q. Does the filing contain an exhibit which shows the criteria for determining the credibility to be assigned to a single year's data?
- A. Yes. The credibility table at the top of page D-27 of the filing shows the number of claims which are necessary for assigning full credibility to a single year's data. It also shows the number of claims that would be necessary for assigning partial credibility. These are the criteria which are currently used by ISO on a countrywide basis. These credibility standards are based on a formula described in the paper "On the Credibility of the Pure Premium" by Mayerson, Jones and Bowers. This paper was published in the Proceedings of the Casualty

Actuarial Society for 1968, Volume LV. The full standard of 4,000 claims is based on the criterion that the observed (actual) pure premium should be within 5% of the expected pure premium with a probability of 95%. In simpler terms, we are using a P (probability) value of 95%, and a k (tolerance) value of plus or minus 5%.

The chart shows that if the average number of claims is 4,000 or greater, 100% credibility should be assigned to the latest year's data, with zero weight being assigned to data for the earlier years. The average number of claims is the average for the two latest accident years. If the average number of claims for a particular coverage over a two year period were 3,700, that would mean that you should use both years' experience in calculating rates. Ninety (90%) percent weight should be given to the latest year and 10% to the earlier year.

- Q. Was this criteria for determining the accident year weights applied to all coverages?
- A. No, as I mentioned earlier, there were two exceptions to this criteria—Uninsured Motorists and Motorcycles. Since the experience for the Uninsured Motorist coverage can be less stable, an exposure-weighted average of the latest three years was used. In filings from 1997 through 2002, the Rate Bureau used a premium-weighted average to calculate the final results for this coverage. As part of the switch to a pure premium based methodology last year, the Bureau has switched to an exposure-weighted average. For motorcycles, the experience was collected by a Rate Bureau call for financial data, and therefore no claim count by year was available. In addition, the results by year for this coverage can also be quite variable. Based on these two facts, a premium-weighted average of the three latest years was used.
- Q. Page D-27 also has a table showing the factors for territorial credibility. Please explain that.
- A. Once the statewide rate change is determined, it is necessary to apply the overall change to each of the territories in the state. The territory credibility table is used to determine how much credibility is assigned to the three-year experience for a particular territory. The reason for the difference in the number of claims as between statewide credibility and territorial credibility is that for the development of rates by territory a wider confidence interval is permitted. We use a 90% confidence interval for territory purposes, but a stricter 95% confidence interval for the statewide rate level calculation.
- Q. Please explain the trend credibility table in the lower right-hand portion of page D-27.
- A. In some states the number of claims is so small that full credibility should not be assigned to the calculated trends. That is clearly not the case in North Carolina. The trend credibility table shows that 10,623 claims are necessary for full credibility for trends. With the exception of the uninsured motorist coverage, the number of claims far exceeds that standard. Therefore it is appropriate for the bodily injury, property damage, medical payments, collision and comprehensive coverages to give the trend calculations full credibility. This does not mean that the past trends will necessarily continue into the future. That is something which we have to consider and evaluate carefully. It does mean,

however, that we can be confident that the trend calculations are accurate representations of what did in fact occur during the period covered by the trend calculations.

Q. As part of your testimony, have you prepared an exhibit that shows the average number of claims over the last two accident years for each of the coverages in the filing?

A. Yes. Exhibit RB-3 shows the average number of claims for the accident years ended December 31, 2001 and December 31, 2002. It shows that for each of the coverages the number of claims was far in excess of the 4,000 which is the standard for assigning full credibility to the latest year. Accordingly, for the purpose of calculating the statewide rate indication for each of the coverages, it is actuarially sound and reasonable to give 100% credibility weight to the data for the accident year ended December 31, 2002.

Q. Has the Rate Bureau made any adjustment in the filing to reflect seat belt usage in North Carolina over the last few years?

A. No, the Rate Bureau has not made an explicit adjustment to the otherwise indicated rate levels because the program in North Carolina directed at increasing the awareness of the law regarding the use of seat belts was put in place in late 1993, and its effects are fully reflected in the 2000, 2001 and 2002 data. In addition, the usage percentage subsequent to the experience period is similar to the usage in the experience period.

Q. Has the Rate Bureau given any consideration to the impact of the graduated license program?

A. Yes, the Rate Bureau has again considered the impact of the graduated license program. The Committee noted that the program was effective in late 1997. This means that all three of the years of experience considered by the Auto Committee were fully reflective of the graduated license program. The Auto Committee concluded that any additional impact of the graduated license program that is not already reflected in the experience and trend selections would be minimal during the period in which the rates proposed in this filing would be in effect and no explicit adjustment was needed.

Q. Mr. Woods, please turn to page C-1 of Exhibit RB-1. Would you explain what that page is.

A. Page C-1 is what we call a statewide indicated average rate level calculation for the liability coverages for North Carolina. Although technically the medical payments coverage is not a liability coverage, for ratemaking purposes we generally treat it as such. Therefore, if I refer in my testimony to the liability coverages, it includes not only bodily injury and property damage but also the medical payments coverage unless I specify otherwise. Page C-1 is a determination of what the indicated average rate levels are for bodily injury, property damage, and medical payments coverages. The data shown are voluntary business. They do not cover policies that are placed in the Reinsurance Facility.

- Q. The column on page C-1 for bodily injury contains a reference to "25/50". What does that mean?
- A. These are the minimum bodily injury liability policy limits which were needed to comply with the financial responsibility laws in North Carolina prior to the change of the minimum limits to 30/60. Since the data collected in the earlier years of the three year experience period were written when 25/50 were the minimum limits, the Auto Committee examined the data at those limits to produce the indicated 30/60 rates. Here we are calculating the indicated average rate that is needed for this "basic limits" coverage. We assume that losses are "capped" at these basic limits. What this means is that the indicated average rate we get from the calculation is the actuarially sound average rate assuming everyone in North Carolina purchased basic limits coverage. There is a separate procedure which is followed to determine what the additional premium should be for those people who buy higher limits, and the results of that procedure are incorporated at the end of the calculation on page C-1 in order to get the total limits premium. This use of "basic limits" losses for the purpose of determining the statewide indicated average rate is the proper procedure to be followed. As far as I am aware, the use of basic limits data is universally accepted. To illustrate how it works, assume that a person bought a policy with 100/300 bodily injury policy limits and had an accident which caused his insurance company to make a payment to a claimant of \$75,000. The losses which are shown on line 1 would include only \$25,000 as opposed to the \$75,000 total loss.
- Q. Referring to line 1 on page C-1 under the bodily injury column, what are "reported incurred losses and allocated loss adjustment expense"?
- A. The reported incurred losses on line 1 are the losses resulting from accidents which occurred during the one year period ending December 31, 2002. The figure includes both losses which have already been paid and losses which are not yet paid and are represented by outstanding claim reserves. The figure also includes allocated loss adjustment expenses. Allocated loss adjustment expenses are expenses which relate to a specific claim. For example, the fees which an insurance company pays to attorneys to defend a claim would be classified as allocated loss adjustment expenses. On the other hand, adjustment-related expenses which cannot be identified to a specific claim are called unallocated loss adjustment expenses. An example of this would be the salaries and overhead associated with operating a company's in-house claims department. Allocated loss adjustment expenses are included in line 1; unallocated loss adjustment expenses are not.
- Q. Have the losses and allocated loss adjustment expenses as reported by the companies been adjusted in any way to get to the number in line 1?
- A. Yes. As I mentioned earlier, ratemaking is done on a 25/50 limits basis. For that reason we adjust the reported losses by eliminating those losses which exceed the amount which would have been paid had the policy limits been 25/50.
- Q. Would you please explain lines 2 and 3 on page C-1?

A. Yes. Those lines reflect the incorporation of loss development into the calculation. Line 2 shows the loss development factor, and line 3 is the result of multiplying the incurred losses and allocated loss adjustment expenses in line 1 by that loss development factor. As I mentioned a moment ago, the losses on line 1 of page C-1 do not include losses which are not yet reported. By definition, since they are not yet reported, we cannot simply take a reported number and add it in. They are included by what is known as an adjustment for IBNR (incurred but not reported) losses. This is accomplished through the use of loss development factors. The losses as they are reported to us cover all accidents which occur during the one year period ended December 31, 2002. When they are reported to us they are evaluated as of March 31, 2003. As of March 31, 2003, some of the losses have already been paid and some have not, i.e., they are represented by loss reserves. The loss reserves, of course, are estimates of what will ultimately be paid on these outstanding claims. Since we want the estimates to be as accurate as possible, we look at history to see how losses have changed, or "developed," in the past from the time they were initially reported to the time they were ultimately paid. For example, if we look back and see that historically there has been a 1% increase in the amount of losses from the time they were initially reported as reserves until the time they were ultimately paid, we would logically assume that the same development pattern will hold true for losses incurred during the year ended December 31, 2002. Accordingly we would make an adjustment by increasing the losses as they are initially reported to us by 1%.

Q. What causes losses to change or develop as you have described?

A. The losses which are paid as of the date of the initial reporting, of course, do not change. As to the reserve portion of the losses, however, changes would typically result from the fact that the ultimate loss payments are more or less than estimated at the time of the initial report. Another factor would be the late reporting of claims. For example, if an accident occurred on December 28 of any given year and for some reason was not timely reported to the company, it might very well be that the losses as initially reported would not include any provision for that particular claim. By the time of the next year's evaluation, however, the claim would have worked its way into the system and the total loss would include either the paid amount or the reserved amount for that particular claim. This would cause an upward development in the losses as initially reported.

Q. Will you please refer to page D-14 of RB-1 and explain how the loss development factor for bodily injury in the filing was calculated?

A. Yes. In the top section of that page the combined voluntary and ceded losses evaluated as of 15, 27, 39, 51 and 63 months for the accident years for which data are available are shown. The first entry for the accident year ended December 31, 1999 is \$484,067,233. This is in the column which is labeled "15 Months." This is the first evaluation of the losses caused by accidents which occurred during the year which ended December 31, 1999. The evaluation was made as of March 31, 2000 -- 15 months after the beginning of the accident year. Twelve months later (March 31, 2001), the losses caused by accidents which occurred

during the year ended December 31, 1999 had grown to \$497,444,285. This is the evaluation as of 27 months after the beginning of the accident year. This increase from roughly \$484 million to \$497 million represents a growth in losses, or a positive development, of 2.8% (1.028) as shown in the column on the lower portion of the page labeled "15 to 27 Mos." As shown on page D-14, we have looked at the average development from 15 months to 27 months over the latest three years and over the latest five years. The average development for the latest three years was 1.042 or 4.2%, and the average development for the latest five years was 1.034 or 3.4%. As in the past, the Automobile Committee decided to use the factors based on the three year averages. I believe that such factors provide the best balance of stability and responsiveness.

Q. Does page D-14 also show development figures for periods later than 27 months?

A. Yes. Studies have shown that for the bodily injury liability coverage virtually all losses have been paid by the time of the evaluation at 63 months after the beginning of an accident year. For that reason we also calculate loss development factors for the periods from 27 months to 39 months, 39 months to 51 months and 51 months to 63 months. For example, by the time of the 39 month evaluation the losses for the accident year ended December 31, 1999 had grown to \$506,104,335. This represents a change of 1.7% in the losses for the same accident year evaluated as of 27 months. The average development over the period 27 months to 39 months for the three most recent years for which the data are available was 1.017 or 1.7%.

Q. Are the data which were used to determine loss development for later periods also shown on page D-14?

A. Yes. The figures showing how losses developed from the 39-month evaluation to the 51-month evaluation and then the 63-month evaluation are also shown on that page. The development factors were calculated in the same manner I just described for the "15 to 27" and "27 to 39" development factors. As you can see on the page, we have had to use earlier accident years to get the later evaluations. This is because we do not yet know what the ultimate developments will be on the 2001, 2000, and 1999 accident years.

Q. Will you explain how the loss development factor used to determine the ultimate payment value of the accident year ended December 31, 2002 losses was determined?

A. Yes. The development factors for each of the applicable periods, as shown on page D-14, are:

<u>Development Period</u>	<u>Factor</u>
15 to 27	1.042
27 to 39	1.017
39 to 51	1.009
51 to 63	1.002

If you multiply all of these factors, you will get the average development from the initial evaluation at 15 months to the ultimate payment value at 63 months. The result of that multiplication is 1.071 or 7.1% total development. Since losses have historically increased or developed by 7.1% from the time they are initially reported to the time they are paid, the assumption is that the losses for the accident year ended December 31, 2002 will do likewise. Accordingly the developed losses shown in the filing for the accident year ended December 31, 2002 include a 7.1% upward adjustment for loss development.

Q. Is this the same loss development procedure that has been employed in previous automobile insurance rate filings in North Carolina?

A. Yes.

Q. Please refer to line 5 of page C-1. With reference to the column headed "Bodily Injury," please tell us what the figure \$41,486,097 represents.

A. These are the unallocated loss adjustment expenses associated with accidents that occurred in the accident year ended December 31, 2002. As I explained earlier, unallocated loss adjustment expenses are those loss adjustment expenses which cannot be attributed on an accident-by-accident basis. That number is the result of multiplying the developed losses and ALAE in line 3 by the factor of 0.134 in line 4.

Q. Have you reviewed the Rate Bureau's compilation of the expense data furnished by its member companies in response to the special call?

A. Yes, I have. When ISO gets the expense information from the Rate Bureau, we routinely review it relative to earlier years for consistency.

Q. Please refer to page C-1, line 6 entitled "General and Other Acquisition Expenses." With reference to the figure \$74,269,592 shown under the column headed "Bodily Injury," what does that figure represent?

A. These are the general and other acquisition expenses associated with the accident year ended December 31, 2002. These are the so-called fixed expenses for that year. They are fixed in that they do not vary as a direct function of the premium dollar. For example, employee salaries (other than claims employees) would be classified as either general expenses or other acquisition expenses. Those salaries are fixed in the sense that they do not vary directly as a function of premium. Such things as commissions and premium taxes, on the other hand, are examples of expenses which do rise or fall directly with premium. Line 6 of page C-1 represents the expenses (other than claims-related expenses) which are fixed in this sense.

The amounts shown on line 6 for each of the coverages are also derived from the most recent special call responses received by the Rate Bureau. The figures reported in response to the special call are total general expenses and total other acquisition expenses. It would

not be appropriate to include the total figures actually reported since some of those expenses should be the "increased limits" portion of the total rates. Since what is calculated on page C-1 is the required premium needed for basic limits, we want to use only those fixed expenses which are attributable to the basic limits premium. As shown on page C-2 at footnote (c), the total limits fixed expenses were 6.7 % for general expenses and 8.2 % for other acquisition expenses, for a total of 14.9 % of total limits collected earned premium for the period covered by the special call. By multiplying that percentage times the basic limits premium on a collected level for voluntary and ceded business for policies associated with the year ended December 31, 2002, you get the total fixed expenses which are attributable to the basic limits coverage. This is shown on Exhibit RB-4.

The Rate Bureau has continued the procedure adopted in 1995 for distributing these general and other acquisition expenses between the voluntary and ceded business. At that time, the Rate Bureau switched from an allocation based on exposures to an allocation based on premiums. This procedure is based on countrywide data which suggests that expense ratios between voluntary and residual markets in general are more comparable than the previous assumption of allocation by exposures produced. I continue to believe that the fairly unique nature of the residual market in North Carolina makes such countrywide comparisons less applicable to North Carolina -- i.e. both voluntary and Facility policies are underwritten in essentially the same manner. They use the same class plan, rate manual and policy forms and are generally written through the same agents. However, since generally there can be differences between voluntary and residual market expenses, I believe it is not unreasonable for the Rate Bureau to take the approach of allocating these expenses by premium.

The Bureau has made a change with regard to the development of the general expense and other acquisition expense dollar figures. In the past, the Bureau used the premiums and expenses on a manual level from the Bureau call. This was appropriate because the premium being developed on C-1 was the manual premium. This year the premium being developed on page C-1 is the premium that the Bureau projects its members will need to collect in order to pay the projected losses and expenses and retain the required profit. For this reason, it is appropriate to calculate the fixed expense portion of the rate using actual collected premiums and actual expenses.

- Q. What is the assumed effective date which was used in the preparation of the present filing?
- A. The filing was put together on the assumption that the revised rates will become effective October 1, 2004 for new and renewal business.
- Q. Would you please explain line 7?
- A. The figure 4,680,519 in line 7 displays the earned exposures for the Bodily Injury coverage for the year 2002. An earned exposure represents one car insured for one year. Thus, the 4,680,519 represents the number of cars that were provided with coverage during the year 2002. The earned exposures will serve as the denominator in the calculation of the projected values that will be used in calculating the required per risk premium.

- Q. Would you please explain lines 8 through 10?
- A. These lines are shown for general information purposes. The incurred claims in line 8 are multiplied by the claim development factor in line 9 to produce the number of developed claims in line 10.
- Q. Referring to page C-1, please explain what is meant by line 11 -- Average Annual Change in Losses and ALAE.
- A. What the Rate Bureau is doing in the filing is making rates to cover policies issued for new business and for renewals of existing business during the period October 1, 2004 through September 30, 2005. In order to do that, it is necessary to project the amount of losses which will be covered under policies issued during these periods. Since we know that losses change because of such things as changes in accident frequency and changes in injury and damage costs, it would not be appropriate to assume that the losses covered under 2004 and 2005 policies will be the same as the losses which are shown on line 3 for the accident year ended December 31, 2002. The purpose of line 11 is to trend the losses which are shown on line 3 to the anticipated level for 2004 and 2005 policies. Line 11 shows what is generally referred to as the trend factor. It is the anticipated annualized rate of change in losses. For the bodily injury liability coverage, the annual factor is 1.017 or 1.7% per year. These are referred to as "pure premium" trends. In order to apply that annual trend to policies to be written under the new rates, the trend is applied over a period of 3.03 years, as shown in line 13 on page C-1. Mathematically this is done by raising the factor of 1.017 to the 3.03 power. This gives you the total amount of the trend projection.
- Q. How were these trends determined?
- A. They were selected by the Automobile Committee based on its review and discussion of a variety of information presented at the December 9 meeting. Much of the information they reviewed was provided by ISO. The primary data for this analysis are what we refer to as "internal" trend data. These are the cost and frequency data for all companies writing private passenger non-fleet automobile insurance in North Carolina, for which trend lines were determined for several different time intervals both on a linear and on an exponential basis in order to determine what the actual changes for both cost and frequency have been in the recent past. This information is included in the filing at pages H-594 through H-623.
- Fasttrack data were also provided. This is data from the so-called Fasttrack Data System, a program administered under the auspices of the National Association of Insurance Commissioners ("NAIC"). This program was developed in the 1970's in response to a concern that the internal trend data were not produced currently enough to indicate the most up-to-date trends in accident frequency or severity. Fasttrack data are collected, as the name implies, on a more expedited basis from among a number of the larger automobile insurance writers. There are a number of problems with Fasttrack data. For instance, they do not include the trend data of all insurers and are not subjected to the verification

procedures which are applied to the internal trend data. Further, the Fasttrack data, which are also compiled on a calendar year basis, are somewhat biased due to the relative growth of participating companies and the share of the market in claims and exposures they represent. Nonetheless, they can be useful on some coverages as a tool to assist in making judgments about likely trends where they are more current than other available data. It should be noted that the Fasttrack data used in this filing are the same Fasttrack data supplied directly to the Commissioners by ISO and NAI. The fasttrack data and trend calculations are included in the filing at pages H-582 through H-593.

Q. Was there any other trend information provided to the Automobile Committee?

A. In addition to the internal trend and the fasttrack trends, various external information was provided. This information included various government indices (such as the Consumer Price Indices for medical care, physician services and auto body work), statistics with respect to gasoline prices, and miles driven.

Q. Is there any one mathematical procedure which can be used to determine the average annual change in pure premium?

A. No, there is not. The determination of an average annual change based on trend curves will give an accurate calculation as to what the past trend has been. However, the trend numbers calculated in that fashion should be used as a prospective trend factor only to the extent that one anticipates that the past trends will continue into the future.

Q. Have you reviewed the trends used in the filing?

A. Yes. The Rate Bureau adopted for use in the filing the selections made by the Automobile Committee. Those are set out below:

COVERAGE	COST	FREQUENCY	PURE PREMIUM
Bodily Injury (B/L)	1.2%	0.5%	1.7%
Bodily Injury (T/L)	2.5%	-	-
Property Damage	1.5%	-0.5%	1.0%
Medical Payments	5.0%	0.0%	5.0%
Comprehensive	1.0%	-2.0%	-1.0%
Collision	4.0%	-0.5%	3.5%
Uninsured Motorists	-	-	0.0%

- Q. Do you have an opinion with respect to the reasonableness of these trends?
- A. Yes, based on my own review of the data, I do. I believe that the Rate Bureau has been reasonable in its trend selections. By that I mean that the Bureau has selected trends that were within my range of reasonableness.

For the Bodily Injury coverage, the Rate Bureau has selected a cost trend of 1.2% based primarily on the narrow range of the fitted annual rates of change. The 12 point, 9 point and 6 point fits annual rate of change all cluster around 1.2%. The selection of 1.2% is reasonable and is consistent with giving consideration to both the longer term and shorter term trends.

For Bodily Injury claim frequency, the Rate Bureau selected 0.5%. The Bureau examined the fitted paid claim frequency data and noted that annual claim frequencies had begun to rise after a lengthy period of decline.

For the Property Damage coverage, the Rate Bureau selected a cost trend of +1.5%. This selection is based on giving greater weight to the 12 point fitted value, though the other fitted values do tightly cluster around the rate of change produced by the 12 point fit.

For Property Damage frequency, the Rate Bureau carefully examined the data and selected an annual rate of change of -0.5%. This selection also recognizes that the claim frequency has generally stabilized, but that the expected frequency is likely to be slightly negative over the next few years.

For the Medical Payments coverage, the Rate Bureau selected a cost trend of +5.0%. This selection is also reasonable based on the fact that the rates of change for this coverage have been increasing recently and government forecasts are that the rate of change for medical care will continue to increase at current levels.

For Medical Payments frequency, the Rate Bureau selected a frequency trend of 0.0%. The annual rates of change over the time period for the data shown have changed from being negative over the long term to slightly positive over the short term.

For Comprehensive, the Rate Bureau selected a cost trend of 1.0%. This is based on fitted changes for the various deductibles for data through June 30, 2003 as follows:

	<u>Full Coverage</u>	<u>\$50 Deductible</u>	<u>\$100 Deductible</u>
15 Points	1.3	3.0	-0.2
12 Points	-0.3	3.1	-2.5
9 Points	-0.3	2.7	-2.5
6 Points	1.9	1.3	-1.5

Because of the way claims appear to have been reported during the various hurricanes that have occurred in North Carolina, the Auto Committee examined Comprehensive trend data excluding wind and water and other property losses.

The selection of a 1.0% cost trend is reasonable for Comprehensive using the three coverages - Full Coverage, \$50 and \$100 Deductible - as a base for selection. The selection of 1.0% is reasonable because the weighted average of the three 12 point fits is around 1%.

The Rate Bureau selected a -2.0% frequency trend for Comprehensive. This is a reasonable selection based on the 12 point fitted values for the predominant deductibles as seen on pages H-606 and H-608.

For collision cost trend, the Rate Bureau selection of 4.0% is supported by the data found on pages H-611 through H-614. The fitted annual rates of change for the predominant deductibles are all increasing by this amount or more over the shorter term.

For collision frequency trends, the Rate Bureau selection of -0.5% is primarily based on the fits for the three predominating deductibles. This is a reasonable selection as the most recent data indicate that the claim frequency is decreasing for collision.

The UM trend factor of 0.0% is based on the pure premium fits found on page H-623. This data is showing a relatively flat trend over the more recent points. The selection based on the rates of change shown over the most recent 3 or 4 points is a reasonable trend.

Q. In making your evaluation of the Rate Bureau's trend selections, have you relied on any other data?

A. Yes, I have. I relied on the various CPI cost information, information on gasoline prices, and miles driven data. In looking at the trend data, my judgment and interpretation of the trend data were influenced by my awareness and analyses of these external data.

Q. Please refer to line 12 of page C-1 of Exhibit RB-1 and explain the purpose of that line.

A. The average annual change in expense cost of 3.7% represents the expected change in general expenses, other acquisition expenses and unallocated loss adjustment expenses. These expenses are treated as fixed expenses and do not vary in direct relationship to the actual premium dollars. These expenses represent salaries, overhead, rents and expenses that should vary according to general economic trends and not as a direct function of how premium increases or decreases. For example, commissions are calculated as a percent of premium. If the premium rate goes up, the dollars of commission go up. On the other hand, the salary paid to an employee in the Home Office, which is a part of general expenses and other acquisition expenses, is not tied to premium. Just because premium may go up 10% does not mean that the employee's salary will go up 10%. The salary will be influenced by general economic trends and not what the premium level is doing. That is

why general expenses and other acquisition expenses are treated differently from those expenses that vary as a function of premium in this filing.

- Q. Would you explain how the 3.7% factor in line 12 was determined?
- A. The average annual change in expenses is based on analysis of the latest average annual change in the All Items CPI, and the Compensation Cost Index. The data are shown on pages D-11 and D-12 of the filing. Based on an analysis of this data, a selected factor of 3.7% is quite reasonable as the various fits examined showed an annual rate of change predominantly in the 3.5% to 4.0% range.
- Q. How do you apply the average annual change in expenses set forth in line 12?
- A. The procedures on how the average annual change in expenses is applied are described in footnotes (f) and (g) on page C-2. The expenses set forth on lines 5 and 6 are multiplied by the prospective trend factor to adjust the expenses for the projected future changes in expenses. The general and other acquisition expenses are trended to six months past the effective date and the unallocated loss adjustment expense is trended to the average date of loss for policies which will be written at the proposed rates.
- Q. Will you explain line 16 on page C-1 entitled "Projected Losses and ALAE"?
- A. The projected losses and allocated loss adjustment expenses of \$325,696,824 are the losses and allocated loss adjustment expenses set forth on line 3 multiplied by the total trend projection. This gives you the losses that we expect will be incurred under the revised rates.
- Q. Line 13 on page C-1 and footnote (e) on page C-2 indicate that losses are trended for a period of 3.03 years. Will you explain how the 3.03 years of projection was calculated?
- A. The incurred losses set forth on line 3 are the developed losses for the accident year ended December 31, 2002. These losses actually occurred during that time frame. The average date of loss of those accidents is the mid-point of that accident period or July 1, 2002. In order to adjust these losses to the future level expected to prevail under the proposed rates, you have to adjust them by the trend factor. The proposed effective date for purposes of the calculations in the filing is October 1, 2004. This means that policies will be written, assuming annual revisions, anywhere on average from October 1, 2004 through September 30, 2005. A policy written on the last day of that interval, September 30, 2005, assuming it is an annual policy, will expire on September 30, 2006. The period for which accidents will occur under these policies will be anywhere from October 1, 2004 through September 30, 2006. If you were to assume that all of the policies were annual policies, the average date of accident underlying the proposed rates would be the mid-point of that two-year period or October 1, 2005. If we were only talking about annual policies we would trend from the average date of accident underlying our base experience period, July 1, 2002, to October 1, 2005 - a period of 3.25 years. This would be the amount of the trend you

would have to use in order to take your base losses and adjust them to the appropriate future level.

If you were to assume that all of the policies were six month policies, then a policy written on September 30, 2005 would expire on March 31, 2006. The period for which accidents will occur on these policies will be from October 1, 2004 through March 31, 2006. Thus the average date of accident underlying the proposed rates for 6 month policies would be the midpoint of that 18 month period, July 1, 2005.

In North Carolina, not all policies are annual policies. Most automobile policies in North Carolina are six-month policies (approximately 90% - see page D-6). Based on the "mix" of policy terms being written in North Carolina, the average date of loss will be July 9, 2005. Therefore, in order to adjust the base losses from July 1, 2001 level to July 9, 2005 level, it is necessary to apply the annual trend factors for a total period of 3.03 years.

- Q. Will you explain the projected ULAE in line 17 on page C-1 of the filing?
- A. These are the unallocated loss adjustment expenses in line 5 projected by the average annual change in expenses in line 12 to the average date of expense for policies issued under the proposed rates. These loss adjustment expenses have to be adjusted for the same 3.03 year period since loss adjustment expenses occur at approximately the same time that losses occur.
- Q. Will you explain line 18 entitled "Projected Losses and LAE per exposure"?
- A. What line 18 shows is the anticipated average cost per insured vehicle for losses and all loss adjustment expenses. The value is calculated by adding the projected losses and ALAE in line 16 and the projected ULAE in line 17 and then dividing the total by the earned exposures in line 7.
- Q. Will you explain line 19 entitled "Projected G & OA Expenses"?
- A. As shown in footnote (g) on page C-2, projected general and other acquisition expenses are the general and other acquisition expenses in line 6 projected by the average annual change in expense in line 12. The projected period of 2.75 years is utilized because general and other acquisition expenses are generally incurred at the time a policy is written as opposed to the date that a loss occurs. Therefore, the average date of expense is different from the average date of expense utilized for loss adjustment expenses. The trend period is from the midpoint of the year to April 1, 2005, the average date of expense for policies to be issued under the revised rates.
- Q. What does line 20 entitled "Projected Fixed Expenses per exposure" show?
- A. Line 20 entitled "Projected Fixed Expenses per exposure" takes the Projected G & OA Expenses shown on line 19 and divides them by the earned exposures in line 7. This figure

represents the amount of expenses that will be incurred for general and other acquisition expenses on a per exposure basis.

Q. What does line 21 entitled "Projected Loss, LAE and G & OA Expenses per Exposure" show?

A. Line 21 is, as indicated, just a combination of lines 18 and 20; it is the sum of projected losses and ALAE, projected ULAE and projected general and other acquisition expenses all stated as an average amount per earned exposure. These are the projected costs that can be expected to be incurred during the experience period and are the major components for which the average rate will need to provide.

Q. What does line 22 entitled "Percentage Dividends" show?

A. Line 22 shows the Rate Bureau's selected provision of 0% for anticipated dividends to policyholders. Since the projected amount of dividends to policyholders has declined to minimal levels, and since the Bureau has chosen to recognize only a portion of the total reductions in premium from manual levels due to policyholder dividends and rate deviations, the Bureau has apportioned the entire amount it is including (5%) to deviations and none to dividends.

Q. What does line 23 on page C-1 entitled "Permissible Loss, LAE and G & OA Expense Ratio" show?

A. This line takes into account the other expense items, such as commissions and brokerage and taxes, and provides for underwriting profit. If you look at page D-20 of the filing, you can see that, for the voluntary liability coverages, the commissions and brokerage are 10.0% of the premium dollar, and taxes, licenses and fees are 2.5% of the premium dollar. The provision utilized in this filing for underwriting profit for liability is 12.5%, and there is a 0% margin for contingencies. All these items add up to 25.0%. These items are what are known as variable expenses. They vary in direct proportion with the premium dollar. You know that out of every dollar of premium you write, 25.0 cents will have to go to pay for these expenses and you are left with only 75.0 cents to pay for losses, loss adjustment expenses and general and other acquisition expenses. The permissible loss and fixed expense ratio shows the percentage of the premium dollar you will have available to pay for trended losses, trended loss adjustment expenses and trended general and other acquisition expenses.

Q. What is the source of the percentages on page D-20 with respect to commissions and brokerage and taxes, licenses, and fees?

A. They were calculated from the 2003 North Carolina expense call for 2002 data undertaken by the North Carolina Rate Bureau.

Q. Why does the filing this year contain a 0% provision for contingencies?

- A. The 0% provision for contingencies was selected by the Rate Bureau through the same analysis used in the past. They examined the underwriting results for all voluntary business after consideration of dividends to policyholders and deviations from the Rate Bureau rates. These results were compared to the underwriting profit provisions contained in the Commissioner's decisions from past rate filings. These data are shown on Exhibit RB-6.
- Q. Would you explain line 24 entitled "Premium Required per Exposure"?
- A. This is the required amount of premium that the companies need to collect, on average, from each insured in order for the companies in the aggregate to have sufficient premium to pay the expected losses and expenses and allow for the companies in the aggregate to achieve the target profit provisions included in the Bureau filing. This amount is calculated by taking the Projected Losses, LAE and Expenses per Exposure and loading them for the variable expenses such as commissions, taxes and profit. In effect, the Projected Losses, LAE and Expenses per Exposure are divided by the Permissible Loss, LAE and G &OA Ratio. This is the amount that the companies in the aggregate need to actually collect on their own premium writings, using their own rate structures, in order pay the expected losses and expenses and to achieve the target return included in the Bureau filing.
- Q. What is the Distributional Adjustment Factor as shown on line 25?
- A. The distributional adjustment factor as shown on line 25 is the average class factor reflecting the mix of the various use classes, inexperienced operator classes, multi car/single car risks and the average SDIP factor. It provides a measurement of how far from the base class on average the average risk is. For example, the 0.853 distributional adjustment factor for bodily injury liability indicates that, because of the application of these various rating factors, the average risk will pay 85.3% of the otherwise applicable base rate.
- Q. Could you please explain line 26 entitled "Required 25/50/15 Base Class Premium"?
- A. The figure shown on line 26 is the needed average base class premium statewide. It is determined by dividing the average premium in line 24 by the distributional adjustment factor in line 25. This is the average statewide premium required for a single car, pleasure use, no SDIP and no inexperienced operators risk. This premium will be used in the development of the territory base rates where it will be distributed based on the difference from the statewide average of each territory's three year pure premium.
- Q. Could you please explain the adjustments shown in line 27 on page C-1?
- A. Those lines reflect an adjustment of the required base class premium from a 25/50 to a 30/60 basis (line 29). These adjustments take the indicated rate from a 25/50 basic limits premium in line 27 to a 30/60 premium, using a factor of 1.070 which is the revised relationship of the 30/60 premium to the 25/50 premium developed as part of the change in

the increased limits table filed in this filing. The increased limits change is explained in Section G. This results in a basic limits premium of \$162.25.

Q. Are the calculations of the indicated average rate level changes for the property damage and medical payments coverages performed in the same manner as for the bodily injury coverage you just described?

A. Yes, while the inputs are obviously different for the different coverages, the calculations are performed in the same general manner. It should be noted that the property damage coverage required 25,000 base class premium in line 29 includes the overall effect of the increased limits experience in the new 25,000 base premium.

As noted on page C-1, the medical payments indications are performed on a total limits basis. Therefore, there are no adjustments anywhere in the calculation to a basic limits basis and no adjustment in line 27 for the total limits change. However, the distributional adjustment factor for Medical Payments will be that much larger, since as part of the calculation to put the premium at a base class level, the premium must be presented at basic limits, and therefore the medical payments total limits premium is divided by the average increased limits factor in addition to the average class factor.

Q. What are the indicated average rate level changes for bodily injury, property damage and total limits medical payments coverages resulting from the calculations on page C-1?

A. First, let me point out that the changes resulting from the calculations on pages C-1, C-3 and C-5 are not the indicated and filed base rate changes for the bodily injury, property and total limits medical payments coverages. The changes resulting from the rates calculated on these pages are what I refer to as the indicated average rate level changes. What these data show is that the premium anticipated if the current manual rates are charged is, in the aggregate, 7.0% less than the sum of anticipated losses, expenses and required profit in this filing. In other words, the filing shows that, in order to pay the anticipated losses and expenses and leave the required profit, overall premiums need to increase 7.0% from the premiums that would be generated if all companies charge the current manual rates.

The indicated average rate level changes resulting from the calculations on page C-1, which are posted on page A-1, are determined by taking the ratio of the statewide average required base class premium to the current statewide average base class premium. The required base class premiums by territory are determined by distributing the required base class premium, as shown on the appropriate statewide rate review pages (C-1 for Liability, C-7 for Physical Damage), using the relative changes by territory found in Column (7) on pages C-13 through C-15 and the appropriate expense flattening adjustment. The statewide average for both is determined by taking the weighted average by territory using the earned car years for the year ended 12/31/02.

In addition, the filing recognizes that competition in the marketplace insures that the companies in North Carolina, in the aggregate, will not charge the full manual rates.

Companies compete for better risks by offering rate deviations from the manual rates via overall reductions or reductions in selected rating factors. The historical data show that companies deviate below the manual rates, on average, approximately 14%. However, as I discuss elsewhere in this testimony, the Rate Bureau has chosen to include only a 5% provision for anticipated deviations. That provision is included as an off-balance in the territory base rates, as shown in the calculations of those base rates on pages C-13-23 of the filing.

The filed statewide average base rate changes, which include this off-balance, and which are also posted on page A-1, are determined by comparing the indicated average base class rate to the current average base class rate. Each of the averages is an exposure weighted average by territory of the rates found on pages C-13 through C-15.

As shown on page A-1, the result of all of these calculations is that the indicated average rates will generate indicated average rate level changes of 7.9% for bodily injury, 0.3% for property damage and 9.7% for medical payments. Then, after these changes are applied to the territory base rates along with the off-balance for filed and approved rate deviations, the filed statewide average base rate changes for the bodily injury, property damage and medical payments coverages are 13.6%, 5.5% and 15.5%, respectively.

- Q. Page C-7 is entitled "North Carolina Private Passenger Automobile Insurance Physical Damage Coverages Statewide Rate Review Calendar Year Ended 12/31/02." What is displayed on that page?
- A. Page C-7 sets forth the calculations underlying the indicated average rate level changes, based upon the year ended December 31, 2002, for the comprehensive and collision coverages in North Carolina. That is the latest available physical damage ratemaking data for North Carolina. The data do not reflect any experience on policies written under consent-to-rate programs.
- Q. Referring to line 4 on page C-7 entitled "Incurred Losses," would you explain what the figure \$208,437,046 represents?
- A. These are the incurred losses for the comprehensive coverage for the year ended December 31, 2002. This figure results from adjusting the actual paid losses excluding excess wind and water losses for the year ended December 31, 2002 in line 1 to an incurred basis by multiplying by the factor of 1.023 shown in line 2 and then multiplying by the excess wind and water factor of 1.064 shown in line 3. Exhibit RB-7 shows the derivation of the paid-to-incurred factor of 1.023. The paid-to-incurred factor is used in the calculation of physical damage rates because the losses for physical damage coverage are reported on a paid basis and must be adjusted to an incurred basis. The paid-to-incurred factor is calculated using Page 15 Annual Statement data for 2002. Page 15 data are data set forth on Page 15 of the Annual Statement that each company must file with the North Carolina Insurance Department. These are North Carolina only data.

The calculation of the excess wind and water factor of 1.064 is shown on page D-13 of the filing. Comprehensive coverages are subject to catastrophic influences, and it is therefore necessary to take a long-term look at the contribution to losses that are a function of wind and water or catastrophic type occurrences. A procedure which has been developed for use in automobile insurance ratemaking is to spread the excess years for the catastrophic losses over a thirty year period. Page D-13 shows this experience. Wind and water paid losses have been divided by total paid losses excluding wind and water for the comprehensive coverage in order to determine the long-term average wind and water ratio in North Carolina. Excess years are then shown in column 6 as those years with wind and water losses in excess of the long-term average. The excess portion of the losses has been spread over the time period in order to get an appropriate load for the prospective catastrophic losses. That catastrophe factor is 1.064.

Q. Are you saying that the incurred losses of \$208,437,046 for the calendar year ended December 31, 2002 are not the total incurred losses for North Carolina comprehensive coverages for that calendar year?

A. That is correct. The actual incurred losses for the calendar year ended December 31, 2002 are as shown on Exhibit RB-8. The excess wind and water procedure smoothes the excess losses by backing them out of the rate level computation and including them in the excess wind and water calculation. This prevents shock influences in the rates associated with catastrophes.

Q. Page D-13 of the filing shows significantly more losses in the year ended 12/31/99 and 12/31/00 than in the earlier years. Could you explain the reason for the increase?

A. The 1999 year had significant excess wind and water losses. In addition, the 1999, 2000, 2001 and 2002 years include NAII data in the calculation of the Excess Wind and Water factor. The review of the data showed it to have results similar to the ISO only data.

I should also note that calendar year 1993 is the first year that Nationwide Insurance Company's data is included in this calculation. This is because that was the first full year that Nationwide's data was reported to ISO. The inclusion of Nationwide's data did not cause any material change to the results of this analysis. This is noteworthy in that it reinforces the Rate Bureau's belief that the ISO only data is fairly representative of the wind and water loss data for the entire industry and that its use in this calculation is appropriate.

Q. Are loss adjustment expenses and general and other acquisition expenses in lines 6 and 9 of the physical damage coverages on page C-7 of the filing generated in the same manner to which you testified with respect to the liability expenses?

A. Yes. The only exception is that the loss adjustment expenses set forth on line 6 are all loss adjustment expenses for the physical damage coverages. The allocated loss adjustment expenses are not separately identified for physical damage losses and therefore line 6 contains all loss adjustment expenses, both allocated and unallocated. Unlike the liability

coverages, there are no loss adjustment expenses included in the incurred losses in line 4 of this calculation. Also, the general and other acquisition expenses are standard only without any adjustment for basic limits.

- Q. Would you explain the difference between line 11 on page C-1 of the filing with respect to liability coverages entitled "Average Annual Change in Losses and ALAE" and line 10 on page C-7 of the filing with respect to physical damage coverages entitled "Average Annual Change in Losses"?
- A. There are no differences. The average annual change in losses on page C-1 for liability coverages and the average annual change in losses on page C-7 of the filing with respect to physical damage coverages measure the same types of changes. Both of these numbers measure the change in frequency of loss and in severity of loss. Based on the frequency and cost trends I have previously indicated, the pure premium loss trends used in the rate level calculations for the comprehensive and collision coverages are -1.0% and 3.5% respectively.
- Q. Line 11 of page C-7 shows an average annual change in expense costs for both the collision and comprehensive coverages of 3.7%. Is that the same 3.7% average annual change in expenses about which you testified earlier with respect to the liability coverages?
- A. Yes.
- Q. Was it calculated and applied in the same manner as you have previously testified with respect to the liability coverages?
- A. Yes.
- Q. You have previously testified as to how, for the liability coverages, the annual loss trends are applied to losses in order to determine trended losses. For the physical damage coverages, are the trends applied in the same manner to determine trended physical damage losses?
- A. Yes, they are applied exactly the same way.
- Q. Are the remaining portions of the rate level calculation with respect to the physical damage coverages performed in the same manner as the liability coverages?
- A. There is one difference from the liability calculation. In the physical damage coverages, which are rated based on the model year of the vehicle and the symbol as new models are introduced, the rate for vehicles increases as a new model year is introduced or a vehicle is assigned a higher symbol. Because of this it is necessary to reflect the additional revenue that can be anticipated because of the prospective distribution of vehicles by model year and symbol. This has been accounted for by the model year and symbol trend factors displayed on lines 24 and 25.

- Q. Could you explain how the increase in premiums reflecting the prospective distribution of symbols was calculated in this filing?
- A. The required average premium per exposure for the comprehensive coverage and for the collision coverage has been adjusted by annual effects of 2.0% and 1.0% per year respectively. The Automobile Committee selected these percentages after examining the change in average symbol relativities on the current table. Pages H-642 and H-643 display average relativities from the current table on a year-ended semiannual basis. The selected annual changes used in the calculation of the symbol trend factor in line 25 on page C-7 were based on an examination of the most recent one year, two year, three year and four year changes. These selections seem reasonable to me based on my examination of the data. The selected annual changes were applied from the average date of writing for policies that are earned in the latest year to the average date of writing for policies that will be written under the proposed rates.
- Q. What are the results of these adjustments?
- A. Line 27, the Required Base Class Premium, reflects the results of applying the model year and symbol trend factors and provides the appropriate base class premium for each coverage.
- Q. Are all other calculations for the physical damage coverages, such as the inclusion of fixed and variable expenses, treated in the same way as the liability coverages?
- A. Yes.
- Q. Does this filing propose any change in uninsured and underinsured motorists coverage rates?
- A. The filing proposes an increase for uninsured motorists coverage rates and an increase in underinsured motorists coverage rates.
- Q. How has the rate for uninsured motorists coverage been calculated?
- A. The basic limits uninsured motorists coverage shown on page E-1 was reviewed on a combined voluntary and ceded basis. The basic limits used in this calculation are at the former basic limits coverage level for the same reason that they were used in the liability coverages, that being that the majority of the business was written during a period that those limits were the financial responsibility limits. The incurred losses have been limited to 25/50 for UMBI and \$15,000 for UMPD and adjusted for the effect of inter-policy stacking that was introduced via legislative change in 2003. They have been adjusted for unallocated loss adjustment expense and losses have been developed by North Carolina UMBI loss development factors, the calculation of which is found on page E-3. Please note that the loss development factors for UMBI are based on the average of the latest five years of

available data. The UMPD losses have been developed using the PD liability loss development. The losses have been trended with an annual trend factor of 0.0%. The trended losses are compared to the earned exposures and loaded for expenses in the same manner as bodily injury, property damage and medical payments to produce the required premium per exposure.

Page E-1 shows the rate calculations based on the most recent three years, and line 21 shows the basic limits rate as the exposure-weighted average of the required basic limit premium per exposure from the three latest years. The Rate Bureau weighted the three years on exposures instead of premium as part of its change to a pure premium methodology last year. The same calculations are shown on page E-2 on a total limits basis.

Q. What is the resulting change for UM?

A. The resulting change for UM selected by the Bureau is 0.0% for the 25/50/15 limits and +6.3% for total limits. These reflect an effective date of October 1, 2004 for new and renewal business.

Q. How were the filed rate changes for UM determined?

A. As shown on page E-7 of the filing, the Rate Bureau elected to file an effective change of 0.0% for basic limits 30/60/25 UM and selected changes for the higher limits of UM based on an excess limits change of 56.3%. This produced, including the effect of stacking and after whole dollar rounding, a total limits effect of 6.3%.

Q. Does this filing also include a change to the bodily injury underinsured motorist coverage?

A. Yes, it does.

Q. Please explain the manner in which these changes were developed.

A. The change in the increments for bodily injury underinsured motorists (UIM) is based on a model which assumes that the difference in the bodily injury rate for the insured's UIM limit and the bodily injury rate of the tortfeasor represents the appropriate charge for the UIM coverage.

The procedures used on pages E-10 to E-30 first calculate the bodily injury average rate of the at-fault party. This is the 30/60 average rate multiplied by the proposed bodily injury liability increased limits factors. The results of this calculation are shown in column (7). The bodily injury average rate for the total coverage available to the insured is calculated by applying the combination of the bodily injury increased limits factor and the uninsured motorist increased limits factor for the insured UIM layer to the 30/60 average rate. This is shown in Column (5). The Rate Bureau used the UM "factor" because it believes that UM represents the type of claims that are UIM claims better than the bodily injury coverage

does. The 30/60 average rate used in this case reflects the bodily injury rates resulting from the application of the experience review.

The difference between the total coverage average rate and the party-at-fault's average rate is the indicated charge for the coverage provided by UIM. Since UIM applies whenever the limits of the party-at-fault are less than the party-at-fault's liability and the UIM limit of the insured, this calculation is performed for each of the possible tortfeasor limits less than the UIM limit of the insured. The results are then weighted on the policy limit distribution to determine the overall cost of coverage provided by UIM.

Since UIM only applies when the party-at-fault is insured, these weighted indicated charges are further adjusted by an estimate of the percentage of drivers in the state that are insured. This model is the same model used by the Rate Bureau in previous pricing of UIM. In this filing the Bureau has incorporated the pricing of inter-policy stacking of UIM limits by extending the model to include the limits available via stacking for two car and three car situations. The rate for the single car policy rate is an average of the single car rate from the model and the multi-policy rate accounting for the percentage of instances where the possibility of inter-policy stacking can occur.

- Q. How was the filed change of 44.1% calculated?
- A. As shown on page E-32, the model described above was run using the bodily injury average rates reflecting the filed change. Then for each limit, the indicated UIM rate was rounded to a whole dollar rate. These whole dollar rates were weighted by the policy limit distribution to produce a filed average rate. This filed average rate was compared to the current average rate to give us the filed average change.
- Q. How are motorcycle insurance rates determined in North Carolina for the liability coverages (bodily injury, property damage and medical payments)?
- A. The indicated rate changes are calculated separately using motorcycle experience in North Carolina. The resulting rates are then presented as a percentage of the rates applicable to private passenger non-fleet automobile insurance. The percentage is what is commonly referred to as a "relativity." If the motorcycle's engine size is 324 cubic centimeters or less, the relativity for the liability coverage is 20% of the rate for private passenger non-fleet automobile insurance. If the engine size is 325 cubic centimeters or more, the relativity is 36%.
- Q. Given the fact that motorcycle rates are shown in the manual as a percentage of rates for private passenger non-fleet automobile insurance, what would the effect be on motorcycle rates of a 10.4% increase in automobile liability insurance rates for the bodily injury, property damage and medical payments coverages?

- A. If the motorcycle rate relativities are not adjusted, a 10.4% increase in the automobile liability insurance rates would automatically result in the same approximate percentage increase in the motorcycle liability rates.
- Q. Does Exhibit RB-1 contain calculations which seek to determine what the indicated change in rates should be for the motorcycle liability coverages?
- A. Yes. Page F-2 of the filing shows that for voluntary and ceded business a 0.6% decrease is needed for the bodily injury, property damage and medical payments motorcycle coverages.
- Q. Please refer to page F-2 of the filing and explain how the indicated rate change of -0.6% was determined.
- A. The figures shown on lines 1, 2 and 5 of page F-2 were reported to the Rate Bureau by its member companies in response to a call for motorcycle data issued by the Rate Bureau. The information was compiled by the Rate Bureau and then furnished to ISO. The earned premiums at present rates were calculated by means of an actuarial technique known as earned on level factors. This technique uses adjustment factors to reflect the impact of any rate level changes made during and subsequent to each calendar year to bring the historic data up to current level.

