

1 11 NCAC 04 .0418 is readopted with changes as published in NCR 34:12 1110-1112 as follows:

2  
3 **11 NCAC 04 .0418 TOTAL LOSSES ON MOTOR VEHICLES**

4 ~~The commissioner shall consider as prima facie violative of G.S. 58-63-15(11) the failure by an insurer to adhere to~~  
5 ~~the following procedures concerning settlement of covered "total loss" motor vehicle claims when such failure is so~~  
6 ~~frequent as to indicate a general business practice:~~

- 7 (1) ~~— If the insurer and the claimant are initially unable to reach an agreement as to the value of the vehicle,~~  
8 ~~the insurer shall base any further settlement offer not only on published regional average values of~~  
9 ~~similar vehicles, but also on the value of the vehicle in the local market. Local market value shall~~  
10 ~~be determined by using either the local market price of a comparable vehicle or, if no comparable~~  
11 ~~vehicle can be found, quotations from at least two qualified dealers within the local market area.~~  
12 ~~Additionally, if the claimant represents that the vehicle actually owned by him was in better than~~  
13 ~~average condition, the insurer shall give due consideration to the condition of the claimant's vehicle~~  
14 ~~prior to the accident.~~
- 15 (2) ~~— Where the insurer has the right to elect to replace the vehicle and does so elect, the replacement~~  
16 ~~vehicle shall be available without delay, similar to the lost vehicle, and paid for by the insurer,~~  
17 ~~subject only to the deductible and to the value of any enhancements acceptable to the insured.~~
- 18 (3) ~~— If the insurer makes a deduction for the salvage value of a "total loss" vehicle retained by the~~  
19 ~~claimant, the insurer, if so requested by the claimant, shall furnish the claimant with the name and~~  
20 ~~address of a salvage dealer who will purchase the salvage for the amount deducted.~~
- 21 (4) ~~— If a written statement is requested by the claimant, a total loss payment by an insurer shall be~~  
22 ~~accompanied by a written statement listing the estimates, evaluations and deductions used in~~  
23 ~~calculating the payment, if any, and the source of these values.~~
- 24 (5) ~~— When a motor vehicle is damaged in an amount which, inclusive of original and supplemental~~  
25 ~~claims, equals or exceeds 75 percent of the preaccident actual cash value, as such value is determined~~  
26 ~~in accordance with this Rule, an insurance carrier shall "total loss" the automobile by paying the~~  
27 ~~claimant the preaccident value, and in return, receiving possession of the legal title of the salvage~~  
28 ~~of said automobile. At the election of the claimant, or in those circumstances where the insurance~~  
29 ~~carrier will be unable to obtain an unencumbered title to the damaged vehicle then the insurance~~  
30 ~~carrier shall have the right to deduct the value of the salvage of the total loss from the actual value~~  
31 ~~of the vehicle and leave such salvage with the claimant subject to the insurance carrier abiding by~~  
32 ~~Subparagraphs (3) and (6) of this Rule. No insurer, adjuster, appraiser, agent, or any other person~~  
33 ~~shall enter into any oral or written agreement(s), by and between themselves, to limit any original~~  
34 ~~or supplemental claim(s) so as to artificially keep the repair cost of a damaged vehicle below 75%~~  
35 ~~of its preaccident value, if in fact such original and any supplemental claim(s) exceed or would~~  
36 ~~exceed 75% of the vehicle's preaccident value.~~

1           ~~(6) The insurer shall be responsible for all reasonable towing and storage charges until three days after~~  
2           ~~the owner and storage facility are notified in writing that the insurer will no longer reimburse the~~  
3           ~~owner or storage facility for storage charges. Notification to the owner shall include the name,~~  
4           ~~address, and telephone number of the facility where the vehicle is being stored. Notification to the~~  
5           ~~storage facility shall include the name, address, and, if available, telephone number of the owner.~~  
6           ~~No insurer shall abandon the salvage of a motor vehicle to a towing or storage service without the~~  
7           ~~consent of the service involved. In instances where the towing and storage charges are paid to the~~  
8           ~~owner, the check or draft for the amount of such service shall be payable jointly to the owner and~~  
9           ~~the towing or storage service.~~

10       (a) The Commissioner shall consider as prima facie violative of G.S. 58-63-15(11) the failure by an insurance company  
11       to adhere to the procedures in this Rule concerning the settlement of covered “total loss” motor vehicle claims when  
12       the failure is so frequent as to indicate a general business practice.

