

**NORTH CAROLINA DEPARTMENT OF INSURANCE
DEVIATION QUESTIONNAIRE**

INSTRUCTIONS

A. GENERAL DESCRIPTION

- (3) Line(s) of insurance refers to one or more of the lines listed on Page 14 of the Annual Statement. In some cases it may be a line written in on Page 14 by the company.
- (4) Subline/Program title is a more specific description than line. For example, private passenger automobile liability could be listed in (3) since it is a Page 14 line and bodily injury listed in (4).
- (6) The rules of implementation would indicate the timing of the applicability of proposed rates to new and renewal business.

B. IMPACT OF THE AGGREGATE DEVIATION

- (7) This question refers to a company's annual written premium and exposures for the line listed in (3).
- (10) This refers to a company's market share for line listed in (3). The information can be obtained from Best's Executive Data Services.
- (11) If a deviation is being introduced, omit answers for current deviation.
- (12) It is important for a company to understand the amount of premium that they will not collect.
- (13) Divide (12) by exposures in (7)

C. DEVIATION COMPONENTS

- (17) If a deviation is being introduced, each of its components should be identified with an I. If a deviation is being modified, each of its components should be identified with either an A, C, NC, or E.