Line 3 is a factor based on the total loss adjustment expenses for all three years in the experience period divided by the total incurred losses for the three-year period. The Rate Bureau made this change several years ago because the calendar year incurred loss adjustment expenses reported in the Rate Bureau call were significantly impacted by reserve changes. The method selected by the Bureau smoothes out the impact of these changes. The resulting loss adjustment expenses are the products of the factor on line 3 and the incurred losses on line 2. These are displayed on line 4.

The figures shown on line 6 are the annual percentage trends in losses. They were determined by taking a weighted average of the trends used to calculate automobile rates for bodily injury, property damage and medical payments coverages.

The figure in line 7 for average annual change in expense costs is 3.7% per year. This is the same prospective expense trend figure that was used in the Rate Bureau's automobile insurance filing. The 3.7% figure was determined and applied in the same manner as in the automobile coverage.

The figure for projected losses in line 8 is simply the amount shown in line 2, with the annual percentage trend from line 6 applied. The manner in which the trend is applied is the same as was used in the automobile filing. The procedures for trending the loss adjustment expenses (line 9) and the general expenses and other acquisition expenses (line 10) are also the same as were used in the automobile filing. Line 11 is simply the total of lines 8, 9 and 10.

The projected loss, LAE and G & OA expense ratio shown in line 12 is simply line 11 divided by line 1. Taking the year ended 12/31/02, for example, \$11,550,240 shown in line 11 is divided by the \$16,271,096 in line 1. The result is .710. What this means is that, if rates are not changed, 71.0 cents of every dollar of premium will be needed to cover losses, loss adjustment expenses, general expenses and other acquisition expenses.

Q. How was the Permissible Loss, LAE and G & OA Expense Ratio in line 13 calculated and what is their significance?

A. There are certain expenses which vary in direct proportion to the premium dollar. For example, commission and brokerage are determined as a percentage of written premium. Likewise, taxes vary on the basis of written premium. The percentages used to determine the permissible loss, LAE and G & OA expense ratio in line 13 are shown on page F-4 of the filing and are as follows for the liability coverages:

	2000	2001	2002
Commission and Brokerage	12.5%	11.4%	11.8%
Taxes, licenses, etc.	<u>2.2%</u>	<u>2.3%</u>	<u>2.5%</u>
	14.7%	13.7%	14.3%

In addition, the filing includes a provision of 9.9% for profit and a 0% provision for contingencies. The profit provision of 9.9% is a weighting of voluntary and ceded underwriting profits. The calculation is displayed on page F-4. When these are added to the combined amounts for commission and brokerage and taxes, licenses, etc., the results for three years are 24.6%, 23.6% and 24.2% respectively. The figures shown on line 13 of page F-2 are simply the difference between 1.000 and the percentage figures I have just mentioned. For example, the variable expenses plus profit and contingencies for 2002 were 24.2%. 1.000 minus 0.242 is equal to 0.758. What this means is that if 24.2 cents out of every premium dollar is allocated to the variable expenses, profit and contingencies, you have only 75.8 cents available to pay losses, loss adjustment expenses, general expenses and other acquisition expenses.

Since line 12 tells us that, based on the 2002 data, we will need 71.0 cents of every premium dollar to pay for the losses and the so-called "fixed expenses," and line 13 tells us that we will have 75.8 cents available for those purposes, we can divide line 12 by line 13 in order to get the percentage rate change which is necessary. The percentages are 4.9%, 0.5% and -6.3% for the years 2000, 2001 and 2002 respectively.

Q. How was the figure in line 15 entitled "Final Selected Rate Level Change" determined?

A. Line 15 is simply the weighted average of the three figures shown in line 14. In other words, we have weighed the -4.9%, 0.5% and -6.3% by premiums in line 1. The resulting average is -0.6%.

Q. Are these figures which are shown on pages F-2 and H-562 for premiums, losses and expenses broken down as between voluntary and ceded business?

A. No, they are not. The Rate Bureau's call for motorcycle experience does not distinguish between voluntary and ceded business. The permissible loss, LAE and G & OA expense ratio for 2002 shown in line 13 includes a provision of +9.9% for underwriting profit which reflects the weighting of the voluntary and ceded underwriting profit provisions.

Q. You indicated that the Rate Bureau's automobile rate filing was for an average increase of 10.4% for the bodily injury, property damage and medical payments liability coverages combined and that if the motorcycle relativities were not adjusted the result would be a similar change in motorcycle rates. Please explain how the new relativities proposed in the motorcycle filing were determined for the liability coverages.

A. The revised liability relativities for motorcycles are shown on page B-9 of the filing. What this shows is that if the automobile liability insurance rates increase 10.4% and the motorcycle liability insurance rates go down 0.6%, the current motorcycle liability relativities should be multiplied by $.994/1.104$ or $.900$. Thus, the present liability relativity for motorcycles having engines of 325 cubic centimeters or greater should be decreased to approximately $.324$. The relativity for motorcycles having engines 324 cubic centimeters or less should be decreased to approximately $.180$. This results in new relativities of $.32$ and $.18$, respectively. These are shown on page B-9 of the filing. The relativity changes proposed in the filing are actuarially sound and proper assuming that the liability rate changes proposed in the rate filing by the Rate Bureau for private passenger non-fleet automobile insurance are fully implemented. If those changes are not fully implemented, the proper relativities can be calculated by the following formula:

$$\text{New Relativity} = \frac{\text{Current Relativity} \times .994}{\text{Manual Rate Change in Auto BI/PD and Medical Payment Rates}}$$

Q. Does this filing propose any changes to the factors for higher limits of liability insurance?

A. The filing includes changes for the factors for higher limits of bodily injury coverage. The property damage liability coverage effect is fully reflected in the basic limits rates.

Q. What are these indications based on?

A. The indicated changes are based on an assumed effective date of October 1, 2004. The indicated changes are based on an analysis comparing the ratio of total limits losses to basic limits losses for the latest three accident years ended 12/31 to a projected average increased limits factor. Based on this analysis, the indicated change for total limits bodily injury liability is 7.9% and the indicated change for total limits property damage liability is 0.2%.

Q. Could you briefly describe the development of the overall change for bodily injury liability?

- A. The overall change for bodily injury is based on comparing the ratio of total limits to basic limits losses to a projected average increased limits factor. On page G-3, basic limits losses are developed and trended to the average date of accident (7/09/05). The basic limits cost trend factor of 1.2% was used in this analysis. The total limits losses are also trended to the average date of accident (7/09/05). The total limits cost trend factor used in this analysis was 2.5%. This is based upon the total limits trend data contained on page H-595, showing fitted changes of 2.5% for the latest 15 points, 2.6% for the latest 12 points, 1.8% for the latest 9 points and 1.7% for the latest 6 points. After the total limits and basic limits losses have been trended, we sum the three years and then take the ratio of total limits losses to basic limits losses. This ratio is in effect our indicated increased limits factor (line 13 of page G-3). In order to calculate the needed total limits change, this ratio is compared to the average increased limits factor (line 14 of page G-3).
- Q. Why do you combine three years of data when doing the increased limits review?
- A. The three years of data are combined because of concern for stability. Because we are looking at losses at very high limits, they can be much more unstable than basic limits. Averaging across a longer time period tends to smooth out the shock effects of individual large losses.
- Q. How were the revised bodily injury increased limits factors determined?
- A. The revised bodily injury increased limits factors were developed by means of a procedure known as the uniform excess change method. As part of the calculation of the overall need, the methodology compares the portion of the losses over the basic limit to the portion of the premium that is above the basic limit. In this case the calculation produces a percentage difference of 36.9%. What this says is that the portion of the premium over the basic limits must increase 36.9% so that the excess losses and excess premium are in balance. In this filing the Bureau applied this factor uniformly to all limits. In addition the change was applied to the factor to take the premium from 25/50 to 30/ 60. When combined with the experience change at the 25/50 level, this results in a 1.5% change at the 30/60 limits. The remaining portion of the increase produced a change of 6.3% for the change in increased limits factors.
- Q. Does the filing include a revision of the present territorial relativities?
- A. Yes. In connection with the overall changes we have been discussing, new territory rates are displayed; these are shown on pages B-1 and B-2. In these rates, the new territorial relativities are determined in such a way that no overall statewide rate level change is caused. In other words, based on each territory's own indications, the relativities are revised, with some territories receiving increases while others receive decreases. In addition the territory base rates have been developed including an off-balance of 5% for filed and approved rate and rating factor changes included in deviation filings. This off-balance reflects the fact that there is a loss of premium from the amount that would be generated by

the Bureau manual rates when companies apply their approved rate and rating factor changes in the development of premiums for their individual insureds.

Q. What is the source of the 5% provision for the off-balance?

A. A provision of 5% for deviations has been adopted by the Rate Bureau following its review of the Supreme Court's opinion in the 1996 auto case. In that case, as well as the 1994 case, the Commissioner had found that approximately 5% was the appropriate amount of dividends and deviations to anticipate when setting auto rates. However, whereas the Commissioner did not actually include the 5% provision in his rate calculations, the Rate Bureau does explicitly include the 5% provision in the rate calculations in this filing. This explicit inclusion of deviations in the rate calculations is necessary in order for the target profit to be achieved after making provision for the payment of all expected losses and expenses.

Even though this 5% provision for deviations was incorporated into the rates, the Rate Bureau continues to believe that the actual levels of deviations will be closer to the historical averages for deviations. The average values for the period from 1997 to 2002 are shown on Exhibit RB-5. The Bureau chose to include only 5% for deviations, rather than the full anticipated amount, in an effort to compromise this long-disputed issue.

Q. What does Exhibit RB-5 show?

A. Exhibit RB-5 displays the historical difference between the premiums that would have been generated by the manual rates in effect at different times throughout the period shown and the premiums generated by the rates actually charged to policyholders by the companies. Exhibit RB-5 also displays the policyholder dividends paid during the period shown. These data come from the Rate Bureau's annual special call for expense experience and Page 15 of the NAIC Annual Statement. The exhibit sets forth the historical levels of deviations and policyholder dividends on private passenger non-fleet automobile business in North Carolina.

Q. How has the Rate Bureau treated general and other acquisition expense by territory?

A. The Rate Bureau has treated 100% of general expense and other acquisition as not varying by territory.

Q. Please turn to page A-1 of Exhibit RB-1 and explain what is shown on that page?

A. Page A-1 of Exhibit RB-1 shows the indicated average rate level changes and the indicated and filed statewide average base rate changes contained in the filing. The overall percentages are calculated by multiplying the changes shown for each coverage by the total limits premium for each of the coverages and then dividing by the total premium for all coverages in order to calculate what the average impact is for each category. The premiums that were utilized for this calculation are shown on page A-1.

- Q. Do you have an opinion as to whether the data utilized and the method of calculating the indicated average rate level changes and the indicated and filed statewide average base rate changes contained in the filing are sound and actuarially reliable and, if so, what is that opinion?
- A. Yes, I have an opinion. In my opinion, the data utilized and the ratemaking methodologies used by the Rate Bureau are consistent with generally accepted actuarial procedures and they are actuarially sound and reliable.
- Q. Do you have an opinion as to whether the indicated average rate level changes and the indicated and filed statewide average base rate changes contained in Exhibit RB-1 are fully justified and, if so, what is that opinion?
- A. In my opinion, they are fully justified and are not excessive.
- Q. Do you have an opinion as to whether the data utilized and the methods of calculating and determining the filed changes to the territorial relativities contained in the filing are sound and actuarially reliable and, if so, what is that opinion?
- A. Yes. My opinion is that the data utilized and the methods used to calculate and determine those changes are consistent with generally accepted actuarial procedures and are actuarially sound and reliable. Further, in my opinion, the filed relativities are fully justified.
- Q. Are there any qualifications you wish to attach to your opinion?
- A. Yes. In reaching my opinion, I have relied on the accuracy of the data supplied by the Rate Bureau and the NAII and I have relied on Professor Vander Weide and Dr. Appel for the determination of the appropriate profit component of the rates. Let me add though that, based on my understanding of the North Carolina law and my training as a property and casualty actuary, I believe that the work of Dr. Vander Weide and Dr. Appel is consistent with the law and with sound ratemaking principles.

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Prefiled Direct Testimony
of
Michael J. Miller
on behalf of the
North Carolina Rate Bureau
pertaining to the
Private Passenger Nonfleet
Automobile Insurance Rate Filing
January 31, 2004

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Introduction

Q.1 Please state your name, business affiliation and address.

A.1 My name is Michael J. Miller. I am a consultant and principal of EPIC Consulting, LLC. My business address is 138 Lakeshore Drive, Minocqua, Wisconsin.

Q.2 Please describe your employment background.

A.2 I was first employed in the insurance business in 1967 by State Farm in its auto actuarial department. During my tenure at State Farm, I was responsible for pricing auto insurance and for making rate filings in the United States and Canada. From 1984 through 1993 I was employed by Tillinghast, an international actuarial and management consulting firm. I was a principal of Tillinghast and served as manager of its property and casualty products and pricing practice. From January 1994 through 2002 I was a consultant and principal with Miller, Herbers, Lehmann. At the beginning of 2003 we organized a new consulting firm and I am now a principal of EPIC Consulting, LLC. EPIC provides consulting services to insurance companies, captives and self-insured groups, and state insurance regulators.

Q.3 Please describe your professional qualifications and activities.

A.3 I am a Fellow of the Casualty Actuarial Society (CAS) and a member of the American Academy of Actuaries. Recently I became a Fellow of the Conference of Consulting Actuaries. I have served the CAS as a director, an officer, and as chairperson of several professional committees. Much of my work on behalf of the profession has focused on the development of statements of actuarial principles and standards of practice. A more

complete description of my educational background and professional activities is set forth in a curriculum vitae which is labeled Exhibit RB-13.

As a member of the CAS and the American Academy of Actuaries I am required to satisfy prescribed basic education, experience, and continuing education requirements in order to render certain public opinions. An actuarial opinion concerning rate level indications, when issued for purposes of compliance with a law or regulation, is an example of the type of opinion to which the education and experience requirements apply. I meet the basic education, experience and continuing education requirements to render such actuarial opinions.

Q.4 Have you previously been offered and accepted in North Carolina as an expert witness in property and casualty actuarial science, including ratemaking and the determination of expected costs?

A.4 Yes. I was first so qualified in North Carolina in about 1972 and have testified as an actuarial expert on many occasions in North Carolina since that time.

Q.5 What services did the Rate Bureau ask you to perform in connection with its 2004 filing for revised private passenger auto and motorcycle rates?

A.5 I was requested to provide actuarial advice and consultations to the Automobile Committee of the Rate Bureau in its review of the data and preparation of the indicated rates. I was requested to provide this testimony which explains the basis for my

actuarial opinion of the rate filing. I was further requested by the Rate Bureau to review the quality of the data gathered through its Annual Expense Call.

Q.6 Have you provided the requested services?

A.6 Yes. I attended meetings of the Automobile Committee on December 9, 2003 and January 8, 2004. I also participated in telephone conferences of that Committee on December 15, 2003, January 12, 2004 and January 16, 2004. All of those meetings and conference calls ultimately resulted in the filing which I am addressing in this testimony. I also reviewed the quality of the data, including the data from the expense call, as discussed in the next section of this testimony.

Q.7 What actuarial principles and standards were applied in the preparation of this rate filing?

A.7 This filing has been prepared consistent with the CAS Statement of Principles Regarding Property and Casualty Insurance Ratemaking. That Statement of Principles is attached as Exhibit RB-14. I have also attached, as Exhibit RB-15 through Exhibit RB-20, six Standards of Practice promulgated by the Actuarial Standards Board which I consider to be directly relevant to the actuarial work related to this filing. These Standards of Practice cover the topics of trending, expert testimony, data quality, credibility procedures, expense provisions and profit and contingency provisions.

In addition to the actuarial standards, the rate standards set forth in North Carolina's insurance statutes have also been applied. The statutory standards that rates must be neither excessive, inadequate, nor unfairly discriminatory are actuarial terms of art (see

CAS Statement of Ratemaking Principles). These standards are common to most states and are rooted in historical actuarial and insurance literature.

Data Quality

Q.8 Is it your professional responsibility to review the data underlying this rate filing for reasonableness?

A.8 Yes. As an actuary I am not professionally required to conduct an audit of the data for accuracy. But actuaries should review the data being analyzed for reasonableness and consistency. If the actuary becomes aware of any material imperfections in the data being analyzed, those material imperfections and their potential impact on the actuary's opinion should be disclosed to the users of the opinion. I have attached as Exhibit RB-17 the Actuarial Standard of Practice on Data Quality which describes the actuary's responsibility for the quality of the data.

Q.9 What constitutes a material imperfection in the data?

A.9 There may be no scientific answer to that question. The clear implication of the materiality standard is that some errors in the data are tolerable and do not necessarily render the data unreliable. I doubt that any large database, insurance data or otherwise, is 100% error-free. In my judgment, if insurance data are being used to estimate loss ratios or expense ratios and the data imperfections are only affecting the ratios in the third or fourth decimal place, then ordinarily that is not a material imperfection. Insurance ratemaking by its very nature involves the estimation of future costs. To expect precision in the estimates in the third decimal place and beyond is simply expecting too much precision in the projection process. Projecting future costs cannot be expected to be precise to the third decimal place, so requiring precision to the third and fourth decimal place of the data being analyzed is unreasonable.

Q.10 Are you aware of any material imperfections in the data underlying this filing?

A.10 No.

Q.11 What checks for reasonableness of the data in this filing have you performed?

A.11 I compared the aggregate premiums, undeveloped loss data, loss development data, trend data and expense data to similar data provided for the previous year's rate filing. This gives me a good way to check for year-to-year consistency in the reported data. I also checked the latest three years of data for consistency in the distribution of insureds by territory and other rate cells.

I am also generally familiar with the internal edits of data performed by insurers before the data are reported to a licensed statistical agent. I am aware that those statistical agents also have extensive edit checks of the data. After the North Carolina data from the statistical agents are consolidated, the consolidation is reviewed by actuaries from the Insurance Services Office, actuaries from the Automobile Committee of the Rate Bureau, and myself. After the filing is submitted, the data are further reviewed by actuaries employed by or representing the North Carolina Department of Insurance.

This series of edits and reviews certainly does not guarantee perfection in the data, nor does it provide a 100% guarantee against material errors. But this series of edits should give the Commissioner some assurance that the aggregate data are reliable for the purpose to which the data are being used.

Q.12 Have you conducted more extensive checking of the data in this filing than you did for previous Rate Bureau filings?

A.12 Yes, I have been more directly involved in the Rate Bureau's editing of the data that underlie the 2003 and 2004 rate filings, than I was for previous filings. In the last year I have worked with the Rate Bureau to define and implement additional edit checks and tolerance levels for the data it receives directly from insurers through its Call for Automobile and Motorcycle Expense Experience.

Q.13 What do you mean by tolerance levels?

A.13 The edit checks include a year-to-year comparison of expense ratios being reported by each insurer. If the expense ratios remain relatively constant, then the tolerance levels allow those expenses to pass without further check. But if an expense ratio changes more than the tolerance level allows, the data is "flagged" for further review by the Rate Bureau. This further review involves the Rate Bureau contacting the insurer and seeking explanation as to why the ratio has changed. By setting the tolerance levels tighter than I proposed, the Rate Bureau's editing checks will be "flagging" even more data elements for follow-up review.

One of the problems with which we are confronted is that the data being reported is on a calendar-year basis. This is a significant consideration when editing loss adjustment expenses (i.e., defense and other adjustment expenses). There can be significant changes in loss adjustment expense reserves for claims from prior accident-years that impact the

current calendar-year. These reserve changes can cause a significant, and legitimate, change in the loss adjustment expense ratios from one calendar-year to the next. Just because a change in an expense ratio exceeds the Rate Bureau's tolerance levels, does not mean there is an error in the reported data.

Q.14 What additional data edits did you recommend to the Rate Bureau?

A.14 The Rate Bureau was already reconciling the actual written premiums, earned premiums, incurred losses, ALAE, commissions and taxes, licenses and fees which were reported on the Expense Call to what was reported on each insurer's Annual Statement Page 15. I recommended additional reconciliation checks for unallocated loss adjustment expense ratios, other acquisition expense ratios and general expense ratios to the ratios shown on each insurer's Insurance Expense Exhibit.

We also recommended a series of edits to check the reasonableness of the earned premiums in relation to the written premiums; the reasonableness of the relationship of loss adjustment expenses to incurred losses; the year-to-year consistency in the expense ratios; and the reasonableness of the relationship between manual and actual earned premiums. All of these year-to-year consistency checks were also to be applied to the motorcycle data.

I have found nothing to suggest that this database contains errors of sufficient magnitude to have a material impact on the indicated statewide average rates in this filing.

Q.15 How are the data from the Annual Expense Call used in the Rate Bureau's rate filing?

A.15 The private passenger automobile data are used to calculate the industrywide average ratio of unallocated loss adjustment expenses to the sum of the incurred losses and ALAE for the liability coverages; the industrywide average ratio of all loss adjustment expenses to incurred losses for the physical damage coverages; the industrywide average ratios of commissions and taxes, licenses and fees to written premiums; the industrywide average ratios of other acquisition and general administrative expenses to earned premiums; and the historical levels of policyholder dividends and rate deviations.

In summary, the primary purpose of the Annual Expense Call is to provide five industrywide average ratios (a loss adjustment expense ratio and four expense ratios for both the liability coverages and the physical damage coverages) and to measure historical levels of policyholder dividends and deviations.

Q.16 How do the uses of the data affect your determination as to what constitutes a material imperfection in the data?

A.16 The automobile database with which we are working has over \$1.9 billion of liability premiums annually and over \$1.2 billion of physical damage premiums annually. There can be over \$1.9 million of net error in any one of the liability expense categories and over \$1.2 million of net error in any one of the physical damage expense categories before the industrywide expense ratios are affected by even one point in the third decimal position of an expense ratio.

Q.17 What do you mean by net error?

A.17 I mean that in any large database there will likely be some errors where expenses are being underreported and other instances where expenses are erroneously high. It is the sum of these offsetting errors that is of concern when calculating industrywide average ratios. If the errors are exactly offsetting, then the ratios we are trying to determine will be totally unaffected by any errors in the data. In other words, there can be errors in the absolute dollar values of the premiums, losses, and expenses being reported and yet have little or no impact on the ratios of interest.

Q.18 Doesn't accuracy in the third decimal place of any calculation affect what North Carolinians pay for auto insurance?

A.18 No. There are innumerable judgments and calculations that go into this rate filing. An error of a point or two in the third decimal position of a ratio that goes into the rate calculation has no material impact on anyone's rate unless you make the unrealistic assumption that every other ratio and judgment that went into the rate calculation was precisely correct.

In my opinion, it makes no sense to make an extraordinary effort to squeeze every dollar of potential error out of a database if there is no more impact than a point or two in the third decimal place of a ratio. The ratemaking process is simply not precise enough to demand complete accuracy in the third decimal place and beyond.

Prospective Ratemaking

Q.19 What does it mean to say that insurance ratemaking is prospective in nature?

A.19 It means that rates are based on the expected value of future costs. Specifically in this filing, rates are proposed to be revised for all new and renewal policies written on or after October 1, 2004. The proposed rates are therefore based on the expected costs which will be incurred in the future on those policies which are issued using the new rates.

Q.20 What future costs are included in the rate calculation?

A.20 The CAS has defined the costs which actuaries should include to be incurred claim losses, all claim settlement expenses, commission and brokerage expenses, other acquisition expenses, general administrative expenses, miscellaneous taxes, licenses and fees, policyholder dividends, contingencies, and profit. The North Carolina insurance rate statute, like most other states, includes similar costs when it refers to losses, expenses, profit, contingencies, and dividends, savings, or unabsorbed premium deposits allowed or returned by insurers to their policyholders. The costs included in this filing are consistent with the actuarial principles of ratemaking and the North Carolina insurance rate statutes.

Q.21 In the CAS Statement of Ratemaking Principles, is the term “costs” interchangeable with the term “expenses”?

A.21 No. I was a principal author of the Statement of Ratemaking Principles. The term “costs” was used because it was considered to be a broader term than “expenses.” In the insurance industry, expenses are commonly considered as a provision in the rate that is

distinct from the provisions for claim losses, policyholder dividends, contingencies, and profit. Most insurance professionals use the term expenses to refer to claim settlement expenses, acquisition expenses, general administrative expenses, or taxes, licenses and fees. It would have been confusing to people if we had labeled claim losses, policyholder dividends, contingencies, and profit as expense items.

We were also aware that most states have rate regulatory laws, like that of North Carolina, which consider claim losses, policyholder dividends, contingencies and profit as separate and distinct from expenses.

- Q.22 The CAS Statement of Ratemaking Principles refers to future costs associated with the transfer of risk. What is the significance of the term “transfer of risk” in this context?
- A.22 The early drafts of the Statement referred to costs related to insurance. In order to clarify that the Statement applied to all risk transfers, not just traditional insurance operations, the insurance terminology was broadened to include all risk transfer mechanisms. It was never the intent for the “transfer of risk” terminology to imply that some of the costs of an insurance operation were to be included and some were not. The Statement is very clear that all costs are to be included, and those costs are specifically defined and listed in the Statement.
- Q.23 Does the fact that rates are based on future costs mean that historical loss and expense data are irrelevant?

A.23 No. The historical data, to the extent of its actuarial credibility, can provide a reliable basis upon which the prospective costs are developed.

Q.24 Are the rates proposed in the subject rate filing based on prospective costs?

A.24 Yes. Each of the provisions in the proposed rates in this filing is based on prospective costs.

Ratemaking Methodology

- Q.25 What ratemaking methodology did the Rate Bureau use in this rate filing?
- A.25 The Rate Bureau used a methodology that is commonly referred to in the actuarial profession as the “pure premium method.”
- Q.26 Is the pure premium method the same methodology used by the Rate Bureau in its past rate filings?
- A.26 It is the same method as used in the 2003 rate filing. In filings prior to 2003 the Rate Bureau used the “loss ratio method.”
- Q.27 Is the pure premium method the same as the loss ratio method?
- A.27 The two methods are mathematically equivalent and can be expected to produce identical indicated rates if applied to the same database. The pure premium method uses the cost provisions of a rate to build the indicated rate directly without reference to the current rates being charged. The loss ratio method uses the same cost provisions of a rate as are used in the pure premium method, but rather than calculating the indicated rate directly, the loss ratio method produces an indicated percentage change in the current rate. The pure premium method produces the indicated rate without reference to the current rate or any rate, whereas the loss ratio method derives the indicated rate by first calculating an indicated percentage change in the current rate. The two methods result in the same indicated rate.

Q.28 If the two ratemaking methods are mathematically equivalent, why did the Rate Bureau choose in 2003 to change to the pure premium method rather than continue with the loss ratio method?

A.28 In the past there has sometimes been a substantial and time consuming debate between the Rate Bureau witnesses and the Department witnesses as to whether the rate level to be tested should be based on the premiums that would have been generated had every insurer in North Carolina charged the rates in the Rate Bureau's rate manual, or whether the rate level to be tested should be based on the premiums actually charged by this hypothetical, single insurer representing all North Carolina insurers combined.

The use of the pure premium method avoids this debate altogether. The focus of the rate analysis can be entirely upon the cost provisions which should go into the indicated rate without reference to any current rate, manual or actual. The pure premium method sets out clearly each of the provisions for losses, expenses, profit, contingencies, and dividends that go into the rate calculation.

Database

Q.29 What data are utilized in Exhibit RB-1?

A.29 There are a variety of data presented in Exhibit RB-1. The type of data and the length of the historical database reviewed depends upon the particular element of the rate formula being analyzed. The attached Exhibit RB-21 provides a list of most elements of the rate review and the nature of the data reviewed for each element.

Q.30 Why are some of the data stated on a calendar-year basis and some on an accident-year basis?

A.30 The term accident-year has meaning only with respect to loss and allocated loss adjustment expense data. All other expense and premium data are accounted for on a calendar-year basis.

Claim loss experience can be accounted for on a number of different bases, including calendar-year or accident-year. The claim loss experience for the private passenger auto bodily injury liability, property damage liability, medical payments, and uninsured motorist coverages are stated on an accident-year basis in this filing. The claim loss experience of the comprehensive and collision coverages are on a calendar-year basis.

The accident-year accounting method for the liability coverages and the calendar-year method for the physical damage coverages are well-established actuarial procedures. These methods of accounting for the claim loss data have been used consistently by the Rate Bureau in past North Carolina auto insurance rate filings.

Q.31 As shown in Exhibit RB-21, why does the number of historical years of data reviewed vary from one rate element to another?

A.31 The number of historical years of data reviewed vary by rate element because every segment of the rate analysis is focused on determining the best estimate for each specific cost provision for inclusion in the rate. Sometimes the most credible estimate can be derived only from a very long experience period, such as the catastrophe loss provision for the comprehensive coverage, and sometimes the very latest data provide the most credible estimate of the prospective cost for each specific element of the rate. It depends entirely upon the nature of the rate element being analyzed.

Q.32 Are you aware that the North Carolina insurance statute requires that due consideration shall be given to actual loss and expense experience for the most recent three-year period?

A.32 Yes, and the Bureau has done so in this filing.

The North Carolina rate statute does not say that every provision in the rate, or that every factor which goes into the calculation of a specific rate provision, must be derived from some sort of three-year average of the latest experience. As an actuary, I interpret the North Carolina rate statute to mean that I must take into account the most recent three years of loss and expense experience but that I can also rely on a shorter experience period or a longer experience period if I judge that to give a more reliable estimate of future costs.

The calculation of the rate change indications involves making projections for each of the various components or elements of the needed rate. As Exhibit RB-21 illustrates, in making projections of each rate element in this filing, consideration was given in all instances to at least three years of actual loss and expense experience, and in many instances consideration was given to more than three years of experience.

Q.33 What does the term “due consideration” mean to you as an actuary?

A.33 It means that in projecting each of the rate elements, an actuary should take into account the type, quantity and quality of the data available so as to make the best projection of what the value of each particular rate element will be during the future projection period. A statute requiring an actuary to give due consideration to a certain number of years of data is not the same as dictating how much weight to give the data, nor should it limit an actuary’s exercise of expert judgment. The weight given to specific data should depend upon the rate element being analyzed and projected.

Q.34 Did the Rate Bureau average the private passenger rates calculated for each of the latest available three years of loss and expense data?

A.34 No. That is neither required by statute nor would it be actuarially sound and appropriate for this body of data. Actuaries have accepted methods to determine what weight should be given to historical loss data when determining prospective costs. Actuaries use explicit credibility standards, based partially on the volume of the data and its statistical variance, to determine the reliability of data in projecting future costs. Based on standard actuarial credibility procedures used for many years in North Carolina and elsewhere, the

Automobile Committee concluded that the loss and expense data for the year 2002 were 100% credible as a database for the private passenger bodily injury, property damage, medical payments, comprehensive and collision coverages. Being 100% credible means that the loss and expense data provide the best and most reliable base for projecting the loss and expense provisions in the indicated rates.

The losses and expenses for each of the years in the database (i.e., 2000, 2001, and 2002) were adjusted as appropriate by loss development factors, loss trends and expense trends to derive the projected losses and expenses for the year for which rates are being made. Those adjustments were derived from a number of years of data. It would not be accurate to say that rates in this filing were based solely on the review of one year of data. A number of years of data were utilized to complete each piece of the rate calculations. After all of the calculations and adjustments were made, the actuarial credibility standards tell us that the 2002 losses and expenses for each coverage are the most reliable base for projecting future losses and expenses.

Q.35 How do you know that assigning 100% credibility to the latest year of loss and expense experience provides a more reliable projection of future losses and expenses?

A.35 I have analyzed the Rate Bureau auto rate filings back in time through the 1995 filing. For every coverage, I found that reliance on the pure premium for the latest year in the filing was a more responsive and reliable prediction of the next year's pure premium than would have been the reliance on a straight three-year average pure premium. I made the same comparison of responsiveness of the latest year pure premium to the use of a

premium weighted three-year average and found that the latest year pure premium was significantly more responsive for every coverage, except for the comprehensive. With respect to the comprehensive coverage, I found that reliance on the latest year pure premium was only slightly more responsive than would have been the reliance on a weighted three-year average pure premium.

With respect to the provision in the rate for the fixed expenses, I found no clear advantage of responsiveness for the latest year versus a three-year average expense provision for the liability coverages. The latest year of expense data were clearly more responsive than a three-year average expense provision for the physical damage coverages.

Q.36 Reliance on the latest year of loss and expense data may provide a more responsive and reliable estimate of future losses and expense, but doesn't assigning 100% credibility to the latest year of data introduce instability in the rates?

A.36 First of all it is important to understand that actuarial measures of credibility are measures of stability. If a database is 100% credible it has, by definition, satisfied the need for stability.

My analysis of Rate Bureau filings since 1995 shows that utilization of a weighted three-year average database does not increase the stableness of the projections of future losses. It may be intuitively appealing to jump to a conclusion that use of a three-year database will always be more stable than reliance on the latest year. But such is not the case with

North Carolina all-industry data. The North Carolina all-industry database is of such size that it exhibits little year-to-year random fluctuations. Most of the year-to-year changes are apparently due to real trends in the data and real changes in the demographics of the insured population.

Q.37 How then should an actuary balance the sometimes competing goals of responsiveness and stability?

A.37 In the case of the North Carolina all-industry auto data, the actuarial choice is clear. The rate filings since 1995 show that assigning 100% credibility to the latest year of loss and expense data provides a more reliable and responsive prediction of future losses and expenses. This responsiveness can be achieved without the sacrifice of any rate stability. The rate filings since 1995 show there would have been no measurable difference in rate stability had a three-year average database been used instead of the latest year. The volume of the North Carolina all-industry data is so great that reliance on the earlier years of data would not add stability to the rates, but would instead detract from the responsiveness and accuracy of the projected losses and expenses. There is no sense in sacrificing responsiveness and accuracy when nothing at all can be gained in rate stability.

Q.38 Is there an exhibit in this filing which shows the criteria for determining the credibility to be assigned to the underlying data when calculating auto rate change indications?

A.38 Yes. The credibility table at the top of page D-27 of the filing shows the number of claims necessary for assigning full credibility to a one-year data base. This credibility

standard does not apply to every aspect of the rate change calculations, such as the selection of loss trends. It applies only to the selection of the number of years of data for claims losses to be used as a base to which trends are applied and from which projected losses, and ultimately rates, are calculated.

The credibility table on page D-27 is a standard credibility table used by the ISO on a countrywide basis. It is the same table used by the Rate Bureau in past North Carolina filings.

Q.39 Was the credibility table applied to all coverages?

A.39 Yes, with the exception of the uninsured motorist coverage, the underinsured motorist coverage, and the rate calculations for motorcycles. For the uninsured motorist and motorcycle coverages, a three-year average database was used to derive the indicated rates. For the underinsured motorist coverage, a ratemaking model was used.

Q.40 Why was a three-year average database used for motorcycles?

A.40 Claim count data are not available for motorcycles, so the standard credibility table could not be applied. Use of a three-year average database for motorcycles is the same procedure used by the Rate Bureau in its past rate filings.

Q.41 Why was a three-year average database used for the uninsured motorist coverage?

A.41 In the filing of May 1, 1995 the projected loss ratio jumped dramatically from 1991 to 1992 and then decreased again in 1993. Those changes in the database loss ratios

appeared to be random year-to-year fluctuations in the claims experience. If the only explanation of the year-to-year change in that data was random fluctuation, then it was preferable to use more than one year of data as a basis for developing the projected experience. The Automobile Committee considered the fluctuation in the data and decided for the May 1, 1995 filing that the most reliable and credible rate change indication was that which was based on a three-year average. The Committee has continued that same procedure for subsequent filings.

Q.42 The Commissioner has in the recent past found that each of the most recent three years of data was fully credible and based his rate level calculations on an average of the indications of the most recent three years. Do you believe that such a procedure is appropriate if the latest year of data is fully credible?

A.42 No. If the latest year of data is fully credible and not biased by unusual events, all you are doing by bringing in earlier years of data into the calculation of a rate level is to reduce the responsiveness of the data.

Premiums

Q.43 How were the premiums for the private passenger auto coverage used in this filing?

A.43 The Rate Bureau used the pure premium methodology to calculate the indicated rate.

After the indicated rate was calculated, it was desirable to relate the indicated rate to the old rate so that the filing could be summarized and expressed as a percentage change to the current manual rate level. To make that calculation, the exposures (i.e., number of cars) in each rating cell were multiplied by the current applicable Rate Bureau rate. The summation of this calculation for all exposures, divided by the total number of exposures, represents the average premium that would have been earned if this hypothetical composite insurer had charged the Rate Bureau's manual rate to each insured.

Q.44 Was this process of multiplying exposures by the Rate Bureau's rates used to determine the motorcycle premiums?

A.44 No. The Rate Bureau continued to use the loss ratio ratemaking method for motorcycles because reliable exposure data are not available for motorcycles. The motorcycle premiums for the rate analysis were reported to the Rate Bureau by its member companies in response to a special call for motorcycle data. The earned premiums produced by that data call are actual collected premiums. These actual collected premiums were then adjusted to the present rate level using a method which actuaries commonly refer to as a geometric, current-level procedure.

Q.45 Are premium trends required when using the pure premium method of ratemaking?

A.45 Yes, for the physical damage coverages.

Q.46 How were premium trends applied in this filing?

A.46 The symbol trend and the model-year trend were used to reduce the otherwise indicated comprehensive and collision average rates so as to reflect the expectation that the average rates will increase due to new cars being insured each year. As new cars are added each year, the average rates for the comprehensive and collision coverages will increase. This is because the new and more expensive cars are charged higher rates. The addition of the new cars each year to the "fleet" of insured cars also causes some upward trend in the claim costs. That effect on claim costs is reflected in the claim loss trends used in the analysis. If the claim cost effect of the new cars is built into the claim cost trends, then it logically follows that any effect on the average rates should also be recognized in the calculations. The greater the trend in average rates, the less is needed in the way of a rate increase to offset the rising costs. Therefore, the higher the premium trend, the lower is the indicated rate level change.

Q.47 Please explain how the premium trends were calculated in this filing.

A.47 The filing utilizes a model-year trend which recognizes the shift of insured cars to newer models. Since the distributions by model year for all insured cars in North Carolina are not available, the latest available distributions of insured cars for insurers reporting to the ISO and for Automobile Committee members reporting to the NAI were utilized. The anticipated effect on the average model year rating relativity is based on the expected distribution of cars during the time the new rates will be in effect. As shown on H-641 of the filing, it is anticipated the annual increase in comprehensive premiums will be

5.4% and the increase in collision premiums will be 6.3%. The procedure used to calculate the model-year premium trends is consistent with the procedure used in past North Carolina filings and is reasonable.

Annual premium trends were also calculated to reflect the shift in insured cars to higher symbol categories. The trends were calculated for each deductible for a variety of time periods. The symbol trends vary by deductible and by the time period analyzed. The Automobile Committee agreed that the data as a whole indicate an annual symbol trend of +2.0% for comprehensive and +1.0% for collision should be used to reflect the effects of the expected shift of insureds into the higher symbol categories.

It is my view that the selected model-year and symbol trends for comprehensive and collision are well within the range of reasonable trends indicated by the data.

Incurred Losses and Allocated Loss Adjustment Expenses

Q.48 Please describe the losses and allocated loss adjustment expenses used in this filing.

A.48 The historical losses and allocated loss adjustment expenses (ALAE) to which projection factors are applied include data from the latest three available years ending 12/31/00, 12/31/01 and 12/31/02. The claim losses and ALAE for each of the years in the database are stated on an accident-year basis for the liability coverages and on a calendar-year basis for the physical damage coverages.

The claim losses for each accident-year include paid losses plus reserves for payments yet to be made on claims which occurred during the specific accident-year.

The claim losses for each calendar-year include loss payments and changes in total reserves which transpired during the calendar-year, no matter when the claim may have occurred.

Claim losses stated on an accident-year basis typically change from the time an accident first occurs until the claim is ultimately and finally settled. As such, it is necessary to apply loss development factors to accident-year data so as to derive a reasonable estimate of the total losses which will ultimately be incurred when all claims from a specific accident-year are finally settled.

The claim losses for the physical damage coverages are reported on a paid basis. These data are adjusted to an incurred basis using the industry average ratio of incurred to paid

losses and are derived from Page 15 Private Passenger Auto Physical Damage (Line 21.1) of the Annual Statement. The factors to adjust paid losses to incurred losses are calculated in Exhibit RB-7.

The allocated loss adjustment expenses (ALAE) are stated on an accident-year basis and are included with the claim losses for the liability coverages. For the physical damage coverages, all loss adjustment expenses are included on a calendar-year basis by means of a factor based on data reported to the Rate Bureau through its Annual Expense Call.

Q.49 Why are calendar-year loss data used for the physical damage coverages?

A.49 It is a common practice to use calendar-year data for physical damage ratemaking, because there is usually a short time between the time an accident occurs and the time the final payment is made on the claim. As a result, there is minimal difference between loss data organized on an accident-year basis and data on a calendar-year basis for the physical damage coverages. The use of accident-year data for the liability coverages and calendar-year data for the physical damage coverages is a common actuarial practice and is the procedure used by the Rate Bureau in past auto insurance rate filings.

Loss Development Factors

Q.50 What is the purpose of loss development factors in the ratemaking formula?

A.50 Incurred losses reported on an accident-year basis include paid amounts plus case reserves. Case reserves are amounts which a claims person expects to be paid in the future for a known claim. The sum of paid amounts and case reserves are commonly referred to as reported incurred amounts. Reported incurred amounts change from one evaluation date to another, because the estimate of case reserves changes as more information (including claim payments) becomes available and because claims which occurred, but were not reported, are eventually reported to the insurer. The loss development factors are used as estimates of how the reported incurred amounts for each accident-year that is not fully developed will change by the time that all claims are finally settled.

Q.51 Please describe your review and conclusions with respect to the loss development factors.

A.51 The traditional approach for calculating loss development factors (LDF's) is to observe how past accident-year losses have developed from one time period to the next, and then select an LDF based on some average of this historical experience. That is exactly the approach utilized by the Rate Bureau for the bodily injury liability, property damage liability, medical payments, and uninsured motorist coverages. Because the physical damage rate change indications are based on a calendar-year ratemaking methodology, it was not necessary to calculate and apply loss development factors to those coverages.

The Rate Bureau calculated average LDF's based on the latest three and the latest five reported incurred factors for each time interval. The Rate Bureau relied on the LDF's based on an average of the three latest years for bodily injury, property damage and medical payments. For uninsured motorist-bodily injury (UM-BI), the Rate Bureau relied on the LDF's based on an average of the latest five years and for uninsured motorist-property damage (UM-PD), an average of the latest three years.

In my review of the data, I also calculated LDF's as an average of the middle three of the latest five factors. This analysis produced results consistent with the LDF's used by the Rate Bureau for each of the liability coverages. There are very small differences between the LDF's calculated using any of the three methods. This caused me to conclude that the LDF's selected by the Rate Bureau for each of the liability coverages were justified by the data and were reasonable.

Loss Trends

Q.52 What are loss trend factors?

A.52 Because ratemaking is prospective, it is necessary to adjust the historical claim losses and ALAE to reflect the anticipated future cost levels. This adjustment to the data is accomplished by the application of trend factors which reflect the estimated annual change in both the frequency of claims and the average cost of claims.

Q.53 What is the basis for the determination of the loss trends used in this filing?

A.53 The loss trends are based on a review of North Carolina claim severity, claim frequency and pure premium data as reported by all auto insurance carriers in the State. North Carolina trend data reported to the Fast-Track reporting system, as well as other external data, were also reviewed and considered.

Because auto insurance claim severities in North Carolina and countrywide have historically shown a pattern of change that appears to be non-cyclical, I have generally placed more reliance on the average claim cost trends calculated over a three-year period. Because auto insurance claim frequencies generally exhibit a more cyclical behavior, I have relied on both the long-term frequency trends and the short-term frequency trends.

Q.54 What trends were selected by the Auto Committee for this filing?

A.54 The following table summarizes the selected trends.

Selected Annual Trend

<u>Coverage</u>	<u>Severity</u>	<u>Frequency</u>	<u>Pure Premium</u>
BI - Basic	+1.2%	+0.5%	+1.7%
BI – Total	+2.5%	—	—
Property Damage	+1.5%	-0.5%	+1.0%
Medical Payments	+5.0%	0.0%	+5.0%
Comprehensive	+1.0%	-2.0%	-1.0%
Collision	+4.0%	-0.5%	+3.5%
Uninsured Motorist	—	—	0.0%

Q.55 Do you have an opinion as to the reasonableness of the selected trends?

A.55 Yes, the annual trends selected by the Rate Bureau and used in this filing are reasonable because they are supported by the all-industry North Carolina claims data.

The short-term and long-term annual claim severity trends for the bodily injury liability, property damage liability and medical payments coverages vary in a very tight range.

The basic limits bodily injury trends range from 0.4% to 1.5%. The total limits bodily injury trends range from 1.7% to 2.6%. The property damage trends range from 1.3% to 2.0% and the medical payments severity trends range from 4.2% to 5.0%. The annual severity trends selected by the Rate Bureau for these coverages are within these relatively narrow ranges and are reasonably supported by the North Carolina all-industry data.

The indicated severity trends for the comprehensive coverage vary in a relatively narrow range by deductible and by length of the trend period. Across all the deductibles the indicated trends range from a -2.5% to +3.1%. The Rate Bureau selected a +1.0% severity trend to be applied to all comprehensive deductibles. The selected trend is reasonable, when the data for all deductibles and all trend periods are considered in the aggregate.

For the collision coverage, the Rate Bureau's selected severity trend of +4.0% is significantly lower than trends in the data since early in 2002. This is true for all the deductible forms of this coverage. The selected trend is reasonable, although it will understate the rate need if the most recent observed trends continue.

The Rate Bureau's selected bodily injury liability frequency trend of +0.5% is reasonable, but optimistic in light of the +0.8% which has persisted since early 2002. The property damage liability claim frequency was exhibiting small downward trends until early 2003. There is now evidence that the trend has leveled, or perhaps has begun to turn upward. The selected trend of -0.5 is reasonable in light of the past trends and the current leveling of these claim frequencies.

The Rate Bureau's selected medical payments frequency trend of 0% is reasonable, but optimistic. The trend over the last six data points is +0.5%. I have calculated a trend of +1.6% over the latest year (i.e., last four data points). The recent acceleration in

frequency of medical claims causes me to judge the Rate Bureau's selection to be optimistic.

With respect to the comprehensive coverage, the Rate Bureau has selected a frequency trend of -2.0%. The trend factors calculated over the latest six data points, and also for longer periods of time, produce negative trends consistent with the -2.0% selected by the Rate Bureau. However over the last year, the claim frequency for every deductible form of this coverage is increasing. In my judgment a selected frequency trend of 0.0% would be appropriate and the -2.0% trend selected by the Rate Bureau is overly optimistic.

With respect to collision coverage, the Rate Bureau has selected a claim frequency trend of -0.5%. The longer-term trends indicate little change in collision claim frequency for each of the deductibles. The shorter-term trends show annual decreases. The Rate Bureau has selected a frequency trend which reflects the more recent negative trends. The selected severity and frequency trends for collision, when considered in total, are reasonable trends.

The 0.0% annual pure premium trend selected by the Rate Bureau for the uninsured motorist coverage is based on the pure premium data which show a long history of increases through 1997 and then turned down through 2000. There is some variation in this data from year-to-year, but the latest pure premium is not much different than the pure premium in 2000 or the pure premiums in the mid-90's. The 0.0% pure premium trend is reasonably supported by the North Carolina all-industry data.

Q.56 How much reliance did you place on the North Carolina all-industry trend data versus the North Carolina Fast-Track data.

A.56 I placed far more reliance on the North Carolina all-industry trend data than I did the Fast-Track data. I am aware that the Fast-Track data are not subject to the same level of edit procedures as are the all-industry data, but more importantly the Fast-Track data do not include data from all North Carolina insurers. As such, the Fast-Track data can only be considered as a non-random sample of the all-industry total data. The sample data provided through Fast-Track provide less insight into the true North Carolina trends than do the all-industry data which by definition include all North Carolina insurers. If the all-industry trend data were not available for review, then the Fast-Track data would be given more credibility and reliance. But when a total data set is available for analysis, nothing can be added by relying on a subset of the total.

Perhaps the only value that the Fast-Track data add to the analysis is that the Fast-Track data are published quicker and often provide more recent data than the all-industry data and may be indicative of turning points in the trends.

Q.57 Were the selected annual trends applied on an exponential basis?

A.57 Yes. Projecting the annual trends into the future was done on an exponential basis. An exponential trend extension assumes the same percentage increase each year. A linear trend extension assumes a decreasing rate of increase each year.

Q.58 Which trend extension method is correct?

A.58 It depends upon the assumptions underlying the selected annual trend. If, for example, the ratemaker assumes that losses will increase 3% in each of the next two years, the trend should be extended exponentially. In this case the factor would be 1.03 for the first year times another increase of 3% (1.03) for the second year, producing a total change of 6.1% over the entire period ($1.03 \times 1.03 = 1.061$).