13       (b) For the purposes of this Rule, the following terms shall mean:

14           (1) “Licensed Motor Vehicle Dealer” means a person who is licensed by the North Carolina  
15           Department of Transportation Division of Motor Vehicles pursuant to Chapter 20, Article 12 of  
16           the N.C. General Statutes.

17           (2) “Local Market Area” means an area within a 100-mile radius of the place where the motor vehicle  
18           is principally garaged. If a substantially similar motor vehicle is unavailable within a 100-mile  
19           radius, the insurance company may increase the radius in increments of 50 miles until a  
20           substantially similar motor vehicle can be found.

21           (3) “Published Regional Average Values” means values derived from printed or electronically  
22           published pricing [guides including Edmunds, Kelley Blue Book, and National Automobile  
23           Dealers Association Pricing Guide Book.] guides.

24           ~~(4) “Reasonable and Customary Towing and Storage Charges” means the amount that is generally~~  
25           ~~charged in in the local business market.]~~

26           ~~(5)~~ (4) “Substantially Similar Motor Vehicle” means a motor vehicle of the same make, model, [year,  
27           year (or newer year) [options, equipment, condition, and mileage] of the damaged motor vehicle.  
28           If unable to identify substantially similar motor vehicles, documentation in [subsection (d)]  
29           Paragraph (d) of this rule shall be sufficient proof of compliance for the purposes of this Rule.

30       (c) When a motor vehicle is damaged in an amount which, inclusive of original and supplemental claims, equals or  
31       exceeds 75 percent of the pre-accident actual cash value as determined in accordance with Paragraph (d) of this Rule,  
32       an insurance company shall designate the motor vehicle as a “total loss” and pay the claimant the pre-accident value.  
33       In return, the insurance company shall receive possession of the legal title of the salvage of the total loss motor vehicle.  
34       At the election of the claimant, or in those circumstances where the insurance carrier will be unable to obtain an  
35       unencumbered title to the damaged vehicle, then the insurance carrier shall have the right to deduct the value of the  
36       salvage of the total loss from the actual value of the vehicle and leave such salvage with the claimant.

1 (d) If the insurance company and the claimant are initially unable to reach an agreement as to the actual cash value  
2 of the total loss motor vehicle, the actual cash value shall be calculated using the following methods and adjusted for  
3 condition, options, equipment, and mileage, less the cost of unrepaired damage that pre-existed the accident:

4 (1) The published regional average values of substantially similar motor vehicles; and

5 (2) Either of the following:

6 ~~(2)~~(A) The retail cost of two or more substantially similar motor vehicles in the local market  
7 area when substantially similar motor vehicles are available or were available within  
8 ~~the last ninety (90)~~ 90 days of the accident to consumers in the local market area; or

9 ~~(3)~~(B) One of two or more quotations obtained by the insurance company from two or more  
10 licensed motor vehicle dealers located within the local market area.

11 (e) Applicable sales tax and vehicle registration fees shall be included as part of the actual cash value settlement of  
12 the total loss motor vehicle, except where the claimant retains the salvage vehicle.

13 (f) The insurance company shall give consideration to evidence presented by the claimant such as receipts,  
14 ~~photographs~~ photographs, or other documentation that the total loss motor vehicle owned by him or her was in a  
15 better condition prior to the accident than suggested by the insurer's settlement offer.

16 (g) When a motor vehicle's total loss is settled on a basis which deviates from this Rule, the deviation must be  
17 supported by documentation within the claim file detailing the total loss motor vehicle's condition and the reason  
18 for the deviation. Any deductions from the actual cash value of the total loss motor vehicle, including deduction for  
19 salvage or prior damage, ~~must~~ shall be itemized and contain the amount of the deduction. The documentation that  
20 supports the basis for the settlement shall be ~~explained to~~ shared with the claimant. The insurance company's record  
21 shall include documentation of the total loss settlement.

