

**NORTH CAROLINA DEPARTMENT OF INSURANCE**  
**History of Voluntary Private Passenger Automobile Rate Changes**

Filed Date	Overall Filed/Proposed Change	Effective Date	COI Ordered Change	Rate Bureau Implemented Change	Actual Years Effective	Savings to Consumers *	Subject to Escrow **
29-Nov-1984	4.1%	01-Mar-1985	0.0%	0.0%	0.838	\$19,621,579	\$0
19-Jul-1985	20.8%	01-Jan-1986	10.4%	10.4%	1.534	107,041,089	0
26-Nov-1986	12.2%	15-Jul-1987	1.0%	1.0%	0.715	70,084,004	0
01-Jul-1987	4.1%	01-Apr-1988	0.7%	0.7%	0.753	27,519,059	0
01-Jul-1988	6.4%	01-Jan-1989	4.3%	4.3%	1.162	27,784,097	0
30-Jun-1989	4.2%	01-Mar-1990	-5.9%	3.4%	1.000	127,768,279	0
29-Jun-1990	9.6%	01-Mar-1991	4.1%	4.1%	1.255	97,121,492	0
01-Jul-1991	9.4%	01-Jun-1992	4.4%	4.4%	0.671	55,623,900	0
17-Aug-1992	-4.2%	01-Feb-1993	-6.0%	-6.0%	1.000	28,537,120	0
		01-Feb-1994	-6.0%	-6.0%	0.915	26,113,419	0
01-Feb-1994	17.7%	01-Jan-1995	-8.5%	4.4%	1.000	486,800,438	0
	13.8%	01-Jan-1996	-8.5%	4.4%	0.918	378,559,212	0
01-May-1995 Amended 01-Apr-1996	6.1%	01-Dec-1996	5.5%	5.5%	0.918	3,907,391	0
28-Feb-1997	5.5%	01-Nov-1997	0.0%	0.0%	1.000	140,349,969	0
10-Feb-1998	7.2%	01-Nov-1998	0.0%	0.0%	1.000	195,001,681	0
		01-Nov-1999	0.0%	0.0%	0.836	162,946,610	0
05-Mar-1999 Amended 20-Aug-1999	-5.0%	01-Sep-2000	-9.3%	-9.3%	1.000	124,369,047	0
		01-Sep-2001	-9.3%	-9.3%	0.581	72,236,268	0
01-May-2001	10.6%	01-Apr-2002	-13.0%	5.0%	0.825	573,392,774	0
01-Feb-2002	5.9%	27-Jan-2003	-11.6%	5.9%	0.425	244,512,988	0
31-Jan-2003	-10.0%	01-Jul-2003	-15.0%	-15.0%	1.507	254,622,206	0
02-Feb-2004	12.2%	01-Jan-2005	0.0%	0.0%	1.367	532,767,242	0
01-Feb-2005 Revised 29-July-2005	9.6%	15-May-2006	-2.5%	-2.5%	0.504	203,323,357	0
01-Feb-2006 Revised 10-March-2006	7.4%	15-Nov-2006	-2.9%	-2.9%	2.132	744,773,022	0
01-Feb-2008	12.9%	01-Jan-2009	-16.1%	12.9%	1.000	1,042,139,668	n/a
<b>Total</b>						<b>\$5,746,915,909</b>	

\* Difference in total manual premium dollars between Rate Bureau filed and Rate Bureau implemented rates.

\*\* Difference in total manual premium dollars between Rate Bureau implemented and COI ordered rates.

For 2008, the amount subject to escrow is not yet known. It depends on what change, if any, the RB decides to implement.

10 September 2008