If the ratemaker assumes that losses will not increase by a constant percentage each year, then the trend extension would be done linearly. In the linear case, the total two year increase would be 6% (1.06) produced by a 3% increase the first year compounded by an increase of approximately 2.9% in the second year.

Because trend factors are usually selected with the assumption that the percentage increase is constant over time, the technically correct procedure is an exponential trend extension. There is no reason to assume that the annual trends will decrease each year, so the exponential trend is the preferable approach.

Q.59 How far into the future were the losses trended?

A.59 Claim losses and ALAE were trended to July 9, 2005. The trend extension date assumes the revised rates will be effective on October 1, 2004. For six-month policies, the average date of claim loss will be July 1, 2005. For twelve-month policies, the average date of claim loss will be October 1, 2005. The latest available data from the ISO indicate that approximately 90% of the auto policies in North Carolina are six-month

terms and approximately 10% are for annual terms. Using this distribution of policies as weights, an average date of claim loss for all policies was determined to be July 9, 2005.

Catastrophes

Q.60 How were potential catastrophe losses recognized in this filing?

A.60 The comprehensive coverage is subject to the potential for catastrophe losses. Page D-13 of the filing summarizes the history since 1973 of North Carolina wind and water losses of those companies reporting to the ISO. For example, as can be seen in column 5 of page D-13, wind and water losses in 1999 were greater than usual wind and water losses as measured over the thirty-year history. These excess wind and water losses are referred to as catastrophe losses and are removed from the 1999 database. A catastrophe provision of 1.064, based on the thirty-year average, was included in the calculation of the indicated comprehensive rate so as to reflect the expected catastrophe losses.

The purpose of the catastrophe procedure is to recognize that catastrophes tend to occur with relative infrequency. Utilizing a one-, two- or three-year database would provide an insufficient history to determine expected future catastrophes. The Rate Bureau's catastrophe procedure relies on a thirty-year experience period for the catastrophe loss portion of the comprehensive rate. The long-term historical method used in this filing is consistent with the catastrophe procedure used in past Rate Bureau filings and is consistent with traditional actuarial practices for auto insurance ratemaking.

Claim Settlement and Underwriting Expenses

Q.61 How are the claim settlement expenses included in the ratemaking formula?

A.61 The allocated loss adjustment expenses are reported and included with the accident-year losses for the bodily injury liability, property damage liability and medical payments coverages. The unallocated loss adjustment expenses for these coverages are derived from the Annual Expense Call which the Rate Bureau sends to its member companies.

For the comprehensive and collision coverages, the total loss adjustment expenses, both allocated and unallocated loss adjustment expenses, are derived from the Annual Expense Call.

For the uninsured motorist coverage, the allocated loss adjustment expenses are reported and included with the accident-year losses. Since the Annual Expense Call does not separately identify expense data for the uninsured motorist coverage, the procedure used in this filing is to use the same unallocated loss adjustment expense factors as are used for the bodily injury liability and property damage liability coverages. This procedure is the same procedure used in past filings.

Q.62 What is the source of the underwriting expenses used in the filing?

A.62 The expense provisions for commissions, other acquisition, general administrative and miscellaneous taxes, licenses and fees are derived from the Annual Expense Call and are summarized on pages H-646 and H-647 of the filing.

Q.63 Are the data summarized on filing page H-646 for voluntary business and business ceded to the Reinsurance Facility?

A.63 Yes.

Q.64 How then is that data divided between voluntary and ceded business for use in this filing?

A.64 The loss adjustment expense provisions are used without adjustment. Those expenses are expressed as a ratio to losses, and it is assumed that the ratios are equally applicable to voluntary and ceded business. As a result, the application of loss adjustment expense ratios to voluntary-only losses produces a reliable estimate of loss adjustment expenses for voluntary business.

The commission expense from the Expense Call for the physical damage coverages is entirely voluntary business, because the physical damage coverages cannot be ceded to the Facility. The combined commission expense ratio for the liability coverages is adjusted to reflect commissions on ceded business of 10%. Using an algebraic formula based on the distribution of voluntary and ceded business, an average commission rate for the voluntary business is derived.

The ratios for the other acquisition and general expenses for voluntary and ceded business combined are utilized in the filing without further adjustment. The assumption is that the expense ratios for the combined voluntary and Facility business are equally appropriate for voluntary only business. This assumption is equivalent to assuming that other acquisition and general expenses are a direct function of premiums.

Q.65 Are there other adjustments made to the expenses after allocation to the voluntary business?

A.65 Yes. Once the other acquisition and general expenses are determined for the voluntary business, the expenses are trended so as to determine future expected expenses.

Q.66 Why does the expense trend apply only to the other acquisition, general, and unallocated loss adjustment expenses?

A.66 The allocated adjustment expenses are directly related to losses. Therefore, it is appropriate to apply the loss trend to those expenses rather than the expense trend.

Commissions, taxes, licenses and fees are treated as being directly variable with premium and are expected to increase or decrease in proportion to the rate change for each coverage. Therefore, no trend factor is necessary for these expenses.

The other acquisition, general, and unallocated loss adjustment expenses are treated as “fixed” expenses. This means that while these expenses are expected to increase from year to year, the increase will not necessarily be directly in proportion to either the rate change or to the change in losses. The trend factor applied to the other acquisition, general and unallocated loss adjustment expenses reflects the expected annual change in these expenses.

Q.67 What expense trend is used in this filing?

A.67 The annual expense trend in this filing is +3.7%.

Q.68 What is the basis for this trend?

A.68 The 3.7% annual expense trend was selected based on a review of the All-Items CPI and the Total Compensation Cost Index, both published by the Bureau of Labor Statistics.

Q.69 How is this 3.7% expense trend applied?

A.69 The expense trend is applied from the mid-point of the experience period and projected to April 1, 2005. This date represents the average date of incurring expenses for policies which will be issued utilizing the new rates to be effective on October 1, 2004.

Deviations

Q.70 What is a rate deviation?

A.70 In general insurance terminology, a rate deviation is the difference between the actual rates charged, or collected, and some benchmark or reference rate.

Deviated rates are simply rates used by an individual insurer that happen to be different from some other referenced rate schedule. If the individual insurer's rate schedule is developed by referring in some fashion to a benchmark, then the rates are referred to as deviated rates. If the individual insurer's rate schedule is developed without reference to a benchmark rate, then the rates are commonly referred to as independently filed rates. It is a distinction with little difference, because whether one labels a rate schedule as a deviated rate schedule or an independent rate schedule, we are still referring to the rates actually charged and collected by an individual insurer.

In the context of North Carolina, if an insurer files a rate, a rate factor, or a rating rule that is different than that published in the Rate Bureau's manual, the filed change is referred to as a rate deviation or as a savings to policyholders from the manual rates.

Q.71 Are rate deviations considered to be waivers of profit?

A.71 No.

The term "waiver of profits" has no actuarial meaning, nor does it have any meaning within the insurance industry. It is a term that was invented by someone in one of the

past Rate Bureau rate hearings in an apparent attempt to relabel as profit what the North Carolina statute has chosen to refer to as a premium “savings.” Referring to rate deviations as a waiver of profit implies that insurers could realize more profit if they opted to charge higher rates.

Charging higher rates in a competitive market may generate lower profits, rather than higher profits. The higher, non-competitive rates will likely drive policyholders away from an insurer.

What I find especially misleading with the use of the waiver-of-profit terminology is that it implies that insurers are voluntarily forgoing profit. Insurers are not voluntarily forgoing profit by charging lower, deviated rates. Insurers are implementing rate deviations because they must do so in order to compete in the North Carolina auto insurance market. Nowhere in the insurance industry, or any other industry of which I am aware, are dollars which cannot be charged or collected referred to as a profit.

The term rate deviation means that an independent rate schedule has been established based on some relationship to a benchmark rate. The insured benefits from the lower rates by a savings in premiums to be paid to the insurer.

Q.72 Does the Rate Bureau’s ability or inability to control the extent of rate deviations impact the consideration to be given deviations in the ratemaking formula?

A.72 No. First of all, I do not believe that the Rate Bureau has any control over the

implementation of rate deviations. But, more importantly, the controllability of any provision in the rate is not a criterion for inclusion of that provision in the ratemaking formula. Unless constrained by law, the indicated rates should reflect all costs expected to be incurred by the insurance operation and the premiums which are expected to be charged. If one reasonably expects rate deviations to be implemented, then it follows that the profit expected to be realized must recognize the rates expected to be charged.

Q.73 Does the utilization of rate deviations in the past mean that rates were excessive in the past?

A.73 No. The purpose of this rate filing is not to calculate rates which meet the statutory standards of neither excessive, inadequate, nor unfairly discriminatory for each of the individual insurers actually operating in North Carolina. The purpose of this filing is to calculate rates which meet the statutory standards for this single, hypothetical insurer with premium, loss and expense experience equivalent to the composite of all insurers. This necessarily means that the Rate Bureau rates may precisely meet the rate standards for the composite company, but be inadequate for some insurers and excessive for other insurers. Some insurers may naturally respond to this situation, as they have in the past, by implementing rate deviations. That doesn't mean the Rate Bureau rates were excessive for the composite company. It only means that an individual insurer decided that it had certain savings which it wanted to pass to its policyholders in the way of rate deviations or that it would deviate in order to compete for risks that are better than average and command a lower rate.

Q.74 If an insurer deviates downward from the Rate Bureau rates, does that mean the insurer has accepted less than the rate of return provided for in the Bureau rates?

A.74 No, not necessarily. The insured's downward rate deviation may be due to lower than average expected losses and/or expenses which will allow the insurer to charge a lower rate and still achieve the rate of return provided for in the Rate Bureau rates.

Q.75 What is the result if the anticipated rate deviations are excluded from the ratemaking formula?

A.75 If anticipated rate deviations are not reflected in the ratemaking formula, the indicated rates will not be sufficient to provide the aggregate industry enough funds to cover anticipated losses and expenses and provide the fair and reasonable profit stated in the ratemaking formula. We know with certainty that at least some insurers will deviate downward from the Rate Bureau's manual rates. If we ignore that fact and if the manual rates are set just high enough to cover the aggregate industry's anticipated losses and expenses and provide the profit stated in the ratemaking formula, then we know the aggregate industry's actual earned premiums will be inadequate to cover the anticipated losses and expenses and provide the profit stated in the ratemaking formula. This is because the actual earned premiums of the aggregate industry will be less than the manual earned premiums by an amount equal to the premium savings (i.e., average downward rate deviations).

Q.76 Can rate deviations in North Carolina be forecasted with reasonable accuracy?

A.76 Yes. The extent of expected rate deviations can be projected just as can future claim

losses, expenses and all other provisions in the rate.

Q.77 Did the Rate Bureau include a provision for deviations in this filing in the calculation of the indicated average rate level changes?

A.77 No. Rather than include a provision in the indicated average rate level calculations for rate deviations, the Rate Bureau is including an off-balance factor which reflects a portion of the premium impact of all rate factor and rating rule changes which have been filed by North Carolina insurers and approved by the Commissioner. The rate factor changes and rating rule changes reflected in the off-balance factor are a portion of what are referred to in North Carolina as rate deviations.

Off-Balance Factor

Q.78 What is an off-balance factor?

A.78 In ratemaking, actuaries commonly refer to the provisions that reflect the premium effect of changing a particular rate factor or rating rule as an off-balance factor.

For instance, consider a hypothetical situation where an overall rate level increase of +10% is indicated in order to provide for anticipated losses and expenses and provide a reasonable profit. If no rate factors or rating rules were being revised, the 10% rate level increase could be achieved by simply increasing every base rate by a factor of 1.10. But assume that some rate factors or rating rules were also being changed. Perhaps the factor changes included a revision to increased limit factors, or to driver class factors, or the introduction of a new discount rule, or a revision to driver-record surcharges. If the revised rate factors produced a combined 2% decrease in premium, then a 10% increase in base rates, plus the rate factor changes would produce an overall average rate level change of only 7.8% ($1.10 \times .98$).

In order to achieve the indicated overall change of +10.0%, it is necessary that the base rate change be 12.2% so as to offset the 2% decrease produced by the rate factor changes. A 12.2% increase to the base rates, compounded with a 2% decrease in the rate factors, will produce the desired overall rate level change of 10% ($1.122 \times .98 = 1.10$).

The arithmetic in the above example is as follows:

T = total rate level change = +10%

R = rate factor change = -2%

B = base rate change

To determine the needed base rate change which will produce the desired average rate level change, we solve the following formula.

$$R \times B = T$$

$$B = T \times 1/R$$

$$B = 1.10 \times (1.00/.98)$$

$$B = 1.10 \times 1.02 = 1.122, \text{ or } +12.2\%.$$

Actuaries refer to the value of 1.00/.98 (1.02) as the off-balance factor.

Q.79 What is the actuarial basis for the off-balance factor used in this filing?

A.79 The combined effect of all rate factor and rating rule changes filed by individual insurers represent the rating factors and rating rules used by the hypothetical, composite insurance company represented by the Rate Bureau. The combined premium impact of all rate factor and rating rule changes filed by individual insurers represent the impact on total premiums earned by the hypothetical, composite insurance company represented by the Rate Bureau.

Q.80 What is the basis for the 1.05 value used for the off-balance factor in this filing?

A.80 There were two principal considerations in selecting the 1.05 value. First of all, the Rate

Bureau was mindful that it had been using a 5% provision for policyholder dividends and deviations in recent past rate filings. The Rate Bureau previously changed to a 5% provision as a result of the 1999 Supreme Court decision in the 1996 auto rate case, wherein the Commissioner found that a 5% value was appropriate for anticipated dividends and deviations. By including only 5%, the Rate Bureau was attempting to reach a compromise on this issue.

In addition to consideration of these past practices, I reviewed a summary of every filing which insurers made with the Insurance Department to revise the manual rates and rating rules published by the Rate Bureau for use in 2002. These filed and approved rate revisions are commonly referred to in North Carolina as “rate deviation” filings. Some of these rate filings are apparently made to reflect an insurer’s overall savings in losses and expenses, as compared to the loss and expense provisions in the Rate Bureau’s published rates. Most of the filings also include changes to the Rate Bureau’s rate factors and rating rules. The combined premium effect of all the changes in rate factors and rating rules are what actuaries would normally include when calculating base rate changes.

I was able to determine that the vast majority of the industry average “rate deviations” in 2002 of 13.8% for liability and 15.2% for physical damage was due to revisions in rate factors and rating rules. In an effort to reach a compromise on this issue, the Rate Bureau selected an off-balance factor of 1.05 to reflect the effect of rate factor and rating rule changes filed by the hypothetical, composite insurer represented by the Rate Bureau.

Based on my review, the 1.05 off-balance factor does not fully reflect the anticipated effect of approved rate factor and rating rule changes filed in North Carolina. To the extent that the off-balance factor is too low, the filed manual base rates will not generate the indicated rate level increase for this hypothetical, composite insurer represented by the Rate Bureau.

Policyholder Dividends

Q.81 What are policyholder dividends?

A.81 From an insurance accounting point of view, policyholder dividends are a return of premium by stock or mutual insurers to policyholders “on the basis of certain savings in losses or expenses realized by the insurer on the participating class of business.” This definition is from the text entitled, Property-Liability Insurance Accounting, edited by Robert W. Strain. Policyholder dividends are accounted for on the statutory insurance Annual Statement as a reduction to current income, rather than as a direct charge to surplus.

The Casualty Actuarial Society defines policyholder dividends as “non-guaranteed returns of premium charged to operations as an expense.” This definition is consistent with the accounting treatment on the statutory Annual Statement.

The Actuarial Standards Board defines policyholder dividends as “non-guaranteed returns of premium or distributions of surplus” and further indicates a provision may be included in the rates for dividends based on past dividend history and other considerations.

For Federal tax purposes, the IRS treats policyholder dividends as a return of premium, rather than taxable income to the policyholder. From the insurer's point of view, the IRS' treatment of policyholder dividends is equivalent to the treatment of business expenses because both are deductible from current income.

I believe the Casualty Actuarial Society's definition most succinctly captures the accounting and legal aspects of policyholder dividends and is most consistent with tax treatments. Policyholder dividends are a return of premium. According to statutory accounting rules, policyholder dividends are accounted for as a reduction to current income. Just as current expense items reduce current profits, so do policyholder dividends.

Q.82 Are policyholder dividends the same as stockholder dividends?

A.82 Not at all. The difference is so fundamental that it is unfortunate that the word "dividend" is used in both terms. Stockholder dividends are distributions of capital or profits to its shareholders from a company's capital accounts. In the insurance business, a policyholder dividend is a return of premium revenue to customers. Policyholder dividends never reach the insurer's capital accounts.

Q.83 Does the Casualty Actuarial Society categorize policyholder dividends as an expense item?

A.83 No it does not. The CAS Ratemaking Principles (see Exhibit RB-14) sets forth all of the "cost" elements that are to be included in a rate calculation. Policyholder dividends are identified as a separate "cost" category. Policyholder dividends are separate from claim losses; separate from all of the claim settlement expenses; separate from profit and contingencies; and separate from the operational and administrative expenses such as commissions, other acquisition, taxes, licenses and fees and general administrative

expenses.

Q.84 Do you consider policyholder dividends as an expense item?

A.84 No. I have always understood policyholder dividends to be a return of premium.

Similarities between policyholder dividends and expenses can be drawn, but within the insurance industry literature and within all of the state rating laws of which I am familiar, policyholder dividends is a category unto itself. I must assume that if the North Carolina legislature had intended dividends to be considered as an expense item there would have been no need to establish separate categories for expenses and dividends in the rate statutes.

Q.85 Do you understand that the North Carolina statutes require a unique treatment of policyholder dividends as compared to other states?

A.85 No. I understand the North Carolina statutes to simply mean that an insurer cannot use dividends to reduce its surplus position below the legal minimum requirements. To my knowledge, North Carolina utilizes the same insurance statutory accounting rules as other states, and those accounting procedures treat policyholder dividends as a deduction from current income and not as a direct charge to surplus.

The annual accounting statement for property and casualty insurers, required by statute in North Carolina and other states, shows policyholder dividends as a deduction from current net income on line 14 of page 4 of the Annual Statement. If policyholder dividends were used as a means to distribute surplus, the deduction would need to be

shown as a direct charge to surplus on a line below line 17, page 4 of the Statement, just as dividends to stockholders are shown. Any assertion that policyholder dividends are essentially the same as stockholder dividends and are somehow contained in profit is belied by the accounting treatment by North Carolina's statutorily required accounting statement. (See N.C. Gen. Stat. §58-2-165). There is no economic incentive for insurers to use policyholder dividends as a means of distributing surplus. From a tax standpoint, the preferable approach for both the insurer and the insured is a reduction in rates or a return of premium.

Whether accounted for as a reduction to current income or accounted for as a direct charge to surplus, the ultimate result is a reduction in the surplus of the companies, just as is true for any other incurred, operating expenditure. Just because operating expenses, or claim losses, or policyholder dividends ultimately result in reduced surplus does not make any of those items a distribution of surplus.

Q.86 How should policyholder dividends be treated in the ratemaking formula?

A.86 Most often auto insurers establish rates in anticipation of no payment of policyholder dividends. Policyholder dividends are not an issue in most rate filings, because the anticipated provision for policyholder dividends is zero for most insurers. There are, however, a few insurers which plan on paying policyholder dividends and those insurers customarily do include the anticipated dividend amount in their rate calculations as a separate provision in the rate calculation. The Rate Bureau has treated anticipated policyholder dividends as a separate provision to be included in the rate. However, in

this particular filing the dividend provision happens to be zero. It is actuarially sound and reasonable and consistent with the North Carolina ratemaking statutes to include a provision for anticipated policyholder dividends when there is a reasonable expectation that policyholder dividends will be declared.

Q.87 Does the Rate Bureau's ability or inability to control the declaration of policyholder dividends impact the consideration to be given dividends in the ratemaking formula?

A.87 No. The Rate Bureau has no control over the payment of policyholder dividends. But, more importantly, the controllability of any cost provision in the rate is not a criterion for inclusion of that provision in the ratemaking formula. Unless constrained by law, the indicated rates should reflect all costs expected to be incurred by the insurance operation. Nearly all cost provisions in the rate can be thought of as discretionary because they are the direct result of management decisions relating to selected markets, methods of operation, staffing levels, etc. The question isn't whether the cost provisions are discretionary, but rather whether the cost provisions are anticipated for the future. If one reasonably expects policyholder dividends to be declared in the future, then it follows that those expected costs must be acknowledged and recognized in the ratemaking formula. Further, in North Carolina the ratemaking statute separately lists policyholder dividends as one of the factors to be considered in making rates.

The Rate Bureau is to be regarded as if it were the only insurance company operating in North Carolina and as if it had an earned premium experience, an incurred loss experience and an operating expense experience equivalent to the composite of those

companies actually in operation. The operation of this single, hypothetical insurer is a reflection of the operations and management decisions made independently by each of the insurers actually operating in the marketplace. The Rate Bureau does not and cannot manage or control this single, composite company. The actions and decisions of this single, composite company are merely the composite of the myriad of independent decisions made by the managers of the insurers actually in operation. That means that policyholder dividends will be declared regardless of what the Rate Bureau might consider to be appropriate.

Q.88 Does the declaration of dividends in the past mean that rates were excessive in the past?

A.88 No. The purpose of this rate filing is not to calculate rates which meet the statutory standards of neither excessive, inadequate, nor unfairly discriminatory for each of the individual insurers actually operating in North Carolina. The purpose of this filing is to calculate rates which meet the statutory standards for this single, hypothetical insurer with premium, loss and expense experience equivalent to the composite of all insurers. This necessarily means that the Rate Bureau rates may precisely meet the rate standards for the composite company, but be inadequate for some insurers and excessive for other insurers. Some insurers may naturally respond to this situation, as they have in the past, by declaring dividends to policyholders. That doesn't mean the Rate Bureau rates were excessive for the composite company. It only means that an individual insurer decided that it had certain savings which it wanted to pass to its policyholders in the way of dividends.

Contingencies

Q.89 What is the purpose of a contingency provision in the calculation of property and casualty rates?

A.89 The contingency provision, as defined in the CAS Statement of Ratemaking Principles, is "a charge for any systematic variation of the estimated costs from the expected costs." The Actuarial Standards Board in its Standard of Practice No. 30 defines the term as "a provision for the expected differences, if any, between the estimated costs and the average actual costs, that cannot be eliminated by changes in other components of the ratemaking process."

We can expect the actual losses and expenses to vary randomly from year to year around the expected costs. If the variation is random and not biased, then over a period of time, the actual results will average to the expected. However, if there is some bias or systematic variation in the rate setting process, then the average actual results will not equal the average expected results. It is this potential systematic variation which the contingency provision is intended to measure.

Q.90 What provision for contingencies did the Rate Bureau include in this filing?

A.90 The Rate Bureau has included a 0% contingency provision in this year's filing.

The Rate Bureau has calculated underwriting profit or loss results for the years 1993 through 2002 as shown in Exhibit RB-6. When the actual results are compared to the

underwriting profits anticipated from the rates actually implemented, the data support the selected contingency provision of 0%.

Profit

Q.91 What underwriting profit provision did the Rate Bureau utilize in this filing?

A.91 The Rate Bureau utilized before-tax underwriting profit provisions of 12.5% for the liability coverages and 15.5% for the physical damage coverages. Based on the profit analysis provided to the Rate Bureau, these underwriting profit provisions, if realized, can be expected to produce returns on insurance operations within the range for the target return provided by Professor Vander Weide.

Q.92 Did you prepare an independent analysis of the underwriting profit provisions and a recommendation for review by the Automobile Committee?

A.92 No. The profit analysis was performed by Dr. Appel and Professor Vander Weide. Their testimonies are included with this filing.

Q.93 Is it necessary for you to opine on the underwriting profit provisions in the filing in order for you to provide an actuarial opinion on the other aspects of the filing?

A.93 No. I can provide an actuarial opinion on selected elements of a rate filing as long as my opinion clearly sets forth the appropriate limitations and qualifications.

Uninsured Motorist Coverage

Q.94 What changes are being proposed for the uninsured motorist coverage rates?

A.94 The filing includes a 6.3% increase in the uninsured motorist coverage rates. The analysis of the uninsured motorist data is presented on pages E-1 and E-2 of the filing.

Q.95 Please describe the loss trends and the loss development factors used in the calculation of the uninsured motorist rate change indication.

A.95 I previously discussed the 0.0% annual loss trend selected by the Rate Bureau. The trend selection was based on the trend calculations on page E-5 of the filing. The indicated trends vary in a relatively narrow range, depending upon the number of years over which the trend is calculated. The 0.0% trend selected by the Rate Bureau is near the middle of the range of indications.

The loss development factors for the uninsured motorist-bodily injury coverage are calculated on page E-3 and E-4 of the filing. Since loss development data are not available for the uninsured motorist-property damage coverage, it has been the practice in past North Carolina rate filings to rely on the property damage liability loss development data. The loss development factors used for the uninsured motorist-property damage coverage are based on the three-year average of the property damage liability factors calculated on pages D-15 and H-501 of the filing.

Underinsured Motorist Coverage

Q.96 What changes are proposed for the underinsured motorist coverage rates?

A.96 The filing includes a 44.1% increase for the underinsured motorist coverage.

Q.97 How was the rate change for underinsured motorist coverage calculated?

A.97 The rate change for the underinsured motorist (UIM) rates is based on a model that is commonly used by actuaries to price this coverage and has been used in past North Carolina rate filings. This model is premised on the assumption that the UIM rate should equal the difference between the bodily injury liability rate for the selected limit of UIM coverage and the bodily injury liability rate for the limit of liability coverage carried by the tortfeasor. The model is used to calculate differences in bodily injury liability rates for several selected limits of coverage and then a weighted average of these differences is calculated using the distribution of insureds by bodily injury liability limit as the weights. This model and the calculations are presented in pages E-8 through E-33 of the rate filing.

Increased Liability Limit Factors

Q.98 Does this filing include proposed changes for the increased limit factors for the bodily injury and property damage coverages?

A.98 There are revisions to the increased limit factors for the bodily injury coverage, but no changes are being made to the increased limit factors for the property damage coverage. The indicated increased limit factors for the bodily injury coverage are presented on page G-2 of the filing and the revised factors are presented on page G-5.

Motorcycles

Q.99 Has the Rate Bureau conducted an analysis of the motorcycle experience?

A.99 Yes, that analysis is presented in Section F of the filing. Page F-2 of the filing presents the calculation of an indicated -0.6% decrease for the bodily injury liability, property damage liability and medical payments coverages for motorcycles.

Q.100 Please describe the calculation of the indicated -0.6% decrease.

A.100 The collected premium, loss and expense data on lines (1) through (5) were reported to the Rate Bureau in response to a special call for motorcycle data.

The selected annual trends in losses are shown on line (6). They were determined by taking a weighted average of the trends used to calculate private passenger auto rates for bodily injury, property damage and medical payments coverages.

The 3.7% expense trend on line (7) is the same prospective expense trend figure that was used in the Rate Bureau's automobile rate calculations. The 3.7% figure was determined and applied in the same manner as for the automobile coverages.

The projected losses on line (8) were calculated by extending the amount shown on line (2) at the annual trend rate shown on line (6). The manner in which the trend is applied is the same as used for automobile rates. The procedures for projecting the loss adjustment expenses, the general expenses, and the other acquisition expenses on lines (9) and (10) are also the same as used for automobile rates.

Q.101 How were the Permissible Ratios on line (13) calculated?

A.101 These ratios represent the proportion of premium which can be expended for losses, loss adjustment expenses, and general and other acquisition expenses and still be able to provide for variable expenses (i.e. commissions, taxes, licenses and fees) and the filed profit and contingency provisions.

The motorcycle liability rate calculation also includes a provision of 9.9% for profit and a 0% provision for contingencies. The profit provision is determined as a weighted average of the voluntary and ceded underwriting profit provisions. The calculation of the weighted average is displayed on page F-4. When the profit provision and the contingency provision are added to the combined amounts for commission and brokerage and taxes, licenses, and fees, the results for 2000, 2001 and 2002 are 24.6%, 23.6% and 24.2%, respectively. The figures shown on line (13) of page F-2 are the difference between 1.000 and the percentage figures I have just mentioned.

Q.102 How was the rate level change on line (15) determined?

A.102 Line (15) is the premium-weighted average of the three figures shown on line (14).

Q.103 Are the premiums, losses and expenses on page F-2 distinguished as between voluntary and ceded business?

A.103 No, they are not. The Rate Bureau's special call for motorcycle experience does not distinguish between voluntary and ceded business. That is why the Permissible Ratios

shown on line (13) include a provision for underwriting profit which reflects the weighting of the voluntary and ceded underwriting profit provisions.

Territory Base Rates

Q.104 Does the filing include a revision of the present territorial relativities?

A.104 Yes.

Q.105 Please explain how those relativities have been revised.

A.105 The indicated relationships between the territory base rates are based on the average loss experience for the three years ending December 31, 2002. The average loss costs for each territory are adjusted to remove any class distribution differences by territory and further adjusted for credibility, using standard actuarial credibility procedures. The indicated territory relativities based solely on the credibility adjusted loss experience are further modified to reflect the fact that general and other acquisition expenses are “fixed,” or non-variable with premium. This adjustment means there is a constant dollar provision for these expenses in each territory. The adjustment for fixed expenses has the effect of flattening the relativities between the various territories. After the adjustment for the “fixed” expenses, an off-balance adjustment is made to offset the premium effects of any rate factor or rating rule changes. This adjustment is needed so that the combined effect of the base rate changes and the rating factor changes equals the indicated overall rate level change.

The territory ratemaking procedures in this filing are commonly accepted actuarial procedures and have been used in past North Carolina rate filings. The calculations are summarized on filing pages C-13 through C-23.

Conclusion

Q.106 Do you have an opinion as to whether the rates proposed in the Rate Bureau's filing are neither excessive, inadequate nor unfairly discriminatory?

A.106 Yes. The indicated rates in this filing have been calculated using generally accepted actuarial methods in all respects. I have reviewed the data and am confident that the assumptions and projections made in this filing are a reasonable reflection of past and prospective North Carolina experience. It is my actuarial opinion that the proposed rates are neither excessive, inadequate, nor unfairly discriminatory.

Q.107 Are there any qualifications which you wish to attach to this opinion?

A.107 I would offer three qualifications to my opinion. As previously discussed there has been an extensive effort to identify and remove any material errors in the data which underlie the rate calculations in this filing. Based on the information available at this time there is every reason to believe it reasonable to rely on the data in this filing. However, there is always a possibility of an undiscovered, material error in this, or any, database. My opinion is based on the reasonable accuracy of the data. My actuarial opinion of the indicated rate level change could change if material errors in the data were discovered.

I also qualify my opinion so as to clarify that I have relied on Dr. Appel and Professor Vander Weide for the determination of the appropriate profit component of the rate.

Finally, it is my opinion that the off-balance factor included in this filing is likely insufficient to reflect the effects of all changes in rate factors and rating rules which have been filed, and will likely be filed, by North Carolina insurers. This insufficiency in the off-balance factor means that the single, composite insurer represented by the Rate Bureau is not likely to achieve in the aggregate the indicated rate level change.

CURRICULUM VITAE

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EDUCATION: ILLINOIS STATE UNIVERSITY
Bachelor of Science – 1968
Major – Mathematics
Minor – Accounting

CONTINUING EDUCATION: Estimated study time exceeding 3,000 hours necessary for completion of 10 qualifying exams for membership in Casualty Actuarial Society (CAS).

Participation as an attendee and on the faculty of the CAS Loss Reserve Seminar, the CAS Ratemaking Seminar, and other CAS educational seminars on special topics, such as rate of return and underwriting practices.

Meet all continuing education requirements of the American Academy of Actuaries necessary to sign a public actuarial opinion.

MEMBERSHIP IN PROFESSIONAL ORGANIZATIONS:	Casualty Actuarial Society (CAS)	
	Associate Member	1971
	Fellow	1981
	American Academy of Actuaries (AAA)	1975-2001
	Conference of Consulting Actuaries	2002
	Fellow	
	International Actuarial Association	
Midwestern Actuarial Forum		
Chartered Life Underwriter (CLU)		

**PROFESSIONAL
ACTIVITIES:**

CAS Committee on Risk Classification, Member	1982-1984
Chairman	1983-1984
CAS Committee on Principles of Ratemaking Member	1985-1987
Chairman	1991-1992
CAS Examination Consultant	1987-1990
CAS Long-Range Planning Committee	1993-1994 1997-2000
CAS Board of Directors	1992-1993 2001-2003
CAS Officer, Vice President – Research and Development	1993-1996
CAS Task Force on Non-Traditional Practice Areas Chairman	1998-2000
CAS/SOA Joint Task Force on Financial Engineers	1998-2001
AAA, Liaison Committee to the National Association of Insurance Commissioners	1985-1988
Actuarial Education and Research Fund Board of Directors	1994-1996
AAA, Casualty Practice Council	1990-1993
Property Casualty Committee of Actuarial Standards Board, Member	1987-1993
Chairman of Ratemaking Subcommittee	1987-1988
Chairman of Property/Casualty Committee	1989-1993
Midwestern Actuarial Forum Education Officer	1986-1987
President	1988

**EMPLOYMENT
HISTORY:**

State Farm Insurance	1967-1984
M. J. Miller and Company	1984
Tillinghast	1984-1993
Miller, Herbers, Lehmann, & Associates, Inc.	1994-2002
EPIC Consulting, LLC	2003

**PROFESSIONAL
PUBLICATIONS:**

“Private Passenger Automobile Insurance
Ratemaking”, Proceedings of CAS, Volume LXVI.

“Review – Risk Classification Standards by
Walters”, Proceedings of CAS, Volume LXVII.

“A History of the Rating and Regulation of
Personal Car Insurance in the United States”,
The Institute of Actuaries of Australia, February, 1990.

“An Evaluation of Surplus Allocation Methods
Underlying Risk Based Capital Applications”,
CAS Discussion Paper Program, Volume I, 1992.

“How to Successfully Manage the Pricing Decision
Process”, CAS Discussion Paper Program, 1993.

“Building a Public Access PC-Based DFA Model”,
CAS Forum, Summer 1997, Volume 2.

“Auto Choice: Whose Fault Is It Anyway”, Contingencies,
January/February 1998

“Actuarial Implications of Texas Tort Reform”, CAS Forum,
Spring 1998.

PRESENTATIONS:

Faculty member on National Association of Insurance
Commissioners’ orientation program for new insurance
commissioners, 1987-1994.

Faculty member on National Association of Independent
Insurers’ seminars on ratemaking and loss reserving.

“Key Provision in Rate Filings”, Society of State Filers.

Numerous presentations at educational seminars and meetings
conducted by the Casualty Actuarial Society on topics including
ratemaking, loss reserving, underwriting, risk classification
and rate of return.

EXPERT TESTIMONY:

Rate Regulatory Hearings in Alberta, California, Florida, Georgia,
Louisiana, Maryland, Massachusetts, Michigan, Mississippi,
New Brunswick, New Jersey, New York, North Carolina, Ohio,
Oklahoma, Ontario, Pennsylvania, Texas, Vermont, West Virginia,
and Wyoming.

Courts in Alabama, California, Florida, Minnesota, Mississippi, New
Hampshire, Pennsylvania.

1 **STATEMENT OF PRINCIPLES REGARDING**
2 **PROPERTY AND CASUALTY**
3 **INSURANCE RATEMAKING**

4 (AS ADOPTED MAY 1988)

5 The purpose of this Statement is to identify and describe principles applicable to the deter-
6 mination and review of property and casualty insurance rates. The principles in this Statement
7 are limited to that portion of the ratemaking process involving the estimation of costs associated
8 with the transfer of risk. This statement consists of four parts:

9 I. Definitions

10 II. Principles

11 III. Considerations

12 IV. Conclusion

13 The principles contained in this Statement provide the foundation for the development of
14 actuarial procedures and standards of practice. It is important that proper actuarial procedures
15 be employed to derive rates that protect the insurance system's financial soundness and promote
16 equity and availability for insurance consumers.

17 Although this Statement addresses property and casualty insurance ratemaking, the princi-
18 ples contained in this Statement apply to other risk transfer mechanisms.

19 I. *Definitions*

20 Ratemaking is the process of establishing rates used in insurance or other risk transfer
21 mechanisms. This process involves a number of considerations including marketing goals, com-
22 petition and legal restrictions to the extent they affect the estimation of future costs associated
23 with the transfer of risk. This Statement is limited to principles applicable to the estimation of
24 these costs. Such costs include claims, claim settlement expenses, operational and administrative
25 expenses, and the cost of capital. Summary descriptions of these costs are as follows:

- 26 • Incurred losses are the cost of claims insured.
- 27 • Allocated loss adjustment expenses are claims settlement costs directly assignable to
28 specific claims.
- 29 • Unallocated loss adjustment expenses are all costs associated with the claim settlement
30 function not directly assignable to specific claims.
- 31 • Commission and brokerage expenses are compensation to agents and brokers.
- 32 • Other acquisition expenses are all costs, except commission and brokerage, associated
33 with the acquisition of business.
- 34 • Taxes, licenses and fees are all taxes and miscellaneous fees except federal income taxes.
- 35 • Policyholder dividends are a non-guaranteed return of premium charged to operations
36 as an expense.
- 37 • General administrative expenses are all other operational and administrative costs.

- 38 • The underwriting profit and contingency provisions are the amounts that, when consid-
39 ered with net investment and other income, provide an appropriate total after-tax return.

40 II. *Principles*

41 Ratemaking is prospective because the property and casualty insurance rate must be devel-
42 oped prior to the transfer of risk.

43 Principle 1: A rate is an estimate of the expected value of future costs.

44 Ratemaking should provide for all costs so that the insurance system is financially sound.

45 Principle 2: A rate provides for all costs associated with the transfer of risk.

46 Ratemaking should provide for the costs of an individual risk transfer so that equity among
47 insureds is maintained. When the experience of an individual risk does not provide a credible
48 basis for estimating these costs, it is appropriate to consider the aggregate experience of similar
49 risks. A rate established from such experience is an estimate of the costs of the risk transfer for
50 each individual in the class.

51 Principle 3: A rate provides for the costs associated with an individual risk transfer.

52 Ratemaking produces cost estimates that are actuarially sound if the estimation is based on Prin-
53 ciples 1, 2, and 3. Such rates comply with four criteria commonly used by actuaries: reasonable,
54 not excessive, not inadequate and not unfairly discriminatory.

55 Principle 4: A rate is reasonable and not excessive, inadequate, or unfairly discriminatory
56 if it is an actuarially sound estimate of the expected value of all future costs
57 associated with an individual risk transfer.

58 III. *Considerations*

59 A number of ratemaking methodologies have been established by precedents or common
60 usage within the actuarial profession. Since it is desirable to encourage experimentation and
61 innovation in ratemaking, the actuary need not be completely bound by these precedents. Re-
62 gardless of the ratemaking methodology utilized, the material assumptions should be docu-
63 mented and available for disclosure. While no ratemaking methodology is appropriate in all
64 cases, a number of considerations commonly apply. Some of these considerations are listed be-
65 low with summary descriptions. These considerations are intended to provide a foundation for
66 the development of actuarial procedures and standards of practice.

67 *Exposure Unit*

68 The determination of an appropriate unit or premium basis is essential. It is desirable that
69 the exposure unit vary with the hazard and be practical and verifiable.

70 *Data*

71 Historical premium, exposure, loss and expense experience is usually the starting point of
72 ratemaking. This experience is relevant if it provides a basis for developing a reasonable indica-
73 tion of the future. Other relevant data may supplement historical experience. These other data
74 may be external to the company or to the insurance industry and may indicate the general direc-
75 tion of trends in insurance claim costs, claim frequencies, expenses and premiums.

76

Organization of Data

77 There are several acceptable methods of organizing data including calendar year, accident
78 year, report year and policy year. Each presents certain advantages and disadvantages; but, if
79 handled properly, each may be used to produce rates. Data availability, clarity, simplicity, and
80 the nature of the insurance coverage affect the choice.

81

Homogeneity

82 Ratemaking accuracy often is improved by subdividing experience into groups exhibiting
83 similar characteristics. For a heterogeneous product, consideration should be given to segregat-
84 ing the experience into more homogeneous groupings. Additionally, subdividing or combining
85 the data so as to minimize the distorting effects of operational or procedural changes should be
86 fully explored.

87

Credibility

88 Credibility is a measure of the predictive value that the actuary attaches to a particular
89 body of data. Credibility is increased by making groupings more homogeneous or by increasing
90 the size of the group analyzed. A group should be large enough to be statistically reliable. Obtain-
91 ing homogeneous groupings requires refinement and partitioning of the data. There is a point at
92 which partitioning divides data into groups too small to provide credible patterns. Each situation
93 requires balancing homogeneity and the volume of data.

94

Loss Development

95 When incurred losses and loss adjustment expenses are estimated, the development of each
96 should be considered. The determination of the expected loss development is subject to the
97 principles set forth in the Casualty Actuarial Society's Statement of Principles Regarding Prop-
98 erty and Casualty Loss and Loss Adjustment Expense Reserves.

99

Trends

100 Consideration should be given to past and prospective changes in claim costs, claim fre-
101 quencies, exposures, expenses and premiums.

102

Catastrophes

103 Consideration should be given to the impact of catastrophes on the experience and proce-
104 dures should be developed to include an allowance for the catastrophe exposure in the rate.

105

Policy Provisions

106 Consideration should be given to the effect of salvage and subrogation, coinsurance, cover-
107 age limits, deductibles, coordination of benefits, second injury fund recoveries and other policy
108 provisions.

109

Mix of Business

110 Consideration should be given to distributional changes in deductibles, coverage limita-
111 tions or type of risks that may affect the frequency or severity of claims.

112

Reinsurance

113 Consideration should be given to the effect of reinsurance arrangements.

114 **Operational Changes**

115 Consideration should be given to operational changes such as changes in the underwriting
116 process, claim handling, case reserving and marketing practices that affect the continuity of the
117 experience.

118 **Other Influences**

119 The impact of external influences on the expected future experience should be considered.
120 Considerations include the judicial environment, regulatory and legislative changes, guaranty
121 funds, economic variables, and residual market mechanisms including subsidies of residual mar-
122 ket rate deficiencies.

123 **Classification Plans**

124 A properly defined classification plan enables the development of actuarially sound rates.

125 **Individual Risk Rating**

126 When an individual risk's experience is sufficiently credible, the premium for that risk
127 should be modified to reflect the individual experience. Consideration should be given to the
128 impact of individual risk rating plans on the overall experience.

129 **Risk**

130 The rate should include a charge for the risk of random variation from the expected costs.
131 This risk charge should be reflected in the determination of the appropriate total return consis-
132 tent with the cost of capital and, therefore, influences the underwriting profit provision. The rate
133 should also include a charge for any systematic variation of the estimated costs from the expected
134 costs. This charge should be reflected in the determination of the contingency provision.

135 **Investment and Other Income**

136 The contribution of net investment and other income should be considered.

137 **Actuarial Judgment**

138 Informed actuarial judgments can be used effectively in ratemaking. Such judgments may
139 be applied throughout the ratemaking process and should be documented and available for dis-
140 closure.

141 **IV. Conclusion**

142 The actuary, by applying the ratemaking principles in this Statement, will derive an estima-
143 tion of the future costs associated with the transfer of risk. Other business considerations are also
144 a part of ratemaking. By interacting with professionals from various fields including underwrit-
145 ing, marketing, law, claims and finance, the actuary has a key role in the ratemaking process.

ACTUARIAL STANDARD
OF PRACTICE
NO. 13

TRENDING PROCEDURES
IN PROPERTY/CASUALTY INSURANCE RATEMAKING

Adopted by the
Actuarial Standards Board
July 1990

Developed by the
Subcommittee on Ratemaking
of the
Casualty Committee of the ASB

(Doc. No. 021)

ACTUARIAL STANDARD OF PRACTICE NO. 13

TRENDING PROCEDURES

IN PROPERTY/CASUALTY INSURANCE RATEMAKING

PREAMBLE

Section 1. Purpose, Scope, and Effective Date

- 1.1 Purpose - This Standard of Practice provides a basis for assessing procedures appropriate for estimating future expected values by analyzing historical data and other relevant information. The historical data to be considered for analysis are those referred to in the Statement of Principles Regarding Property and Casualty Insurance Ratemaking of the Casualty Actuarial Society (CAS).
- 1.2 Scope - This Standard of Practice is applicable to all property and casualty lines of insurance.
- 1.3 Effective Date - This Standard will be effective three months after its adoption by the Actuarial Standards Board.

Section 2. Definitions

- 2.1 Experience Period - The period of time to which historical data used for actuarial analysis pertain.
- 2.2 Forecast Period - The future time period to which the historical data are projected.
- 2.3 Social Inflation - The impact on insurance costs of societal changes such as changes in claim consciousness, court practices, and judicial attitudes, as well as in other noneconomic factors.
- 2.4 Trending Period - The time between the average date of writing, earning, or costs of the experience period and the corresponding projected date in the forecast period.
- 2.5 Trending Procedure - A process by which the actuary evaluates how changes over time affect such items as claim costs, claim frequencies, expenses, exposures, and premiums.

Section 3. Background and Historical Issues

- 3.1 Inflation - Economic and social inflation have led to a need for increasingly sophisticated trending procedures.
- 3.2 Alternative Procedures - The Proceedings and the Syllabus of Examinations of the CAS, and many other publications such as statistics and economics textbooks, provide extensive information on alternative procedures. The actuary may refer to these or develop other procedures, as appropriate for each situation.

Section 4. Current Practices and Alternatives

- 4.1 Historical Insurance Data - Trending procedures are used in rate-making for most property/casualty insurance plans or policies. In such procedures, actuaries generally place reliance on (i) data generated by the book of business being priced, (ii) other insurance data, and (iii) non-insurance data, in that order of preference.
- 4.2 Models - Mathematical models are often used to smooth and extrapolate from historical data. In the absence of strong contrary indications, there is a reliance on extrapolations of historical insurance data from the mathematical models. Models based on non-insurance data are also used as trending procedures.
- 4.3 Actuarial Judgment - In trending procedures, judgmental considerations generally include, but are not limited to, the historical data used, the success of the model in making prior projections, the statistical goodness of fit of the model to the historical data, and the impact of any sudden, nonrecurring changes (e.g., tort reform) which had not yet been incorporated in the historical data.

STANDARD OF PRACTICE

Section 5. Analysis of Issues and Recommended Practices

- 5.1 Estimating Future Costs - Principle I of the CAS Statement of Principles Regarding Property and Casualty Insurance Rate-making states that "a rate is an estimate of the expected value of future costs." Accordingly, the application of appropriate trending procedures in the rate-making process is essential to estimate those future costs.

- 5.2 Selection of Models - The actuary should be familiar with and consider various methods in statistics and numerical analysis for measuring trends. This process also involves steps for evaluating the tentatively selected model and possibly revising the model.

- 5.3 Purpose of Trending Procedures - The purpose of trending procedures is to estimate future expected values by analyzing historical data and other relevant information. Therefore, the actuary should apply trending procedures which appropriately reflect projected changes in such components as claim costs, claim frequencies, expenses, exposures, and premiums over the trending period.

- 5.4 Analysis of Historical Insurance Data - The actuary should select trending procedures with appropriate consideration given to the analysis of historical insurance data. This includes, but is not limited to, evaluation of:

- a. trending procedures established by precedent or common usage in the actuarial profession
- b. trending procedures used in previous analyses
- c. the choice of an appropriate data base and methodology, with particular emphasis given to the credibility of the data relied upon
- d. the effect of known biases or distortions on the experience relied upon (e.g., impact of catastrophic influences, seasonality, coverage changes, nonrecurring events, and distributional changes in deductibles, types of risks, and policy limits)

- 5.5 Analysis of Non-Insurance Data - Relevant non-insurance data may supplement insurance data. These non-insurance data may indicate general trends in such components as claim costs, claim frequencies, expenses, exposures, and premiums.

- 5.6 Economic and Social Influences - Many economic and social influences can have an impact on trends. In selecting the appropriate trending procedure, the actuary should consider those economic and social influences which may have an impact on trends. It is inappropriate to analyze only those factors which have an impact on trend in only one direction.

5.7 Criteria for Determining Trending Period - In determining the parameters (e.g., average dates of writing, earning, or costs) associated with the experience and forecast periods, criteria such as the following should be considered:

- a. the length of the experience period
- b. the expected length of the forecast period (e.g., 2 years)
- c. the term of the policies (e.g., 1 year, 3 years) contributing to the experience and forecast periods
- d. the distribution of policies written or costs incurred throughout the experience and forecast periods (e.g., uniform distribution)

5.8 Informed Actuarial Judgment - Any trending procedure requires the actuary to exercise informed judgment, using information on historical insurance data and the impact of relevant economic and social factors, as well as statistical validation and testing procedures.

Section 6. Communications and Disclosures

6.1 Documentation and Disclosure Standard - The actuary should be mindful that the provisions of Actuarial Standard of Practice No. 9, Documentation and Disclosure in Property and Casualty Insurance Rating and Loss Reserving, adopted by the Actuarial Standards Board in April 1989, apply to all aspects of ratemaking.

6.2 Trend Selection - If a trend is selected which is substantially different from one that is suggested by the range of available relevant information, the reasons for such a selection should be documented and disclosed.