22 (h) If requested by the claimant, a total loss payment by an insurance company shall be accompanied by a written  
23 statement listing the estimates, evaluations, and any deductions used in calculating the payment, and the source of  
24 these values.

25 (i) No insurance company, adjuster, appraiser, agent, or any other person shall enter into any oral or written  
26 agreement(s), by and between themselves, to limit any original or supplemental claim(s) to keep the repair cost of a  
27 damaged motor vehicle below 75 percent of its pre-accident value.

28 (j) At the election of the claimant, or in those circumstances where the insurance company will be unable to obtain  
29 an unencumbered title to the total loss motor vehicle, the insurance company shall have the right to deduct the value  
30 of the salvage of the total loss motor vehicle from the actual cash value calculation and leave the salvage motor vehicle  
31 with the claimant.

32 (k) If the insurance company makes a deduction for the salvage value of a total loss motor vehicle retained by the  
33 claimant, the insurance company shall, upon request of the claimant, furnish the claimant with the name and address  
34 of a salvage dealer who will purchase the salvage for the amount deducted.

35 (l) Where the insurance company has the right to elect to replace the total loss motor vehicle and does so, the  
36 replacement motor vehicle shall be substantially similar to the total loss motor vehicle and paid for by the insurance company,  
37 subject only to the deductible and to the value of any additional options and equipment chosen by the claimant.

1 (m) The insurance company shall be responsible for all reasonable [and customary] towing and storage charges until  
2 three days after the motor vehicle's owner and storage facility are notified in writing that the insurance company  
3 [will] shall no longer reimburse the motor vehicle's owner or storage facility for storage charges. Notification to the  
4 motor vehicle's owner shall include the name, address, and telephone number of the facility where the motor vehicle  
5 is being stored. Notification to the storage facility shall include the name, address, and, if available, telephone number  
6 of the motor vehicle's owner. Proof of mailing, as defined in Rule .0430 of this Section, shall serve as the proof that  
7 the notification required by this Rule occurred.

8 (n) In instances where the towing and storage charges are paid to the owner, the check or draft for the amount of  
9 such service shall be payable jointly to the owner and the towing or storage service.

10 (n)(o) No insurance company shall abandon the salvage of a total loss motor vehicle to a towing or storage service without  
11 the consent of the towing or storage service involved.

12  
13 *History Note: Authority G.S. 58-2-40; ~~58-63-65~~; 58-63-65; 20-279.2; ~~20-279.21;~~*  
14 *Eff. December 15, 1979;*  
15 *Amended Eff. April 1, 1993; April 1, 1989; ~~July 1, 1986~~; ~~July 1, 1986~~;*  
16 *Readopted Eff. April 1, 2020.*

1 11 NCAC 04 .0419 is readopted as published in NCR 34:12 1112-1113 as follows:

2  
3 **11 NCAC 04 .0419 MOTOR VEHICLE REPAIR ESTIMATES**

4 ~~The commissioner shall consider as prima facie violative of G.S. 58-63-15(11) the failure by an insurer to adhere to~~  
5 ~~the following procedures concerning repair estimates on covered motor vehicle damage claims submitted when such~~  
6 ~~failure is so frequent as to indicate a general business practice:~~

- 7 (1) ~~If the insurer requires the claimant to obtain more than two estimates of property damage, the cost,~~  
8 ~~if any, of such additional estimates shall be borne by the insurer.~~
- 9 (2) ~~No insurer shall refuse to inspect the damaged vehicle if a personal inspection is requested by the~~  
10 ~~claimant. However, if the damaged vehicle is situated other than where it is normally used or cannot~~  
11 ~~easily be moved, the insurer may satisfy the requirements of this Section by having a competent~~  
12 ~~local appraiser inspect the damaged vehicle.~~
- 13 (3) ~~When the insurer elects to have the claimant's property repaired, the insurer shall, if so requested by~~  
14 ~~the claimant, furnish the claimant with a legible front and back copy of its estimate. This estimate~~  
15 ~~shall contain the name and address of the insurer and, if the estimate was prepared by a repair~~  
16 ~~service, the name and address of that service. If there is a dispute concerning pre-existing damage~~  
17 ~~to the vehicle which the insurer does not intend to have repaired, the extent of such damage shall be~~  
18 ~~clearly stated in the estimate.~~
- 19 (4) ~~If requested by a claimant, an insurer shall provide to the claimant copies of the estimate and all~~  
20 ~~supplements thereto that it uses to offer a settlement.~~

21 (a) The Commissioner shall consider as prima facie violative of G.S. 58-63-15(11) the failure by an insurance company  
22 to adhere to the procedures in this Rule concerning repair estimates on covered motor vehicle damage claims when  
23 the failure is so frequent as to indicate a general business practice.