6.3 Deviation from Standard - An actuary who uses a procedure which differs from this Standard should include, in the actuarial communication disclosing the result of the procedure, an appropriate and explicit statement with respect to the nature, rationale, and effect of such use.

ACTUARIAL STANDARD
OF PRACTICE
NO. 17

EXPERT TESTIMONY BY ACTUARIES

Developed by the
Expert Testimony Task Force
of the
Specialty Committee of the ASB

Adopted by the
Actuarial Standards Board
January 1991

(Doc. No. 029)

ACTUARIAL STANDARD OF PRACTICE NO. 17

EXPERT TESTIMONY BY ACTUARIES

PREAMBLE

Section 1. Purpose, Scope, and Effective Date

1.1 Purpose - This standard provides guidance to the actuary undertaking an expert witness assignment. It is not intended to restrain unreasonably the selection of actuarial assumptions or methods, the communication of actuarial opinions, or the relationship between the actuary and a client or employer.

1.2 Scope - This standard applies to actuaries when they testify as actuarial experts or when they communicate actuarial opinions in a public forum.

This standard supplements the Guides and Interpretative Opinions as to Professional Conduct promulgated by the American Academy of Actuaries (AAA).

Nothing in this standard is intended to discourage reasonable differences of actuarial opinion, or to inhibit responsible creativity in advancing the practice of actuarial science.

This standard is intended to supplement other standards providing guidance for actuarial work. It applies specifically to actuarial expert testimony as such; reference should also be made to standards concerned with the actuarial substance of the assignment.

1.3 Effective Date - The effective date of this standard is April 15, 1991. For judicial proceedings, this standard shall apply to testimony in cases filed on or after the effective date.

Section 2. Definitions

2.1 Actuarial Assumption - The value of a parameter, or other actuarial choice, having an impact on an estimate of a future cost, or other actuarial item, under evaluation.

2.2 Actuarial Literature - Professional books, papers, journals, standards of practice, and the like that provide education or guidance for actuaries.

2.3 Actuarial Method - A procedure by which data are analyzed and utilized for the purpose of estimating a future cost or other actuarial item.

2.4 Actuarial Opinion - A conclusion drawn by an actuary from actuarial knowledge or from the application of one or more actuarial methods to a body of data.

2.5 Actuarial Standard of Practice - A statement, adopted by the Actuarial Standards Board, the Interim Actuarial Standards Board, or the Board of Directors of the AAA and binding on members of the AAA, that defines acceptable practices in actuarial work.

2.6. Data - Statistical or other information that is generally numerical in nature or susceptible to quantification.

2.7 Expert - One who is qualified by "knowledge, skill, experience, training, or education" to render an opinion concerning the matter at hand.

2.8 Material - Resulting in an impact, significant to the interested parties, on the affected actuarial opinion.

2.9 Testimony - Communication of an actuarial opinion in a public forum.

Section 3. Background and Historical Issues

3.1 Increasing Exposure - Actuaries have provided expert testimony in various forums for many years. Expert testimony by actuaries has been increasing in frequency and scope in recent years. It is expected that this trend will continue, leading to increasing public exposure of actuarial experts.

3.2 Public Confidence - Competing actuarial opinions on the same issue have at times been so divergent as to raise a question about the reasonableness of one or both of the opinions. This question is particularly likely to arise when the basis for either opinion is not soundly thought out and explained. On the contrary, actuarial opinions that are supportable and carefully prepared and explained, though divergent, can generate confidence in actuaries' competence to evaluate future contingent events. The focus of this standard is on the preparation and delivery of sound expert testimony by actuaries.

Section 4: Current Practices and Alternatives

4.1 Range of Issues - Actuaries may be called upon to give expert testimony concerning a broad range of issues, such as:

- a. Actuarial present values of retirement or other benefits
- b. Actuarial values incident to a divorce
- c. Adequacy or appropriateness of reserves, premium rates, pricing or underwriting procedures, or provision for administrative costs
- d. Cost impact of claims-made or claims-paid financing
- e. Cost impact of risk classification systems, tort liability decisions, or legislative/regulatory proposals
- f. Lost earnings of a decedent or injured person
- g. Malpractice alleged of an actuary
- h. Relationships between risk and return on investments
- i. Value of an insurance company or other entity
- j. Withdrawal liability assessments under multiemployer plans

4.2 Forums - Actuarial expert testimony may be given in many forums, such as:

- a. Administrative hearings or other executive branch proceedings
- b. Arbitration or other extra-judicial proceedings
- c. Committee hearings or other legislative branch proceedings
- d. Courts of law or other judicial branch proceedings, including depositions
- e. Interviews or other proceedings of the media (see 5.12)

4.3 Modes - Actuarial expert testimony may be oral or written, direct or responsive, formal or informal.

¹¹ Quoted from United States Federal Rules of Evidence 702. The full reference is: "Testimony by Experts. If scientific, technical, or other specialized knowledge will assist the trier of fact to understand the evidence or to determine a fact in issue, a witness qualified as an expert by knowledge, skill, experience, training, or education may testify thereto in the form of an opinion or otherwise."

STANDARD OF PRACTICE

Section 5. Analysis of Issues and Recommended Practices

- 5.1 Review of Standards - An actuary undertaking an expert testimony assignment should be knowledgeable about this standard, other relevant standards of actuarial practice, and the AAA Guides and Interpretative Opinions as to Professional Conduct.
- 5.2 Conflict of Interest - The actuary should be alert to the possibility of conflict of interest, and should disclose to the interested parties any conflict of interest. There is a conflict of interest whenever the actuary's objectivity, or duty owed to a client or employer, is impaired by competing interests.
- If the actuary is uncertain as to whether a conflict of interest exists, the actuary should make full disclosure of the facts to all interested parties, and should come to a conclusion with recognition of those parties' opinions on the subject of the potential conflict.
- 5.3 Advocacy - There may be occasions when an actuary acts as an advocate for a client or employer when giving expert testimony. When acting as an advocate, the actuary should remember that reasonable assumptions, appropriate methods, and supportable opinions should be used.
- 5.4 Identity of Client - The actuary should identify the client or employer on whose behalf the actuary is to give expert testimony. The client or employer is usually a party to the proceedings at which testimony is to be given. Parties to such proceedings may be the shareholders of a corporation, the policyholders of an insurer, the electorate of a political jurisdiction, the employers who maintain a state fund, or another individual or group of persons. This client usually names a representative, such as an attorney or manager, to whom the actuary reports during the course of the assignment. Even though that representative may retain and/or pay the actuary, the actuary's ultimate obligation is to the client, and not to the client's representative as such.
- 5.5 Others Affected - The actuary's fundamental obligation when giving expert testimony is to provide the forum with a valid actuarial opinion. The actuary has the obligation to express truthfully the facts underlying the actuarial opinion. The actuary has this obligation not only to the client or employer, but also to others who may be directly or indirectly affected by the proceedings. These others may include the client's opponent in a lawsuit, the current and potential policyholders in a rate hearing, the plan participants and their dependents in an employee benefit plan action, the creditors in bankruptcy court, or others.

There are times when the actuary who gives expert testimony has obligations beyond those to the direct participants in the proceedings. There is an obligation to the public to apply actuarial skills so as to promote the general welfare. There is an obligation to fellow workers to represent their work fairly and to give credit where appropriate.

- 5.6 Compliance with Laws and Regulations - The actuary must comply with applicable laws and regulations. If the actuary believes that a law or regulation conflicts with sound actuarial principles or practices, the actuary should comply with the law or regulation and should disclose the conflict, subject to the constraints of the forum.
- 5.7 Responsibility for Data - The actuary is responsible for identifying the data necessary for an actuarial analysis. The actuary may not be responsible for the validity of the data, but is responsible for reviewing the reasonableness of the data. The actuary should disclose any data limitations that might affect the results.
- 5.8 Actuarial Assumptions - The actuary is responsible for all actuarial assumptions used in an actuarial analysis (but see also Subsection 5.6 concerning compliance with laws and regulations). The actuary should be prepared to conduct additional calculations in certain forums, when asked either by opposing counsel or the presiding member(s) at the forum. If such calculations are to be made using assumptions or methods different from those used in the actuary's own analysis, the actuary should make clear that the results do not represent the actuary's own expert opinion.
- 5.9 Method of Analysis - The analytical methods used by the actuary should be derived from the actuarial literature. If an alternative method is used, the actuary should be prepared to establish that the approach used is valid under the circumstances.
- 5.10 Projection and Adjustment of Trends - In projecting trends found in the data, the actuary should recognize pertinent data, events, and trends from other sources which may influence the projection of future experience. The actuary should also review the reasonableness of the projections.
- 5.11 Review of Other Relevant Testimony - The actuary is often permitted to review other relevant testimony, including opposing testimony. The actuary should conduct this review objectively, in terms of the reasonableness of the other testimony, rather than solely in terms of whether it agrees or disagrees with the actuary's own testimony.
- 5.12 Interviews or Other Proceedings with the Media - Interviews or other proceedings involving the media frequently do not permit strict adherence to this standard. Nevertheless, the actuary should realize that remarks in such situations may be perceived or characterized as expert testimony, and the actuary should be guided by this standard to the extent practicable in the circumstances.

Section 6. Communications and Disclosures

- 6.1 Background of the Audience - The background of the audience should be kept in mind when testifying as an actuarial expert. Individuals who are unfamiliar with actuarial concepts may be unable to understand actuarial communications that presuppose basic actuarial knowledge, and may be unable to understand such communications if presented using terms or acronyms with which they are unfamiliar. The actuary should explain technical terminology and concepts so that they can be understood by the audience.
- 6.2 Written Reports - Expert testimony delivered by means of a written report should make clear the scope of the assignment, including any limitations or constraints. It should include descriptions and sources of the actuarial data, methods, and assumptions used in the analysis. It should express the actuarial opinions clearly and succinctly, and in a manner appropriate to the audience.
- 6.3 Oral Reports and Testimony - In delivering expert testimony orally, the actuary should express opinions clearly and succinctly, in a manner appropriate to the audience. In addition, the actuary should be prepared to document oral testimony.
- 6.4 Disclosure of Pertinent Information - An actuary giving expert testimony should be prepared to disclose all information that is significant and pertinent to the case at hand. Such information includes but is not restricted to the name of the client or employer, the actuarial methods used, the assumptions and support therefor, the names of persons doing the analysis, and any potential conflicts of interest.
- 6.5 Inherent Uncertainty of Results - Actuarial forecasts or projections have a degree of uncertainty because they are based on the probability of occurrence of future contingent events. One of the most important duties of an actuarial expert witness, and perhaps the most difficult, is to convey the inherent uncertainty of actuarial estimates or forecasts. The actuary giving expert testimony should state that a forecast necessarily has a degree of uncertainty associated with it. The actuary should be prepared to explain the concept of such uncertainty, verbally or numerically, and to convey to the audience that the actuary's own expectations for future results are within a range believed to be acceptable to most actuaries.
- 6.6 Cross-Examination - The actuary must respond truthfully to questions posed during cross-examinations, but need not volunteer information that may be inimical to the interest of the client or employer. Under cross-examination, the actuary should explain and illustrate concepts and calculations in a professional manner. The actuary should not accept a narrowing of the actuary's field or background in an attempt to portray the actuary as inexperienced in an area where the actuary is a qualified expert. When confronted with an attempt to characterize an actuarial opinion as nothing more than a guess, the actuary should counter such a characterization, and not allow the concept of

uncertainty to be used to discredit the validity of actuarial work and testimony.

- 6.7 Conflicting Testimony - At times, the opinions, assumptions, and conclusions expressed in expert testimony by others may conflict with those of the actuary. These situations may generate doubt in the minds of the audience as to which expert to believe.
- If asked to comment on the differences in testimony, the actuary should do so factually. These comments may take a form such as:
- a. showing that the data currently available invalidate a key opinion, assumption, or conclusion of the other testimony;
 - b. showing that the two conclusions do not conflict as much as they appear to, or that the difference is not material; or
 - c. showing what kinds of data may become available in the future to support one or the other set of opinions, assumptions, or conclusions, including an estimate of the time needed to collect a credible body of such data.
- 6.8 Consistency with Previous Statements - When preparing expert testimony, the actuary should be mindful of statements the actuary may have made on the same subject previously. If the actuary employs different methods or assumptions in the current situation, the actuary should be prepared to explain why.
- 6.9 Discovery of Error - If, after delivering expert testimony, the actuary discovers that a material error has been made in it, the actuary has an obligation to make appropriate disclosure of the error as soon as possible.
- 6.10 Nature of the Forum - The nature of the forum for the testimony may dictate the need for flexibility in the application of this standard. In particular settings, the actuary may be prevented from commenting upon or disclosing matters contained in Section 5 of this standard. However, in preparing for expert testimony, the actuary should review with counsel the recommended practices contained in this standard, and explain why these are appropriate.
- 6.11 Deviation from Standard - Deviation from this standard is acceptable if the actuary is able to demonstrate that the deviation was reasonable under the circumstances. Such deviation must be disclosed, subject to the constraints imposed by the nature of the forum.

ACTUARIAL STANDARD
OF PRACTICE
NO. 23

DATA QUALITY

Developed by the
Data Quality Task Force
of the
Specialty Committee of the ASB

Adopted by the
Actuarial Standards Board
July 1993

(Doc. No. 044)

ACTUARIAL STANDARD OF PRACTICE NO. 23

DATA QUALITY

PREAMBLE

Section 1. Purpose, Scope, and Effective Date

- 1.1 Purpose - The purpose of this standard of practice is to give guidance to the actuary in:
- a. selecting the data which underlie the actuarial work product;
 - b. reviewing these data for appropriateness, reasonableness, and comprehensiveness; and
 - c. making appropriate disclosures.
- 1.2 Scope - This standard applies to all areas of practice. Other actuarial standards may contain additional data-quality requirements that are applicable to particular areas of practice.
- 1.3 Effective date - This standard will be effective December 31, 1993.

Section 2. Definitions

- 2.1 Data - For purposes of this standard, the term refers to numerical, census, or classification information and not to general or qualitative information. Assumptions are not data per se but data are commonly used in the development of actuarial assumptions.
- 2.2 Appropriate Data - Data suitable for the intended purpose of an analysis; data that are relevant to the system or process being analyzed.
- 2.3 Comprehensive Data - Data obtained from inventory or sampling methods that contain each data element or record needed for the analysis.
- 2.4 Data Element - An item of information, such as date of birth or risk classification.

Section 3. Background and Historical Issues

An actuarial analysis is based upon a thorough review of data, along with practical knowledge of the field of practice and training in actuarial theory, which together enable the actuary to interpret the results of calculations. Throughout the analytic process, data play an important role. The accuracy and validity of the actuarial analysis are dependent on, among other things, the quality of the data used. Hence an actuarial standard of practice concerning data quality is appropriate.

Another impetus for the development of this standard arises from the perspective of the users of actuarial reports. Users expect that actuaries will seek and use appropriate data in their work, and that actuaries will make disclosures in their actuarial communications of any material imperfections in the underlying data of which the actuaries are aware as of the date of the actuarial communication.

Section 4. Current Practices and Alternatives

Informed judgment is used by actuaries to determine what kinds of data are appropriate for a particular analysis. It is important that the data used are germane to the system or process being analyzed.

Persons or organizations responsible for generating, collecting, or publishing data may apply different standards of quality assurance, ranging from straightforward compilation of figures to extensive verification. Actuaries, in turn, deal with the question of the quality of data underlying their work products in a variety of ways, ranging from reliance on the data supplied by others without any checking to a complete and independent verification of the data.

Actuaries are called upon to provide analyses for a broad range of uses, from limited distribution within an organization to public exposure.

There is also a range of practices with respect to documentation and disclosure of such items as:

- a. sources of data,
- b. material biases due to imperfect data,
- c. adjustments made to correct for imperfect data, and
- d. extent of reliance on the data supplied by others.

STANDARD OF PRACTICE

Section 5. Analysis of Issues and Recommended Practices

Data which are completely accurate, appropriate, and comprehensive are seldom, if ever, available. An actuary performs an analysis with available data and includes in the report sufficient information so that users may be aware of material data limitations known to the actuary, and their implications. Furthermore, a review of data may not always reveal imperfections. This standard does not recommend that an actuary audit data.

5.1 Selection of Data - In undertaking any analysis, an actuary should consider what data to use. The actuary should understand the intended use of the analysis being performed. The intended use will indicate the nature and extent of review needed and the number of alternatives to be reviewed. In evaluating these alternatives, the actuary should:

- a. consider the data elements that are desired, and possible alternative data elements; and
- b. select the data with due consideration of:
 - i. appropriateness for the intended purpose of the analysis, including whether the data are sufficiently current;
 - ii. reasonableness and comprehensiveness of the necessary data elements, with particular attention to internal and external consistency;
 - iii. any limitations of the data, and modifications or assumptions needed in order to use the data;
 - iv. the cost and feasibility of alternatives, including the ability to obtain the information in a reasonable time frame (the benefit to be gained from an alternative data element or data source should be balanced with its relative availability and the cost to collect and compile it); and
 - v. sampling methods, if used to collect data.

5.2 Use of Imperfect Data - The actuary may be aware that the data are incomplete, inaccurate, or not as appropriate as desired. In such cases, the actuary should consider whether the use of such imperfect data may produce material biases in the results of the study, or whether the data are so inadequate that the data cannot be used to satisfy the purpose of the study.

5.3 Reliance on Data Supplied by Others - The actuary may rely on data supplied by another. In doing so, the actuary should disclose such reliance. The accuracy and comprehensiveness of data supplied by others are the responsibility of those who supply the data. However, the actuary should, when practicable, review the data for reasonableness and consistency. The nature and extent of the review should be based on the circumstances of the actuarial assignment.

When such a review is performed:

- a. the actuary should review the data used directly in the actuary's analysis for the purpose of identifying data values that are questionable or relationships that are materially inconsistent. The actuary is not expected to develop additional data compilations solely for the purpose of searching for questionable or inconsistent data.
- b. if the actuary has reason to believe that the data may contain material defects, the actuary should determine, if possible and practicable, the nature and extent of any checking, verification, or auditing that may have been performed on the data. Then, if in the actuary's judgment the actuary should perform a more extensive review, this should be done if practicable.

There may be situations where it is impossible or impracticable to perform a sufficient review of the data. In these instances, the actuary should disclose that the actuary has not sufficiently reviewed the data and should disclose any resulting limitation in the use of the actuarial work product (see subsection 6.2).

Section 6. Communications and Disclosures

6.1 Documentation - An actuary should maintain, for a reasonable period of time, adequate documentation to support the use of specific data underlying the actuarial work product. The time period for maintaining documentation

will depend on considerations such as the purpose of the analysis, the needs of the client, and any applicable regulatory requirements.

6.2 Report - The actuary's report should include the following disclosures:

- a. the source(s) of the data;
- b. the materiality of any potential biases of which the actuary is aware that are due to imperfect data;
- c. adjustments or modifications made because of imperfect data, other than routine corrections made by reference to source documents;
- d. the extent of reliance on data supplied by others (subsection 5.3);
- e. in the event that the actuary has not sufficiently reviewed the data, any resulting limitation on the use of the actuarial work product (also subsection 5.3); and
- f. any unresolved concern the actuary may have about the data which could have a material effect on the actuarial work product.

6.3 Deviation from Standard - An actuary must be prepared to justify the use of any procedures that depart materially from those set forth in this standard and must include, in any actuarial communication disclosing the results of the procedures, an appropriate statement with respect to the nature, rationale, and effect of such departures.

ACTUARIAL STANDARD
OF PRACTICE
NO. 25

CREDIBILITY PROCEDURES APPLICABLE
TO ACCIDENT AND HEALTH, GROUP TERM LIFE, AND
PROPERTY/CASUALTY COVERAGES

Developed by the
Casualty and Health Committees of the
Actuarial Standards Board

Adopted by the
Actuarial Standards Board
October 1996

(Doc. No. 051)

ACTUARIAL STANDARD OF PRACTICE NO. 25

CREDIBILITY PROCEDURES APPLICABLE
TO ACCIDENT AND HEALTH, GROUP TERM LIFE, AND
PROPERTY/CASUALTY COVERAGES

STANDARD OF PRACTICE

Section 1. Purpose, Scope, and Effective Date

- 1.1 Purpose—The purpose of this standard of practice is to provide guidance to actuaries in the selection of a credibility procedure and the assignment of credibility values to sets of data including subject experience and related experience.
- 1.2 Scope—This standard of practice is applicable to accident and health; group term life; property/casualty coverage; and other forms of non-life coverage. This standard also applies to other financial security systems, such as self-insurance, that provide similar coverages. This standard is applicable to rate-making, prospective experience rating, and whenever else credibility procedures are used, including but not limited to reserve analysis, solvency testing, and asset/liability management. This standard does not apply to annuities and pension plans.

- 1.3 Effective Date—This standard will be effective with respect to work performed after March 1, 1997.

Section 2. Definitions

The definitions below are defined for use in this actuarial standard of practice.

- 2.1 Credibility—A measure of the predictive value in a given application that the actuary attaches to a particular body of data (*predictive* is used here in the statistical sense and not in the sense of predicting the future).
- 2.2 Full Credibility—The level at which the subject experience is assigned full predictive value based on a selected confidence interval.

- 2.3 **Rate-making**—The process of determining estimates of the expected value of future costs per unit of exposure for a group of risks.
- 2.4 **Related Experience**—Premiums, losses, exposures, expenses, and other relevant data for coverage analogous to the coverage under consideration. Other data may include established rate levels or differentials. Such data might also be external to the client or the insurance industry, such as information on trends in claim costs or patterns of claim frequencies.
- 2.5 **Subject Experience**—Premiums, losses, exposures, expenses, and other data relevant to the coverage under consideration.

Section 3. Analysis of Issues and Recommended Practices

- 3.1 **Purpose and Use of Credibility Procedures**—The purpose of credibility procedures is to blend information from subject experience with information from one or more sets of related experience when the subject experience does not have full credibility in order to improve the estimate of expected values, or to determine when the subject experience should have full credibility and blending is unnecessary. Credibility procedures should be used in ratemaking and prospective experience rating and may be used for other purposes. When such procedures are used, this standard applies.

- 3.2 **Selection of Credibility Procedures**—The actuary should be familiar with and consider various methods of determining credibility. The models selected may be different for different applications. The selection process involves testing the tentatively selected model and possibly revising the model. The actuary should recognize those instances where it may not be cost-effective to perform this selection process. Additional calculations may be made to satisfy applicable regulations and statutes.

The actuary should select credibility procedures that do the following:

- a. produce results that are reasonable in the professional judgment of the actuary,
- b. do not tend to bias the results in any material way,
- c. are practical to implement, and
- d. give consideration to the need to balance responsiveness and stability.

- 3.3 **Choice of Related Experience**—The actuary should use care in selecting the related experience that is to be blended with the subject experience. Such related experience should have frequency, severity, or other determinable characteristics that may reasonably be expected to be similar to the subject experience. If the proposed related experience does not or cannot be adjusted to meet such criteria, it should not be used. The actuary should apply credibility procedures that appropriately reflect the characteristics of both the subject experience and the related experience.
- 3.4 **Informed Actuarial Judgment**—Any credibility procedure requires the actuary to exercise informed judgment, using relevant information. The use of credibility procedures is not always a precise mathematical process.
- 3.5 **Homogeneity of Data**—In carrying out credibility procedures, the actuary should consider the homogeneity of both the subject experience and the related experience. Within each set of experience, there may be segments that are not representative of the experience set as a whole. Credibility can sometimes be enhanced by separate treatment of these segments.

Section 4. Communications and Disclosures

- 4.1 **Disclosure**—Whenever appropriate in the actuary's professional judgment, the actuary should disclose the credibility procedures used. Any material changes from prior credibility procedures should be disclosed and supported.
- 4.2 **Deviation from Standard**—An actuary must be prepared to justify the use of any procedures that depart materially from those set forth in this standard and must include, in any actuarial communication disclosing the results of the procedures, an appropriate statement with respect to the nature, rationale, and effect of such departures.

**ACTUARIAL STANDARD
OF PRACTICE
NO. 29**

**EXPENSE PROVISIONS
IN PROPERTY/CASUALTY
INSURANCE RATEMAKING**

**Developed by the
Subcommittee on Ratemaking of the
Casualty Committee of the
Actuarial Standards Board**

**Adopted by the
Actuarial Standards Board
July 1997**

(Doc. No. 056)

ACTUARIAL STANDARD
OF PRACTICE
NO. 29

EXPENSE PROVISIONS
IN PROPERTY/CASUALTY
INSURANCE RATEMAKING

STANDARD OF PRACTICE

Section 1. Purpose, Scope, and Effective Date

- 1.1 Purpose—The purpose of this standard of practice is to provide guidance to actuaries in estimating costs for property/casualty insurance ratemaking other than (1) incurred losses, (2) the provision for profit and contingencies, (3) investment expenses, and (4) federal and foreign income taxes.
- 1.2 Scope—This standard of practice applies to all property/casualty insurance coverages. This standard also applies to property/casualty risk financing systems, such as self-insurance, that provide similar coverages. References in the standard to *risk transfer* should be interpreted to include risk financing systems that provide for risk retention in lieu of risk transfer.
- 1.3 Effective Date—This standard will be effective with respect to work performed after December 1, 1997.

Section 2. Definitions

The definitions below are defined for use in this actuarial standard of practice.

- 2.1 Commission and Brokerage Fees—Compensation to agents and brokers.
- 2.2 Expense Limitations—Legislative or regulatory rules that disallow or limit certain categories of expenses in determining rates.

- 2.3 General Administrative Expenses—All operational and administrative expenses (other than investment expenses) not specifically defined elsewhere in this section.
- 2.4 Loss Adjustment Expenses (LAE)—All expenses incurred in investigating and settling claims.
- 2.5 Other Acquisition Expenses—All costs, other than commission and brokerage fees, associated with the acquisition of business.
- 2.6 Policyholder Dividends—Nonguaranteed returns of premium or distributions of surplus.
- 2.7 Premium-Related Expenses—Those expenses that vary in direct proportion to premium, e.g., premium taxes. These expenses are sometimes referred to as *variable expenses*.
- 2.8 Rate—An estimate of the expected value of future costs.
- 2.9 Residual Market Provision—A provision for the entity's costs that represents its share of residual market profits or losses.
- 2.10 Statutory Assessment Provision—A provision for the entity's costs stemming from any mandated assessment.
- 2.11 Taxes, Licenses, and Fees—All taxes and miscellaneous fees except federal and foreign income taxes.

Section 3. Analysis of Issues and Recommended Practices

- 3.1 Categorizing Expenses—The actuary should be familiar with the pertinent requirements for defining expenses, such as those prescribed in the *Institutions for Uniform Classification of Expenses*, published by the National Association of Insurance Commissioners (NAIC), or Regulation 30 of the New York State Insurance Department. The actuary should also be familiar with the entity's own methods of classifying and assigning expenses.
- 3.2 Determining Expense Provisions—The actuary should determine the provisions for loss adjustment expenses; commission and brokerage fees; other acquisition expenses; general administrative expenses; and taxes, licenses, and fees that are appropriate for the policies to be written or coverages provided during the time the rates are expected to be in effect. In addition,

where appropriate, the actuary should consider subdividing the expense categories. Expense provisions should reflect the conditions expected during the time these policies or coverages are expected to be in effect and should include all expenses expected to be incurred in connection with the transfer of risk.

For expenses other than premium-related expenses, the actuary should consider estimating these expenses on a basis that is not directly proportional to premium, such as per policy, per coverage, a percentage of claim losses, or per unit of exposure. Studies or actuarial judgment may support such estimates.

- 3.3 Start-Up Costs—The actuary may amortize start-up or development costs using an appropriate amortization period.
- 3.4 Expense Trending—In determining the future expense components of the rate, the actuary should be guided by Actuarial Standard of Practice (ASOP) No. 13, *Trending Procedures in Property/Casualty Insurance Ratemaking*.
- 3.5 Policyholder Dividends—The *Statement of Principles Regarding Property and Casualty Insurance Ratemaking* of the Casualty Actuarial Society (CAS) classifies policyholder dividends as an expense to operations. When the actuary determines that policyholder dividends are a reasonably expected expense and are associated with the risk transfer, the actuary may include a provision in the rate for the expected amount of policyholder dividends. In making this determination, the actuary should consider the following: the company's dividend payment history, its current dividend policy or practice, whether dividends are related to loss experience, the capitalization of the company, and other considerations affecting the payment of dividends.
- 3.6 Residual Market and Statutory Assessment Provisions—The actuary should include a provision in the rate for any residual market costs or statutory assessments expected to occur during the period of time the rates are expected to be in effect. If these costs are assessed retrospectively, it may be appropriate to include a provision to recover these costs to the extent they were not included in previous rates.
- 3.7 Provision for Reinsurance—The actuary may elect whether to include the cost of reinsurance as an expense provision. If a provision for reinsurance is included, the actuary should consider the amount to be paid to the reinsurer; ceding commissions or allowances; expected reinsurance recoveries; and other relevant information specifically relating to cost, such as a retrospective

profit-sharing agreement and reinstatement premiums between the reinsured and the reinsurer.

Section 4. Communications and Disclosures

- 4.1 Conflict with Law or Regulation—The rate filed with a regulator may differ from an actuarially determined rate because of expense limitations. If a law or regulation conflicts with the provisions of this standard, the actuary should develop a rate in accordance with the law or regulation, and disclose any material difference between the rate so developed and the actuarially determined rate to the client or employer.
- 4.2 Documentation—The actuary should be guided by the provisions of ASOP No. 9, *Documentation and Disclosure in Property and Casualty Insurance Ratemaking, Loss Reserving, and Valuations*.
- 4.3 Deviation from Standard—An actuary must be prepared to justify the use of any procedures that depart materially from those set forth in this standard and must include, in any actuarial communication disclosing the results of the procedures, an appropriate statement with respect to the nature, rationale, and effect of such departures.

ACTUARIAL STANDARD
OF PRACTICE
NO. 30

TREATMENT OF PROFIT AND CONTINGENCY
PROVISIONS AND THE COST OF CAPITAL
IN PROPERTY/CASUALTY INSURANCE RATEMAKING

Developed by the
Task Force on Rate of Return of the
Casualty Committee of the
Actuarial Standards Board

Adopted by the
Actuarial Standards Board
July 1997

(Doc. No. 057)

ACTUARIAL STANDARD
OF PRACTICE
NO. 30

TREATMENT OF PROFIT AND CONTINGENCY
PROVISIONS AND THE COST OF CAPITAL
IN PROPERTY/CASUALTY INSURANCE RATEMAKING

STANDARD OF PRACTICE

Section L. Purpose, Scope, and Effective Date

1.1

Purpose—According to the *Statement of Principles Regarding Property and Casualty Insurance Ratemaking* (hereafter the *Statement of Principles*) of the Casualty Actuarial Society, insurance rates should provide for the cost of capital through underwriting profit and contingency provisions. This standard of practice provides guidance to actuaries in estimating the cost of capital and evaluating underwriting profit and contingency provisions.

1.2

Scope—This standard of practice applies to all property/casualty insurance coverages. This standard also applies to property/casualty risk financing systems, such as self-insurance, that provide similar coverages. References in the standard to *risk transfer* should be interpreted to include risk financing systems that provide for risk retention in lieu of risk transfer. Further, as is true of the *Statement of Principles*, this standard is limited to defining a *rate* as the estimation of future costs and does not address other considerations that may affect a *price*, such as marketing goals, competition, and legal restrictions.

1.3

Effective Date—This standard will be effective with respect to work performed after December 1, 1997.

Section 2. Definitions

The definitions below are defined for use in this actuarial standard of practice.

- 1 **Capital**—The funds intended to assure payment of obligations from insurance contracts, over and above those funds backing the liabilities.
- 2 **Contingency Provision**—A provision for the expected differences, if any, between the estimated costs and the average actual costs, that cannot be eliminated by changes in other components of the ratemaking process.
- 3 **Cost of Capital**—The rate of return that capital could be expected to earn in alternative investments of equivalent risk; also known as *opportunity cost*.
- 4 **Insurance Cash Flows**—Funds from premiums and miscellaneous (non-investment) income from insurance operations, and payments for losses, expenses, and policyholder dividends. Associated income taxes are recognized when the analysis is on a post-tax basis.
- 5 **Insurance Risk**—The extent to which the level or timing of actual insurance cash flows is likely to differ from expected insurance cash flows.
- 6 **Investment Income**—Proceeds (other than the return of principal) derived from the investment of assets, minus investment expenses. Associated income taxes are recognized when the analysis is on a post-tax basis.
- 7 **Investment Income from Insurance Operations**—The income associated with the investment of insurance cash flows. (This is sometimes referred to as *investment income on policyholder-supplied funds*.)
- 8 **Investment Risk**—The extent to which the level or timing of actual investment proceeds is likely to differ from what is expected.
- 9 **Leverage**—A measure of the relative amount of risk to which capital is exposed, typically expressed as the ratio of an exposure measure (such as premium or liabilities) to the capital amount.
- 10 **Operating Profit**—The sum of underwriting profit, miscellaneous (non-investment) income from insurance operations, and investment income from insurance operations. Associated income taxes are recognized when the analysis is on a post-tax basis.

2.11 **Rate**—An estimate of the expected value of future costs.

2.12 **Total Return**—The sum of operating profit and investment income on capital, usually after income taxes, often expressed in percentage terms.

2.13 **Underwriting Expenses**—All expenses except losses, loss adjustment expenses, investment expenses, policyholder dividends, and income taxes.

2.14 **Underwriting Profit**—Premiums less losses, loss adjustment expenses, underwriting expenses, and policyholder dividends.

2.15 **Underwriting Profit Provision**—The provision for underwriting profit in the actuarially developed rate, typically expressed as a percentage of the rate.

Section 3. Analysis of Issues and Recommended Practices

3.1 **Estimating the Cost of Capital and the Underwriting Profit Provision**—Property/casualty insurance rates should provide for all expected costs, including an appropriate cost of capital associated with the specific risk transfer. This cost of capital can be provided for by estimating that cost and translating it into an underwriting profit provision, after taking leverage and investment income into account. Alternatively, the actuary may develop an underwriting profit provision and test that profit provision for consistency with the cost of capital. The actuary may use any appropriate method, as long as such method is consistent with the considerations in this standard.

For historical and practical reasons, this standard separately discusses the underwriting profit provision, investment income from insurance operations, and investment income on capital. The actuary should keep in mind that evaluation of whether the cost of capital is appropriately recognized does not necessarily require these distinctions.

3.2 **Basis for Cost of Capital Estimates**—In estimating the cost of capital, the actuary should consider the relationship between risk and return. The methods used for estimating the cost of capital should reflect the risks involved in the risk transfer under consideration. These risks may include insurance, investment, inflation, and regulatory risks, as well as diversification, debt structure, leverage, reinsurance, market structure, and other appropriate aspects of the social, economic, and legal environments.

Thus, the cost of capital is likely to vary from one insurer to another. The actuary should recognize that the capital which is needed to support any risk transfer has an opportunity cost regardless of the source of capital or the structure of the insurer.

3.3 Estimates of Future Costs—Since all components of a rate should be estimates of future costs relating to the risk transfer during the prospective period of time to which the rate applies, capital costs, investment income, income taxes, cash flows, and leverage factors used in calculating the profit provision should all be based on expected future values.

4 Parameters of the Risk Transfer—The actuary should recognize that the cost of capital associated with an individual risk transfer may vary, based on the specific parameters of the transfer. To the extent that deductibles, dividend or return of premium plans, reinsurance, etc., affect the risk of the insurer, the cost of capital and the amount of capital needed to support the transaction may be affected.

5 Investment Income—There are two elements of investment income that the actuary should consider: investment income from insurance operations and investment income on capital.

The actuary should assess the investment risk, since the amount and cost of capital should reflect investment risk as well as the risk associated with the insurance cash flows. Investment risk addresses the cost of default, reinvestment risk, and other investment uncertainties. Such risks can result in a significantly different yield than the stated yield rate.

Any of several general approaches may be used by the actuary to estimate investment income, as long as the assumptions are reasonable and appropriate. The investment yield rates used should be appropriate for the cash flow patterns associated with the coverages under consideration. If historical balance sheet and cash flow data are used to project investment income, the data should be adjusted to represent future investment income from the associated coverages.

The actuary may use any of a number of methods for recognizing investment income from insurance operations. Two such approaches are as follows:

a. Methods that estimate investment income based on projected insurance cash flows. The insurance cash flows are projected for each future period, and the expected investment yield rate appropriate for

each future period is applied to the insurance cash flow for that period. The investment yield rates should be appropriate for the cash flow patterns associated with the coverages under consideration.

b. Methods that apply an expected investment yield rate to assets representing the liabilities for losses, loss adjustment expenses, and unearned premium net of agents' balances and prepaid expenses. If historic liability-to-premium relationships are used, they should be adjusted to reflect expected future relationships between liabilities and premiums. The actuary should also consider, for example, the effects of growth, changes in expected loss or expense patterns, and the effect of the delayed receipt of investment income. The investment yield rate selected should represent the expected investment yield for the insurer during the period the rates are expected to be in effect.

3.6 Income Taxes—To the extent income taxes are not included in the expense provision, the actuary should use provisions for expected income taxes that are consistent with the earnings expected from the insurance transaction being evaluated.

3.7 Contingency Provision—The actuary should include a contingency provision if the assumptions used in the ratemaking process produce cost estimates that are not expected to equal average actual costs, and if this difference cannot be eliminated by changes in other components of the ratemaking process.

While the estimated costs are intended to equal the average actual costs over time, differences between the estimated and actual costs of the risk transfer are to be expected in any given year. If a difference persists, the difference should be reflected in the ratemaking calculations as a contingency provision. The contingency provision is not intended to measure the variability of results and, as such, is not expected to be earned as profit.

3.8 Use of Different Bases—The cost of capital can be expressed as a percentage of capital, a percentage of assets, a percentage of premium, or other appropriate base. The actuary may choose any such appropriate base. Actuaries may use different bases, which can be converted from one to another. Regardless of which base is used to reflect the cost of capital, the actuary should clearly identify the base used and should document the relevant assumptions.

3.9 Accounting Rules for Comparing the Cost of Capital—The accounting rules employed within any model should be internally consistent. When comparing one industry with another, the actuary should make any necessary adjustments so that costs of capital of industries with different accounting methods can be properly compared.

Section 4. Communications and Disclosures

4.1 Conflict with Law or Regulation—If a law or regulation conflicts with the provisions of this standard, the actuary should develop a rate in accordance with the law or regulation, and disclose any material difference between the rate so developed and the actuarially determined rate to the client or employer.

4.2 Documentation—The actuary should be guided by the provisions of ASOP No. 9, *Documentation and Disclosure in Property and Casualty Insurance Rating, Loss Reserving, and Valuations*.

4.3 Deviation from Standard—An actuary must be prepared to justify the use of any procedures that depart materially from those set forth in this standard and must include, in any actuarial communication disclosing the results of the procedures, an appropriate statement with respect to the nature, rationale, and effect of such departures.

**North Carolina Rate Bureau
Data Reviewed**

<u>Rate Element</u>	<u>Type of Data</u>	<u>Number of Years Reviewed</u>
<i>Loss Provision:</i>		
BI, PD, Med Pay, UM	Accident Year	3
Comprehensive, Collision	Calendar Year	3
Motorcycles	Calendar Year	3
BI – Increased Limits	Accident Year	3
PD – Increased Limits	Accident Year	3
<i>Loss Adjustment Factors:</i>		
Loss Trends (except UM)	Calendar Year	6.75
Loss Trends - UM	Calendar Year	12
Loss Development	Accident Year	14
Catastrophe Losses - Comprehensive	Calendar Year	30
<i>Premium Adjustment Factors:</i>		
Symbol Trend	Calendar Year	4.5
<i>Expenses:</i>		
ULAE	Calendar Year	5
General	Calendar Year	5
Other Acquisition	Calendar Year	5
Taxes, Licenses, & Fees	Calendar Year	5
Expense Trends	Calendar Year	4
<i>Other Factors:</i>		
Territory Rating Factors	Calendar Year	3
Dividends	Calendar Year	6
Deviation	Calendar Year	6
Capital Gains	Calendar Year	10
Contingencies	Calendar Year	10
Installment Income	Calendar Year	10

PREFILED TESTIMONY
OF
JAMES H. VANDER WEIDE

2004 PRIVATE PASSENGER NONFLEET
AUTOMOBILE INSURANCE RATE FILING
BY THE NORTH CAROLINA RATE BUREAU

Q. WHAT IS YOUR NAME, OCCUPATION, AND BUSINESS ADDRESS?

A. My name is James H. Vander Weide. I am Research Professor of Finance and Economics Emeritus at the Fuqua School of Business of Duke University. I am also President of Financial Strategy Associates, a firm that provides strategic and financial consulting services to clients in the electric, gas, insurance, telecommunications, and water industries. My business address is 3606 Stoneybrook Drive, Durham, North Carolina.

Q. WOULD YOU PLEASE DESCRIBE YOUR EDUCATIONAL BACKGROUND AND PRIOR ACADEMIC EXPERIENCE?

A. I graduated from Cornell University in 1966 with a Bachelor's Degree in Economics. I then attended Northwestern University where I earned a Ph.D. in Finance. In January 1972, I joined the faculty of the School of Business at Duke University and was subsequently named Assistant Professor, Associate Professor, and then Professor.

Since joining the faculty I have taught courses in corporate finance, investment management, and management of financial institutions. I have also taught a graduate seminar on the theory of public utility pricing and lectured in executive development seminars on the cost of capital, financial analysis, capital budgeting, mergers and acquisitions, cash management, short-run financial planning, and competitive strategy.

I have served as Program Director and taught in numerous executive education programs at the Fuqua School of Business, including the Duke Advanced Management Program; the Duke Executive Program in Telecommunications; Competitive Strategies in Telecommunications; the Program for CIS Manager Development; and tailored programs developed for corporations such as ABB, TRW, Norfolk Southern, LaFarge, Siemens, and GlaxoWellcome.

In addition to my teaching and executive education activities, I have written research papers on such topics as portfolio management, the cost of capital, capital budgeting, the effect of regulation on the performance of public utilities, the economics of universal service, and cash management. My articles have been published in *American Economic Review*, *Financial Management*,

International Journal of Industrial Organization, Journal of Finance, Journal of Financial and Quantitative Analysis, Journal of Bank Research, Journal of Accounting Research, Journal of Cash Management, Management Science, The Journal of Portfolio Management, Atlantic Economic Journal, Journal of Economics and Business, and Computers and Operations Research. I have written a book titled *Managing Corporate Liquidity: an Introduction to Working Capital Management*, and a chapter for *The Handbook of Modern Finance*, "Financial Management in the Short Run."

Q. HAVE YOU PREVIOUSLY PRESENTED EVIDENCE ON THE COST OF CAPITAL AND OTHER REGULATORY ISSUES?

A. Yes. I have submitted testimony and/or testified on the cost of capital and other regulatory issues before the Federal Communications Commission, the Federal Energy Regulatory Commission, the National Telecommunications and Information Administration, the U.S. Congress, the public service commissions of 40 states and the District of Columbia, the insurance commissions of five states, and the Canadian Radio-Television and Telecommunications Commission.

Q. WHAT IS THE PURPOSE OF YOUR TESTIMONY?

A. I have been asked by the North Carolina Rate Bureau to make an independent appraisal of the aggregate cost of equity

capital for the companies writing private passenger automobile insurance in North Carolina and to recommend a rate of return on equity which is fair, reasonable, and commensurate with returns on investments of comparable risk and which will allow those companies in the aggregate to attract and retain capital on reasonable terms.

Q. WHAT DO YOU MEAN BY THE PHRASE "COST OF EQUITY CAPITAL?"

A. A firm's cost of equity capital is the rate of return expectation that is required in the marketplace on equity investments of comparable risk. If an investor does not expect to earn a return on an equity investment in a firm that is at least as large as the return the investor could expect to earn on other investments of comparable risk, then the investor will not invest in that firm's shares. Thus, a firm's cost of equity capital is also the rate of return expectation that is required in the marketplace in order to induce equity investors to purchase shares in that firm.

Q. IS THE COST OF EQUITY CAPITAL THE SAME AS THE RETURN ON EQUITY?

A. No. The cost of equity capital is a market-based concept that reflects investors' future expectations, while the return on equity is an accounting concept that measures results of past performance. The return on equity is equal

to income available for common equity divided by the book value of common equity.

Q. HAVE YOU FORMED AN OPINION REGARDING THE COST OF EQUITY CAPITAL FOR THE AVERAGE COMPANY WRITING PRIVATE PASSENGER AUTOMOBILE INSURANCE IN NORTH CAROLINA?

A. Yes.

Q. WHAT IS YOUR OPINION IN THAT REGARD?

A. The cost of equity capital for such a company is in the range 11.7 percent to 14.7 percent.

Q. WHAT ECONOMIC PRINCIPLES DID YOU CONSIDER IN ARRIVING AT THAT OPINION?

A. There are two primary economic principles relevant to my appraisal of the cost of equity capital. The first, relating to the demand for capital, states that a firm should continue to invest in plant and equipment only so long as the return on its investment is greater than or equal to its cost of capital. In the context of a regulated firm which has only limited opportunity to choose the timing of its investments, this principle suggests that the regulatory agency should establish revenue levels which will assure equality between the firm's return on investment and its cost of capital.

The second principle, relating to the supply of capital, states that rational investors are maximizing their total return on capital only if the returns they expect to receive on investments of comparable risk are equal. If these returns are not equal, rational investors will reduce or completely eliminate investments in those activities yielding lower expected returns for a given level of risk and will increase investments in those activities yielding higher expected returns. The second principle implies that regulated firms will be unable to obtain the capital required to expand service on reasonable terms unless they are able to provide investors returns equal to those expected on investments of comparable risk.

Q. DO THESE ECONOMIC PRINCIPLES APPLY TO THE SETTING OF INSURANCE RATES?

A. Yes. These are general economic principles that apply to investing in any business activity, including insurance.

Q. HOW DID YOU GO ABOUT DETERMINING THE COST OF EQUITY CAPITAL FOR THE AVERAGE COMPANY WRITING PRIVATE PASSENGER AUTOMOBILE INSURANCE IN NORTH CAROLINA?

A. I used two generally accepted methods to estimate the cost of equity: (i) the Discounted Cash Flow (DCF) Model, and (ii) the Risk Premium Approach.

Q. PLEASE DESCRIBE THE DCF MODEL.

A. The DCF Model suggests that investors value an asset on the basis of the future cash flows they expect to receive from owning the asset. Thus, investors value an investment in a bond because they expect to receive a sequence of semi-annual coupon payments over the life of the bond and a terminal payment equal to the bond's face value at the time the bond matures. Likewise, investors value an investment in a firm's stock because they expect to receive a sequence of dividend payments and, perhaps, expect to sell the stock at a higher price sometime in the future.

A second fundamental principle of the DCF approach is that investors value a dollar received in the future less than a dollar received today. This is because, if they had the dollar today, they could invest it in an interest earning account and increase their wealth. This principle is called the time value of money.

Applying the two fundamental DCF principles noted above to an investment in a bond suggests that investors should value

their investment in the bond on the basis of the present value of the bond's future cash flows. Thus, the price of the bond should be equal to:

Equation 1

$$P_B = \frac{C}{(1+i)} + \frac{C}{(1+i)^2} + \dots + \frac{C+F}{(1+i)^n}$$

where:

- P_B = Bond price;
- C = Cash value of the coupon payment (assumed for notational convenience to occur annually rather than semi-annually);
- F = Face value of the bond;
- i = The rate of interest the investor could earn by investing his money in an alternative bond of equal risk; and
- n = The number of periods before the bond matures.

Applying these same principles to an investment in a firm's stock suggests that the price of the stock should be equal to:

Equation 2

$$P_S = \frac{D_1}{(1+k)} + \frac{D_2}{(1+k)^2} + \dots + \frac{D_n + P_n}{(1+k)^n}$$

where:

P_s = Current price of the firm's stock;
 $D_1, D_2 \dots D_n$ = Expected annual dividend per share on the firm's stock;
 P_n = Price per share of stock at the time the investor expects to sell the stock; and
 k = Return the investor expects to earn on alternative investments of the same risk, i.e., the investor's required rate of return.

Equation (2) is frequently called the Annual Discounted Cash Flow (DCF) Model of stock valuation.

Q. HOW DO YOU USE THE DCF MODEL TO DETERMINE THE COST OF EQUITY CAPITAL?

A. The "k" in the equation is the cost of equity capital. We make certain simplifying assumptions regarding the other factors in the equation and then mathematically solve for "k."

Q. WHAT ARE THE ASSUMPTIONS YOU MAKE?

A. Most analysts make three simplifying assumptions. First, they assume that dividends are expected to grow at the constant rate ("g") into the indefinite future. Second, they assume that the stock price at time "n" is simply the present value of all dividends expected in periods subsequent to "n." Third, they assume that the investors' required rate of return, "k," exceeds the expected dividend growth rate, "g."

Q. DOES THE ANNUAL DCF MODEL OF STOCK VALUATION PRODUCE APPROPRIATE ESTIMATES OF A FIRM'S COST OF EQUITY CAPITAL?

A. No. The Annual DCF Model of stock valuation produces appropriate estimates of a firm's cost of equity capital only if the firm pays dividends just once a year. Since most firms pay dividends quarterly, the Annual DCF Model produces downwardly biased estimates of the cost of equity.

Investors can expect to earn a higher annual effective return on an investment in a firm that pays quarterly dividends than in one which pays the same amount of dollar dividends once at the end of each year. A complete analysis of the implications of the quarterly payment of dividends on the DCF Model is provided in Exhibit RB-23. For the reasons cited there, I employed the Quarterly DCF Model throughout my calculations.

Q. PLEASE DESCRIBE THE QUARTERLY DCF MODEL YOU USED.

A. The Quarterly DCF Model I used is described by Equation 10 on page 11 in Exhibit RB-23. This equation shows that the cost of equity is: the sum of the dividend yield and the growth rate, where the dividend in the dividend yield is the equivalent dividend at the end of the year, and the growth rate is the expected growth in dividends or earnings per share.

- Q. HOW DID YOU APPLY THE DCF APPROACH TO OBTAIN THE COST OF EQUITY CAPITAL FOR THE COMPANIES WRITING PRIVATE PASSENGER AUTOMOBILE INSURANCE IN NORTH CAROLINA?
- A. I applied the DCF approach to three groups of companies: Value Line's group of property/casualty insurance companies, a subset of those companies that have a high percentage of revenues from private passenger automobile insurance, and the S&P 500.
- Q. WHY DID YOU APPLY THE DCF APPROACH TO THE S&P 500 AS WELL AS TO VALUE LINE'S PROPERTY/CASUALTY INSURANCE COMPANIES?
- A. As I noted previously, the cost of equity is defined as the rate of return investors expect to earn on investments in other companies of comparable risk. I applied the DCF approach to the S&P 500 because they are a large group of companies that, on average, are typically viewed as being comparable in risk to the property/casualty insurance industry. The use of a larger set of comparable risk companies should provide an accurate estimate of the cost of equity for the companies writing private passenger automobile insurance in North Carolina.
- Q. DID YOU INCLUDE ALL THE VALUE LINE PROPERTY/CASUALTY INSURANCE COMPANIES?

- A. No. Among the Value Line property/casualty insurance companies, I deleted any firm which either pays no dividend, has recently lowered its dividend, or has fewer than three five-year earnings forecasts available from I/B/E/S (formerly known as the Institutional Brokers Estimate System). The Value Line property/casualty companies I used are shown in Exhibit RB-24.
- Q. DO ANY OF VALUE LINE'S GROUP OF PROPERTY/CASUALTY INSURANCE COMPANIES HAVE A SIGNIFICANT PERCENTAGE OF REVENUES FROM PRIVATE PASSENGER AUTOMOBILE INSURANCE?
- A. Yes. The following companies have a significant percentage of revenues from private passenger automobile insurance: Allstate, Mercury General, Progressive, and Selective. However, Mercury General did not have enough analysts' growth estimates to perform a DCF analysis, and the DCF result for Selective exceeded the mean result by more than one standard deviation. Thus, I show DCF results for only Allstate and Progressive on Exhibit 25.
- Q. WHAT CRITERIA DID YOU USE TO SELECT COMPANIES IN THE S&P 500?
- A. I included those firms which pay dividends and which have at least three five-year earnings forecasts available from I/B/E/S. I excluded the insurance companies in the S&P 500

because I had already calculated DCF results for the Value Line property/casualty insurance companies. The S&P 500 companies I used are shown in Exhibit RB-26.

Q. WHY DID YOU ELIMINATE ANY COMPANY WHICH HAD RECENTLY LOWERED ITS DIVIDEND OR WHICH FAILS TO PAY DIVIDENDS?

A. I eliminated those companies because it is extremely difficult to make a reliable estimate of the future dividend growth rate for companies that have recently lowered their dividends or do not pay dividends. If a company has recently lowered its dividend, investors do not know whether the company will again lower its dividend in the future, or whether the company will attempt to increase its dividend back toward its previous level. If a company does not pay a dividend, one cannot mathematically apply the DCF approach.

Q. HOW DID YOU ESTIMATE THE GROWTH COMPONENT OF THE QUARTERLY DCF MODEL?

A. I used the average of analysts' estimates of future earnings per share (EPS) growth reported by I/B/E/S. As part of their research, financial analysts working at Wall Street firms periodically estimate EPS growth for each firm they follow. The EPS forecasts for each firm are then published. The forecasts are used by investors who are contemplating purchasing or selling shares in individual companies.

Q. WHAT IS I/B/E/S?

A. I/B/E/S is a collection of analysts' forecasts for a broad group of companies expressed in terms of a mean forecast and a standard deviation of forecast for each firm. The mean forecast is used by investors as an estimate of future firm performance.

Q. WHY DID YOU USE THE I/B/E/S GROWTH ESTIMATES?

A. The I/B/E/S growth rates (1) are widely circulated in the financial community, (2) include the projections of a large number of reputable financial analysts who develop estimates of future growth, (3) are reported on a timely basis to investors, and (4) are widely used by institutional and other investors. For these reasons, I believe these estimates represent unbiased estimates of investors' expectations of each firm's long-term growth prospects and, accordingly, are incorporated by investors into their return requirements. Consequently, in my opinion, they provide the best available estimate of investors' long-term growth expectations.

Q. WHY DID YOU RELY EXCLUSIVELY ON ANALYSTS' PROJECTIONS OF FUTURE EPS GROWTH IN ESTIMATING THE INVESTORS' EXPECTED

GROWTH RATE RATHER THAN LOOKING AT PAST HISTORICAL GROWTH RATES?

A. There is considerable empirical evidence that analysts' forecasts are more highly correlated with stock prices than are firms' historical growth rates, and, thus, that investors actually use these forecasts.

Q. HAVE YOU PERFORMED ANY STUDIES CONCERNING THE USE OF ANALYSTS' FORECASTS AS THE BEST ESTIMATE OF INVESTORS' EXPECTED GROWTH RATE, G?

A. Yes, I prepared a study in conjunction with Willard T. Carleton, Karl Eller Professor of Finance at the University of Arizona, on why analysts' forecasts provide the best estimate of investors' expectations of future long-term growth. This study is described in a paper entitled "Investor Growth Expectations and Stock Prices: the Analysts versus Historical Growth Extrapolation," published in the Spring 1988 edition of *The Journal of Portfolio Management*.

Q. PLEASE SUMMARIZE THE RESULTS OF YOUR STUDY.

A. First, we performed a correlation analysis to identify the historically-oriented growth rates which best described a firm's stock price. Then we did a regression study comparing the historical growth rates with the consensus

analysts' forecasts. In every case, the regression equations containing the average of analysts' forecasts statistically outperformed the regression equations containing the historical growth estimates. These results are consistent with those found by Cragg and Malkiel, the early major research in this area. These results are also consistent with the hypothesis that investors use analysts' forecasts, rather than historically-oriented growth calculations, in making buy and sell decisions. They provide overwhelming evidence that the analysts' forecasts of future growth are superior to historically-oriented growth measures in predicting a firm's stock price.

Q. WHAT PRICE DID YOU USE IN YOUR DCF MODEL?

A. For the Value Line property/casualty insurance companies, I used a simple average of the monthly high and low stock prices for each firm for the three-month period, August through October 2003. These high and low stock prices were obtained from the Standard & Poor's *Stock Guide*, a source generally available to and used by investors.

Because of the number of companies in the S&P 500, I used a simple average of the monthly closing stock prices for each firm in that sample for the three-month period August

through October 2003, as obtained from I/B/E/S, Thompson Financial.

Q. WHY DID YOU USE THE THREE-MONTH AVERAGE STOCK PRICE, P_0 , IN APPLYING THE DCF METHOD?

A. I used a three-month average stock price in applying the DCF method because stock prices fluctuate daily, while financial analysts' forecasts for a given company are generally changed less frequently, often on a quarterly basis. Thus, to match the stock price with an earnings forecast, it is appropriate to average stock prices over a three-month period.

Q. PLEASE EXPLAIN YOUR INCLUSION OF FLOTATION COSTS.

A. All firms that have sold securities in the capital markets have incurred some level of flotation costs, including underwriters' commissions, legal fees, printing expense, etc. These costs are paid from the proceeds of the stock sale and must be recovered over the life of the equity issue. Costs vary depending upon the size of the issue, the type of registration method used and other factors, but in general these costs range between four percent and five percent of the proceeds from the issue. In addition to these costs, for large equity issues there is likely to be a decline in price associated with the sale of shares to the

public. On average, the decline due to market pressure has been estimated at two percent to three percent.

These cost ranges have been developed and confirmed in a number of generally accepted studies. I believe a combined five percent allowance for flotation costs and market pressure is a conservative estimate that can be used in applying the DCF model in this proceeding.

Q. PLEASE SUMMARIZE THE RESULTS OF YOUR APPLICATION OF THE DCF METHOD TO THE PROPERTY/CASUALTY INSURANCE COMPANIES AND THE S&P 500.

A. As shown in Exhibits RB-24, RB-25, and RB-26, the average DCF cost of equity capital for my group of Value Line property/casualty companies is 14.7 percent; for the insurance companies that have a significant percentage of revenues from private passenger automobile insurance, 14.3 percent; and for the S&P 500 companies, 13.4 percent.¹

Q. WHAT CONCLUSION DO YOU REACH FROM YOUR DCF ANALYSIS ABOUT THE COST OF EQUITY CAPITAL FOR COMPANIES WRITING PRIVATE PASSENGER AUTOMOBILE INSURANCE IN NORTH CAROLINA?

A. On the basis of my DCF analysis, I would conclude that for companies writing private passenger automobile insurance in

North Carolina the cost of equity is in the range 13.4 percent to 14.7 percent.

Q. YOU SAID THE SECOND METHOD YOU USED TO ESTIMATE THE COST OF EQUITY CAPITAL FOR COMPANIES WRITING PRIVATE PASSENGER AUTOMOBILE INSURANCE IN NORTH CAROLINA WAS A RISK PREMIUM APPROACH. PLEASE DESCRIBE THAT APPROACH.

A. I performed a study of the comparable returns received by bond and stock investors over the last 77 years. I estimated the returns on stock and bond portfolios, using stock price and dividend yield data on the S&P 500 stock portfolio and bond yield data on Moody's A-rated utility bonds.

My study consisted of analyzing the historically achieved returns on broadly based stock and bond portfolios going back to 1926. For stocks, I used the S&P 500 stock portfolio and for bonds I used Moody's A-rated utility bonds. The resulting annual returns on the stock and bond portfolios purchased in each year from 1926 through 2003 are shown on Exhibit RB-27. The difference between the stock return and the bond return over that period of time on an arithmetic average basis was 5.19 percentage points.

¹ I also eliminated those companies with DCF results that differed from

Q. WHAT CONCLUSIONS DO YOU DRAW FROM YOUR RISK PREMIUM ANALYSES?

A. My own studies, combined with my analysis of other studies, provide strong evidence for the belief that investors today require an equity return of approximately 5.19 percentage points above the expected yield on A-rated long-term debt issues.

Interest rates on Moody's seasoned A-rated utility bonds during the three months August through October 2003 ranged from 6.8 percent to 6.3 percent. On the basis of this information and my knowledge of bond market conditions, I conclude that the long-term yield on A-rated utility bonds is approximately 6.5 percent. Adding 5.2 percentage points risk premium to the 6.5 percent expected yield on A-rated utility bonds, I obtain an expected return on equity of approximately 11.7 percent.

Q. BASED ON YOUR ANALYSES, WHAT IS YOUR OPINION AS TO THE COST OF CAPITAL FOR THE AVERAGE INSURANCE COMPANY WRITING PRIVATE PASSENGER AUTOMOBILE INSURANCE IN NORTH CAROLINA?

A. Based on my review and studies, I believe that a conservative estimate of the cost of common equity capital for the average insurance company writing private passenger

the mean by one standard deviation. The elimination of these companies

automobile insurance in North Carolina is in the range 11.7 percent to 14.7 percent.

Q. IS THE COST OF EQUITY A FAIR RETURN ON EQUITY?

A. No. The cost of equity is a market-based concept that reflects the return investors expect on the market value of their investment. The fair return on equity is an accounting concept that expresses the accounting rate of return the company earns on the book value of its investment. The cost of equity and the fair return on equity will be equal only when the market value of equity is equal to the book value of equity. Generally, the market value of equity is greater than the book value of equity for both the average firm and the average property/casualty insurer. When the market value of equity is greater than the book value of equity, the fair rate of return on equity must exceed the cost of equity capital for the equity investors to have a reasonable expectation of earning their required return on investment.

Q. DID YOU CONVERT YOUR COST OF EQUITY CAPITAL TO A FAIR RETURN ON EQUITY?

A. No. In this proceeding I have not converted my cost of equity capital to the fair return on equity. The data that

had no effect on my recommended cost of equity.

I previously used to convert my cost of equity to a fair return on equity has not been updated in several years. Given recent experience in the capital markets, I am confident that the fair return on equity would exceed the cost of equity. However, in the absence of data necessary to perform an explicit study, to be conservative, I recommend that my cost of equity estimate also be used as an estimate of the fair return on equity.

THE QUARTERLY DCF MODEL

The simple DCF Model assumes that a firm pays dividends only at the end of each year. Since firms in fact pay dividends quarterly and investors appreciate the time value of money, the annual version of the DCF Model generally underestimates the value investors are willing to place on the firm's expected future dividend stream. In this appendix, we review two alternative formulations of the DCF Model that allow for the quarterly payment of dividends.

When dividends are assumed to be paid annually, the DCF Model suggests that the current price of the firm's stock is given by the expression:

$$P_0 = \frac{D_1}{(1+k)} + \frac{D_2}{(1+k)^2} + \dots + \frac{D_n + P_n}{(1+k)^n} \quad (1)$$

where

P_0 = current price per share of the firm's stock,
 D_1, D_2, \dots, D_n = expected annual dividends per share on the firm's stock,
 P_n = price per share of stock at the time investors expect to sell the stock, and
 k = return investors expect to earn on alternative investments of the same risk, i.e., the investors' required rate of return.

Unfortunately, expression (1) is rather difficult to analyze, especially for the purpose of estimating k . Thus, most analysts make a number of simplifying assumptions. First, they assume that dividends are expected to grow at the constant rate g into the indefinite future. Second, they assume that the stock price at time n is simply the present value of all dividends expected in periods subsequent to n . Third, they assume that the investors' required rate of return, k , exceeds the expected dividend growth rate g . Under the above simplifying assumptions, a firm's stock price may be written as the following sum:

$$P_0 = \frac{D_0(1+g)}{(1+k)} + \frac{D_0(1+g)^2}{(1+k)^2} + \frac{D_0(1+g)^3}{(1+k)^3} + \dots, \quad (2)$$

where the three dots indicate that the sum continues indefinitely.

As we shall demonstrate shortly, this sum may be simplified to:

$$P_0 = \frac{D_0(1+g)}{(k-g)}$$

First, however, we need to review the very useful concept of a geometric progression.

Geometric Progression

Consider the sequence of numbers 3, 6, 12, 24, ..., where each number after the first is obtained by multiplying the preceding number by the factor 2. Obviously, this sequence of numbers may also be expressed as the sequence $3, 3 \times 2, 3 \times 2^2, 3 \times 2^3, \dots$. This sequence is an example of a geometric progression.

Definition: A geometric progression is a sequence in which each term after the first is obtained by multiplying some fixed number, called the common ratio, by the preceding term.

A general notation for geometric progressions is: a , the first term, r , the common ratio, and n , the number of terms. Using this notation, any geometric progression may be represented by the sequence:

$$a, ar, ar^2, ar^3, \dots, ar^{n-1}.$$

In studying the DCF Model, we will find it useful to have an expression for the sum of n terms of a geometric progression. Call this sum S_n .

Then

$$S_n = a + ar + \dots + ar^{n-1}. \quad (3)$$

However, this expression can be simplified by multiplying both sides of equation (3) by r and then subtracting the new equation from the old. Thus,

$$rS_n = ar + ar^2 + ar^3 + \dots + ar^n$$

and

$$S_n - rS_n = a - ar^n \quad ,$$

or

$$(1 - r) S_n = a (1 - r^n) \quad .$$

Solving for S_n , we obtain:

$$S_n = \frac{a(1-r^n)}{(1-r)} \quad (4)$$

as a simple expression for the sum of n terms of a geometric progression. Furthermore, if $|r| < 1$, then S_n is finite, and as n approaches infinity, S_n approaches $a \div (1 - r)$. Thus, for a geometric progression with an infinite number of terms and $|r| < 1$, equation (4) becomes:

$$S = \frac{a}{1 - r} \quad (5)$$

Application to DCF Model

Comparing equation (2) with equation (3), we see that the firm's stock price (under the DCF assumption) is the sum of an infinite geometric progression with the first term

$$a = \frac{D_0(1+g)}{(1+k)}$$

and common factor

$$r = \frac{(1+g)}{(1+k)}$$

Applying equation (5) for the sum of such a geometric progression, we obtain

$$S = a \cdot \frac{1}{(1-r)} = \frac{D_0(1+g)}{(1+k)} \cdot \frac{1}{1-\frac{1+g}{1+k}} = \frac{D_0(1+g)}{(1+k)} \cdot \frac{1+k}{k-g} = \frac{D_0(1+g)}{k-g}$$

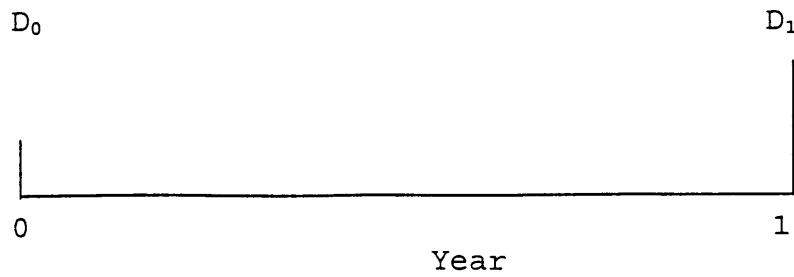
as we suggested earlier.

Quarterly DCF Model

The Annual DCF Model assumes that dividends grow at an annual rate of $g\%$ per year (see Figure 1).

Figure 1

Annual DCF Model

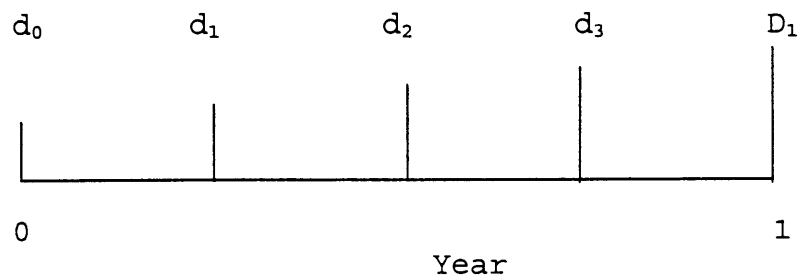


$$D_0 = 4d_0$$

$$D_1 = D_0(1 + g)$$

Figure 2

Quarterly DCF Model (Constant Growth Version)



$$d_1 = d_0(1+g)^{.25}$$

$$d_2 = d_0(1+g)^{.50}$$

$$d_3 = d_0(1+g)^{.75}$$

$$d_4 = d_0(1+g)$$

In the Quarterly DCF Model, it is natural to assume that quarterly dividend payments differ from the preceding quarterly dividend by the factor $(1 + g)^{.25}$, where g is expressed in terms of percent per year and the decimal .25 indicates that the growth has only occurred for one quarter of the year. (See Figure 2.) Using this assumption, along with the assumption of constant growth and $k > g$, we obtain a new expression for the firm's stock price, which takes account of the quarterly payment of dividends. This expression is:

$$P_0 = \frac{d_0(1+g)^{\frac{1}{4}}}{(1+k)^{\frac{1}{4}}} + \frac{d_0(1+g)^{\frac{2}{4}}}{(1+k)^{\frac{2}{4}}} + \frac{d_0(1+g)^{\frac{3}{4}}}{(1+k)^{\frac{3}{4}}} + \dots \quad (6)$$

where d_0 is the last quarterly dividend payment, rather than the last annual dividend payment. (We use a lower case d to remind the reader that this is not the annual dividend.)

Although equation (6) looks formidable at first glance, it too can be greatly simplified using the formula [equation (4)] for the sum of an infinite geometric progression. As the reader can easily verify, equation (6) can be simplified to:

$$P_0 = \frac{d_0(1+g)^{\frac{1}{4}}}{(1+k)^{\frac{1}{4}} - (1+g)^{\frac{1}{4}}} \quad (7)$$

Solving equation (7) for k , we obtain a DCF formula for estimating the cost of equity under the quarterly dividend assumption:

$$k = \left[\frac{d_0(1+g)^{\frac{1}{4}}}{P_0} + (1+g)^{\frac{1}{4}} \right]^4 - 1 \quad (8)$$

An Alternative Quarterly DCF Model

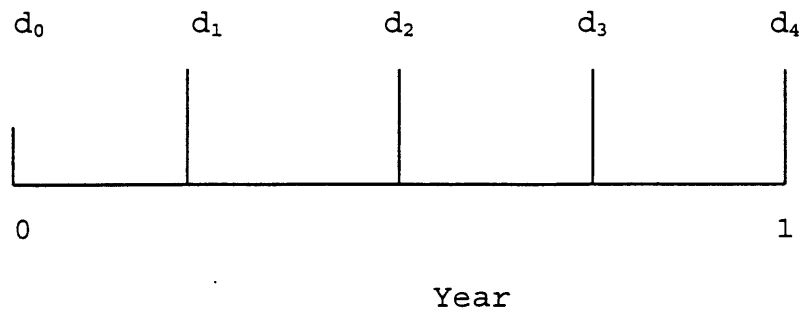
Although the constant growth Quarterly DCF Model [equation (8)] allows for the quarterly timing of dividend payments, it does require the assumption that the firm increases its dividend payments each quarter. Since this assumption is difficult for some analysts to accept, we now discuss a second Quarterly DCF Model that allows for constant quarterly dividend payments within each dividend year.

Assume then that the firm pays dividends quarterly and that each dividend payment is constant for four consecutive quarters. There are four cases to consider, with each case distinguished by varying assumptions about where we are evaluating the firm in relation to the time of its next dividend increase. (See Figure 3.)

Figure 3

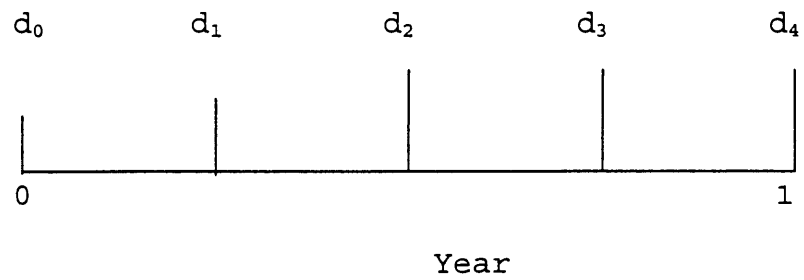
Quarterly DCF Model (Constant Dividend Version)

Case 1



$$d_1 = d_2 = d_3 = d_4 = d_0(1+g)$$

Case 2

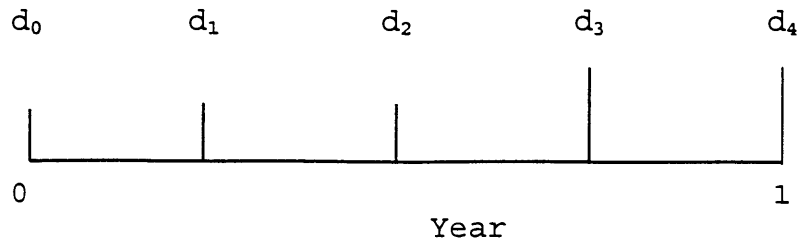


$$d_1 = d_0$$

$$d_2 = d_3 = d_4 = d_0(1+g)$$

Figure 3 (continued)

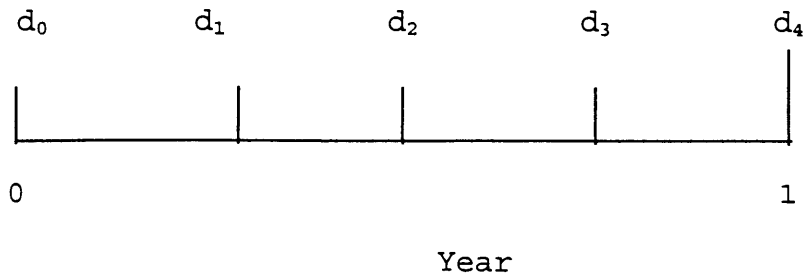
Case 3



$$d_1 = d_2 = d_0$$

$$d_3 = d_4 = d_0(1+g)$$

Case 4



$$d_1 = d_2 = d_3 = d_0$$

$$d_4 = d_0(1+g)$$

If we assume that the investor invests the quarterly dividend in an alternative investment of the same risk, then the amount accumulated by the end of the year will in all cases be given by

$$D_1^* = d_1 (1+k)^{3/4} + d_2 (1+k)^{1/2} + d_3 (1+k)^{1/4} + d_4$$

where d_1 , d_2 , d_3 and d_4 are the four quarterly dividends. Under these new assumptions, the firm's stock price may be expressed by an Annual DCF Model of the form (2), with the exception that

$$D_1^* = d_1 (1 + k)^{3/4} + d_2 (1 + k)^{1/2} + d_3 (1 + k)^{1/4} + d_4 \quad (9)$$

is used in place of $D_0(1+g)$. But, we already know that the Annual DCF Model may be reduced to

$$P_0 = \frac{D_0(1+g)}{k-g}$$

Thus, under the assumptions of the second Quarterly DCF Model, the firm's cost of equity is given by

$$k = \frac{D_1^*}{P_0} + g \quad (10)$$

with D_1^* given by (9).

Although equation (10) looks like the Annual DCF Model, there are at least two very important practical differences. First, since D_1^* is always greater than $D_0(1+g)$, the estimates of the cost of equity are always larger (and more accurate) in the Quarterly Model (10) than in the Annual Model. Second, since D_1^* depends on k through equation (9), the unknown "k" appears on both sides of (10), and an iterative procedure is required to solve for k .

SUMMARY OF DISCOUNTED CASH FLOW ANALYSIS FOR
PROPERTY/CASUALTY INSURANCE COMPANIES

Company	d ₀	P ₀	g	k
ACE Limited	0.170	33.257	13.23	15.9%
Allstate Corp.	0.250	37.130	10.93	13.8%
Berkley (W.R.)	0.070	34.278	12.75	13.7%
Chubb Corp.	0.080	66.380	11.64	14.2%
Cincinnati Financial	0.230	40.243	10.00	12.8%
Everest Re Group Ltd.	0.100	75.443	17.50	18.1%
PartnerRe Ltd.	0.360	50.337	11.67	14.4%
PMI Group	0.038	34.825	13.80	14.2%
Progressive (Ohio)	0.290	70.375	14.57	14.7%
Saint Paul Cos.	0.310	36.142	10.50	14.2%
Transatlantic Hldgs.	0.025	72.357	13.33	14.0%
Travelers Prop/Cas 'B'	0.190	15.965	11.75	13.8%
XL Capital Ltd.	0.480	75.370	14.27	17.3%
Average				14.7%

Notes:

- d₀ = Latest quarterly dividend per Value Line.
- P₀ = Average of the monthly high and low stock prices during the three months ending October 2003 per S&P Stock Guide.
- FC = Selling and flotation costs.
- g = I/B/E/S forecast of future earnings growth October 2003.
- k = Cost of equity using the quarterly version of the DCF Model and a five percent allowance for flotation costs and market pressure (selling costs) as shown by the formula below:

$$k = \frac{d_1(1+k)^{73} + d_2(1+k)^{90} + d_3(1+k)^{25} + d_4}{P_0(1-FC)} + g$$

SUMMARY OF DISCOUNTED CASH FLOW ANALYSIS FOR
PROPERTY/CASUALTY INSURANCE COMPANIES
THAT HAVE A SIGNIFICANT PORTION OF REVENUES FROM PRIVATE
PASSENGER AUTOMOBILE INSURANCE

Company	d ₀	P ₀	g	k
Allstate Corp.	0.230	37.130	10.93	13.8%
Progressive	0.025	70.375	14.57	14.7%
Average				14.3%

Notes:

- d₀ = Latest quarterly dividend per Value Line.
- P₀ = Average of the monthly high and low stock prices during the three months ending October 2003 per S&P Stock Guide.
- SC = Selling and flotation costs.
- g = I/B/E/S forecast of future earnings growth October 2003
- k = Cost of equity using the quarterly version of the DCF Model and a five percent allowance for flotation costs and market pressure (selling costs) as shown by the formula below:

$$k = \frac{d_1(1+k)^{23} + d_2(1+k)^{20} + d_3(1+k)^{25} + d_4}{P_0(1-FC)} + g$$

SUMMARY OF DISCOUNTED CASH FLOW ANALYSIS FOR
S&P 500 COMPANIES

COMPANY	P ₀₀	D ₀	g	k
3M CO	73.69	1.32	11.50%	13.6%
ABBOTT LABS	42.38	0.98	12.03%	14.8%
ADOBE SYSTEMS INCORPORATED	40.97	0.05	12.38%	12.5%
ADOLPH COORS COMPANY	55.76	0.82	10.82%	12.5%
AIR PRODUCTS & CHEMICALS	46.68	0.92	10.12%	12.4%
ALBERTO CULVER CO	60.30	0.42	10.40%	11.2%
ALBERTSONS INCORPORATED	20.60	0.76	7.82%	12.1%
ALCOA INC.	28.85	0.60	12.49%	15.0%
ALTRIA GROUP INC	44.30	2.72	8.89%	16.1%
AMBAC FINANCIAL GROUP INC	67.67	0.44	13.67%	14.4%
AMERICAN EXPRESS COMPANY	46.22	0.40	12.06%	13.1%
AMERICAN POWER CONVERSION CP	18.53	0.32	14.00%	16.1%
AMSOUTH BANCORPORATION	22.37	0.96	8.39%	13.4%
ANHEUSER BUSCH COMPANIES INC	50.85	0.88	11.71%	13.8%
APPLERA CORP-APPLIED BIOSYS	22.42	0.17	11.86%	12.8%
ASHLAND INCORPORATED	35.15	1.10	7.60%	11.2%
AUTODESK INCORPORATED	18.35	0.12	13.67%	14.5%
AUTOMATIC DATA PROCESSING	38.16	0.48	11.43%	12.9%
AVERY DENNISON CORPORATION	53.40	1.48	10.64%	13.9%
AVON PRODUCTS INCORPORATED	66.87	0.84	12.29%	13.8%
BAKER HUGHES INCORPORATED	30.55	0.46	13.43%	15.2%
BALL CORPORATION	54.76	0.60	10.60%	11.9%
BANK NEW YORK INCORPORATED	30.72	0.76	11.62%	14.6%
BANK OF AMERICA CORP	77.65	3.20	9.44%	14.3%
BANK ONE CORPORATION	40.62	1.00	9.61%	12.5%
BAUSCH & LOMB INCORPORATED	45.45	0.52	11.50%	12.8%
BAXTER INTERNATIONAL	28.32	0.58	12.59%	15.0%
BB&T CORPORATION	37.54	1.28	9.62%	13.6%
BEAR STEARNS COMPANIES	74.85	0.80	11.69%	13.0%
BECTON DICKINSON & CO	36.73	0.40	12.08%	13.4%
BEMIS INCORPORATED	45.88	1.12	8.67%	11.5%
BEST BUY INCORPORATED	53.58	0.40	15.33%	16.2%
BIOMET INCORPORATED	33.32	0.15	15.44%	16.0%
BLACK & DECKER MANUFACTURING	44.29	0.84	12.23%	14.5%
BOEING COMPANY	37.40	0.68	12.44%	14.6%
BRISTOL-MYERS SQUIBB CO	25.70	1.12	7.86%	12.9%
BRUNSWICK CORPORATION	27.80	0.50	11.17%	13.3%
BURLINGTON NORTHERN SANTA FE	29.17	0.60	9.36%	11.7%
C R BARD INCORPORATED	73.13	0.92	11.83%	13.3%
CARNIVAL CORPORATION	34.57	0.42	14.35%	15.8%
CATERPILLAR INCORPORATED	72.19	1.48	11.56%	14.0%
CHARTER ONE FINANCIAL INC	31.62	1.04	11.33%	15.2%
CHEVRON TEXACO CORPORATION	73.79	2.92	6.43%	10.9%
CINTAS CORPORATION	40.94	0.27	15.35%	16.2%
CIRCUIT CITY STORES INC	9.99	0.07	13.90%	14.7%
CITIGROUP INCORPORATED	46.34	1.40	11.44%	15.0%
CLOROX COMPANY	45.37	1.08	9.64%	12.4%
COCA COLA CO	44.67	0.88	11.08%	13.4%
COCA COLA ENTERPRISES	19.36	0.16	13.01%	14.0%
COLGATE PALMOLIVE COMPANY	55.57	0.96	11.05%	13.1%
COMERICA INCORPORATED	49.12	2.00	9.33%	14.1%

COMPANY	P ₀₀	D ₀	g	k
COMPUTER ASSOCIATES INTL INC	25.64	0.08	12.83%	13.2%
CONAGRA FOOD INC	22.50	1.04	7.86%	13.2%
COOPER INDUSTRIES LTD	50.68	1.40	10.19%	13.4%
CRANE COMPANY	26.08	0.40	9.17%	10.9%
CSX CORPORATION	31.47	0.40	12.44%	14.0%
CUMMINS INCORPORATED	47.15	1.20	8.83%	11.8%
CVS CORPORATION	32.97	0.23	11.88%	12.7%
DANA CORPORATION	15.73	0.24	10.13%	11.9%
DANAHER CORPORATION	78.52	0.10	15.88%	16.0%
DARDEN RESTAURANTS INC	20.88	0.08	14.56%	15.0%
DEERE & COMPANY	57.27	0.88	9.64%	11.4%
DELPHI CORP	9.16	0.28	8.90%	12.4%
DOLLAR GENERAL CORPORATION	21.92	0.14	15.08%	15.9%
DOMINION RESOURCE INC VA	61.64	2.58	5.71%	10.4%
DOVER CORPORATION	37.83	0.60	12.29%	14.2%
DOW CHEMICAL COMPANY	35.28	1.34	7.83%	12.2%
DOW JONES & COMPANY INC	47.63	1.00	13.80%	16.3%
DTE ENERGY COMPANY	36.55	2.06	5.15%	11.5%
DUKE ENERGY CORPORATION	17.93	1.10	3.93%	10.8%
E I DUPONT DE NEMOURS & CO	41.80	1.40	8.25%	12.1%
EASTMAN CHEMICAL COMPANY	34.06	1.76	7.30%	13.3%
EATON CORP	95.02	1.92	10.88%	13.3%
ECOLAB INC	26.33	0.29	12.44%	13.7%
EL PASO CORPORATION	7.46	0.16	10.15%	12.7%
ELECTRONIC DATA SYSTEMS CORP	21.59	0.60	10.09%	13.3%
ELI LILLY & COMPANY	63.92	1.34	13.14%	15.7%
EMERSON ELEC CO	55.21	1.57	9.68%	13.0%
ENGELHARD CORPORATION	28.61	0.44	10.57%	12.4%
EOG RESOURCES INC	42.13	0.20	12.55%	13.1%
EQUITY RESIDENTIAL	29.49	1.73	6.17%	12.9%
EXXON MOBIL CORP	37.34	1.00	7.44%	10.5%
FANNIE MAE	70.73	1.80	12.70%	15.7%
FEDERATED DEPT STORES INC NE	44.93	0.50	9.31%	10.6%
FEDERATED INVESTORS INC	28.51	0.34	12.75%	14.2%
FEDEX CORP	69.82	0.20	12.87%	13.2%
FIFTH THIRD BANCORP	58.08	1.16	12.89%	15.3%
FIRST DATA	39.21	0.08	15.19%	15.4%
FIRST TENNESSEE NATIONAL BK	43.29	1.20	10.23%	13.5%
FLEET BOSTON FINANCIAL CORP	33.76	1.40	9.39%	14.2%
FLUOR CORPORATION	37.74	0.64	11.33%	13.3%
FORTUNE BRANDS INC	60.81	1.20	11.67%	14.0%
FRANKLIN RES INC	45.62	0.30	12.50%	13.3%
FREDDIE MAC	55.22	1.04	13.47%	15.7%
GANNETT INC DEL	80.47	1.00	10.05%	11.5%
GAP INC	19.24	0.09	15.25%	15.8%
GENERAL DYNAMICS CORP	83.55	1.28	10.45%	12.2%
GENERAL ELEC CO	30.21	0.76	10.42%	13.4%
GENERAL MILLS INC	46.46	1.10	10.32%	13.1%
GENERAL MOTORS CORPORATION	41.95	2.00	6.25%	11.7%
GENUINE PARTS CO	32.35	1.18	7.25%	11.4%
GILLETTE CO	32.67	0.65	10.10%	12.4%
GOLDEN WEST FINL CORP	93.27	0.40	11.63%	12.1%
GOLDMAN SACHS GROUP INC.	90.24	1.00	13.27%	14.6%
GOODRICH CORPORATION	26.35	0.80	10.75%	14.3%
GUIDANT CORPORATION	50.11	0.32	13.05%	13.8%
H J HEINZ CO	34.41	1.08	8.09%	11.7%

COMPANY	P ₀₀	D ₀	g	k
H&R BLOCK INC	44.61	0.80	13.50%	15.7%
HARRAHS ENTERTAINMENT	42.41	1.20	12.70%	16.1%
HASBRO INC.	19.95	0.12	10.56%	11.3%
HCA INC	37.84	0.08	12.75%	13.0%
HERSHEY FOODS CORP	74.06	1.58	9.45%	11.9%
HEWLETT PACKARD CO	20.85	0.32	10.83%	12.6%
HILTON HOTELS CORP	15.96	0.08	13.87%	14.5%
HOME DEPOT INC	34.25	0.28	13.26%	14.2%
HONEYWELL INTERNATIONAL	29.05	0.75	10.18%	13.2%
HUNTINGTON BANCSHARES INC	20.77	0.70	8.08%	12.0%
ILLINOIS TOOL WKS INC	71.50	0.96	13.10%	14.7%
IMS HEALTH INC	21.79	0.08	12.50%	12.9%
INTEL CORPORATION	29.91	0.08	14.58%	14.9%
ITT INDUSTRIES INC	64.71	0.64	14.15%	15.3%
J C PENNEY COMPANY, INC	22.67	0.50	10.13%	12.7%
JANUS CAPITAL GROUP, INC.	15.28	0.04	10.89%	11.2%
JOHNSON & JOHNSON	50.28	0.96	13.39%	15.7%
JOHNSON CTLS INC	100.86	1.44	12.54%	14.2%
JONES APPAREL GROUP INC	32.46	0.32	12.44%	13.6%
JP MORGAN CHASE & CO.	35.36	1.36	10.22%	14.8%
KB HOME	64.27	0.30	12.83%	13.4%
KELLOGG CO	33.43	1.01	8.80%	12.3%
KEYCORP	27.19	1.22	7.55%	12.7%
KEYSPAN CORP	35.04	1.78	6.55%	12.4%
KIMBERLY CLARK CORP	52.40	1.36	8.49%	11.5%
KINDER MORGAN INC	54.05	1.60	12.78%	16.3%
KNIGHT RIDDER INC	70.02	1.28	8.90%	11.0%
LEGGETT & PLATT INC	22.09	0.56	12.73%	15.8%
LEHMAN BROTHERS HOLDING	70.00	0.48	11.09%	11.9%
LIMITED BRANDS	16.74	0.40	11.44%	14.3%
LIZ CLAIBORNE INC	35.58	0.23	12.28%	13.0%
LOCKHEED MARTIN CORPORATION	48.29	0.88	10.30%	12.4%
MANOR CARE INC.	30.59	0.50	13.30%	15.3%
MARSHALL & ILSLEY WI	33.24	0.72	9.67%	12.2%
MATEL INC	19.44	0.05	11.56%	11.9%
MAY DEPT STORES CO	27.14	0.96	7.27%	11.3%
MBIA INC	57.41	0.80	12.25%	13.9%
MBNA CORP	24.17	0.40	14.00%	16.0%
MCCORMICK & CO INC	28.19	0.48	10.86%	12.9%
MCDONALDS CORP	23.97	0.40	8.67%	10.6%
MCGRAW-HILL COMPANIES INCORP	63.95	1.08	11.49%	13.5%
MEADWESTVACO CORP	25.91	0.92	8.00%	12.1%
MEDTRONIC INC	47.49	0.29	15.42%	16.2%
MELLON FINANCIAL CORP	31.00	0.64	11.82%	14.3%
MERCK & CO INC	48.70	1.48	7.36%	10.8%
MEREDITH CORP	47.73	0.38	10.36%	11.3%
MERRILL LYNCH & CO INC	56.47	0.64	12.55%	13.9%
MICROSOFT CORPORATION	27.65	0.24	11.28%	12.3%
MOLEX INC	30.35	0.10	15.83%	16.2%
MONSANTO CO/NEW	25.17	0.52	10.33%	12.7%
MOODY'S CORPORATION	55.72	0.18	15.58%	16.0%
MORGAN STANLEY	51.93	0.92	13.00%	15.1%
MOTOROLA INC	12.08	0.16	12.50%	14.1%
NATIONAL CITY CORP	31.85	1.28	7.29%	11.9%
NEW YORK TIMES CO	45.62	0.58	10.91%	12.4%
NEWELL RUBBERMAID INC	23.07	0.84	11.27%	15.6%

COMPANY	P ₀₀	D ₀	g	k
NIKE INC	61.00	0.56	12.98%	14.1%
NORDSTROM INC	27.53	0.40	11.14%	12.8%
NORFOLK SOUTHERN CORP	19.54	0.32	12.42%	14.4%
NORTH FORK BANCORPORATION NY	36.44	1.08	10.30%	13.8%
NORTHERN TR CORP	44.40	0.68	11.91%	13.7%
NORTHROP GRUMMAN CORPORATION	90.89	1.60	12.10%	14.2%
NUCOR CORPORATION	50.89	0.80	13.00%	14.9%
OCCIDENTAL PETE CORP	35.52	1.04	9.11%	12.5%
OMNICOM GROUP	78.01	0.80	12.64%	13.9%
PACCAR INC	80.53	1.58	9.21%	11.5%
PALL CORPORATION	23.72	0.36	10.44%	12.2%
PARKER HANNIFIN CORP	48.74	0.76	11.95%	13.8%
PEOPLES ENERGY CORPORATION	41.15	2.12	5.17%	11.0%
PEPSI BOTTLING GROUP INC	21.90	0.04	12.38%	12.6%
PEPSICO INC	46.55	0.64	11.49%	13.1%
PFIZER INC	31.09	0.60	13.40%	15.7%
PITNEY BOWES INC	39.74	1.20	10.25%	13.8%
PLUM CREEK TIMBER CO INC	26.36	1.40	4.50%	10.5%
PNC FINANCIAL SERVICES	50.17	2.00	9.05%	13.7%
PPG INDS INC	55.50	1.76	7.77%	11.4%
PRAXAIR	65.84	0.86	10.51%	12.0%
PROCTER & GAMBLE CO	93.57	1.82	10.16%	12.4%
PROGRESSIVE CORP OHIO	72.74	0.10	14.57%	14.7%
PROLOGIS	29.67	1.44	6.23%	11.8%
PULTE HOMES INC	75.48	0.16	12.16%	12.4%
RADIOSHACK CORPORATION	29.81	0.25	10.94%	11.9%
RAYTHEON CO	29.12	0.80	11.50%	14.8%
REEBOK INTL LTD	35.79	0.15	13.84%	14.3%
REGIONS FINANCIAL CORPORATIO	35.90	1.28	8.33%	12.5%
ROCKWELL AUTOMATION INC	28.38	0.66	12.25%	15.0%
ROCKWELL COLLINS	26.74	0.36	10.95%	12.5%
ROHM & HAAS CO	36.63	0.88	9.66%	12.5%
RYDER SYS INC	30.12	0.60	10.75%	13.1%
SABRE HOLDINGS CORPORATION	22.50	0.28	9.79%	11.2%
SARA LEE CORPORATION	19.27	0.62	7.39%	11.1%
SEMPRA ENERGY	29.35	1.00	6.61%	10.5%
SHERWIN WILLIAMS CO	31.34	0.62	9.63%	11.9%
SIGMA ALDRICH CORP	53.51	0.64	10.67%	12.1%
SIMON PROPERTY GROUP INC.	44.20	2.40	7.00%	13.2%
SNAP-ON INCORPORATED	29.10	1.00	10.80%	14.9%
SOUTHTRUST CORP	30.58	0.84	10.88%	14.1%
STANLEY WKS	31.31	1.04	10.10%	14.0%
STATE STREET CORP	47.74	0.56	12.71%	14.1%
SUNOCO INCORPORATED	41.52	1.10	7.78%	10.8%
SUNTRUST BANKS	63.51	1.80	8.64%	11.9%
SUPERVALU INCORPORATED	24.71	0.58	8.07%	10.8%
SYNOVUS FINANCIAL CORPORATIO	26.25	0.66	12.69%	15.7%
SYSCO CORPORATION	32.83	0.44	14.60%	16.2%
T ROWE GROUP, INC	42.03	0.68	12.18%	14.1%
TARGET CORPORATION	39.97	0.28	14.60%	15.4%
TECO ENERGY INC	13.02	0.76	4.90%	11.5%
TEKTRONIX INC	25.12	0.16	14.25%	15.0%
TEXTRON INC	45.41	1.30	12.75%	16.2%
THE WALT DISNEY COMPANY	21.60	0.21	13.89%	15.1%
TJX COMPANIES INCORPORATED	21.01	0.14	14.82%	15.6%
TRIBUNE CO NEW	47.16	0.44	12.69%	13.8%

COMPANY	P ₀₀	D ₀	g	k
TYCO INTERNATIONAL LIMITED	20.84	0.05	11.70%	12.0%
UNION PAC CORP	60.98	0.92	11.85%	13.6%
UNION PLANTERS CORP	32.64	1.33	8.00%	12.7%
UNITED PARCEL SERVICE-CL B	66.74	1.00	12.83%	14.6%
UNITED TECHNOLOGIES CP	81.42	1.40	12.30%	14.3%
US BANCORP (NEW)	25.38	0.82	9.94%	13.7%
UST INCORPORATED	34.64	2.00	6.02%	12.6%
VIACOM INTERNATIONAL INCORPO	41.78	0.24	15.66%	16.4%
VISTEON AUTOMOTIVE	6.72	0.24	9.39%	13.6%
VULCAN MATERIALS CO	42.62	0.98	9.25%	11.9%
WACHOVIA CORP	43.56	1.40	9.80%	13.6%
WAL MART STORES INC	58.61	0.36	13.74%	14.5%
WALGREEN CO	32.85	0.17	15.01%	15.6%
WASHINGTON MUTUAL INCORPORAT	40.91	1.64	11.51%	16.3%
WASTE MANAGEMENT INC.	26.19	0.01	13.05%	13.1%
WELLS FARGO COMPANY	53.56	1.80	11.49%	15.5%
WENDYS INTL INC	34.17	0.24	12.99%	13.8%
WM WRIGLEY JR COMPANY	55.54	0.88	11.20%	13.1%
WORTHINGTON INDS INC	14.31	0.64	9.50%	14.7%
WW GRAINGER INC	48.78	0.74	10.20%	12.0%
WYETH	45.25	0.92	10.58%	13.0%
ZIONS BANCORPORATION	58.43	1.20	11.95%	14.4%
Average				13.4%

Notes: In applying the DCF Model to the S&P 500, I included in the DCF analysis only those companies in the S&P 500 group which pay a dividend, have a positive growth rate, and have at least three analysts' long-term growth estimates. In addition, I excluded all companies in the I/B/E/S group of insurance companies. I also eliminated those companies with DCF results that differed from the mean by one standard deviation. The elimination of these companies had no effect on my recommended cost of equity.