24 (b) For the purposes of this Rule, the following terms shall mean:

- 25 (1) “Digital Inspection” means an inspection of a damaged motor vehicle conducted by using digital  
26 photographs, [videos] videos, or other digital evidence through an electronic processing system  
27 authorized by an insurer.
- 28 (2) “Licensed Motor Vehicle Damage Appraiser” means an individual who is licensed as a motor  
29 vehicle damage appraiser pursuant to Article 33 of Chapter 58 of the N.C. General Statutes or is  
30 licensed in another state whose licensing requirements are substantially similar to or exceed those  
31 established under that Article.
- 32 (3) “Physical Inspection” means an inspection of a damaged motor vehicle conducted in person by an  
33 insurer’s representative.

34 (c) When a motor vehicle is damaged, and the claim is either covered by an insurer for a first-party claim or liability  
35 is established for a third-party claim, the insurer shall adhere to the following procedures concerning repair estimates:

- 36 (1) If the insurer requires the claimant to obtain more than two estimates of property damage, any cost  
37 of the additional estimate(s) shall be paid by the insurer.

- 1           (2)     An insurer shall perform a physical or digital inspection of the damaged vehicle within 10 business  
2           [days.] days of receipt of the claim. If the insurer cannot perform the inspection in the timeframe,  
3           the insurer shall provide the claimant with a verbal or written explanation of the reason the  
4           inspection has not occurred. The reason for the delay shall be documented in writing within the  
5           claim file.
- 6           (3)     No insurer shall refuse to perform a physical inspection of the damaged vehicle if requested by the  
7           claimant.
- 8           (4)     The insurer may satisfy the inspection requirements of this Rule by having a licensed motor vehicle  
9           damage appraiser conduct the inspection of the damaged [vehicle:] vehicle.
- 10          (5)     An insurer shall provide a verbal or written explanation to the claimant if there is any delay in  
11          responding to a request for a supplemental inspection. The reason for the delay shall be documented  
12          in writing in the claim file.
- 13          (6)     An insurer shall, upon request, provide copies of the original estimate and all supplemental estimates  
14          to the claimant.
- 15          (7)     When the insurer elects to have the damaged vehicle repaired, the insurer shall, upon request of the  
16          claimant, furnish the claimant with a copy of its estimate. This estimate shall contain the name and  
17          address of the insurer and, if the estimate was prepared by someone other than the insurer, the name  
18          and address of the person preparing the estimate. If there is a dispute concerning pre-existing  
19          damage to the vehicle that the insurer does not intend to have repaired, the extent of such damage  
20          shall be stated in the estimate.

21

22     *History Note:*     Authority G.S. 58-2-40; 58-63-65;  
23                         Eff. December 15, 1979;  
24                         Amended Eff. April 1, 1993; ~~April 1, 1989.~~ April 1, 1989;  
25                         Readopted Eff. April 1, 2020;

1 11 NCAC 04 .0421 is readopted with changes as published in NCR 34:12 1113-1114 as follows:

2  
3 **11 NCAC 04 .0421 HANDLING OF LOSS AND CLAIM PAYMENTS**

4  
5 ~~The commissioner shall consider as prima facie violative of G.S. 58-3-100 and 58-63-15(11) failure by an insurer to~~  
6 ~~adhere to the following procedures concerning loss and claim payments when such failure is so frequent as to indicate~~  
7 ~~a general business practice:~~

8 (a) The Commissioner shall consider the failure by an insurer to adhere to the procedures in this Rule concerning loss  
9 and claim payments as prima facie evidence violation of G.S. 58-63-15(11) when such failure is so frequent as to  
10 indicate a general business practice.

11 (b) When a motor vehicle is damaged and the claim is covered by an insurer, the insurer shall adhere to the following  
12 procedures concerning loss and claim payments.