Notes:

- D₀ = Latest dividend per Thomson Financial.
- P₀ = Average of monthly stock prices August, September, October 2003 per I/B/E/S, Thomson Financial.
- FC = Selling and flotation costs.
- g = I/B/E/S forecast of future earnings growth October 2003.
- k = Cost of equity using the quarterly version of the DCF Model and a five percent allowance for flotation costs and market pressure (selling costs) as shown by the formula below:

$$k = \left[\frac{d_0(1+g)^{\frac{1}{4}}}{P_0(1-FC)} + (1+g)^{\frac{1}{4}} \right]^4 - 1$$

COMPARATIVE RETURNS ON S&P 500 STOCKS
AND MOODY'S A-RATED UTILITY BONDS 1926-2002

Year	S&P 500 Stock Price	Stock Dividend Yield	Stock Return	A-rated Bond Price	Bond Return
2003	895.84	0.0180		62.26	
2002	1140.21	0.0138	-20.05%	57.44	15.35%
2001	1335.63	0.0116	-13.47%	56.40	8.93%
2000	1425.58	0.0118	-5.13%	52.60	14.82%
1999	1248.77	0.0130	15.46%	63.03	-10.20%
1998	963.35	0.0116	31.25%	62.43	7.38%
1997	766.22	0.0195	27.68%	56.62	17.32%
1996	614.42	0.0231	27.02%	60.91	-0.48%
1995	465.25	0.0287	34.93%	50.22	29.26%
1994	472.99	0.0269	1.05%	60.01	-9.65%
1993	435.23	0.0288	11.56%	53.13	20.48%
1992	416.08	0.0290	7.50%	49.56	15.27%
1991	325.49	0.0382	31.65%	44.84	19.44%
1990	339.97	0.0341	-0.85%	45.60	7.11%
1989	285.41	0.0364	22.76%	43.06	15.18%
1988	250.48	0.0366	17.61%	40.10	17.36%
1987	264.51	0.0317	-2.13%	48.92	-9.84%
1986	208.19	0.0390	30.95%	39.98	32.36%
1985	171.61	0.0451	25.83%	32.57	35.05%
1984	166.39	0.0427	7.41%	31.49	16.12%
1983	144.27	0.0479	20.12%	29.41	20.65%
1982	117.28	0.0595	28.96%	24.48	36.48%
1981	132.97	0.0480	-7.00%	29.37	-3.01%
1980	110.87	0.0541	25.34%	34.69	-3.81%
1979	99.71	0.0533	16.52%	43.91	-11.89%
1978	90.25	0.0532	15.80%	49.09	-2.40%
1977	103.80	0.0399	-9.06%	50.95	4.20%
1976	96.86	0.0380	10.96%	43.91	25.13%
1975	72.56	0.0507	38.56%	41.76	14.75%
1974	96.11	0.0364	-20.86%	52.54	-12.91%
1973	118.40	0.0269	-16.14%	58.51	-3.37%
1972	103.30	0.0296	17.58%	56.47	10.69%
1971	93.49	0.0332	13.81%	53.93	12.13%
1970	90.31	0.0356	7.08%	50.46	14.81%
1969	102.00	0.0306	-8.40%	62.43	-12.76%
1968	95.04	0.0313	10.45%	66.97	-0.81%
1967	84.45	0.0351	16.05%	78.69	-9.81%
1966	93.32	0.0302	-6.48%	86.57	-4.48%
1965	86.12	0.0299	11.35%	91.40	-0.91%
1964	76.45	0.0305	15.70%	92.01	3.68%
1963	65.06	0.0331	20.82%	93.56	2.61%
1962	69.07	0.0297	-2.84%	89.60	8.89%
1961	59.72	0.0328	18.94%	89.74	4.29%
1960	58.03	0.0327	6.18%	84.36	11.13%

COMPARATIVE RETURNS ON S&P 500 STOCKS
AND MOODY'S A-RATED UTILITY BONDS 1926-2002

1959	55.62	0.0324	7.57%	91.55	-3.49%
1958	41.12	0.0448	39.74%	101.22	-5.60%
1957	45.43	0.0431	-5.18%	100.70	4.49%
1956	44.15	0.0424	7.14%	113.00	-7.35%
1955	35.60	0.0438	28.40%	116.77	0.20%
1954	25.46	0.0569	45.52%	112.79	7.07%
1953	26.18	0.0545	2.70%	114.24	2.24%
1952	24.19	0.0582	14.05%	113.41	4.26%
1951	21.21	0.0634	20.39%	123.44	-4.89%
1950	16.88	0.0665	32.30%	125.08	1.89%
1949	15.36	0.0620	16.10%	119.82	7.72%
1948	14.83	0.0571	9.28%	118.50	4.49%
1947	15.21	0.0449	1.99%	126.02	-2.79%
1946	18.02	0.0356	-12.03%	126.74	2.59%
1945	13.49	0.0460	38.18%	119.82	9.11%
1944	11.85	0.0495	18.79%	119.82	3.34%
1943	10.09	0.0554	22.98%	118.50	4.49%
1942	8.93	0.0788	20.87%	117.63	4.14%
1941	10.55	0.0638	-8.98%	116.34	4.55%
1940	12.30	0.0458	-9.65%	112.39	7.08%
1939	12.50	0.0349	1.89%	105.75	10.05%
1938	11.31	0.0784	18.36%	99.83	9.94%
1937	17.59	0.0434	-31.36%	103.18	0.63%
1936	13.76	0.0327	31.10%	96.46	11.12%
1935	9.26	0.0424	52.84%	82.23	22.17%
1934	10.54	0.0336	-8.78%	66.78	29.13%
1933	7.09	0.0542	54.08%	79.55	-11.03%
1932	8.30	0.0822	-6.36%	70.67	18.23%
1931	15.98	0.0550	-42.56%	84.49	-11.63%
1930	21.71	0.0438	-22.01%	81.19	8.99%
1929	24.86	0.0336	-9.31%	83.95	1.48%
1928	17.53	0.0431	46.12%	86.71	1.43%
1927	13.40	0.0502	35.84%	83.28	8.92%
1926	12.65	0.0446	10.39%	80.81	8.01%
Average Return					
Common Stocks			11.62%		
A-rated Utility Bonds			6.44%		
RISK PREMIUM			5.19%		

**PREFILED TESTIMONY
OF
DAVID APPEL**

**2004 PRIVATE PASSENGER NONFLEET
AUTOMOBILE INSURANCE RATE FILING
BY THE NORTH CAROLINA RATE BUREAU**

I. QUALIFICATIONS AND SUMMARY

Q. Please state your name and present business address.

A. My name is David Appel, and my business address is 1 Pennsylvania Plaza, New York, NY.

Q. What is your occupation?

A. I am Director of Economics Consulting and a Principal with the firm of Milliman - USA.

Q. What is Milliman - USA?

A. Milliman - USA (formerly Milliman & Robertson) is one of the nation's largest independently owned firms of actuaries and consultants. The company operates offices in 30 cities in the U.S., and, through our international network, Milliman Global, is affiliated with similar firms in more than 20 countries worldwide. Our U.S. employees number over 1,600 and our clients number in the thousands. They include insurers, self-insured entities, Federal and State Governments, private corporations, non-profit organizations, unions, and many others. I am a Principal with the firm, and I am in charge of its Economics Consulting practice.

Q. Please describe your educational and employment history.

A. A complete statement of my educational, employment and academic credentials is included as Exhibit RB-29 filed with this testimony.

To summarize, I have a B.A. in economics from Brooklyn College, City University of New York, and M.A. and Ph.D. degrees in economics from Rutgers University. Prior to joining Milliman, I was employed for nine years by the National Council on Compensation Insurance (NCCI), the nation's largest workers compensation insurance statistical, research and ratemaking organization. I joined NCCI as Research Economist in 1980, and held progressively responsible positions as Senior Research Economist, Director of Research, Assistant Vice President and finally Vice President beginning in July 1985. Prior to 1980, I was an instructor in economics at Rutgers University.

- Q. Would you please describe some of your other professional activities?
- A. Yes. Throughout my professional career, I have participated in a variety of academic and business activities related to insurance. I have been a member of the Board of Directors of the American Risk and Insurance Association, the leading learned society of insurance academics. I am currently a member of the editorial board of the Journal of Insurance Regulation (the official research publication of the National Association of Insurance Commissioners), as well as the journal Benefits Quarterly. I act as a peer referee for a number of scholarly journals in economics and insurance, and I maintain an active program of research and publication on issues of current interest in insurance economics. In addition, I was, for twelve years, an Adjunct Professor of Economics at Rutgers University.
- Q. Have you ever published any papers or books?
- A. Yes. During my career, I have authored many papers on various aspects of insurance that have been published in refereed books or scholarly journals. In addition, I have published a large number of papers in non-refereed journals as well. I have also co-edited three volumes of research papers dealing with various aspects of workers compensation and property-casualty insurance. My refereed publications are listed in Exhibit RB-29 filed with this testimony.
- Q. Are you a member of any professional associations?
- A. Yes, I am a member of the American Risk and Insurance Association, and an elected fellow of the National Academy of Social Insurance.
- Q. Have you ever testified in insurance rate regulatory proceedings?
- A. Yes. I have testified on many occasions in such proceedings, including several occasions in North Carolina in the past several years. A complete list is contained in Exhibit RB-29 filed with this testimony.
- Q. What was the general nature of your testimony in these cases?
- A. I have addressed a wide variety of insurance issues during public testimony, including such diverse topics as the impact of economic and demographic factors on insurance costs, the effects of regulation on insurance availability, the use of econometric and statistical models in insurance forecasting, and the use of modern financial theory in developing insurance prices. In North Carolina, my testimony in recent years has focused primarily on the last of these issues, specifically on matters relating to the cost of capital and the expected returns attributable to insurance operations.
- Q. Have you been retained by the North Carolina Rate Bureau as a consultant with respect to the subject of profitability in this rate case?

- A. Yes. I have considered the following four specific matters in connection with this case:
1. Dr. Vander Weide's estimation of the cost of capital.
 2. Whether interest rate sensitivity creates additional risk which affects insurers.
 3. Whether the size distribution of insurers in North Carolina should be considered in estimating the cost of capital in this case.
 4. The returns insurers would expect to earn from underwriting auto insurance in North Carolina, given that the filed underwriting profit provisions are realized.

I have performed various studies and analyses on these matters.

Q. Have you reached any conclusions in regard to these matters?

A. Yes. I will summarize them in bullet form here, and then discuss them each more fully later in the testimony.

1. I have reviewed Dr. Vander Weide's cost of capital estimates, which rely on the two most widely recognized models used for this purpose, and find them to be reasonable. However, Dr. Vander Weide's estimates are based on the implicit assumption that insurers present investors with roughly average risk, relative to all possible investment activities. I believe that investors in the property-casualty insurance industry are subject to an above average degree of risk, and therefore I think it would be prudent to view Dr. Vander Weide's estimates as a conservative estimate of the return to which insurers are entitled.
2. I have considered the impact of interest rate sensitivity on the risk and required return for insurers. Because of the high degree of financial leverage and the substantial share of medium and long term bonds in insurer asset portfolios, insurers are particularly subject to interest rate risk that cannot be diversified away. Based on my analysis, I have found that investors must be compensated for this risk in the form of an additional risk premium above that required for the average security.
3. I have considered the size distribution of insurers in North Carolina, and am aware that the firms providing auto insurance coverage in the state tend to be smaller than those used in Dr. Vander Weide's cost of capital analysis. Since there is conclusive evidence that, over the long run, smaller firms have earned higher returns, this finding must be considered evidence that investors expect higher returns from small firms. This provides additional support for my opinion that Dr. Vander Weide's cost of capital estimates should be viewed as a conservative estimate of the return to which insurers are entitled.
4. In order to test the underwriting profit provisions selected and filed by the NCRB, I have estimated the operating returns insurers would expect to earn from North Carolina auto liability and physical damage coverages assuming the filed underwriting profit provisions are fully earned, and assuming all of the other assumptions actually materialize. I have used the operating return in my analysis

because I am aware that North Carolina law provides that insurers are entitled to expect to earn a return equal to the returns of industries of comparable risk, and that in calculating that expected return, investment income from capital and surplus funds is not to be considered. I refer to that operating return as the statutory return. Based on my calculations, the selected underwriting profit provisions generate statutory returns of 12.1% of net worth on the liability coverages and 12.5% of net worth on the physical damage coverages. Since these returns are within Dr. Vander Weide's range for the fair rate of return, I conclude that the underwriting profit provisions comply with North Carolina law and are not excessive.

II. COST OF CAPITAL REVIEW

- Q. You said your first assignment was to review Dr. Vander Weide's estimate of the cost of capital. Are you familiar with Dr. Vander Weide's approach to estimating the cost of capital in insurance rate cases?
- A. Yes. I am aware of the methodology upon which Dr. Vander Weide relies to estimate the cost of capital and have reviewed it on a number of occasions in the course of previous rate cases in North Carolina. Dr. Vander Weide has used the most widely recognized and accepted models for this purpose, namely the Discounted Cash Flow (DCF) model and the risk premium method. These models, when taken together and properly applied to a reasonably selected data set, provide acceptable estimates of the cost of capital for regulated insurers.
- Q. What has Dr. Vander Weide concluded with respect to the fair rate of return in this case?
- A. Dr. Vander Weide has concluded that the fair rate of return for insurers is in the range of 11.7% -14.7% on net worth as determined under generally accepted accounting principles (GAAP).
- Q. In your opinion, is this an appropriate estimate of the required rate of return?
- A. Yes, however as I indicated a moment ago, I believe that Dr. Vander Weide may have been conservative in his estimates, since he has assumed that the property-casualty industry presents investors with average risk. Based on research I have conducted, I conclude the following:
1. There is evidence that the industry is considerably above average with respect to the volatility of the returns that it provides to investors. This higher volatility of returns makes the property-casualty industry an investment of above average risk.
 2. Since investors require higher returns from smaller firms, and since the firms in Dr. Vander Weide's cost of capital analysis are significantly larger than the average property-casualty insurer in the North Carolina auto insurance market, his approach tends to underestimate the true cost of capital for North Carolina auto insurers.

III. LEVERAGE AND INTEREST RATE RISK

Q. Let us turn to the impact of interest rate sensitivity on insurers' risk and required return. Please turn to this area and describe your analysis.

A. I considered whether there was any reason to believe that the interest rate sensitivity of insurers' asset portfolios contributed to insurer risk. To address this question, I considered both the theoretical and empirical dimensions of the issue. Based on these analyses, I have concluded that the high degree of financial leverage and large share of intermediate and long term bonds in insurer asset portfolios combine to create a significant exposure to interest rate changes. This high degree of interest rate risk causes property-casualty stock returns to have a high degree of volatility, which requires additional compensation above that demanded for the average security.

Q. Why are investors concerned with the volatility of returns to investments in the stocks of property-casualty insurance companies?

A. One of the fundamental principles of financial economics is that investors are generally risk averse -- that is, all else equal, they would prefer stable (rather than volatile) streams of cash returns to their investments. For example, given a choice between receiving a certain \$1,000 per year on an investment of \$10,000, or an equally likely possibility of \$0 or \$2000, most investors would prefer to take the fixed \$1000 per year. Because of this aversion to risk, investors tend to hold diversified investment portfolios, as such portfolios enable the investor to reduce the variability in returns.

Q. Have regulatory authorities recognized the role of risk in determining the fair rate of return for regulated business?

A. Yes. The concept of risk and its relationship to required return is central to the two seminal judicial decisions regarding the fair rate of return for regulated businesses. These decisions were rendered in two cases before the U.S. Supreme Court - Bluefield Waterworks and Hope Natural Gas. In Bluefield, the Court stated:

A public utility is entitled to such rates as will permit it to earn a return on the value of the property which it employs for the convenience of the public equal to that generally being made at the same time and in the same part of the country on investments in other business undertakings which are attended by corresponding risks and uncertainties....

Bluefield Waterworks & Improvement Company v. Public Service Commission of West Virginia, 262 U.S. 679, 692-693 (1923). In Hope, the Court stated:

From the investor or company point of view, it is important that there be enough revenue not only for operating expenses, but also for the capital costs of the business. These include service on the debt and dividends on the stock. By that standard the return to the equity owner should be commensurate with the returns on investments in other enterprises having corresponding risks. That return, moreover, should be sufficient to assure confidence in the

financial integrity of the enterprise, so as to maintain its credit and to attract capital.

Federal Power Commission v. Hope Natural Gas Co., 320 U.S. 591, 603 (1944). These decisions indicate a clear recognition of the relationship between risk and required return. Moreover, they emphasize the importance of providing returns which will attract investors. Since investment funds are acquired in capital markets, this leads us to a consideration of the risk and required returns for property-casualty insurance industry stocks.

Q. What is your opinion regarding the riskiness of property-casualty insurance stocks?

A. The property-casualty insurance industry is often viewed as being of average risk, based on estimates of its market risk. However, I have found that property-casualty insurance stocks are subject to a high degree of interest rate risk in addition to market risk. It is this combination of market and interest rate risk that makes insurance stocks riskier than average.

Q. Can you please explain what you mean by market risk?

A. Yes. As I mentioned earlier, investors prefer stability rather than volatility in their investment returns. While virtually all securities have a certain degree of volatility in their expected returns, part of the risk that is associated with that volatility can be eliminated through the process of diversification. The portion of risk that can be eliminated by diversification is termed diversifiable risk.

Market risk is the risk associated with movements in the overall stock market. It is not possible to eliminate this sort of risk by holding a diversified portfolio of stocks, because there are certain economic events which influence the returns on all stocks simultaneously. These are system-wide events that make the stock market move as a whole.

In general, risk that is not diversifiable is known as systematic risk. Systematic risk stems from events that take place on an economy-wide basis. Investors can only diversify away risks that have offsetting factors somewhere else in the economy. For instance, if one company has a bad year due to reasons specific to it alone, it is highly likely that another company will have a good year which will offset the bad performance. That sort of risk is diversifiable. However, events that take place economy-wide without offsetting factors are not diversifiable.

Q. How is market risk measured?

A. A value that is frequently applied for the purpose of measuring market risk is known as beta. Beta measures the sensitivity of an individual security's return (or price) to changes on the returns (or price) of a broad market index. For example, if a security has a beta of 1.5, then a 10% excess return in the stock market as a whole would imply an expected 15% excess return on that specific security, where excess return is defined as the excess of the security's return over the rate of interest on U.S. Treasury Bills. Such a security

would be viewed as having above average market risk because it is more sensitive to the factors that cause fluctuations in the overall stock market.

According to the theory that justifies the use of beta (the Capital Asset Pricing Model), securities with betas equal to one are deemed of average risk, while those with betas greater (less) than one are deemed to be of greater (less) than average risk. Since the value of beta for the property-casualty insurance stocks followed by Value Line is approximately one, this has often led to the conclusion that the property-casualty insurance industry has average risk. However, empirical research has cast considerable doubt on the ability of beta to quantify adequately the risks to which investors are exposed. This has led researchers to consider other factors, such as interest rate risk, in explaining the required returns to investors, particularly when considering the stocks of financial institutions such as insurers.

Q. You have made reference to the term interest rate risk. Can you please define this term?

A. Yes. Interest rate risk refers to the risk that the value of fixed income investments will fluctuate with changes in interest rates. Suppose an investor buys a bond for \$10,000 that yields a return of 10% per year. If interest rates go up to 11% one year later, then that investor will not be able to earn 11% because of the previous investment in the lower yielding bond. If the investor chooses to sell the bond at that time, he or she will suffer a loss in value - a capital loss - because other investors must be compensated for purchasing a bond that yields less than current market rates. Consequently, the value of a bond goes down when interest rates go up.

Q. Does this mean that investments in bonds are riskier than investments in equities?

A. No, it just means that there is also risk associated with holding bonds, particularly those with a relatively long term to maturity. Investments in equities are still considerably riskier than investments in long term bonds, as evidenced by the fact that returns to large company stocks have had a mean of 13.0% and standard deviation of 20.2% over the period 1926 to 1997, compared to a mean of 5.6% and standard deviation of 9.2% for long term government bonds over the same period.

Q. Does interest rate risk affect investments in property-casualty insurance stocks?

A. Yes. Property-casualty insurance companies invest large amounts of funds in bonds issued by both corporations and governmental bodies. (In fact, according to Best's Aggregates and Averages, in 2000 these companies had more than one and a half times their statutory surplus invested in bonds alone.) The risk that investors face is that when interest rates change, the values of the bonds also change, and hence their investments in property-casualty stocks are subject to interest rate risk. This fact is widely recognized by the financial community.

Q. You said earlier that many investors hold diversified portfolios in order to reduce risk. Why isn't interest rate risk diversified away?

A. Interest rate risk is a systematic risk. Since it stems from events that take place on an economy-wide basis, interest rate risk is not diversifiable. The returns to holders of intermediate and long term bonds are usually higher than those on short term bonds precisely because of interest rate risk--the risk that the values of these bonds will decline due to interest rate increases. If investors could diversify that risk away, we would see little difference between the rates for bonds of different maturities. On the contrary, the existence of the "liquidity premium," which is the differential between long and short term rates due to interest rate risk, is one of the more robust findings of empirical finance. Therefore, when investors purchase property-casualty insurance stocks, they are taking on additional risk that is not diversifiable.

Q. How does interest rate risk affect investors?

A. Since investors cannot diversify away interest rate risk, only the prospect of higher returns will induce them to purchase interest-sensitive stocks. That is, investors must be compensated for purchasing interest-sensitive stocks because they are increasing their exposure to interest rate risk.

Q. Why is interest rate risk different from market risk?

A. Interest rate risk is a separate source of volatility for insurance stocks. Interest rates often change as a result of changes in expectations of future inflation. These changes primarily affect firms that hold what are called nominal assets and liabilities. Nominal assets and liabilities have cash flows that are fixed in nominal terms (for example, accounts receivable, most contracts, and bonds) and are thus subject to erosion in value due to inflation. On the other hand, the cash flows associated with manufacturing and service operations tend to fluctuate with the price level. Since most non-financial firms hold relatively few nominal assets and liabilities, their stocks are not particularly sensitive to changes in interest rates that are due to changes in expected inflation. Therefore interest rate risk adds additional risk to insurance stocks, above and beyond market risk, that is not diversifiable.

Changes in interest rates that are not associated with changes in expected inflation will affect all stocks. This accounts for the moderate degree of correlation between changes in long term interest rates and returns to common stocks. However, the fact that most stocks are not very sensitive to changes in interest rates that are due to changes in expected inflation means that interest rate risk is not fully captured in measures of market risk.

Q. Is it possible to measure interest rate risk?

A. Yes, and I have conducted a number of studies designed specifically to address this issue during the past several years. For purposes of this testimony, I will refer to the most recent of these studies, which was conducted early in 1999.

Q. Did you update this study for your testimony in this case?

A. No, I did not. I originally performed this analysis in 1995, and subsequently updated it in 1997 and 1999. Although the details of the empirical results were not identical in each case, they differed only very slightly from year to year, and were sufficiently similar that I felt it was unnecessary to update it for this testimony. In my opinion, the results from the 1999 study are perfectly acceptable for the purpose to which they are put in this testimony.

Q. How does one measure interest rate risk?

A. A measure that is widely used for this purpose in finance is known as duration. Duration measures how much the value of a cash flow stream changes for a one percentage point change in interest rates. Using data from Best's Aggregates and Averages, for instance, I calculated that the average duration of the bonds held by property-casualty insurers was approximately six years. This means that the value of insurers' bond portfolios would go down by 6% when interest rates go up by one percentage point.

Q. How does this translate into risk for investors in property-casualty insurance stocks?

A. In 1997, insurer bond portfolios were 66% larger than statutory surplus – that is, the value of bonds was 1.66 times the value of statutory surplus. However, I estimated that the value of statutory surplus was approximately 45% of the market value of the property-casualty industry. These facts, taken together, imply that bond portfolios were approximately 75% of the market value of these firms. This means that if interest rates had increased by one percentage point, the value of an investment in insurance stocks would have decreased by 4.5% due to the decline in the value of bonds. (It is not surprising, then, that property-casualty stocks performed very poorly in 1994, for instance, when interest rates on ten year government bonds went from 5.73% in December of 1993 to 7.81% in December of 1994.)

Q. Why do you refer to the interest rates on ten year government bonds?

A. The average maturity of the bonds held by property-casualty insurers is approximately nine years. Data are available from the Federal Reserve on the monthly yields of government bonds with maturities of ten years. Since this is the term to maturity that most closely matches the term to maturity of property-casualty bond portfolios, this is the data series to which I refer.

The longer the term to maturity, the more sensitive the value of a bond is to interest rate risk. In fact, that is exactly what is being measured by duration, after adjusting for the fact that some cash flows are received earlier, e.g., the interest payments.

Q. Isn't it true that when interest rates increase, investment income also increases, offsetting the decline in the value of the bond portfolio?

A. It is true that an increase in interest rates leads to an increase in investment income and therefore to a decline in the market value of insurer liabilities. However, this decline only partially offsets the decline in the value of the bond portfolio, because the value of

property-casualty insurance liabilities is not nearly as sensitive to interest rates as the value of property-casualty insurance assets.

A substantial portion of the industry's liabilities are in what are called "short- and medium-tailed" lines, meaning that claim payments are made relatively soon after premiums are received. This implies that liabilities are considerably less sensitive to changes in interest rates than are assets. In fact, the duration of liabilities was approximately 2 years, which means that their value would decline by 2 percent when interest rates increase by one percentage point. Since discounted liabilities were approximately 80% of the market value of the industry, they are responsible for a 1.6% increase in the market value of property-casualty stocks when a one percentage point increase in interest rates takes place.

- Q. Are there any other significant changes in the market values of insurer assets and liabilities that result from changes in interest rates?
- A. Yes. Insurers also hold common stocks which change in value with changes in interest rates. Since the value of the common stocks held by insurers was approximately 25% of the market value of the industry, and since a very conservative estimate of the duration of stocks is approximately 2, they are responsible for a 0.5% ($0.25 \times 2 = 0.50\%$) decline in the market value of property-casualty stocks when a one percentage point increase in interest rates takes place.
- Q. What is the net impact of a one percentage point increase in interest rates on the value of insurance stocks?
- A. Since bonds and stocks cause declines of 4.5% and 0.5% respectively, and liabilities cause an increase of 1.6%, the net effect on property-casualty stocks of a one percentage point increase in interest rates is a decline in value of approximately $4.5\% + 0.5\% - 1.6\% = 3.4\%$. On the other hand, if interest rates were to decrease by one percentage point, an increase in value of 3.4% would result.
- Q. Can't investors practice asset-liability management in order to control interest rate risk?
- A. Yes, interest rate risk is one of the major reasons that asset-liability management has become so important. There are limits, however, to the effectiveness of asset-liability management. Forecasts must be made regarding the behavior of asset and liability values and cash flows, and when they are inaccurate even the most sophisticated techniques can fail to control interest rate risk. The most important point to note, however, is that asset-liability management techniques come at a cost. Investors can reduce their exposure to interest rate risk, but only by sacrificing some of their expected returns. Reduced risk almost always comes at the cost of reduced returns. When investors purchase the stocks of property-casualty firms, they are amplifying their interest rate risk exposure and must be compensated for taking on additional risk.
- Q. What do you conclude from this investigation of the insurance industry's exposure to interest rate risk?

- A. In my opinion, these facts unambiguously indicate that insurers are subject to above average risk. While the market risk for insurers as measured by beta is roughly average, the degree of interest rate risk to which the industry is exposed is considerably higher than average. Since this risk cannot be entirely diversified away, the overall risk associated with an investment in property/casualty insurance is greater than average. As a consequence, insurers are entitled to a rate of return above that allowed for the average risk investment in the U.S. economy.
- Q. You mentioned earlier that you also conducted an empirical study of the risks of investing in the property-casualty insurance industry. How does one measure the riskiness of an investment?
- A. The approach we have taken is to calculate the mean and standard deviation of the returns that investors have earned in the past. This measures what investors have earned, and how much risk they have had to bear in order to reap those returns. A fundamental principle of financial economics is that higher returns are required in order to induce investors to bear higher risk.
- Q. How are returns to investors calculated?
- A. One simply calculates the percentage increase or decrease in the amount of funds that have been invested. Consider an investment of \$1000 that grows to \$1100 over a one year period. The return on that investment is 10%, which is $(1100-1000)/1000$. The investor has earned an additional \$100, which was 10% of the original investment. If the investor earned 20% in the next year, the mean, or average, return over the two years would be 15%.
- Q. How is the standard deviation of investor returns calculated?
- A. The standard deviation of investor returns is a measure of the average amount by which returns deviate from the mean. When the mean is 15% and the yearly returns are 10% and 20%, the standard deviation is 5%. The way this is calculated is to take the differences between the yearly returns and the mean, square them, and take the square root of the average of those squared differences. The standard deviation is a measure of the volatility of investor returns and therefore a measure of the risk that investors bear.
- Q. Have you calculated the mean and standard deviation of the returns to investing in the property-casualty insurance industry?
- A. Yes, I have. In order to do this, I gathered statistics on prices, dividends, and number of shares outstanding from the December 31, 1998 edition of Compustat Research Insight. This data source contains up to 20 years of historical information on 141 property-casualty insurance stocks; to my knowledge, this is one the largest collections of data on property-casualty insurance companies that has ever been assembled for this purpose.

In order to determine the returns to investors in the property-casualty industry, I calculated the monthly returns to investments in each of the stocks in the sample by computing the percentage change in price plus any dividend yield. I then assumed that an

investor would purchase shares in each of the stocks in proportion to their market value. Thus, if one company was twice as large as another, the investor would put twice as much money into the larger company. As new companies came into the database over time, their returns were included on this market-value weighted basis. In this way I was able to calculate the returns that all investors in the aggregate earned over the period from 1980 to 1998.

Q. What were the results of your analysis?

A. The results of my analysis are contained in Exhibit RB-30. There I have listed the annualized mean and standard deviation for investments in the property-casualty industry and for the Standard & Poor's index of 500 large company stocks from Ibbotson SBBI 1998 Yearbook. This index is often used to calculate the risk and return of the average investment in equities. Exhibit RB-30 shows that the standard deviation of returns to investors in property-casualty insurance stocks was greater than the standard deviation of returns on the S&P 500 in each of the four sub-periods shown, while the mean return was higher over the entire period from 1980 to 1998. (Returns to the industry were depressed in this period largely due to poor performance in both 1990 and 1994. The savings and loan crisis of 1990 affected the performance of insurance stocks in that year, and in 1994 industry returns suffered from both the Northridge earthquake and rising interest rates which substantially reduced the market value of insurer bond portfolios.)

Q. What do these results imply as respects the issues of risk and return?

A. These data indicate that insurance stocks are more volatile, and hence riskier, than the average security in the economy. In addition, the higher than average returns for these securities indicate that investors have been compensated for this additional risk.

Q. Why are returns to investing in property-casualty insurance stocks more volatile than investing in the stocks that make up the Standard & Poor's 500?

A. I believe that there are three main reasons for this.

First, as I have discussed at length, the high degree of financial leverage and mismatched durations of assets and liabilities contributes to the volatility of returns to investors in insurance stocks.

Second, the insurance industry is in the business of bearing risk. Individuals and corporations transfer to property-casualty insurers potential liability for a wide range of possible adverse events, ranging from property damage to professional liability. In light of the unforeseen events that can occur, and, in the recent past, actually have occurred, investors in property-casualty insurance stocks are subject to considerable risk.

Finally, insurance is in the unique position of being a highly competitive industry that is also subject to a high degree of regulation. This combination of regulation and competition creates an environment in which insurers are subject not only to the demands of the market but also to the pressures of the political process. There is substantial evidence that regulation can increase risk for a regulated enterprise, and when that is combined with an aggressively competitive industrial structure, risk is increased.

Q. How do you know that interest rate risk contributes to the higher volatility of property-casualty stocks?

A. My studies have shown that, over the period from 1980-1998, returns to property-casualty stocks varied with changes in interest rates even after adjusting for movements in the overall stock market. Interest rate risk causes fluctuations in the returns of property-casualty stocks above and beyond the volatility that is due to movements in the market as a whole.

Q. Can the higher volatility of property-casualty stocks be eliminated by diversifying across industries?

A. No. As I indicated above, property-casualty stocks have a beta of approximately one, which means that the volatility of their returns will be approximately equal to that of the market. In addition, they take on additional volatility because of interest rate risk, which is not diversifiable. Therefore, although there may be some reduction in volatility by diversifying across industries, the volatility of property-casualty returns will always be expected to exceed that of the market. The combination of average market risk and above average interest rate risk leads to the above average systematic risk of property-casualty insurance stocks.

Q. You said that the combination of regulation and competition increased risk for insurers. Can you describe what you mean?

A. Yes. Traditionally, direct price and rate of return regulation has been imposed on industries known as "public utilities," such as generation and transmission of electric power, distribution of natural gas, provision of local water and sewer service and the like. Because of the nature of the production process, these industries are characterized as "natural monopolies," meaning that it is most efficient for a single producer to provide the service in question. In such circumstances, the state normally grants a monopoly to a single provider and then regulates that firm directly to prevent abuse of monopoly power.

Property-casualty insurance differs dramatically from this model. Rather than a single firm providing service, there are in most states literally hundreds of firms competing in the market, none of which typically have significant market power. (For example, in North Carolina there are more than 600 companies licensed to write auto insurance and approximately 180 actually writing auto liability or physical damage insurance in the state.) These firms compete aggressively to increase market share and attract the best insureds by offering a variety of price and quality combinations that are best tailored to their business objectives. This vigorous competition provides discipline in the marketplace, and, when combined with direct rate of return regulation, the risk for insurers is increased.

I should note that in the past a number of competitively structured industries (such as airlines, trucking, and telecommunications) were subject to regulation, but in recent years there has been a movement to deregulate these activities. This is due in part to the widespread agreement that competition itself is an adequate regulator.

Q. Can you please summarize your testimony on the cost of capital of the property-casualty insurance industry?

A. Yes. Professor Vander Weide has assumed that the property-casualty insurance industry presents investors with risks comparable to the average investment in equities. My analysis has shown that property-casualty insurance stocks are subject to additional volatility due to interest rate sensitivity. Since this additional risk requires compensation in the form of a higher return, I conclude that Professor Vander Weide has been conservative in his calculation of the required rate of return on property-casualty insurance investments.

IV. THE SIZE DISTRIBUTION OF INSURERS

Q. You also said that you considered whether the size distribution of North Carolina insurers should impact the cost of capital in this case. Can you please describe this issue briefly and discuss its implications for this case?

A. Yes. It is a well established fact of empirical finance that small stocks tend to outperform large stocks. Ibbotson Associates, for instance, reports that firms in the ninth and tenth deciles of stocks listed on the principal U.S. stock exchanges have outperformed the market as a whole by approximately 3.5 percentage points over the period 1926 to 2002, even after accounting for the fact that these firms have above average betas. Therefore an adjustment should be made to the cost of capital to the extent that the property-casualty insurance industry is composed of small stocks.

Q. Have you conducted any studies with respect to the significance of the small stock effect in this case?

A. Yes. As with the issue of interest rate risk that I discussed earlier, I have conducted a number of studies relating to the size of insurers in North Carolina, and the implication of their size on the cost of capital. The last such study was performed in 2001, and I have not updated it for this testimony. As with my research on interest rate risk, the results of each study of the small stock effect have been virtually identical, hence I did not see the need to update the study this year. Therefore the results discussed below are based on the last small stock study I conducted in 2001. (All references in the discussion below, including those to Dr. Vander Weide's cost of capital analysis, refer to the 2001 study.)

Q. What are the major findings of your research regarding the small stock effect?

A. I am aware that investors have earned higher returns from small stocks than from large stocks. Furthermore, I have reviewed data on the market capitalization and statutory surplus of the insurers in Dr. Vander Weide's cost of capital analysis and insurers writing auto insurance in North Carolina, and I have come to the following conclusions:

1. The companies in Dr. Vander Weide's cost of capital analysis are among the largest companies in the U.S. economy;

2. They are larger, on average, than the companies in the property-casualty insurance industry;
3. They are larger, on average, than the companies writing auto insurance in North Carolina.

These facts reaffirm my conclusion that the cost of capital that Dr. Vander Weide has presented is conservative.

Q. What evidence do you have that investors require higher returns from smaller companies?

A. There are a considerable number of studies that have demonstrated that small companies have higher returns than large companies. The relationship between firm size and returns is not limited to the largest or smallest stocks, but is evident across firms of all sizes.

Page 1 of Exhibit RB-31 presents the average annual returns for the companies on the New York/American/NASDAQ Stock Exchanges arranged into deciles. Over the 1926-2000 period:

1. The average annual return for companies in the first decile--consisting of the largest 10% of the companies--was 12.1%,
2. The average return for the companies in the fifth decile--slightly above median size--was 15.2%, and
3. The average return for companies in the decile with the smallest companies was 20.9%.

Q. What evidence do you have that the property-casualty companies in the cost of capital analysis are among the largest companies in the U.S. economy?

A. In its SBBI 2001 Yearbook, Ibbotson Associates presents the market capitalization thresholds for NYSE companies arranged into ten firm-size deciles. I computed the market capitalization for each of the 17 companies in Dr. Vander Weide's cost of capital analysis and identified the firm-size decile in which each company is located. The results from this analysis are presented in Exhibit RB-31, Page 2.

Of special interest, all 17 of the companies were in the first five deciles--that is, the upper one-half of all NYSE companies. The average decile was 2.6.

I performed the same computations for the 78 other publicly traded property-casualty insurance companies that are tracked in Standard & Poor's CompuStat Research Insight. The firm-size deciles for these companies, assigned on the basis of market capitalization, are also presented in Exhibit RB-31, Page 2. Only 22 of the 78 companies were in the upper half of the NYSE companies, and nearly two thirds (i.e., 50) of the 78 companies were in the smallest three firm-size deciles. The average decile for these companies was 7.4.

Comparing the average and median-sized firms is another means to demonstrate the differences in firm sizes. As shown at the bottom of Page 2 of Exhibit RB-31, the median-sized firm in Dr. Vander Weide's cost of capital analysis is more than 17 times larger than the median firm in the additional set of companies.

Q. What evidence do you have that the companies in the cost of capital analysis are larger than the average auto insurer in North Carolina?

A. Market capitalization figures are not available for many of the companies that write auto insurance in North Carolina because they are either mutuals or not publicly traded. However, the statutory surplus of these companies (which on average is considerably smaller than market value) is available and provides a good proxy for relative market value. In Exhibit RB-31, Page 3, I have assigned the 17 Value Line companies from Dr. Vander Weide's cost capital analysis, as well as the other 67 insurance company groups that wrote auto insurance in North Carolina in that year, into firm-size deciles based on the statutory surplus as reported in their 2000 annual statements filed with the National Association of Insurance Commissioners (NAIC). While 16 of the 17 companies in the cost of capital analysis are in the largest decile, only 40 of the 67 other company groups that wrote auto insurance in North Carolina in 2000 were in that same decile. The median surplus for the 17 Value Line companies in Dr. Vander Weide's analysis was almost \$1.3 billion, which was more than twice the median surplus for the latter group.

Q. What are your conclusions from this evidence on firm size and investors' required returns?

A. There are two principal findings from my analysis of firm size, rates of return, and cost of capital:

1. There is conclusive evidence that, over the long run, smaller firms have earned higher returns, and this finding must be considered evidence that investors expect higher returns from small firms.
2. The firms in Dr. Vander Weide's cost of capital analysis are among the larger firms in the U.S. economy, and they are significantly larger than the average property-casualty insurer, both nationally and in the North Carolina auto insurance market.

In summary, the estimates from Dr. Vander Weide's cost of capital analysis should be viewed as a lower-bound estimate for property-casualty insurers writing North Carolina auto insurance.

V. PROJECTED RETURN ATTRIBUTABLE TO INSURANCE OPERATIONS

Q. Earlier you said that you had calculated the statutory return insurers would expect from underwriting auto insurance in North Carolina. Have you conducted such an analysis?

A. Yes, I have. I developed a model using traditional insurance profitability analyses and have calculated the statutory returns on equity that would be expected to arise assuming

that actual underwriting and investment results materialize exactly as projected in this filing. The results are contained in Exhibits RB-32 and RB-33 filed with this testimony.

Q. What do you mean when you use the term pro forma in connection with rate of return?

A. I use this term to indicate that the rate of return presented in these exhibits is based on a series of assumptions regarding such inputs as underwriting profit, investment gain, leverage, and the like. If these assumptions actually materialize, then the "pro forma" rates of return calculated in the exhibits will prevail. However, to the extent that these assumptions are not realized, the rate of return will differ from that calculated in the exhibits.

Q. Can you please now describe the components of the model you developed?

A. Yes. The model really consists of a single page for each line of business which calculates the rate of return on equity attributable to undertaking the insurance activity. It sets forth estimates of income derived from underwriting, installment fees and investment of reserves and estimates of costs, comprised of losses, expenses and taxes. This exhibit is supported by several other exhibits which provide calculations of investment yield rates, tax rates, premium to surplus and net worth to surplus ratios, and installment fee income. I will describe the principal elements of these exhibits below.

Q. Before you begin describing the exhibits, is it true that you have retained the revised format of the rate of return model that you presented in last year's filing?

A. Yes. In last year's filing, the Rate Bureau chose to develop rates using a "pure premium" as opposed to a "loss ratio" approach to ratemaking. It is well known that, under identical assumptions, these two methods are equally valid and produce identical results. However, the change to the pure premium method necessitated several changes in the rate of return exhibits as well.

The most significant of these changes are related to the fact that the rate of return calculations are now performed on a net premium basis (where net refers to the fact that premiums are displayed on a net of deviations basis, and dividends and deviations are not considered in the rate of return analysis). Previously, premiums were displayed on a manual basis, and deviations and dividends were reflected in the same manner as an expense. This change is consistent with the manner in which the Rate Bureau has developed the rate indication.

Q. Can you now please describe the major exhibits contained in the rate of return analysis?

A. Yes.

1. Underwriting profit is the difference between earned premiums and projected incurred losses and expenses. This provision was selected by the Rate Bureau.
2. Installment fee income is projected based on historical installment revenues, taking into consideration the most recent information on the installment fee program.

3. Taxes are calculated assuming that the regular corporate tax rate applies to statutory underwriting (plus installment fee) income, and that an additional tax liability is incurred due to the reserve discounting and revenue offset provisions that are applicable to property casualty insurers. Taxes on investment income are calculated assuming that the current statutory tax rates apply to the various classes of investment income earned.
4. Investment gain on the insurance transaction is estimated as the product of an investment yield rate and the investible funds available from loss, loss adjustment expense and unearned premium reserves (i.e., policyholder supplied funds). The investment yield rate is derived as the average of the "embedded yield" and the "current yield," based on the actual portfolios of securities held by insurers. This estimated yield rate includes income from interest, dividends, real estate, and other assets, as well as realized capital gains. The investible funds in this calculation are estimated using the well known ISO State-X model, with one modification as described below.

Q. In previous testimony in North Carolina, you identified certain changes you made to the traditional rate of return analysis that is performed using this model. Did you continue these changes for this year's filing?

A. Yes, I modified the rate of return calculation from the traditional analysis in two ways.

First, I removed the reduction of investible funds by the amount of agents' balances from the ISO State-X calculation. However, it continues to be true that the funds represented by agents' balances are not available for investment by insurers. Therefore, in the rate of return calculation, the investment income from this modified State-X calculation is reduced by the investment income attributable to agents' balances. This calculation recognizes (1) that the majority of agents' balances represent premiums not yet paid by insureds because of installment payment plans, and hence is unavailable for investment and (2) that for the minority of premiums collected by agents but not yet remitted to the companies, the investment income on that premium is additional compensation to the agents and a cost to the companies as part of the insurance transaction.

In addition, I adjusted the trended loss, LAE and fixed expense ratios to reflect the proposed rate change. That is to say, I have divided the trended loss and expense ratios at present rates by one plus the indicated average rate level change to reflect the change in these ratios that occur when rates are changed.

Q. Could you please clarify how you selected your investment yield rate and premium to surplus ratio?

A. Yes. To select the investment yield rate, I was asked by the Rate Bureau to compute the average of what are known as the "embedded" and "current" yields, where each was based on the actual asset portfolios insurers currently hold. There has been a long-standing debate regarding the choice between embedded and current yields in insurance profitability calculations. Since the Commissioner himself adopted an approach of averaging the embedded and current yields in his 1994 automobile decision (and in his

decision in the 1996 case, he selected a yield which approximated the yield obtained from this approach), the Rate Bureau has chosen to follow that methodology.

To estimate the embedded yield, I calculated the ratio of 2001 investment income divided by average invested assets and added to that an estimate of the ten year average ratio of realized capital gains to invested assets. The sum of these two is the estimated embedded yield.

To estimate the current yield, I determined the yields available in today's capital markets for the portfolio of securities currently held by the property-casualty insurance industry. I then calculated a weighted average of these yield rates based on the proportion of assets held by the industry in each of the various securities such as stocks, bonds, real estate and the like.

As far as the premium to surplus ratio is concerned, I also relied on information which reflects the actual degree of leverage for insurers writing auto insurance in North Carolina. My premium to surplus ratio is calculated by using the ten year (1992-2001) average premium to surplus ratio for the top 30 company groups which wrote auto insurance in North Carolina over the past ten years.

- Q. Can you please provide the results of your calculations regarding the projected rate of return to the insurance transaction if your underlying assumptions are realized?
- A. Yes. For the liability line of coverage, I estimate that insurers should expect to earn a statutory return on GAAP equity of 12.1%.

For the physical damage line of coverage, the projected statutory return on GAAP equity is 12.5%.

These statutory returns fall within (albeit at the lower end of) the range of Dr. Vander Weide's cost of capital.

- Q. What happens to these results if the net premiums you have assumed in your calculations are not realized because insurers in the aggregate provide savings to policyholders (i.e., dividends and deviations) in an amount greater than those assumed in the filing?
- A. I understand that the Rate Bureau has incorporated an assumption in its development of the filed base rates that insurers will provide savings to policyholders (i.e., deviations) in the amount of 5% of premium.

Assuming losses, expenses and investment results turn out exactly as projected in the filing, and savings to policyholders (either deviations or dividends) are exactly 5% of premium, then the aggregate industry will earn the rate of return projected in my analysis. However, if the savings to policyholders exceed 5%, these projected returns will not be realized by the aggregate industry – in fact, the aggregate returns will be lower than projected in my analysis.

VI. CONCLUSION

Q. Based on the studies you have conducted, have you come to any conclusions regarding the underwriting profit provisions that have been filed by the NCRB in this case?

A. Yes. Based on my evaluation of Dr. Vander Weide's cost of capital estimates, my consideration of insurer specific risk characteristics, and my estimation of projected and expected returns, I believe that the underwriting profit provisions comply with North Carolina law and the returns expected to be realized by insurers will not be excessive.

Q. Does this conclude your testimony?

A. Yes, it does.

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1989 to present **MILLIMAN - USA, INC.**
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"The Impact of Lifetime Work on Mortality: Do Unisex Pensions Matter?" (with Richard J. Butler)

"Regulatory Survival: Rate Changes in Workers' Compensation" (with Richard J. Butler and John D. Worrall)

"Framing, Firm Size and Financial Incentives in Workers' Compensation Insurance" (with Richard J. Butler and John D. Worrall)

"Application of NAIC Profitability Models to Long Tailed Lines of Insurance" (with James Gerofsky)

INVITED PRESENTATIONS

San Antonio, Texas, March 28, 2003

CAS Ratemaking Seminar

"The Consideration of Risk Loads and Reinsurance Costs in Primary Insurance Ratemaking"

San Antonio, Texas, March 27, 2003

CAS Ratemaking Seminar

"Rate of Return Models in Insurance Ratemaking"

San Diego, California, May 20, 2002

CAS Annual Meeting

"The Actuary as an Expert Witness"

Tampa, Florida, March 7, 2002
CAS Ratemaking Seminar
"Parameterizing Rate of Return Models in Insurance Ratemaking"

Chicago, Illinois, December 10, 2001
NAIC Meeting
"The Impact of Proposition 103 in California"

Kansas City, Missouri, April 30, 2001
NAIC Meeting
"Personal Lines Regulation"

Las Vegas, Nevada, March 12, 2001
CAS Ratemaking Seminar
"Parameterizing Rate of Return Models in Insurance Ratemaking"

Washington DC, January 18, 2001
Brookings Institution Conference on Insurance Regulation
"Auto Insurance Experience in California"

Bermuda, September 14, 2000
Ace Insurance Worldwide Actuarial Conference
"Rate of Return Models In Property Casualty Insurance Ratemaking"

Orlando, Florida, June 9, 1998
Florida Managed Care Institute Annual Conferennce
"Issues in Integrated Health Care"

Seattle, Washington, July 21, 1997
CAS Dynamic Financial Analysis Seminar
"Dynamic Financial Analysis of a Workers Compensation Insurer"

Boston, Massachusetts, March 14, 1997
CAS Ratemaking Seminar
"Discounted Cash Flow Models in Insurance Ratemaking"

East Lansing, Michigan, July 15, 1996
National Symposium on Workers Compensation
"Managed Care in Workers Compensation"

New Orleans, Louisiana, March 20, 1996
Global Business Research Seminar: Partnerships Between Insurers and Providers
"Integrating the Data Systems"

Orlando, Florida, November 15, 1995
Global Business Research Seminar: Documenting Savings From Managed Care
"Evaluating Savings From Managed Care"

Orlando, Florida, October 27, 1995
Self Insurance Association of America Annual Meeting
"Managed Care in Workers Compensation: A Magic Act or Humbug?"

San Diego, California, October 16, 1995
Global Business Research Seminar: Documenting Savings From Managed Care
"Technical Issues in Measuring Savings From Managed Care"

Durham, North Carolina, September 6, 1995
North Carolina HMO Association Annual Meeting
"Workers Compensation in North Carolina: Risks and Opportunities for HMO's"

Washington, DC, May 22, 1995
Global Business Research Seminar: Outcomes for Workers' Compensation Managed Care
"Measuring and Reporting the Savings"

Orlando, Florida, April 13, 1995
NCCI Annual Meeting
"Managed Care in Workers Compensation"

Phoenix, Arizona, April 3, 1995
Casualty Actuarial Society Seminar on Profitability
"Rate of Return Models - Selecting the Parameters"

New Orleans, Louisiana, March 16, 1995
Casualty Actuarial Society Ratemaking Seminar
"Discounted Cash Flow Models for Insurance Ratemaking"

Orlando, Florida, March 14, 1995
Standard & Poor's Rating Conference
"Consolidation in the Property/Casualty Insurance Industry"

Minneapolis, Minnesota, October 11, 1994
Casualty Actuarial Society Seminar on Medical Cost Containment
"Managed Care and Workers' Compensation"

Toronto, Ontario, August 22, 1994
American Risk and Insurance Association Annual Meeting
"Current Issues in Workers' Compensation"

Boston, Massachusetts, May 17, 1994
Casualty Actuarial Society Annual Meeting
"Standard Of Practice on Profit and Contingency"

Hartford, Connecticut, April 20, 1994
University of Connecticut Blue Cross/Blue Shield Symposium
"24 Hour Coverage - What Will It Involve"

Atlanta, Georgia, March 10, 1994
Casualty Actuarial Society Ratemaking Seminar
"Cash Flow Models for Insurance Ratemaking"

Cambridge, Massachusetts, March 2, 1994
Workers' Compensation Research Institute Health Care Reform Conference
"Early Results of the Florida Pilot Project"

Phoenix, Arizona, November 15, 1993
Casualty Actuarial Society Annual Meeting
"The Use Of Managed Care in Workers' Compensation"

New York, New York, October 20, 1993
Insurance Information Institute/Reinsurance Association of America Research Conference
"The Impact of Health Care Reform on Casualty Insurance"

Somerset, New Jersey, July 13, 1993
National Symposium on Workers' Compensation
"Economic Analysis of Workers' Compensation Issues"

Boston, Massachusetts, June 30, 1993
Institute of Actuaries of Japan Special Meeting
"Health Care Costs in Workers' Compensation"

Dallas, Texas, June 15, 1993
Stirling-Cooke Workers' Compensation Seminar
"Workers' Compensation Medical Costs: Trends, Causes and Solutions"

New York, New York, June 3, 1993
New York Business Group On Health
"The Crisis in Workers' Compensation Health Care"

Mauna Lani Bay, Hawaii, May 3, 1993
Western Association of Insurance Brokers Annual Meeting
"Trends in Insurance Insolvency"

Kingston, Ontario, April 28, 1993
Queen's University Workers' Compensation Conference
"Exposure Bases for Workers' Compensation: Equity vs. Practicality"

Sanibel Island, Florida, March 29, 1993
Workers' Compensation Reinsurance Bureau Annual Meeting
"The Use of Managed Care in Workers' Compensation"

Baltimore, Maryland, March 23, 1993
CAMAR Annual Meeting
"Estimating the Cost of Capital in Insurance Ratemaking"

Philadelphia, Pennsylvania, December 1, 1992
Economic Issues in Workers' Compensation Seminar,
"Rate of Return Regulation in Workers' Compensation"

Seattle, Washington, October 16, 1992
Casualty Actuarial Society Seminar on Profitability
"Risk Based Capital Standards for Property Casualty Insurers"

Washington, DC, August 18, 1992
American Risk and Insurance Association Annual Meeting
"The Crisis in Workers' Compensation"

New York, New York, May 19, 1992
Executive Enterprises Institute Seminar: Winning Approval of Rate and Form Filings
"Determining a Fair Rate of Return for Property/Casualty Insurers"

Palm Beach, Florida, April 23, 1992

NCCI Annual Meeting

"Is the Workers' Compensation Industry Competitive?"

Philadelphia, Pennsylvania, March 20, 1992

University of Pennsylvania/Duncanson & Holt Special Seminar

"Current Issues in Workers' Compensation"

Dallas, Texas, March 12, 1992

Casualty Actuarial Society Ratemaking Seminar

"Profitability Models in Insurance Ratemaking: Estimating the Parameters"

Houston, Texas, December 11, 1991

NCCI/NAIC Commissioners Symposium

"Rate Adequacy: Solvency and Safety Implications"

New York, New York, November 17, 1991

Executive Enterprises Institute Seminar: Winning Approval of Rate and Form Filings

"Determining a Fair Rate of Return for Property/Casualty Insurers"

Philadelphia, Pennsylvania, November 12, 1991

Casualty Actuarial Society Annual Meeting

"The Impact of Medical Costs on Casualty Coverages"

New York, New York, May 17, 1991

Executive Enterprises Institute Seminar: Winning Approval of Rate and Form Filings

"Determining a Fair Rate of Return for Property/Casualty Insurers"

Kiawah Island, South Carolina, April 15 & 16, 1991

Casualty Actuarial Society Seminar on Profitability

"Cost of Capital Estimation: Lessons From Public Utilities"

Chicago, Illinois, March 14, 1991

Casualty Actuarial Society Ratemaking Seminar

"The Use of Profitability Models in Insurance Ratemaking"

Orlando, Florida, October 24, 1990,

Financial Management Association Annual Meeting,

"Current Issues in Insurance Rate Regulation: California Prop. 103 and Pennsylvania Act 6"

New Brunswick, New Jersey, May 18, 1990,

Joint Conference on Workers' Compensation,

"Current State Issues and Benefit Reforms"

Orlando, Florida, May 8, 1990,

National Association of Insurance Commissioners Southeast Zone Raters Conference,

"Loss Cost Rating for Workers' Compensation"

Orlando, Florida, April 3, 1990,

Workers' Compensation Reinsurance Bureau Annual Meeting,

"Medical Costs in Workers' Compensation: Recent Trends in Cost Containment"

Philadelphia, Pennsylvania, March 15, 1990,

CAS Ratemaking Seminar,

"Rate of Return Models in Insurance Regulation: Return on Sales vs. Return on Equity"

Chicago, Illinois, November 10, 1989,
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"Recent Developments in Rate Regulation: California Proposition 103"

New York, New York, October 5, 1989,
NCCI Legal Trends Seminar,
"Medical Cost Containment in Workers' Compensation"

Philadelphia, Pennsylvania, September 7, 1989,
Workers' Compensation Congress,
"Medical Cost Containment in Workers' Compensation"

Denver, Colorado, August 21, 1989,
American Risk and Insurance Association Annual Meeting,
"Regulatory Survival: Rate Changes in Workers' Compensation" (with Richard J. Butler)

Hilton Head, South Carolina, April 4, 1989,
Workers' Compensation Reinsurance Bureau Annual Meeting,
"Prospects for Workers' Compensation in the 1990's"

Mountain Lakes, New Jersey, March 29, 1989,
St. Clares-Riverside Medical Center,
"Stress in the Workplace"

Dallas, Texas, March 16, 1989,
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"The Impact of Tax Reform on Insurance Profitability"

New Orleans, Louisiana, December 15, 1988,
NAIC-NCCI Commissioners School,
"A Forecast for Workers' Compensation"

Philadelphia, Pennsylvania, November 17, 1988,
Economic Issues in Workers' Compensation Seminar,
"The Impact of Regulation on the Probability of Insolvency" (with John D. Worrall and David Durbin)

Boston, Massachusetts, November 14, 1988,
American Public Health Association Annual Meeting,
"Stress in the Workplace"

Atlanta, Georgia, September 14, 1988,
Casualty Loss Reserve Seminar,
"Estimating the Cost of Social Inflation in Workers' Compensation"

Reno, Nevada, August 15, 1988,
American Risk and Insurance Association Annual Meeting,
"Benefit Increases in Workers' Compensation"

New York, New York, June 13, 1988,
National Association Of Insurance Commissioners Annual Meeting,
"Alternative Rate of Return Models for Insurance Regulation"

Syracuse, New York, May 5, 1988,
Current Issues in Workers' Compensation Symposium,
"Workers' Compensation Stress Claims"

Hilton Head, South Carolina, April 22, 1988,
Workers' Compensation Reinsurance Bureau Annual Meeting,
"A Forecast for Workers' Compensation Insurers"

Absecon, New Jersey, April 19, 1988,
Pennsylvania Coal Mine Rating Bureau Annual Meeting,
"The Use of Rate of Return Models in Insurance Rate Regulation"

Philadelphia, Pennsylvania, November 17, 1987,
Economic Issues in Workers' Compensation Seminar,
"The Transition to Permanent Disability Status" (with John D. Worrall and David Durbin)

Charlotte, North Carolina, October 20, 1987,
American Insurance Association Government Affairs Conference,
"Prospects for Workers' Compensation in 1988"

Minneapolis, Minnesota, September 29, 1987,
Minnesota Workers' Compensation Reinsurance Association Annual Meeting,
"Economic and Demographic Characteristics of Workers' Compensation Claims"

Airlie, Virginia, July 7, 1987,
National Symposium on Workers' Compensation,
"Forecasting Workers' Compensation Experience"

Santa Clara, California, June 30, 1987,
Symposium on Recent Advances in Ratemaking,
"Econometric Models of Workers' Compensation Losses"

Storrs, Connecticut, May 1, 1987,
University of Connecticut Symposium on Current Issues in Workers' Compensation,
"Current Research in Workers' Compensation"

Philadelphia, Pennsylvania, April 16, 1987,
Wharton School Graduate Seminar Series,
"Impact of Tax Reform on Workers' Compensation Profitability"

Boca Raton, Florida, December 4, 1986,
National Association of Insurance Commissioners/NCCI Commissioners School,
Panel Discussion on Current Issues in Workers' Compensation

Philadelphia, Pennsylvania, November 7, 1985,
Wharton School, University of Pennsylvania, Graduate Seminar Series,
"Litigation in Workers' Compensation"

Vancouver, British Columbia, August 19, 1985,
American Risk and Insurance Association Annual Meeting,
"Earnings Loss and Permanent Disability"

Washington, D.C., April 23, 1985,
Washington Conference on the Economics of Disability,
"Employment Effects of Workers' Compensation Insurance"

Schenectady, New York, January 18, 1985,
Union University Graduate Business Seminar Series,
"The Use of Modern Portfolio Theory in Insurance Regulation"

EXPERT TESTIMONY

Austin, Texas, December 16, 2003
Biennial Title Insurance Rate Hearing

Providence, Rhode Island, November 17, 2003
Norcal Medical Malpractice Insurance Rate Hearing

San Francisco, California, September 16, 2003
Century National Proposition 103 Rollback Hearing

Austin, Texas, September 11, 2003
Farmers Insurance Exchange Homeowner Rate Rollback Hearing

Austin, Texas, September 2, 2003
State Farm Lloyds Homeowners Rate Rollback Hearing

Austin, Texas, May 21, 2003
Farmers Insurance Group Settlement Hearing

Boston, Massachusetts, April 29, 2003
Massachusetts Workers Compensation Rate Hearing

Los Angeles, California, March 12, 2003
SCPIE Medical Malpractice Rate Hearing

Raleigh, North Carolina, July 17, 2002
Auto Insurance Rate Hearing

Tallahassee, Florida, February 25, 2002
NCCI Workers Compensation Insurance Rate Hearing

Austin, Texas, February 5, 2002
Biennial Title Insurance Rate Hearing

Raleigh, North Carolina, September 24, 2001
Auto Insurance Rate Hearing

Boston, Massachusetts, August 14, 2001
Massachusetts Auto Insurance Bureau Rate Hearing

Austin, Texas, March 6, 2001
Texas Auto Benchmark Rate Hearing

Boston, Massachusetts, August 23, 2000
Massachusetts Auto Insurance Bureau Rate Hearing

Austin, Texas, December 7, 1999
Texas Auto Insurance Plan Association Rate Hearing

Raleigh, North Carolina, December 3, 1999
Auto Insurance Rate Hearing

Austin, Texas, November 3, 1999
Biennial Title Insurance Rate Hearing

Austin, Texas, September 8, 1999
Texas Auto Benchmark Rate Hearing

Boston, Massachusetts, August 13, 1999
Massachusetts Auto Insurance Bureau Rate Hearing

Austin, Texas, June 22, 1999
Texas Property Benchmark Rate Hearing

Honolulu, Hawaii, December 16, 1998
NCCI Workers Compensation Insurance Rate Hearing

Richnmond, Virginia, November 15, 1998
NCCI Workers Compensation Insurance Rate Hearing

Boston, Massachusetts, October 9, 1998
Massachusetts Auto Insurance Bureau Rate Hearing

Austin, Texas, May 19, 1998
Texas Auto Insurance Plan Association Rate Hearing

Austin, Texas, April 7, 1998
Auto Insurance Benchmark Rate Hearing

Austin, Texas, February 17, 1998
Property Insurance Benchmark Rate Hearing

Austin, Texas, November 18, 1997
Biennial Title Insurance Rate Hearing

Tallahassee, Florida, September 8, 1997
NCCI Workers Compensation Insurance Rate Hearing

Austin, Texas, April 8, 1997
Texas Auto Insurance Plan Association Rate Hearing

Austin, Texas, March 10, 1997
Auto Insurance Benchmark Rate Hearing

San Francisco, California, March 4, 1997
Insurance Department Hearing on Rating Factors

Raleigh, North Carolina, July 16, 1996
Auto Insurance Rate Hearing

San Francisco, California, March 11, 1996
Century National Proposition 103 Rollback Hearing

Sacramento, California, January 30, 1996
Hartford Steam Boiler Proposition 103 Rollback Hearing

San Francisco, California, January 8, 1996
SAFECO Insurance Company Earthquake Rate Hearing

Austin, Texas, December 21, 1995
Residential Property Insurance Benchmark Rate Hearing

Clearwater, Florida, December 8, 1995
Florida Windstorm Underwriting Association Rate Hearing

Austin, Texas, November 28, 1995
Private Passenger Auto Insurance Benchmark Rate Hearing

Austin, Texas, October 31, 1995
Texas Automobile Insurance Plan Association Rate Hearing

Sacramento, California, April 18, 1995
California Insurance Department Hearing on Auto Insurance Rating Factors

Portland, Maine, April 13, 1995
Workers Compensation Assigned Risk Pool Fresh Start Hearing

San Francisco, California, February 6, 1995
Farmers Insurance Group Earthquake Insurance Rate Hearing

Austin, Texas, January 6, 1995
Special Hearing on Classification Rules for Automobile Insurance

Austin, Texas, December 15, 1994
Residential Property Insurance Benchmark Rate Hearing

Austin, Texas, October 4, 1994
Texas Automobile Insurance Plan Association Rate Hearing

Austin, Texas, September 27, 1994
Private Passenger Auto Insurance Benchmark Rate Hearing

Raleigh, North Carolina, July 19, 1994
Private Passenger Auto Insurance Rate Hearing

San Francisco, California, December 22, 1993
Century National Homeowner's Insurance Rate Hearing

Raleigh, North Carolina, October 13, 1993
Homeowners/Farmowners Insurance Rate Hearing

Tallahassee, Florida, October 4, 1993
Workers' Compensation Insurance Rate Hearing

Boston, Massachusetts, September 9, 1993
Automobile Insurance Rate Hearing

Austin, Texas, March 4, 1993
Residential Property Insurance Benchmark Rate Hearing

Austin, Texas, February 10, 1993
Automobile Insurance Benchmark Rate Hearing

Honolulu, Hawaii, November 18, 1992
Liberty Mutual Insurance Automobile Rate Hearing

Raleigh, North Carolina, November 13, 1992
Workers' Compensation Insurance Rate Hearing

Tallahassee, Florida, October 29, 1992
Workers' Compensation Insurance Rate Hearing

San Francisco, California, October 14, 1992
Workers' Compensation Insurance Rate Hearing

Atlanta, Georgia, September 24, 1992
Workers' Compensation Insurance Rate Hearing

Nashville, Tennessee, May 27, 1992
Workers' Compensation Insurance Rate Hearing

San Francisco, California, May 13, 1992
Workers' Compensation Insurance Rate Hearing

Los Angeles, California, April 10, 1992
Mercury General Proposition 103 Rollback Proceedings

Austin, Texas, January 27, 1992
Texas Automobile Insurance Plan Rate Hearing

Austin, Texas, December 17, 1991
Automobile Insurance Rate Hearing

Raleigh, North Carolina, December 16, 1991
Workers' Compensation Insurance Rate Hearing

San Francisco, California, October 22, 1991
Workers' Compensation Rate Hearing

Los Angeles, California, May 23, 1991,
Proposition 103 RCD-2 Proceedings

San Francisco, California, April 9, 1991
California Workers' Compensation Rate Study Commission

Nashville, Tennessee, March 20, 1991
Workers' Compensation Insurance Rate Hearing

Los Angeles, California, March 12, 1991,
California Workers' Compensation Rate Study Commission

Olympia, Washington, February 26, 1991,
House Financial Institutions/Insurance Committee Hearing on Rules for Insurance Regulatory Legislation

Olympia, Washington, November 27, 1990,
Insurance Department Public Hearing on Proposed Rules for Ratemaking

Harrisburg, Pennsylvania, November 12, 1990,
Allstate Insurance Company Automobile Insurance Rate Hearing

Tallahassee, Florida, November 1, 1990,
Scanlan v. Martinez, et.al., Superior Court of Leon County

San Bruno, California, October 1, 1990,
SAFECO Insurance Group Proposition 103 Rate Rollback Hearing

Austin, Texas, July 23, 1990,
Texas State Board of Insurance Special Hearing on Investment Income in Ratemaking

Harrisburg, Pennsylvania, July 18, 1990,
Pennsylvania National Mutual Insurance Company Automobile Insurance Rate Hearing

Harrisburg, Pennsylvania, June 28, 1990,
Harleysville Mutual Insurance Company Automobile Insurance Rate Hearing

Columbia, South Carolina, March 30, 1990,
Workers' Compensation Insurance Rate Hearing

San Bruno, California, March 19, 1990,
California Proposition 103 Generic Hearing

Denver, Colorado, December 12, 1989,
Workers' Compensation Insurance Rate Hearing

Tampa, Florida, October 23, 1989,
Workers' Compensation Insurance Rate Hearing

Austin, Texas, October 17, 1989,
Workers' Compensation Insurance Rate Hearing

Los Angeles, California, September 25, 1989,
SAFECO Insurance Company of America Proposition 103 Rate Hearing

Austin, Texas, August 29, 1989,
Texas Insurance Advisory Association Property Insurance Rate Hearing

Providence, Rhode Island, April 13, 1989,
Workers' Compensation Insurance Rate Hearing

Augusta, Maine, January 24, 1989,
Workers' Compensation Insurance Rate Hearing

Hartford, Connecticut, November 14, 1988,
Workers' Compensation Insurance Rate Hearing

Tallahassee, Florida, November 3, 1988,
Workers' Compensation Insurance Rate Hearing

Austin, Texas, November 2, 1988,
Workers' Compensation Insurance Rate Hearing

Montgomery, Alabama, June 30, 1988,
Workers' Compensation Insurance Rate Hearing

Augusta, Maine, March 24, 1988,
Workers' Compensation Insurance Rate Hearing

Austin, Texas, October 27, 1987,
Workers' Compensation Insurance Rate Hearing

Tallahassee, Florida, October 9, 1987,
Workers' Compensation Insurance Rate Hearing

Atlanta, Georgia, August 6, 1987,
Workers' Compensation Insurance Rate Hearing

Augusta, Maine, February 24, 1987,
Workers' Compensation Insurance Rate Hearing

Tallahassee, Florida, November 14, 1986,
Workers' Compensation Insurance Rate Hearing

Austin, Texas, November 18, 1986,
Workers' Compensation Insurance Rate Hearing

Augusta, Maine, May 28, 1986,
Workers' Compensation Insurance Rate Hearing

Tallahassee, Florida, December 6, 1985,
Workers' Compensation Insurance Rate Hearing

Oklahoma City, Oklahoma, October 10, 1985,
Workers' Compensation Insurance Rate Hearing

Austin, Texas, July 23, 1985,
Workers' Compensation Insurance Rate Hearing

Austin Texas, June 14, 1985,
Workers' Compensation Insurance Rate Hearing

Tallahassee, Florida, November 18, 1984,
Workers' Compensation Insurance Rate Hearing

Austin, Texas, August 29, 1984,
Workers' Compensation Insurance Rate Hearing

Portland, Oregon, March 6, 1984,
National Association of Insurance Commissioners,
Public Hearing on Investment Income and Insurance Profitability

Tallahassee, Florida, February 25, 1984,
Workers' Compensation Insurance Rate Hearing

Tallahassee, Florida, August 18, 1983,
Workers' Compensation Insurance Rate Hearing

Austin Texas, July 13, 1983,
Workers' Compensation Insurance Rate Hearing

Oklahoma City, Oklahoma, March 6, 1983,
Workers' Compensation Insurance Rate Hearing

Baton Rouge, Louisiana, March 16, 1982,
Louisiana Insurance Commission Public Hearing on Investment Income

Providence, Rhode Island, February 3, 1982,
Workers' Compensation Insurance Rate Hearing

Augusta, Maine, October 1, 1981,
Workers' Compensation Insurance Rate Hearing

Exhibit RB-30

Property-casualty vs S&P 500			
1980-98			
		Average Annual Return	Annualized Standard Deviation
1994-98	P/C	22.41%	18.84%
	S&P500	24.75%	17.09%
1989-93	P/C	13.85%	18.39%
	S&P500	15.31%	14.80%
1984-88	P/C	25.85%	24.52%
	S&P500	15.79%	20.90%
1980-83	P/C	22.73%	22.24%
	S&P500	17.86%	18.17%
1980-1998	P/C	21.13%	20.87%
	S&P500	18.46%	17.78%

Sources:

Compustat Research Insight, 12/31/98 CDROM.

Ibbotson, SBBI 1998 Year Book, Large Company Stocks:

Total Returns, pp 184-185.

Ibbotson, SBBI, Year-end Summary Report 1998, Basic Series,

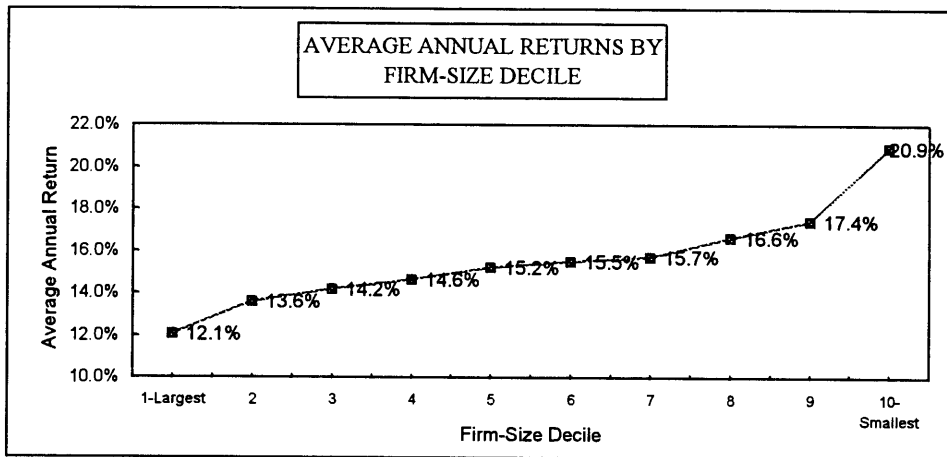
Large Company Stocks, Total Return, pp 9.

Exhibit RB-31

Page 1

Average Annual Returns for NYSE/AMEX/NASDAQ Firms
Arranged into Firm-size Deciles
Based on Market Capitalization

Firm-Size Decile	Average Annual Return 1926-2000
1-Largest	12.1%
2	13.6%
3	14.2%
4	14.6%
5	15.2%
6	15.5%
7	15.7%
8	16.6%
9	17.4%
10-Smallest	20.9%
Mid-Cap 3-5	14.5%
Low-Cap 6-8	15.8%
Micro-Cap 9-10	18.4%
NYSE Total Value Weighted Index	12.6%



Source: Ibbotson Associates, "Stocks, Bonds, Bills, and Inflation 2001 Yearbook", (Chicago: Ibbotson Associates, 2001), pp. 112.

Exhibit RB-31

Page 2

**Market Capitalizations and
Distribution of Property-Casualty
Companies by Firm Size**

Firm-Size Decile	Property-Casualty Companies			
	17 Insurers Used by Vander Weide		78 Other Public Companies	
	No. of Cos	% of Cos	No. of Cos	% of Cos
1-largest	4	23.5%	2	2.6%
2	3	17.6%	6	7.7%
3	7	41.2%	2	2.6%
4	2	11.8%	6	7.7%
5	1	5.9%	6	7.7%
6	0	0.0%	6	7.7%
7	0	0.0%	8	10.3%
8	0	0.0%	6	7.7%
9	0	0.0%	0	0.0%
10-smallest	0	0.0%	36	46.2%
Number of Companies	17	100.0%	78	100.0%
Average Decile	2.6		7.4	
Median Market Capitalization	\$3,769 million		\$210 million	
Average Market Capitalization	\$7,099 million		\$2,346 million	

Sources:

Standard & Poor's Compustat, Research Insight, 12/31/01 CD Rom.
Ibbotson Associates, "Stocks, Bonds, Bills, and Inflation 2001 Yearbook",
(Chicago: Ibbotson Associates, 2001), pp. 134.

Exhibit RB-31

Page 3

**Distribution of North Carolina Private Passenger Automobile Insurers
By 2000 Statutory Surplus**

Firm-Size Decile*	17 Insurers Used by Vander Weide		67 Other Automobile Insurers	
	No. of Insurers	% of Insurers	No. of Insurers	% of Insurers
1-largest	16	94.1%	40	59.7%
2	1	5.9%	13	19.4%
3	0	0.0%	7	10.4%
4	0	0.0%	3	4.5%
5	0	0.0%	1	1.5%
6	0	0.0%	1	1.5%
7	0	0.0%	1	1.5%
8	0	0.0%	1	1.5%
9	0	0.0%	0	0.0%
10-smallest	0	0.0%	0	0.0%
Number of Companies	17	100.0%	67	100.0%
Median Statutory Surplus	\$1,273	Million	\$556	Million
Average Statutory Surplus	\$2,260	Million	\$2,847	Million

*Firms were grouped into 10 size classes on the basis of the countrywide 2000 statutory surplus.

Source:

Data fr OneSource, P&C Finance Database, Jan. 2002 Ed.
Data fr Best's Insurance Reports P/C, Volumes I and II, 2001 Ed.

NCRB - PRO FORMA STATUTORY RETURN				
PRIVATE PASSENGER AUTO LIABILITY				
		Pre-Tax	Tax Liability	Post-Tax
1.	Premiums	100.00%		
	Loss & Loss Adjustment Expense	61.80%		
	Commission & Brokerage	10.00%		
	General Expense	5.93%		
	Other Acquisition Expense	7.26%		
	Taxes, Licenses and Fees	2.50%		
2.	Pro-Forma Underwriting Profit	12.50%		
3.	Installment Fee Income	0.99%		
4.	Regular tax		4.72%	
5.	Additional tax due to TRA		0.12%	
6.	Total Return from Underwriting (post-tax)			8.65%
7.	Investment Gain on Insurance Transaction	3.99%		
	Less Investment Income on Agents Balances	0.76%		
	Net Investment Gain on Insurance Transaction	3.23%	0.83%	2.41%
8.	Total Return as a % of Premium (post-tax)			11.06%
9.	Premium-to-Net Worth Ratio			1.095
10.	Total Return as a % of Net Worth (post-tax)			12.11%

Note: Lines (1) to (8) are all expressed as a % of premium.

Assumptions

(a) UW Tax Rate =	35.00%
(b) Inv. Income Tax Rate =	25.57%
(c) Inv. Yield =	5.10%
(d) P/S Ratio =	1.25
(e) NW/S Ratio =	1.14
(f) Installment Fee Income=	0.99%
(g) Additional TRA tax=	0.12%

NCRB - PRO FORMA STATUTORY RETURN			
PRIVATE PASSENGER AUTO LIABILITY			
	Pre-Tax	Tax Liability	Post-Tax
1. Premiums	100.00%		
Loss & Loss Adjustment Expense	61.81%		
Commission & Brokerage	10.00%		
General Expense	6.07%		
Other Acquisition Expense	7.12%		
Taxes, Licenses and Fees	2.50%		
2. Pro-Forma Underwriting Profit	12.50%		
3. Installment Fee Income	0.99%		
4. Regular tax		4.72%	
5. Additional tax due to TRA		0.12%	
6. Total Return from Underwriting (post-tax)			8.65%
7. Investment Gain on Insurance Transaction	3.99%		
Less Investment Income on Agents Balances	0.76%		
Net Investment Gain on Insurance Transaction	3.23%	0.83%	2.41%
8. Total Return as a % of Premium (post-tax)			11.05%
9. Premium-to-Net Worth Ratio			1.095
10. Total Return as a % of Net Worth (post-tax)			12.11%

Note: Lines (1) to (8) are all expressed as a % of premium.

Assumptions

(a) UW Tax Rate =	35.00%
(b) Inv. Income Tax Rate =	25.57%
(c) Inv. Yield =	5.10%
(d) P/S Ratio =	1.25
(e) NW/S Ratio =	1.14
(f) Installment Fee Income=	0.99%
(g) Additional TRA tax=	0.12%

NOTES TO EXHIBIT RB-32, Page 1

1. The expense provisions are those used on page C-1 of Exhibit RB-1, adjusted to reflect the liability basic limits rate level change implied therein.
2. Selected by Rate Bureau.
3. See assumption (f) below.
4. $[(2.)+(3.)] \times (a.)$.
5. See assumption (g) below.
6. $(2.) + (3.) - [(4.) + (5.)]$.
7. Pages 7-10. Investment income on agents' balances equals $.145 \times 1.031 \times (c)$, where .145 is agents' balances for premiums due less than 90 days and 1.031 is the factor to include the effect of agents' balances or uncollected premiums overdue for more than 90 days.
8. $(6.) + (7.)$.
9. $(d.)/(e.)$.
10. $(8.) \times (9.)$.

ASSUMPTIONS

- (a) Internal Revenue Code.
- (b) See RB-32, pp. 11-13; 1-avg post-tax yield/avg pre-tax yield.
- (c) See RB-32, pp. 11-13; average of current and embedded yields.
- (d) See RB-32, p. 14
- (e) See RB-32, pp. 15.
- (f) See RB-32, p. 3
- (g) See RB-32, pp. 4-6

NORTH CAROLINA
PRIVATE PASSENGER INSTALLMENT PAYMENT INCOME
(in thousands)

Year	Inst. Charges	Liability Written Premium	Phy. Dam. Written Premium	Total Premium	Inst. Charges as a % of Prem.
1993	9,952	1,464,281	687,127	2,151,408	0.46%
1994	9,623	1,553,393	786,552	2,339,945	0.41%
1995	16,428	1,761,893	803,003	2,564,896	0.64%
1996	23,552	1,823,594	920,020	2,743,614	0.86%
1997	25,670	1,850,184	1,213,426	3,063,610	0.84%
1998	26,860	1,880,844	1,330,395	3,211,239	0.84%
1999	32,058	1,873,493	1,427,542	3,301,035	0.97%
2000	32,936	1,758,477	1,484,735	3,243,212	1.02%
2001	38,858	1,893,769	1,571,089	3,464,858	1.12%
2002	36,805	1,985,194	1,743,154	3,728,348	0.99%
Selected Five Year Average					0.99%

Source: ISO.

**NORTH CAROLINA
PRIVATE PASSENGER AUTO LIABILITY**

ESTIMATION OF TRA TAXABLE INCOME

1 Earned Premium (current year)	100.00%
2 UEPR (previous year)	27.47%
3 UEPR (current year)	28.47%
4 Increase = (3)-(2)	1.00%
5 20% of Increase = Taxable Income	0.20%
6 Tax Liability = (5)x.35	0.07%
7 Unpaid Losses (current year)	48.91%
8 Discounted unpaid losses (current year)	45.14%
9 Unpaid Losses (previous year)	47.18%
10 Discounted unpaid losses (previous year)	43.55%
11 Additional Income	0.13%
12 Tax Liability	0.05%
Other Tax Liabilities	
13 UEP	0.07%
14 Discounting of Loss Reserves	0.05%
15 Total	0.12%

**NORTH CAROLINA
PRIVATE PASSENGER AUTO LIABILITY**

ESTIMATION OF TRA TAXABLE INCOME

1 Earned Premium (current year)	100.00%
2 UEPR (previous year)	27.47%
3 UEPR (current year)	28.47%
4 Increase = (3)-(2)	1.00%
5 20% of Increase = Taxable Income	0.20%
6 Tax Liability = (5)x.35	0.07%
7 Unpaid Losses (current year)	48.91%
8 Discounted unpaid losses (current year)	45.15%
9 Unpaid Losses (previous year)	47.19%
10 Discounted unpaid losses (previous year)	43.56%
11 Additional Income	0.13%
12 Tax Liability	0.05%
Other Tax Liabilities	
13 UEP	0.07%
14 Discounting of Loss Reserves	0.05%
15 Total	0.12%

NORTH CAROLINA
PRIVATE PASSENGER AUTO LIABILITY
CALCULATION OF TAXABLE INCOME

(1) AY Avg Acc Date	(2) AY Pay Pattern	(3) Percent Unpaid	(4) Total Losses	(5) Unpaid Losses
0.5	52.00%	48.00%	61.801	29.7
1.5	82.00%	18.00%	59.620	10.7
2.5	92.10%	7.90%	57.516	4.5
3.5	96.30%	3.70%	55.486	2.1
4.5	98.20%	1.80%	53.528	1.0
5.5	99.10%	0.90%	51.639	0.5
6.5	99.50%	0.50%	49.816	0.2
7.5	99.70%	0.30%	48.058	0.1
8.5	99.90%	0.10%	46.362	0.0
9.5	99.90%	0.10%	44.726	0.0
10.5	100.00%	0.00%	43.148	0.0
11.5	100.00%	0.00%	41.625	0.0
12.5	100.00%	0.00%	40.156	0.0
13.5	100.00%	0.00%	38.739	0.0
14.5	100.00%	0.00%	37.372	0.0
15.5	100.00%	0.00%	36.053	0.0
16.5	100.00%	0.00%	34.780	0.0
17.5	100.00%	0.00%	33.553	0.0
18.5	100.00%	0.00%	32.369	0.0
19.5	100.00%	0.00%	31.227	0.0
20.5	100.00%	0.00%	30.125	0.0
21.5	100.00%	0.00%	29.061	0.0
22.5	100.00%	0.00%	28.036	0.0
23.5	100.00%	0.00%	27.046	0.0
24.5	100.00%	0.00%	26.092	0.0
25.5	100.00%	0.00%	25.171	0.0
26.5	100.00%	0.00%	24.283	0.0
27.5	100.00%	0.00%	23.426	0.0
28.5	100.00%	0.00%	22.599	0.0
29.5	100.00%	0.00%	21.802	0.0
30.5	100.00%	0.00%	21.032	0.0
31.5	100.00%	0.00%	20.290	0.0
32.5	100.00%	0.00%	19.574	0.0
33.5	100.00%	0.00%	18.883	0.0
34.5	100.00%	0.00%	18.217	0.0
35.5	100.00%	0.00%	17.574	0.0
36.5	100.00%	0.00%	16.954	0.0
37.5	100.00%	0.00%	16.355	0.0
38.5	100.00%	0.00%	15.778	0.0
39.5	100.00%	0.00%	15.221	0.0
40.5	100.00%	0.00%	14.684	0.0
41.5	100.00%	0.00%	14.166	0.0
42.5	100.00%	0.00%	13.666	0.0
43.5	100.00%	0.00%	13.184	0.0
44.5	100.00%	0.00%	12.718	0.0
45.5	100.00%	0.00%	12.270	0.0
46.5	100.00%	0.00%	11.837	0.0
47.5	100.00%	0.00%	11.419	0.0
48.5	100.00%	0.00%	11.016	0.0
49.5	100.00%	0.00%	10.627	0.0
50.5	100.00%	0.00%	10.252	0.0
51.5	100.00%	0.00%	9.890	0.0
52.5	100.00%	0.00%	9.541	0.0
53.5	100.00%	0.00%	9.205	0.0
54.5	100.00%	0.00%	8.880	0.0
55.5	100.00%	0.00%	8.566	0.0
56.5	100.00%	0.00%	8.264	0.0
57.5	100.00%	0.00%	7.972	0.0
58.5	100.00%	0.00%	7.691	0.0
59.5	100.00%	0.00%	7.420	0.0
60.5	100.00%	0.00%	7.158	0.0
61.5	100.00%	0.00%	6.905	0.0
62.5	100.00%	0.00%	6.661	0.0
63.5	100.00%	0.00%	6.426	0.0
64.5	100.00%	0.00%	6.200	0.0
65.5	100.00%	0.00%	5.981	0.0
66.5	100.00%	0.00%	5.770	0.0
Sum				48.91

(6) AY at 12/31/2003	(7) Discount Factor	(8) Discounted Weight
2003	0.925350	27.4
2002	0.919963	9.9
2001	0.922343	4.2
2000	0.920667	1.9
1999	0.914919	0.9
1998	0.909099	0.4
1997	0.898838	0.2
1996	0.898010	0.1
1995	0.899950	0.0
1994	0.922395	0.0
1993	0.945391	0.0
1992	0.968375	0.0
1991	0.974648	0.0
1990	0.974648	0.0
1989	0.974648	0.0
1988	0.974648	0.0
1987	0.974648	0.0
1986	0.974648	0.0
1985	0.974648	0.0
1984	0.974648	0.0
1983	0.974648	0.0
1982	0.974648	0.0
1981	0.974648	0.0
1980	0.974648	0.0
1979	0.974648	0.0
1978	0.974648	0.0
1977	0.974648	0.0
1976	0.974648	0.0
1975	0.974648	0.0
1974	0.974648	0.0
1973	0.974648	0.0
1972	0.974648	0.0
1971	0.974648	0.0
1970	0.974648	0.0
1969	0.974648	0.0
1968	0.974648	0.0
1967	0.974648	0.0
1966	0.974648	0.0
1965	0.974648	0.0
1964	0.974648	0.0
1963	0.974648	0.0
1962	0.974648	0.0
1961	0.974648	0.0
1960	0.974648	0.0
1959	0.974648	0.0
1958	0.974648	0.0
1957	0.974648	0.0
1956	0.974648	0.0
1955	0.974648	0.0
1954	0.974648	0.0
1953	0.974648	0.0
1952	0.974648	0.0
1951	0.974648	0.0
1950	0.974648	0.0
1949	0.974648	0.0
1948	0.974648	0.0
1947	0.974648	0.0
1946	0.974648	0.0
1945	0.974648	0.0
1944	0.974648	0.0
1943	0.974648	0.0
1942	0.974648	0.0
1941	0.974648	0.0
1940	0.974648	0.0
1939	0.974648	0.0
1938	0.974648	0.0
1937	0.974648	0.0
Sum		45.14

(9) AY at 12/31/2002	(10) Weight	(11) Discount Factor	(12) Discounted Weight
2002	28.6173895	0.925350	26.5
2001	10.3527963	0.919963	9.5
2000	4.38337518	0.922343	4.0
1999	1.98052197	0.920667	1.8
1998	0.92949452	0.914919	0.9
1997	0.44834592	0.909099	0.4
1996	0.24029078	0.898838	0.2
1995	0.13908643	0.898010	0.1
1994	0.04472598	0.899950	0.0
1993	0.04314756	0.922395	0.0
1992	0	0.945391	0.0
1991	0	0.968375	0.0
1990	0	0.974648	0.0
1989	0	0.974648	0.0
1988	0	0.974648	0.0
1987	0	0.974648	0.0
1986	0	0.974648	0.0
1985	0	0.974648	0.0
1984	0	0.974648	0.0
1983	0	0.974648	0.0
1982	0	0.974648	0.0
1981	0	0.974648	0.0
1980	0	0.974648	0.0
1979	0	0.974648	0.0
1978	0	0.974648	0.0
1977	0	0.974648	0.0
1976	0	0.974648	0.0
1975	0	0.974648	0.0
1974	0	0.974648	0.0
1973	0	0.974648	0.0
1972	0	0.974648	0.0
1971	0	0.974648	0.0
1970	0	0.974648	0.0
1969	0	0.974648	0.0
1968	0	0.974648	0.0
1967	0	0.974648	0.0
1966	0	0.974648	0.0
1965	0	0.974648	0.0
1964	0	0.974648	0.0
1963	0	0.974648	0.0
1962	0	0.974648	0.0
1961	0	0.974648	0.0
1960	0	0.974648	0.0
1959	0	0.974648	0.0
1958	0	0.974648	0.0
1957	0	0.974648	0.0
1956	0	0.974648	0.0
1955	0	0.974648	0.0
1954	0	0.974648	0.0
1953	0	0.974648	0.0
1952	0	0.974648	0.0
1951	0	0.974648	0.0
1950	0	0.974648	0.0
1949	0	0.974648	0.0
1948	0	0.974648	0.0
1947	0	0.974648	0.0
1946	0	0.974648	0.0
1945	0	0.974648	0.0
1944	0	0.974648	0.0
1943	0	0.974648	0.0
1942	0	0.974648	0.0
1941	0	0.974648	0.0
1940	0	0.974648	0.0
1939	0	0.974648	0.0
1938	0	0.974648	0.0
1937	0	0.974648	0.0
Sum			43.55

NORTH CAROLINA
PRIVATE PASSENGER AUTO LIABILITY
CALCULATION OF TAXABLE INCOME

(1) AY Avg Acc Date	(2) AY Pay Pattern	(3) Percent Unpaid	(4) Total Losses	(5) Unpaid Losses
0.5	52.00%	48.00%	61,809	29.7
1.5	82.00%	18.00%	59,627	10.7
2.5	92.10%	7.90%	57,523	4.5
3.5	96.30%	3.70%	55,493	2.1
4.5	98.20%	1.80%	53,535	1.0
5.5	99.10%	0.90%	51,645	0.5
6.5	99.50%	0.50%	49,823	0.2
7.5	99.70%	0.30%	48,064	0.1
8.5	99.90%	0.10%	46,368	0.0
9.5	99.90%	0.10%	44,732	0.0
10.5	100.00%	0.00%	43,153	0.0
11.5	100.00%	0.00%	41,630	0.0
12.5	100.00%	0.00%	40,161	0.0
13.5	100.00%	0.00%	38,744	0.0
14.5	100.00%	0.00%	37,376	0.0
15.5	100.00%	0.00%	36,057	0.0
16.5	100.00%	0.00%	34,785	0.0
17.5	100.00%	0.00%	33,557	0.0
18.5	100.00%	0.00%	32,373	0.0
19.5	100.00%	0.00%	31,231	0.0
20.5	100.00%	0.00%	30,128	0.0
21.5	100.00%	0.00%	29,065	0.0
22.5	100.00%	0.00%	28,039	0.0
23.5	100.00%	0.00%	27,050	0.0
24.5	100.00%	0.00%	26,095	0.0
25.5	100.00%	0.00%	25,174	0.0
26.5	100.00%	0.00%	24,286	0.0
27.5	100.00%	0.00%	23,429	0.0
28.5	100.00%	0.00%	22,602	0.0
29.5	100.00%	0.00%	21,804	0.0
30.5	100.00%	0.00%	21,035	0.0
31.5	100.00%	0.00%	20,293	0.0
32.5	100.00%	0.00%	19,576	0.0
33.5	100.00%	0.00%	18,886	0.0
34.5	100.00%	0.00%	18,219	0.0
35.5	100.00%	0.00%	17,576	0.0
36.5	100.00%	0.00%	16,956	0.0
37.5	100.00%	0.00%	16,357	0.0
38.5	100.00%	0.00%	15,780	0.0
39.5	100.00%	0.00%	15,223	0.0
40.5	100.00%	0.00%	14,686	0.0
41.5	100.00%	0.00%	14,168	0.0
42.5	100.00%	0.00%	13,668	0.0
43.5	100.00%	0.00%	13,185	0.0
44.5	100.00%	0.00%	12,720	0.0
45.5	100.00%	0.00%	12,271	0.0
46.5	100.00%	0.00%	11,838	0.0
47.5	100.00%	0.00%	11,420	0.0
48.5	100.00%	0.00%	11,017	0.0
49.5	100.00%	0.00%	10,628	0.0
50.5	100.00%	0.00%	10,253	0.0
51.5	100.00%	0.00%	9,892	0.0
52.5	100.00%	0.00%	9,542	0.0
53.5	100.00%	0.00%	9,206	0.0
54.5	100.00%	0.00%	8,881	0.0
55.5	100.00%	0.00%	8,567	0.0
56.5	100.00%	0.00%	8,265	0.0
57.5	100.00%	0.00%	7,973	0.0
58.5	100.00%	0.00%	7,692	0.0
59.5	100.00%	0.00%	7,421	0.0
60.5	100.00%	0.00%	7,159	0.0
61.5	100.00%	0.00%	6,906	0.0
62.5	100.00%	0.00%	6,662	0.0
63.5	100.00%	0.00%	6,427	0.0
64.5	100.00%	0.00%	6,200	0.0
65.5	100.00%	0.00%	5,982	0.0
66.5	100.00%	0.00%	5,770	0.0
Sum				48.91

(6) AY at 12/31/2003	(7) Discount Factor	(8) Discounted Weight
2003	0.925350	27.5
2002	0.919963	9.9
2001	0.922343	4.2
2000	0.920667	1.9
1999	0.914919	0.9
1998	0.909099	0.4
1997	0.898838	0.2
1996	0.898010	0.1
1995	0.899950	0.0
1994	0.922395	0.0
1993	0.945391	0.0
1992	0.968375	0.0
1991	0.974648	0.0
1990	0.974648	0.0
1989	0.974648	0.0
1988	0.974648	0.0
1987	0.974648	0.0
1986	0.974648	0.0
1985	0.974648	0.0
1984	0.974648	0.0
1983	0.974648	0.0
1982	0.974648	0.0
1981	0.974648	0.0
1980	0.974648	0.0
1979	0.974648	0.0
1978	0.974648	0.0
1977	0.974648	0.0
1976	0.974648	0.0
1975	0.974648	0.0
1974	0.974648	0.0
1973	0.974648	0.0
1972	0.974648	0.0
1971	0.974648	0.0
1970	0.974648	0.0
1969	0.974648	0.0
1968	0.974648	0.0
1967	0.974648	0.0
1966	0.974648	0.0
1965	0.974648	0.0
1964	0.974648	0.0
1963	0.974648	0.0
1962	0.974648	0.0
1961	0.974648	0.0
1960	0.974648	0.0
1959	0.974648	0.0
1958	0.974648	0.0
1957	0.974648	0.0
1956	0.974648	0.0
1955	0.974648	0.0
1954	0.974648	0.0
1953	0.974648	0.0
1952	0.974648	0.0
1951	0.974648	0.0
1950	0.974648	0.0
1949	0.974648	0.0
1948	0.974648	0.0
1947	0.974648	0.0
1946	0.974648	0.0
1945	0.974648	0.0
1944	0.974648	0.0
1943	0.974648	0.0
1942	0.974648	0.0
1941	0.974648	0.0
1940	0.974648	0.0
1939	0.974648	0.0
1938	0.974648	0.0
1937	0.974648	0.0
Sum		45.15

(9) AY at 12/31/2002	(10) Weight	(11) Discount Factor	(12) Discounted Weight
2002	28.6210806	0.925350	26.5
2001	10.3541316	0.919963	9.5
2000	4.38394054	0.922343	4.0
1999	1.98077742	0.920667	1.8
1998	0.92961441	0.914919	0.9
1997	0.44840375	0.909099	0.4
1996	0.24032177	0.898838	0.2
1995	0.13910437	0.898010	0.1
1994	0.04473175	0.899950	0.0
1993	0.04315313	0.922395	0.0
1992	0	0.945391	0.0
1991	0	0.968375	0.0
1990	0	0.974648	0.0
1989	0	0.974648	0.0
1988	0	0.974648	0.0
1987	0	0.974648	0.0
1986	0	0.974648	0.0
1985	0	0.974648	0.0
1984	0	0.974648	0.0
1983	0	0.974648	0.0
1982	0	0.974648	0.0
1981	0	0.974648	0.0
1980	0	0.974648	0.0
1979	0	0.974648	0.0
1978	0	0.974648	0.0
1977	0	0.974648	0.0
1976	0	0.974648	0.0
1975	0	0.974648	0.0
1974	0	0.974648	0.0
1973	0	0.974648	0.0
1972	0	0.974648	0.0
1971	0	0.974648	0.0
1970	0	0.974648	0.0
1969	0	0.974648	0.0
1968	0	0.974648	0.0
1967	0	0.974648	0.0
1966	0	0.974648	0.0
1965	0	0.974648	0.0
1964	0	0.974648	0.0
1963	0	0.974648	0.0
1962	0	0.974648	0.0
1961	0	0.974648	0.0
1960	0	0.974648	0.0
1959	0	0.974648	0.0
1958	0	0.974648	0.0
1957	0	0.974648	0.0
1956	0	0.974648	0.0
1955	0	0.974648	0.0
1954	0	0.974648	0.0
1953	0	0.974648	0.0
1952	0	0.974648	0.0
1951	0	0.974648	0.0
1950	0	0.974648	0.0
1949	0	0.974648	0.0
1948	0	0.974648	0.0
1947	0	0.974648	0.0
1946	0	0.974648	0.0
1945	0	0.974648	0.0
1944	0	0.974648	0.0
1943	0	0.974648	0.0
1942	0	0.974648	0.0
1941	0	0.974648	0.0
1940	0	0.974648	0.0
1939	0	0.974648	0.0
1938	0	0.974648	0.0
1937	0	0.974648	0.0
Sum			43.56

NOTES TO PAGES 4 AND 5

Page 4

- 1 Current year earned premium
- 2 Estimated prior year UEPR as percent of current year earned premium given assumed premium growth rate
- 3 Annual Statement, page 15, UEPR/Earned Premium for all companies writing this line of private passenger automobile insurance in North Carolina.
- 4 Line (3) - line (2)
- 5 Line (4) x .20.
- 6 Line (5) x .35.
- 7 Unpaid current-year losses at year-end as a percent of premium. Sum of Page 5, Column (5).
- 8 Discounted unpaid current-year losses at year-end as a percent of premium. Sum of Page 5, Column (8).
- 9 Unpaid prior-year losses at year-end as a percent of premium. Sum of Page 5, Column (5) divided by assumed growth rate.
- 10 Discounted unpaid current-year losses at year-end as a percent of premium. Sum of Page 5, Column (12).
- 11 Line (7) - Line (8) - [Line (9) - Line (10)]
- 12 Line (11) x .35
- 13 Line (6)
- 14 Line (12)
- 15 Line (13) + Line (14)

Page 5

- 1 Midpoint of number of years since end of accident period.
- 2 Accident year payout pattern developed from policy year developed losses.
- 3 1 - Column (2)
- 4 Losses, given assumed historical growth rate.
- 5 Column (3) x Column (4)
- 6 Accident Year at current year end
- 7 Discount factor per IRS Regulations.
- 8 Column (5) x Column (7)
- 9 Accident Year at prior year end
- 10 Column (3), previous period x Column (4), current period
- 11 Discount factor per IRS Regulations.
- 12 Column (10) x Column (11)

NCRB INVESTMENT INCOME CALCULATION
PRIVATE PASSENGER AUTO LIABILITY
 Projected Investment Earnings on Loss, Loss
 Adjustment Expense and Unearned Premium Reserves

A. UNEARNED PREMIUM RESERVES		
1. Direct Earned Premiums		1,000,000
2. Mean UEPR	27.76%	277,600
3. Deductions for prepaid expenses		
Commissions & Brokerage	10.00%	
Taxes, Licenses & Fees	2.08%	
One Half Other Acquisition Expense	3.63%	
One Half General Expense	2.97%	
Total	18.68%	
4. Deduction for Prepaid Expenses: (2) x (3)		51,860
5. Net UEPR Subject to Inv (2) - (4)		225,740
B. Loss and Loss Expense Reserves		
1. Direct Earned Premium		1,000,000
2. Expected Inc L & LAE to Premium Ratio	0.6180	618,006
3. Expected Mean L&LAE Reserve to Inc. L & LAE Ratio	0.902	557,439
C. Net PH Funds Subj to Inv		
(A5 + B3)		783,179
D. Average Rate of Return		
		5.10%
E. Investment Earnings from Net Reserves (C) x (D)		
		39,941
F. Average Rate of Return as a Percent of		
Direct Earned Premium (E) / (A1)		3.99%

NCRB INVESTMENT INCOME CALCULATION
PRIVATE PASSENGER AUTO LIABILITY
Projected Investment Earnings on Loss, Loss
Adjustment Expense and Unearned Premium Reserves

A. UNEARNED PREMIUM RESERVES		
1. Direct Earned Premiums		1,000,000
2. Mean UEPR	27.76%	277,600
3. Deductions for prepaid expenses		
Commissions & Brokerage	10.00%	
Taxes, Licenses & Fees	2.08%	
One Half Other Acquisition Expense	3.56%	
One Half General Expense	3.04%	
Total	18.68%	
4. Deduction for Prepaid Expenses: (2) x (3)		51,856
5. Net UEPR Subject to Inv (2) - (4)		225,744
B. Loss and Loss Expense Reserves		
1. Direct Earned Premium		1,000,000
2. Expected Inc L & LAE to Premium Ratio	0.6181	618,085
3. Expected Mean L&LAE Reserve to Inc. L & LAE Ratio	0.902	557,511
C. Net PH Funds Subj to Inv (A5 + B3)		
		783,255
D. Average Rate of Return		
		5.10%
E. Investment Earnings from Net Reserves (C) x (D)		
		39,945
F. Average Rate of Return as a Percent of Direct Earned Premium (E) / (A1)		
		3.99%

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
PRIVATE PASSENGER AUTO LIABILITY

ESTIMATED INVESTMENT EARNINGS ON UNEARNED
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

Line A-1

All calculations are displayed per \$1,000,000 of earned premium.