13 (1) Loss and claim payments shall be mailed or ~~otherwise~~ delivered within 10 business days after the  
14 claim is settled.

15 (2) Unless the insured consents, no insurer shall deduct premiums owed by the insured on a policy from  
16 a loss or claim payment made under ~~one policy~~ premiums owed by the insured on another policy.

17 (3) No insurer shall withhold the entire amount of a loss or claim payment because the insured owes  
18 premium or other monies in an amount less than the loss or claim payment.

19 (4) If a release or full payment of claim is executed by a ~~claimant, claimant~~ involving a repair to a motor  
20 vehicle, it shall not bar the right of the claimant to ~~promptly~~ assert a claim for property damages  
21 unknown to either the claimant or to the insurance carrier prior to the repair of the motor vehicle  
22 vehicle, which if the damages were directly caused by the accident and which damages could not be  
23 determined or known until after the repair or attempted repair of the motor vehicle. Claims asserted  
24 within 30 days after repair shall be considered promptly asserted. vehicle. This claim [must] shall  
25 be asserted within the statute of limitations set forth in G.S. 1-52(16).

26 (5) If a release or full payment of claim is executed by a ~~third party third-party claimant, claimant~~  
27 involving a repair to a motor vehicle, it shall not bar the right of the ~~third party third-party~~ claimant  
28 to ~~promptly~~ assert a claim for diminished value, which diminished value diminution in fair market  
29 value pursuant to G.S. 20-279.21(d1) was directly caused by the accident and which diminished  
30 value could not be determined or known until after the repair or attempted repair of the motor  
31 vehicle. Claims asserted within 30 days after repair for diminished value shall be considered  
32 promptly asserted. vehicle. This claim [must] shall be asserted within the statute of limitations set  
33 forth in G.S. 1-52(16).

34 (c) For purposes of this Rule, “diminution in fair market value” shall be as defined in [11 NCAC 06A .1001.] 11  
35 NCAC 04 .0425.

36 (d) If a claim for diminution in fair market value is asserted pursuant to this Rule and G.S. 20-279.21(d1), the written  
37 appraisal reports prepared by each appraiser shall be exchanged with the other party.

1  
2  
3  
4  
5  
6

*History Note:* Authority G.S. 58-2-40; ~~58-3-100;~~ ~~58-63-65;~~ 58-63-65; 20-279.2;  
*Eff. December 15, 1979;*  
*Amended Eff. February 1, 1996; April 1, 1993; April 1, 1989; ~~July 1, 1986;~~ July 1, 1986.*  
*Readopted Eff. April 1, 2020.*

1 11 NCAC 06A .1002 is adopted with changes as published in NCR 34:12 1114-1115 as follows:

2  
3 **11 NCAC 06A .1002 ETHICAL STANDARDS**

4 (a) Every licensed motor vehicle damage appraiser, when conducting business, shall:

- 5 (1) identify himself or herself and his or her job title;
- 6 (2) when requested, provide his or her National Producer Number, and the Department's website  
7 address and phone number for verification of license status;
- 8 (3) prepare an independent appraisal of damages; and
- 9 (4) comply with all local, State, and federal laws, in the motor vehicle damage appraiser's business  
10 affairs.

11 (b) Every licensed motor vehicle damage appraiser shall refrain from:

- 12 (1) disparaging the professional reputation of a motor vehicle damage appraiser or other persons  
13 associated with the claim;
- 14 (2) recommending the utilization of a particular motor vehicle repair service [without informing the  
15 claimant that he or she is under no obligation to use the recommended repair service and that he or  
16 she may use the service of his choice;] in violation of G.S. 58-33-76(a).
- 17 (3) recommending a claimant needing repairs or other services in connection with a loss to any person  
18 with whom the motor vehicle damage appraiser has a financial interest or who provides the motor  
19 vehicle damage appraiser any compensation for the referral or any resulting business;
- 20 (4) impeding the appraisal process or the settlement of a property damage claim;
- 21 (5) receiving any gratuity or other consideration [in connection with his or her appraisal services except  
22 from his or her employer or, if self employed, his or her customer;] in violation of G.S. 58-33-76(b).
- 23 (6) advising or recommending a claimant to obtain or not obtain legal advice or counsel from a  
24 particular legal counsel;
- 25 (7) giving legal advice on property damage claims in violation of G.S. 84-4;
- 26 (8) solicit a power of attorney from a consumer that authorizes the motor vehicle damage appraiser to  
27 sign insurance-related forms;
- 28 (9) attempting to influence a magistrate in the selection of an umpire pursuant to G.S. 20-279.21(d1),  
29 including using influence through a client or claimant;
- 30 (10) engaging in the salvage of automobiles if the salvage is obtained as a result of appraisal services  
31 rendered by the motor vehicle damage appraiser; and
- 32 (11) act in any manner outside the scope of a motor vehicle damage appraiser, as set forth in Chapter 58,  
33 Article 33 of the General Statutes.