Line A-2

The mean unearned premium reserve is determined by multiplying the direct earned premiums in line (1) by the ratio of the mean unearned premium reserve to the collected earned premium for calendar year ended 12/31/2002 for all companies writing Private Passenger Automobile Liability insurance in North Carolina. These data are from page 15 of the Annual Statement.

1. Collected Earned Premium for Calendar Year ended 12/31/2002	1,957,059,172
2. Unearned Premium Reserve as of 12/31/2001	529,221,396
3. Unearned Premium Reserve as of 12/31/2002	557,203,755
4. Mean Unearned Premium Reserve $1/2 [(2) + (3)]$	543,212,576
5. Ratio (4) \div (1)	0.278

Line A-3

Deduction for prepaid expenses:

Production costs and a large part of the other company expenses in connection with the writing and handling of Private Passenger Automobile Liability insurance policies, exclusive of claim adjustment expenses, are incurred when the policy is written and before the premium is paid. Therefore, the deduction for these expenses is determined by use of the provisions for expenses used in our ratemaking procedures as shown.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
PRIVATE PASSENGER AUTO LIABILITY

ESTIMATED INVESTMENT EARNINGS ON UNEARNED
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

Line B-2

The expected loss and loss adjustment expense ratio reflects the expense provisions used in this filing.

Line B-3

The expected mean loss reserve is determined by multiplying the expected incurred losses in line (2) by the average North Carolina ratio of the mean loss reserves to the incurred losses in 2001 and 2002 for Automobile Liability insurance. This ratio is based on North Carolina companies' Page 15 annual statement data and has been adjusted to include loss adjustment expense reserves.

1. Incurred Losses for Calendar Year 2001	1,410,205,014
2. Incurred Losses for Calendar Year 2002	1,388,594,207
3. Loss Reserves as of 12/31/2000	1,213,324,628
4. Loss Reserves as of 12/31/2001	1,269,542,424
5. Loss Reserves as of 12/31/2002	1,276,839,223
6. Mean Loss Reserve 2001: $1/2 [(3) + (4)]$	1,241,433,526
7. Mean Loss Reserve 2002: $1/2 [(4) + (5)]$	1,273,190,824
8. Ratio (6) \div (1)	0.880
9. Ratio (7) \div (2)	0.917
10. Loss Reserve: $1/2 [(8) + (9)]$	0.899
11. Ratio of LAE Reserves to Loss Reserves (a)	0.204
12. Ratio of Incurred LAE to Incurred Losses (a)	0.200
13. Loss and LAE Reserve $[(10) \times (1.0 + (11)) / (1.0 + (12))]$	0.902

(a) Based on 2002 All-Industry Insurance Expense Exhibit (source: A.M. Best)

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
PRIVATE PASSENGER AUTO LIABILITY

ESTIMATED INVESTMENT EARNINGS ON UNEARNED
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

Line D

The average rate of return is calculated as the arithmetic mean of the embedded and current yields. The embedded yield is the sum of two ratios: the most recent ratio of investment income to invested assets, plus the 10-year average ratio of capital gains to invested assets (see page 12). The current yield is the estimated, currently available rate of return (including income and expected capital gains) on the property/casualty industry investment portfolio (see page 11).

Embedded yield =	6.23%
Current yield =	3.97%
Average =	5.10%

PORTFOLIO YIELD AND TAX RATE - CURRENT YIELD				
(1)	(2)	(3)	(4)	(5)
Investable Asset	Percent of Assets	Estimated Prospective Pre-Tax Return	Tax Rate	Estimated Prospective Post-Tax Return
Bonds				
U.S. Govt	13.88%	2.97%	35.00%	1.93%
States & territories	9.57%	3.41%	5.25%	3.23%
Special revenue	21.53%	3.54%	5.25%	3.35%
Public Utilities	1.98%	3.68%	35.00%	2.39%
Industrial	23.63%	3.36%	35.00%	2.18%
Preferred stock	1.79%	6.79%	14.18%	5.83%
Common stock	17.20%	10.60%	31.79%	7.23%
Mortgage Loans	0.26%	6.12%	35.00%	3.98%
Real estate	1.20%	4.88%	35.00%	3.17%
Cash & short-term invs.	8.95%	1.01%	35.00%	0.66%
Rate of Return Pre-Inv Exp	100.00%	4.48%	25.90%	3.32%
Investment Expenses		0.51%	35.00%	0.33%
Portfolio Rate of Return		3.97%	24.72%	2.99%

Sources:

Various issues of Federal Reserve Statistical Release, H.15(519).

Mergent Bond Record.

Standard & Poor's CreditWeek.

Value Line Investment Survey, Part II.

Ibbotson Associates, SBBI Valuation Edition 2003 Yearbook.

Ibbotson and Siegel, AREUEA Journal, 1984.

A.M. Best's Aggregates & Averages, 2003 edition.

PORTFOLIO YIELD AND TAX RATE EMBEDDED YIELD		
	Income	Tax Rate
Bonds		
Taxable	23,094,226	35.00%
Non-Taxable	9,284,966	5.25%
Stocks		
Taxable	2,763,531	14.18%
Non-Taxable	3,977,275	5.25%
Mortgage Loans	178,521	35.00%
Real Estate	1,672,965	35.00%
Collateral Loans	0	35.00%
Cash / Short Term Inv.	1,048,332	35.00%
All Other	2,429,028	35.00%
Total	44,448,844	24.83%
Inv. Expenses	4,336,105	35.00%
Net Inv. Income	40,112,739	23.73%
Mean Invested Assets	815,037,267	
Inv. Inc. Yield Rate	4.92%	23.73%
Capital Gains (10 yr. avg) (% Of Inv. Assets)	1.31%	35.00%
Invest. Yield Rate (pre-tax)	6.23%	26.10%
Invest. Yield Rate (post-tax)	4.61%	

Source: Best's Aggregates and Averages, 2003 Edition, p. 12 (Exhibit of Net Investment Income, Col. 2 (Earned During Year)).
Capital Gains: RB-32, page 13

**CAPITAL GAINS OR LOSSES
AS A PERCENT OF MEAN ASSETS**
(All amounts in thousands of dollars)

Calendar Year	Mean Total Invested Assets	Realized Capital Gains	
		Amount	Percent
1993	559,744,958	9,817,573	1.75%
1994	594,669,576	1,663,541	0.28%
1995	636,756,797	5,997,029	0.94%
1996	682,407,194	9,243,907	1.35%
1997	733,433,983	10,807,929	1.47%
1998	781,421,247	18,019,189	2.31%
1999	797,920,622	13,016,157	1.63%
2000	794,195,460	16,204,649	2.04%
2001	785,530,275	6,630,679	0.84%
2002	815,037,267	2,770,997	0.34%
Total	7,181,117,376	94,171,650	1.31%

*Mean total invested assets is the average of the current year and prior year values of total invested assets (annual statement page 2, Line 9).

Source: "Best's Aggregates & Averages--Property-Casualty,"
various editions

**NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE**

PREMIUM-TO-SURPLUS RATIOS

<u>Year</u>	<u>Liability</u>	<u>Physical Damage</u>
1993	1.717	1.731
1994	1.719	1.722
1995	1.452	1.485
1996	1.366	1.398
1997	0.969	0.974
1998	0.931	0.946
1999	0.898	0.929
2000	0.951	0.980
2001	1.159	1.182
2002	1.377	1.400
Five-Year Average	1.063	1.088
Ten-Year Average	1.254	1.275

Notes:

- 1 Ratios based on net premium written.
- 2 Top 30 Groups in each year from Best's Data Service.
- 3 Premiums and surplus from Best's Aggregate and Averages.

**NORTH CAROLINA PRIVATE PASSENGER AUTO
CALCULATION OF GAAP NET WORTH TO SURPLUS RATIO**

	1998	1999	2000	2001	2002
Policyholder Surplus	333,327,202,512	334,348,173,079	317,360,616,515	289,605,554,159	285,234,836,000
+ Deferred Acquisition Costs	15,517,696,879	16,075,447,974	16,702,143,897	18,331,855,434	20,878,709,361
+ Revenue Offset Provision	7,135,875,207	7,392,359,287	7,680,547,924	0	-
+ Loss Reserve Discounting Provision	17,396,846,326	16,759,902,155	16,029,012,263	13,983,508,860	8,455,040,535
- Deferred Fresh Start Benefit	(238,329,106)	(110,445,195)	(29,064,525)	0	-
- Deferred Taxes on Unrealized Capital Gains	(29,011,025,869)	(20,173,111,830)	(19,269,614,804)	0	-
+ Non-admitted Assets	10,613,123,161	13,053,945,756	14,405,827,828	12,687,924,156	10,180,681,300
+ Excess of Statutory over Statement Reserves	1,317,750,524	1,055,252,609	724,549,081	0	-
+ Provision for Reinsurance	3,870,995,024	4,683,667,991	5,198,852,067	5,471,002,096	4,333,144,207
+ Provision for FAS 115	18,595,290,837	(5,886,678,087)	6,508,564,466	5,281,971,040	26,290,473,799
- Surplus Notes	(5,349,066,620)	(5,245,277,655)	(5,647,941,412)	(6,648,831,578)	(7,872,361,322)
GAAP-adjusted Net Worth	373,176,358,873	361,953,236,084	359,663,493,299	338,712,984,167	347,500,523,880
Ratio of GAAP Net Worth to Statutory Surplus	1.12	1.08	1.13	1.17	1.22
Five Year Average	1.14				

Source: ISO

NCRB - PRO FORMA STATUTORY RETURN			
PRIVATE PASSENGER PHYSICAL DAMAGE			
	Pre-Tax	Tax Liability	Post-Tax
1. Premiums	100.00%		
Loss & Loss Adjustment Expense	60.25%		
Commission & Brokerage	10.10%		
General Expense	4.81%		
Other Acquisition Expense	7.04%		
Taxes, Licenses and Fees	2.30%		
2. Pro-Forma Underwriting Profit	15.50%		
3. Installment Fee Income	0.99%		
4. Regular tax		5.77%	
5. Additional tax due to TRA		0.12%	
6. Total Return from Underwriting (post-tax)			10.60%
7. Investment Gain on Insurance Transaction	1.56%		
Less Investment Income on Agents Balances	0.78%		
Net Investment Gain on Insurance Transaction	0.78%	0.20%	0.58%
8. Total Return as a % of Premium (post-tax)			11.18%
9. Premium-to-Net Worth Ratio			1.114
10. Total Return as a % of Net Worth (post-tax)			12.45%

Note: Lines (1) to (8) are all expressed as a % of premium.

Assumptions

(a) UW Tax Rate =	35.00%
(b) Inv. Income Tax Rate =	25.57%
(c) Inv. Yield =	5.10%
(d) P/S Ratio =	1.27
(e) NW/S Ratio =	1.14
(f) Installment Fee Income=	0.99%
(g) Additional TRA tax=	0.12%

NCRB - PRO FORMA STATUTORY RETURN			
PRIVATE PASSENGER PHYSICAL DAMAGE			
	Pre-Tax	Tax Liability	Post-Tax
1. Premiums	100.00%		
Loss & Loss Adjustment Expense	60.49%		
Commission & Brokerage	10.10%		
General Expense	4.91%		
Other Acquisition Expense	6.70%		
Taxes, Licenses and Fees	2.30%		
2. Pro-Forma Underwriting Profit	15.50%		
3. Installment Fee Income	0.99%		
4. Regular tax		5.77%	
5. Additional tax due to TRA		0.12%	
6. Total Return from Underwriting (post-tax)			10.60%
7. Investment Gain on Insurance Transaction	1.56%		
Less Investment Income on Agents Balances	0.78%		
Net Investment Gain on Insurance Transaction	0.79%	0.20%	0.58%
8. Total Return as a % of Premium (post-tax)			11.18%
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Note: Lines (1) to (8) are all expressed as a % of premium.

Assumptions

(a) UW Tax Rate =	35.00%
(b) Inv. Income Tax Rate =	25.57%
(c) Inv. Yield =	5.10%
(d) P/S Ratio =	1.27
(e) NW/S Ratio =	1.14
(f) Installment Fee Income=	0.99%
(g) Additional TRA tax=	0.12%

NOTES TO EXHIBIT RB-33, Page 1

1. The expense provisions are those used on page C-7 of Exhibit RB-1, adjusted to reflect the physical damage rate level change implied therein.
2. Selected by Rate Bureau.
3. See assumption (f) below.
4. $[(2.)+(3.)] \times (a.)$.
5. See assumption (g) below.
6. $(2.) + (3.) - [(4.) + (5.)]$.
7. Pages 7-10. Investment income on agents' balances equals $.147 \times 1.031 \times (c)$, where .147 is agents' balances for premiums due less than 90 days and 1.031 is the factor to include the effect of agents' balances or uncollected premiums overdue for more than 90 days.
8. $(6.) + (7.)$.
9. $(d.)/(e.)$.
10. $(8.) \times (9.)$.

ASSUMPTIONS

- (a) Internal Revenue Code.
- (b) See RB-33, pp. 11-13; 1-avg post-tax yield/avg pre-tax yield.
- (c) See RB-33, pp. 11-13; average of current and embedded yields.
- (d) See RB-33, p. 14
- (e) See RB-33, pp. 15.
- (f) See RB-33, p. 3
- (g) See RB-33, pp. 4-6

NORTH CAROLINA
PRIVATE PASSENGER INSTALLMENT PAYMENT INCOME
(in thousands)

Year	Inst. Charges	Liability Written Premium	Phy. Dam. Written Premium	Total Premium	Inst. Charges as a % of Prem.
1993	9,952	1,464,281	687,127	2,151,408	0.46%
1994	9,623	1,553,393	786,552	2,339,945	0.41%
1995	16,428	1,761,893	803,003	2,564,896	0.64%
1996	23,552	1,823,594	920,020	2,743,614	0.86%
1997	25,670	1,850,184	1,213,426	3,063,610	0.84%
1998	26,860	1,880,844	1,330,395	3,211,239	0.84%
1999	32,058	1,873,493	1,427,542	3,301,035	0.97%
2000	32,936	1,758,477	1,484,735	3,243,212	1.02%
2001	38,858	1,893,769	1,571,089	3,464,858	1.12%
2002	36,805	1,985,194	1,743,154	3,728,348	0.99%
Selected Five Year Average					0.99%

Source: ISO.

**NORTH CAROLINA
PRIVATE PASSENGER PHYSICAL DAMAGE**

ESTIMATION OF TRA TAXABLE INCOME

1 Earned Premium (current year)	100.00%
2 UEPR (previous year)	28.65%
3 UEPR (current year)	30.37%
4 Increase = (3)-(2)	1.71%
5 20% of Increase = Taxable Income	0.34%
6 Tax Liability = (5)x.35	0.12%
7 Unpaid Losses (current year)	2.77%
8 Discounted unpaid losses (current year)	2.69%
9 Unpaid Losses (previous year)	2.62%
10 Discounted unpaid losses (previous year)	2.54%
11 Additional Income	0.00%
12 Tax Liability	0.00%
Other Tax Liabilities	
13 UEP	0.12%
14 Discounting of Loss Reserves	0.00%
15 Total	0.12%

**NORTH CAROLINA
PRIVATE PASSENGER PHYSICAL DAMAGE**

ESTIMATION OF TRA TAXABLE INCOME

1 Earned Premium (current year)	100.00%
2 UEPR (previous year)	28.65%
3 UEPR (current year)	30.37%
4 Increase = (3)-(2)	1.71%
5 20% of Increase = Taxable Income	0.34%
6 Tax Liability = (5)x.35	0.12%
7 Unpaid Losses (current year)	2.78%
8 Discounted unpaid losses (current year)	2.70%
9 Unpaid Losses (previous year)	2.63%
10 Discounted unpaid losses (previous year)	2.55%
11 Additional Income	0.00%
12 Tax Liability	0.00%
Other Tax Liabilities	
13 UEP	0.12%
14 Discounting of Loss Reserves	0.00%
15 Total	0.12%

**NORTH CAROLINA
PRIVATE PASSENGER PHYSICAL DAMAGE
CALCULATION OF TAXABLE INCOME**

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
AY Avg Acc Date	AY Pay Pattern	Percent Unpaid	Total Losses	Unpaid Losses	AY at 12/31/2003	Discount Factor	Discounted Weight	AY at 12/31/2002	Weight	Discount Factor	Discounted Weight
0.5	96.40%	3.60%	60.245	2.2	2003	0.972455	2.1				
1.5	99.30%	0.70%	56.847	0.4	2002	0.950251	0.4	2002	2.04649698	0.972455	2.0
2.5	99.80%	0.20%	53.641	0.1	2001	0.974648	0.1	2001	0.37548396	0.950251	0.4
3.5	99.90%	0.10%	50.615	0.1	2000	0.974648	0.0	2000	0.10122973	0.974648	0.1
4.5	99.90%	0.10%	47.760	0.0	1999	0.974648	0.0	1999	0.04775984	0.974648	0.0
5.5	100.00%	0.00%	45.066	0.0	1998	0.974648	0.0	1998	0.04506585	0.974648	0.0
6.5	100.00%	0.00%	42.524	0.0	1997	0.974648	0.0	1997	0	0.974648	0.0
7.5	100.00%	0.00%	40.125	0.0	1996	0.974648	0.0	1996	0	0.974648	0.0
8.5	100.00%	0.00%	37.862	0.0	1995	0.974648	0.0	1995	0	0.974648	0.0
9.5	100.00%	0.00%	35.726	0.0	1994	0.974648	0.0	1994	0	0.974648	0.0
10.5	100.00%	0.00%	33.711	0.0	1993	0.974648	0.0	1993	0	0.974648	0.0
11.5	100.00%	0.00%	31.809	0.0	1992	0.974648	0.0	1992	0	0.974648	0.0
12.5	100.00%	0.00%	30.015	0.0	1991	0.974648	0.0	1991	0	0.974648	0.0
13.5	100.00%	0.00%	28.322	0.0	1990	0.974648	0.0	1990	0	0.974648	0.0
14.5	100.00%	0.00%	26.725	0.0	1989	0.974648	0.0	1989	0	0.974648	0.0
15.5	100.00%	0.00%	25.217	0.0	1988	0.974648	0.0	1988	0	0.974648	0.0
16.5	100.00%	0.00%	23.795	0.0	1987	0.974648	0.0	1987	0	0.974648	0.0
17.5	100.00%	0.00%	22.452	0.0	1986	0.974648	0.0	1986	0	0.974648	0.0
18.5	100.00%	0.00%	21.186	0.0	1985	0.974648	0.0	1985	0	0.974648	0.0
19.5	100.00%	0.00%	19.991	0.0	1984	0.974648	0.0	1984	0	0.974648	0.0
20.5	100.00%	0.00%	18.863	0.0	1983	0.974648	0.0	1983	0	0.974648	0.0
21.5	100.00%	0.00%	17.799	0.0	1982	0.974648	0.0	1982	0	0.974648	0.0
22.5	100.00%	0.00%	16.795	0.0	1981	0.974648	0.0	1981	0	0.974648	0.0
23.5	100.00%	0.00%	15.848	0.0	1980	0.974648	0.0	1980	0	0.974648	0.0
24.5	100.00%	0.00%	14.954	0.0	1979	0.974648	0.0	1979	0	0.974648	0.0
25.5	100.00%	0.00%	14.111	0.0	1978	0.974648	0.0	1978	0	0.974648	0.0
26.5	100.00%	0.00%	13.315	0.0	1977	0.974648	0.0	1977	0	0.974648	0.0
27.5	100.00%	0.00%	12.564	0.0	1976	0.974648	0.0	1976	0	0.974648	0.0
28.5	100.00%	0.00%	11.855	0.0	1975	0.974648	0.0	1975	0	0.974648	0.0
29.5	100.00%	0.00%	11.186	0.0	1974	0.974648	0.0	1974	0	0.974648	0.0
30.5	100.00%	0.00%	10.555	0.0	1973	0.974648	0.0	1973	0	0.974648	0.0
31.5	100.00%	0.00%	9.960	0.0	1972	0.974648	0.0	1972	0	0.974648	0.0
32.5	100.00%	0.00%	9.398	0.0	1971	0.974648	0.0	1971	0	0.974648	0.0
33.5	100.00%	0.00%	8.868	0.0	1970	0.974648	0.0	1970	0	0.974648	0.0
34.5	100.00%	0.00%	8.368	0.0	1969	0.974648	0.0	1969	0	0.974648	0.0
35.5	100.00%	0.00%	7.896	0.0	1968	0.974648	0.0	1968	0	0.974648	0.0
36.5	100.00%	0.00%	7.450	0.0	1967	0.974648	0.0	1967	0	0.974648	0.0
37.5	100.00%	0.00%	7.030	0.0	1966	0.974648	0.0	1966	0	0.974648	0.0
38.5	100.00%	0.00%	6.634	0.0	1965	0.974648	0.0	1965	0	0.974648	0.0
39.5	100.00%	0.00%	6.259	0.0	1964	0.974648	0.0	1964	0	0.974648	0.0
40.5	100.00%	0.00%	5.906	0.0	1963	0.974648	0.0	1963	0	0.974648	0.0
41.5	100.00%	0.00%	5.573	0.0	1962	0.974648	0.0	1962	0	0.974648	0.0
42.5	100.00%	0.00%	5.259	0.0	1961	0.974648	0.0	1961	0	0.974648	0.0
43.5	100.00%	0.00%	4.962	0.0	1960	0.974648	0.0	1960	0	0.974648	0.0
44.5	100.00%	0.00%	4.682	0.0	1959	0.974648	0.0	1959	0	0.974648	0.0
45.5	100.00%	0.00%	4.418	0.0	1958	0.974648	0.0	1958	0	0.974648	0.0
46.5	100.00%	0.00%	4.169	0.0	1957	0.974648	0.0	1957	0	0.974648	0.0
47.5	100.00%	0.00%	3.934	0.0	1956	0.974648	0.0	1956	0	0.974648	0.0
48.5	100.00%	0.00%	3.712	0.0	1955	0.974648	0.0	1955	0	0.974648	0.0
49.5	100.00%	0.00%	3.502	0.0	1954	0.974648	0.0	1954	0	0.974648	0.0
50.5	100.00%	0.00%	3.305	0.0	1953	0.974648	0.0	1953	0	0.974648	0.0
51.5	100.00%	0.00%	3.119	0.0	1952	0.974648	0.0	1952	0	0.974648	0.0
52.5	100.00%	0.00%	2.943	0.0	1951	0.974648	0.0	1951	0	0.974648	0.0
53.5	100.00%	0.00%	2.777	0.0	1950	0.974648	0.0	1950	0	0.974648	0.0
54.5	100.00%	0.00%	2.620	0.0	1949	0.974648	0.0	1949	0	0.974648	0.0
55.5	100.00%	0.00%	2.472	0.0	1948	0.974648	0.0	1948	0	0.974648	0.0
56.5	100.00%	0.00%	2.333	0.0	1947	0.974648	0.0	1947	0	0.974648	0.0
57.5	100.00%	0.00%	2.201	0.0	1946	0.974648	0.0	1946	0	0.974648	0.0
58.5	100.00%	0.00%	2.077	0.0	1945	0.974648	0.0	1945	0	0.974648	0.0
59.5	100.00%	0.00%	1.960	0.0	1944	0.974648	0.0	1944	0	0.974648	0.0
60.5	100.00%	0.00%	1.849	0.0	1943	0.974648	0.0	1943	0	0.974648	0.0
61.5	100.00%	0.00%	1.745	0.0	1942	0.974648	0.0	1942	0	0.974648	0.0
62.5	100.00%	0.00%	1.647	0.0	1941	0.974648	0.0	1941	0	0.974648	0.0
63.5	100.00%	0.00%	1.554	0.0	1940	0.974648	0.0	1940	0	0.974648	0.0
64.5	100.00%	0.00%	1.466	0.0	1939	0.974648	0.0	1939	0	0.974648	0.0
65.5	100.00%	0.00%	1.383	0.0	1938	0.974648	0.0	1938	0	0.974648	0.0
66.5	100.00%	0.00%	1.305	0.0	1937	0.974648	0.0	1937	0	0.974648	0.0
Sum				2.77	Sum		2.69	Sum			2.54

**NORTH CAROLINA
PRIVATE PASSENGER PHYSICAL DAMAGE
CALCULATION OF TAXABLE INCOME**

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
AY Avg Acc Date	AY Pay Pattern	Percent Unpaid	Total Losses	Unpaid Losses	AY at 12/31/2003	Discount Factor	Discounted Weight	AY at 12/31/2002	Weight	Discount Factor	Discounted Weight
0.5	96.40%	3.60%	60.488	2.2	2003	0.972455	2.1				
1.5	99.30%	0.70%	57.076	0.4	2002	0.950251	0.4	2002	2.05474257	0.972455	2.0
2.5	99.80%	0.20%	53.857	0.1	2001	0.974648	0.1	2001	0.37699683	0.950251	0.4
3.5	99.90%	0.10%	50.819	0.1	2000	0.974648	0.0	2000	0.1016376	0.974648	0.1
4.5	99.90%	0.10%	47.952	0.0	1999	0.974648	0.0	1999	0.04795227	0.974648	0.0
5.5	100.00%	0.00%	45.247	0.0	1998	0.974648	0.0	1998	0.04524743	0.974648	0.0
6.5	100.00%	0.00%	42.695	0.0	1997	0.974648	0.0	1997	0	0.974648	0.0
7.5	100.00%	0.00%	40.287	0.0	1996	0.974648	0.0	1996	0	0.974648	0.0
8.5	100.00%	0.00%	38.014	0.0	1995	0.974648	0.0	1995	0	0.974648	0.0
9.5	100.00%	0.00%	35.870	0.0	1994	0.974648	0.0	1994	0	0.974648	0.0
10.5	100.00%	0.00%	33.847	0.0	1993	0.974648	0.0	1993	0	0.974648	0.0
11.5	100.00%	0.00%	31.938	0.0	1992	0.974648	0.0	1992	0	0.974648	0.0
12.5	100.00%	0.00%	30.136	0.0	1991	0.974648	0.0	1991	0	0.974648	0.0
13.5	100.00%	0.00%	28.436	0.0	1990	0.974648	0.0	1990	0	0.974648	0.0
14.5	100.00%	0.00%	26.832	0.0	1989	0.974648	0.0	1989	0	0.974648	0.0
15.5	100.00%	0.00%	25.319	0.0	1988	0.974648	0.0	1988	0	0.974648	0.0
16.5	100.00%	0.00%	23.891	0.0	1987	0.974648	0.0	1987	0	0.974648	0.0
17.5	100.00%	0.00%	22.543	0.0	1986	0.974648	0.0	1986	0	0.974648	0.0
18.5	100.00%	0.00%	21.271	0.0	1985	0.974648	0.0	1985	0	0.974648	0.0
19.5	100.00%	0.00%	20.072	0.0	1984	0.974648	0.0	1984	0	0.974648	0.0
20.5	100.00%	0.00%	18.939	0.0	1983	0.974648	0.0	1983	0	0.974648	0.0
21.5	100.00%	0.00%	17.871	0.0	1982	0.974648	0.0	1982	0	0.974648	0.0
22.5	100.00%	0.00%	16.863	0.0	1981	0.974648	0.0	1981	0	0.974648	0.0
23.5	100.00%	0.00%	15.912	0.0	1980	0.974648	0.0	1980	0	0.974648	0.0
24.5	100.00%	0.00%	15.014	0.0	1979	0.974648	0.0	1979	0	0.974648	0.0
25.5	100.00%	0.00%	14.167	0.0	1978	0.974648	0.0	1978	0	0.974648	0.0
26.5	100.00%	0.00%	13.368	0.0	1977	0.974648	0.0	1977	0	0.974648	0.0
27.5	100.00%	0.00%	12.614	0.0	1976	0.974648	0.0	1976	0	0.974648	0.0
28.5	100.00%	0.00%	11.903	0.0	1975	0.974648	0.0	1975	0	0.974648	0.0
29.5	100.00%	0.00%	11.231	0.0	1974	0.974648	0.0	1974	0	0.974648	0.0
30.5	100.00%	0.00%	10.598	0.0	1973	0.974648	0.0	1973	0	0.974648	0.0
31.5	100.00%	0.00%	10.000	0.0	1972	0.974648	0.0	1972	0	0.974648	0.0
32.5	100.00%	0.00%	9.436	0.0	1971	0.974648	0.0	1971	0	0.974648	0.0
33.5	100.00%	0.00%	8.904	0.0	1970	0.974648	0.0	1970	0	0.974648	0.0
34.5	100.00%	0.00%	8.401	0.0	1969	0.974648	0.0	1969	0	0.974648	0.0
35.5	100.00%	0.00%	7.927	0.0	1968	0.974648	0.0	1968	0	0.974648	0.0
36.5	100.00%	0.00%	7.480	0.0	1967	0.974648	0.0	1967	0	0.974648	0.0
37.5	100.00%	0.00%	7.058	0.0	1966	0.974648	0.0	1966	0	0.974648	0.0
38.5	100.00%	0.00%	6.660	0.0	1965	0.974648	0.0	1965	0	0.974648	0.0
39.5	100.00%	0.00%	6.285	0.0	1964	0.974648	0.0	1964	0	0.974648	0.0
40.5	100.00%	0.00%	5.930	0.0	1963	0.974648	0.0	1963	0	0.974648	0.0
41.5	100.00%	0.00%	5.596	0.0	1962	0.974648	0.0	1962	0	0.974648	0.0
42.5	100.00%	0.00%	5.280	0.0	1961	0.974648	0.0	1961	0	0.974648	0.0
43.5	100.00%	0.00%	4.982	0.0	1960	0.974648	0.0	1960	0	0.974648	0.0
44.5	100.00%	0.00%	4.701	0.0	1959	0.974648	0.0	1959	0	0.974648	0.0
45.5	100.00%	0.00%	4.436	0.0	1958	0.974648	0.0	1958	0	0.974648	0.0
46.5	100.00%	0.00%	4.186	0.0	1957	0.974648	0.0	1957	0	0.974648	0.0
47.5	100.00%	0.00%	3.950	0.0	1956	0.974648	0.0	1956	0	0.974648	0.0
48.5	100.00%	0.00%	3.727	0.0	1955	0.974648	0.0	1955	0	0.974648	0.0
49.5	100.00%	0.00%	3.517	0.0	1954	0.974648	0.0	1954	0	0.974648	0.0
50.5	100.00%	0.00%	3.318	0.0	1953	0.974648	0.0	1953	0	0.974648	0.0
51.5	100.00%	0.00%	3.131	0.0	1952	0.974648	0.0	1952	0	0.974648	0.0
52.5	100.00%	0.00%	2.954	0.0	1951	0.974648	0.0	1951	0	0.974648	0.0
53.5	100.00%	0.00%	2.788	0.0	1950	0.974648	0.0	1950	0	0.974648	0.0
54.5	100.00%	0.00%	2.631	0.0	1949	0.974648	0.0	1949	0	0.974648	0.0
55.5	100.00%	0.00%	2.482	0.0	1948	0.974648	0.0	1948	0	0.974648	0.0
56.5	100.00%	0.00%	2.342	0.0	1947	0.974648	0.0	1947	0	0.974648	0.0
57.5	100.00%	0.00%	2.210	0.0	1946	0.974648	0.0	1946	0	0.974648	0.0
58.5	100.00%	0.00%	2.085	0.0	1945	0.974648	0.0	1945	0	0.974648	0.0
59.5	100.00%	0.00%	1.968	0.0	1944	0.974648	0.0	1944	0	0.974648	0.0
60.5	100.00%	0.00%	1.857	0.0	1943	0.974648	0.0	1943	0	0.974648	0.0
61.5	100.00%	0.00%	1.752	0.0	1942	0.974648	0.0	1942	0	0.974648	0.0
62.5	100.00%	0.00%	1.653	0.0	1941	0.974648	0.0	1941	0	0.974648	0.0
63.5	100.00%	0.00%	1.560	0.0	1940	0.974648	0.0	1940	0	0.974648	0.0
64.5	100.00%	0.00%	1.472	0.0	1939	0.974648	0.0	1939	0	0.974648	0.0
65.5	100.00%	0.00%	1.389	0.0	1938	0.974648	0.0	1938	0	0.974648	0.0
66.5	100.00%	0.00%	1.311	0.0	1937	0.974648	0.0	1937	0	0.974648	0.0
Sum				2.78	Sum		2.70	Sum			2.55

NOTES TO PAGES 4 AND 5

Page 4

- 1 Current year earned premium
- 2 Estimated prior year UEPR as percent of current year earned premium given assumed premium growth rate
- 3 Annual Statement, page 15, UEPR/Earned Premium for all companies writing this line of private passenger automobile insurance in North Carolina.
- 4 Line (3) - line (2)
- 5 Line (4) x .20.
- 6 Line (5) x .35.
- 7 Unpaid current-year losses at year-end as a percent of premium. Sum of Page 5, Column (5).
- 8 Discounted unpaid current-year losses at year-end as a percent of premium. Sum of Page 5, Column (8).
- 9 Unpaid prior-year losses at year-end as a percent of premium. Sum of Page 5, Column (5) divided by assumed growth rate.
- 10 Discounted unpaid current-year losses at year-end as a percent of premium. Sum of Page 5, Column (12).
- 11 Line (7) - Line (8) - [Line (9) - Line (10)]
- 12 Line (11) x .35
- 13 Line (6)
- 14 Line (12)
- 15 Line (13) + Line (14)

Page 5

- 1 Midpoint of number of years since end of accident period.
- 2 Accident year payout pattern developed from policy year developed losses.
- 3 1 - Column (2)
- 4 Losses, given assumed historical growth rate.
- 5 Column (3) x Column (4)
- 6 Accident Year at current year end
- 7 Discount factor per IRS Regulations.
- 8 Column (5) x Column (7)
- 9 Accident Year at prior year end
- 10 Column (3), previous period x Column (4), current period
- 11 Discount factor per IRS Regulations.
- 12 Column (10) x Column (11)

NCRB INVESTMENT INCOME CALCULATION
PRIVATE PASSENGER PHYSICAL DAMAGE
 Projected Investment Earnings on Loss, Loss
 Adjustment Expense and Unearned Premium Reserves

A. UNEARNED PREMIUM RESERVES		
1. Direct Earned Premiums		1,000,000
2. Mean UEPR	28.96%	289,600
3. Deductions for prepaid expenses		
Commissions & Brokerage	10.10%	
Taxes, Licenses & Fees	1.92%	
One Half Other Acquisition Expense	3.52%	
One Half General Expense	2.41%	
Total	17.94%	
4. Deduction for Prepaid Expenses: (2) x (3)		51,965
5. Net UEPR Subject to Inv (2) - (4)		237,635
B. Loss and Loss Expense Reserves		
1. Direct Earned Premium		1,000,000
2. Expected Inc L & LAE to Premium Ratio	0.6025	602,454
3. Expected Mean L&LAE Reserve to Inc. L & LAE Ratio	0.112	67,701
C. Net PH Funds Subj to Inv		
(A5 + B3)		305,336
D. Average Rate of Return		
		5.10%
E. Investment Earnings from Net Reserves (C) x (D)		
		15,572
F. Average Rate of Return as a Percent of		
Direct Earned Premium (E) / (A1)		1.56%

NCRB INVESTMENT INCOME CALCULATION
PRIVATE PASSENGER PHYSICAL DAMAGE
 Projected Investment Earnings on Loss, Loss
 Adjustment Expense and Unearned Premium Reserves

A. UNEARNED PREMIUM RESERVES		
1. Direct Earned Premiums		1,000,000
2. Mean UEPR		
3. Deductions for prepaid expenses	28.96%	289,600
Commissions & Brokerage		
Taxes, Licenses & Fees	10.10%	
One Half Other Acquisition Expense	1.92%	
One Half General Expense	3.35%	
Total	2.45%	
	17.82%	
Deduction for Prepaid Expenses: (2) x (3)		51,616
5. Net UEPR Subject to Inv (2) - (4)		237,984
B. Loss and Loss Expense Reserves		
1. Direct Earned Premium		1,000,000
2. Expected Inc L & LAE to Premium Ratio		604,881
3. Expected Mean L&LAE Reserve to Inc. L & LAE Ratio	0.6049	67,973
	0.112	
C. Net PH Funds Subj to Inv (A5 + B3)		
		305,957
D. Average Rate of Return		
		5.10%
E. Investment Earnings from Net Reserves (C) x (D)		
		15,604
F. Average Rate of Return as a Percent of Direct Earned Premium (E) / (A1)		
		1.56%

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
PRIVATE PASSENGER PHYSICAL DAMAGE

ESTIMATED INVESTMENT EARNINGS ON UNEARNED
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

Line A-1

All calculations are displayed per \$1,000,000 of earned premium.

Line A-2

The mean unearned premium reserve is determined by multiplying the direct earned premiums in line (1) by the ratio of the mean unearned premium reserve to the collected earned premium for calendar year ended 12/31/2002 for all companies writing Private Passenger Automobile Liability insurance in North Carolina. These data are from page 15 of the Annual Statement.

1. Collected Earned Premium for Calendar Year ended 12/31/2002	1,696,342,597
2. Unearned Premium Reserve as of 12/31/2001	467,423,371
3. Unearned Premium Reserve as of 12/31/2002	515,108,492
4. Mean Unearned Premium Reserve $1/2 [(2) + (3)]$	491,265,932
5. Ratio (4) \div (1)	0.290

Line A-3

Deduction for prepaid expenses:

Production costs and a large part of the other company expenses in connection with the writing and handling of Private Passenger Automobile Liability insurance policies, exclusive of claim adjustment expenses, are incurred when the policy is written and before the premium is paid. Therefore, the deduction for these expenses is determined by use of the provisions for expenses used in our ratemaking procedures as shown.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
PRIVATE PASSENGER PHYSICAL DAMAGE

ESTIMATED INVESTMENT EARNINGS ON UNEARNED
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

Line B-2

The expected loss and loss adjustment expense ratio reflects the expense provisions used in this filing.

Line B-3

The expected mean loss reserve is determined by multiplying the expected incurred losses in line (2) by the average North Carolina ratio of the mean loss reserves to the incurred losses in 2001 and 2002 for Automobile Liability insurance. This ratio is based on North Carolina companies' Page 15 annual statement data and has been adjusted to include loss adjustment expense reserves.

1. Incurred Losses for Calendar Year 2001	894,300,117
2. Incurred Losses for Calendar Year 2002	945,858,497
3. Loss Reserves as of 12/31/2000	75,222,214
4. Loss Reserves as of 12/31/2001	79,630,518
5. Loss Reserves as of 12/31/2002	100,909,233
6. Mean Loss Reserve 2001: 1/2 [(3) + (4)]	77,426,366
7. Mean Loss Reserve 2002: 1/2 [(4) + (5)]	90,269,876
8. Ratio (6) ÷ (1)	0.087
9. Ratio (7) ÷ (2)	0.095
10. Loss Reserve: 1/2 [(8) + (9)]	0.091
11. Ratio of LAE Reserves to Loss Reserves (a)	0.430
12. Ratio of Incurred LAE to Incurred Losses (a)	0.158
13. Loss and LAE Reserve [(10)x(1.0+(11))/(1.0+(12))]	0.112

(a) Based on 2002 All-Industry Insurance Expense Exhibit (source: A.M. Best)

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
PRIVATE PASSENGER PHYSICAL DAMAGE

ESTIMATED INVESTMENT EARNINGS ON UNEARNED
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

Line D

The average rate of return is calculated as the arithmetic mean of the embedded and current yields. The embedded yield is the sum of two ratios: the most recent ratio of investment income to invested assets, plus the 10-year average ratio of capital gains to invested assets (see page 12). The current yield is the estimated, currently available rate of return (including income and expected capital gains) on the property/casualty industry investment portfolio (see page 11).

Embedded yield =	6.23%
Current yield =	3.97%
Average =	5.10%

PORTFOLIO YIELD AND TAX RATE - CURRENT YIELD				
(1)	(2)	(3)	(4)	(5)
Investable Asset	Percent of Assets	Estimated Prospective Pre-Tax Return	Tax Rate	Estimated Prospective Post-Tax Return
Bonds				
U.S. Govt	13.88%	2.97%	35.00%	1.93%
States & territories	9.57%	3.41%	5.25%	3.23%
Special revenue	21.53%	3.54%	5.25%	3.35%
Public Utilities	1.98%	3.68%	35.00%	2.39%
Industrial	23.63%	3.36%	35.00%	2.18%
Preferred stock	1.79%	6.79%	14.18%	5.83%
Common stock	17.20%	10.60%	31.79%	7.23%
Mortgage Loans	0.26%	6.12%	35.00%	3.98%
Real estate	1.20%	4.88%	35.00%	3.17%
Cash & short-term invs.	8.95%	1.01%	35.00%	0.66%
Rate of Return Pre-Inv Exp	100.00%	4.48%	25.90%	3.32%
Investment Expenses		0.51%	35.00%	0.33%
Portfolio Rate of Return		3.97%	24.72%	2.99%

Sources:

Various issues of Federal Reserve Statistical Release, H.15(519).

Mergent Bond Record.

Standard & Poor's CreditWeek.

Value Line Investment Survey, Part II.

Ibbotson Associates, SBBI Valuation Edition 2003 Yearbook.

Ibbotson and Siegel, AREUEA Journal, 1984.

A.M. Best's Aggregates & Averages, 2003 edition.

PORTFOLIO YIELD AND TAX RATE EMBEDDED YIELD		
	Income	Tax Rate
Bonds		
Taxable	23,094,226	35.00%
Non-Taxable	9,284,966	5.25%
Stocks		
Taxable	2,763,531	14.18%
Non-Taxable	3,977,275	5.25%
Mortgage Loans	178,521	35.00%
Real Estate	1,672,965	35.00%
Collateral Loans	0	35.00%
Cash / Short Term Inv.	1,048,332	35.00%
All Other	2,429,028	35.00%
Total	44,448,844	24.83%
Inv. Expenses	4,336,105	35.00%
Net Inv. Income	40,112,739	23.73%
Mean Invested Assets	815,037,267	
Inv. Inc. Yield Rate	4.92%	23.73%
Capital Gains (10 yr. avg) (% Of Inv. Assets)	1.31%	35.00%
Invest. Yield Rate (pre-tax)	6.23%	26.10%
Invest. Yield Rate (post-tax)	4.61%	

Source: Best's Aggregates and Averages, 2003 Edition, p. 12 (Exhibit of Net Investment Income, Col. 2 (Earned During Year)).
Capital Gains: RB-33, page 13

**CAPITAL GAINS OR LOSSES
AS A PERCENT OF MEAN ASSETS**
(All amounts in thousands of dollars)

Calendar Year	Mean Total Invested Assets	Realized Capital Gains	
		Amount	Percent
1993	559,744,958	9,817,573	1.75%
1994	594,669,576	1,663,541	0.28%
1995	636,756,797	5,997,029	0.94%
1996	682,407,194	9,243,907	1.35%
1997	733,433,983	10,807,929	1.47%
1998	781,421,247	18,019,189	2.31%
1999	797,920,622	13,016,157	1.63%
2000	794,195,460	16,204,649	2.04%
2001	785,530,275	6,630,679	0.84%
2002	815,037,267	2,770,997	0.34%
Total	7,181,117,376	94,171,650	1.31%

*Mean total invested assets is the average of the current year and prior year values of total invested assets (annual statement page 2, Line 9).

Source: "Best's Aggregates & Averages--Property-Casualty," various editions

**NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE**

PREMIUM-TO-SURPLUS RATIOS

<u>Year</u>	<u>Liability</u>	<u>Physical Damage</u>
1993	1.717	1.731
1994	1.719	1.722
1995	1.452	1.485
1996	1.366	1.398
1997	0.969	0.974
1998	0.931	0.946
1999	0.898	0.929
2000	0.951	0.980
2001	1.159	1.182
2002	1.377	1.400
Five-Year Average	1.063	1.088
Ten-Year Average	1.254	1.275

Notes:

- 1 Ratios based on net premium written.
- 2 Top 30 Groups in each year from Best's Data Service.
- 3 Premiums and surplus from Best's Aggregate and Averages.

**NORTH CAROLINA PRIVATE PASSENGER AUTO
CALCULATION OF GAAP NET WORTH TO SURPLUS RATIO**

	1998	1999	2000	2001	2002
Policyholder Surplus	333,327,202,512	334,348,173,079	317,360,616,515	289,605,554,159	285,234,836,000
+ Deferred Acquisition Costs	15,517,696,879	16,075,447,974	16,702,143,897	18,331,855,434	20,878,709,361
+ Revenue Offset Provision	7,135,875,207	7,392,359,287	7,680,547,924	0	-
+ Loss Reserve Discounting Provision	17,396,846,326	16,759,902,155	16,029,012,263	13,983,508,860	8,455,040,535
- Deferred Fresh Start Benefit	(238,329,106)	(110,445,195)	(29,064,525)	0	-
- Deferred Taxes on Unrealized Capital Gains	(29,011,025,869)	(20,173,111,830)	(19,269,614,804)	0	-
+ Non-admitted Assets	10,613,123,161	13,053,945,756	14,405,827,828	12,687,924,156	10,180,681,300
+ Excess of Statutory over Statement Reserves	1,317,750,524	1,055,252,609	724,549,081	0	-
+ Provision for Reinsurance	3,870,995,024	4,683,667,991	5,198,852,067	5,471,002,096	4,333,144,207
+ Provision for FAS 115	18,595,290,837	(5,886,678,087)	6,508,564,466	5,281,971,040	26,290,473,799
- Surplus Notes	(5,349,066,620)	(5,245,277,655)	(5,647,941,412)	(6,648,831,578)	(7,872,361,322)
GAAP-adjusted Net Worth	373,176,358,873	361,953,236,084	359,663,493,299	338,712,984,167	347,500,523,880
Ratio of GAAP Net Worth to Statutory Surplus	1.12	1.08	1.13	1.17	1.22
Five Year Average	1.14				

Source: ISO