34 (c) Pursuant to G.S. 58-2-70 and G.S. 58-33-46, the Commissioner may consider the failure of a licensed motor  
35 vehicle damage appraiser to comply with this Rule as a basis for administrative action.

36  
37 History Note: Authority G.S. 58-2-40;



1 11 NCAC 10 .0602 is amended as published in NCR 34:12 1115-1116 as follows::

2  
3 **11 NCAC 10 .0602 CONSENT TO RATE PROCEDURES: RATE BUREAU COVERAGES**

4 (a) This Rule applies to automobile [Automobile] physical damage, excess motor vehicle liability coverage and  
5 residential property with not more than four housing units. [Physical Damage, Excess Motor Vehicle Liability  
6 Coverage and Residential Property With Not More than Four Housing Units.] Insurers may charge a premium in  
7 excess of that promulgated by the North Carolina Rate Bureau by instituting a consent to rate procedure that meets  
8 the requirements of G.S. 58-36-30(b), (b1) and this Rule.

9 (b) Residential Property With Not More than Four Housing Units:

10 (1) The premium to be charged against loss to residential property with not more than four housing  
11 units shall be presumed reasonable if it does not exceed 250 percent of the premium based upon the  
12 approved rates in North Carolina.

13 (2) Any proposed premium in excess of 250 percent of the premium based upon the approved rates in  
14 North Carolina shall be filed with the Commissioner for his or her review and approval in  
15 accordance with the procedures set forth in G.S. 58-36-30(a).

16 (c) Workers' Compensation and Employers' Liability Insurance. An initial (first time) application to effect consent  
17 to rate, pursuant to G.S. 58-36-30(c), for workers' compensation or employers' liability insurance in excess of the rate  
18 promulgated by the North Carolina Rate Bureau, shall contain the following:

19 (1) a description of the insurance proposed, including primary and excess limits, the amount of  
20 coverage, the deductible, and any other factor used for rating, where applicable;

21 (2) the rate and premium that would be charged without application of consent to rate;

22 (3) the proposed rate and premium;

23 (4) the percent increase. The rate to be charged shall be presumed reasonable if it does not exceed 250  
24 percent of the rate that would be charged without application of consent to rate. Any proposed rate  
25 in excess of 250 percent [must] shall be explained [fully] and shall be subject to review and approval  
26 of the Commissioner;

27 (5) the names and addresses of the insurer, the writing agent, and the insured;

28 (6) the effective date of the proposed rate;

29 (7) the policy period;

30 (8) the policy number; and

31 (9) a letter signed by the insured acknowledging and consenting to the proposed rate. If coverage for  
32 the specific risk written on consent to rate is available through a residual market [North] market,  
33 North Carolina Workers Compensation Insurance [Plan], Plan, a statement signed by the insured  
34 acknowledging that fact [must] shall also be executed. This letter shall be retained in the insurer's  
35 office and be made available to the Commissioner upon request.

1 The insurer is not required to obtain the written consent of the insured on any renewal of or endorsement to the policy  
2 if the policy renewal or endorsement states that the rates are greater than those rates that are applicable in the State of  
3 North Carolina.

4 ~~(e)~~(d) All records generated under G.S. 58-36-30(b), ~~(b)~~ [(b1), (e)] (b1), (c), and this Rule shall be maintained in  
5 accordance with the requirements of 11 NCAC 19 .0100.

6  
7 *History Note: Authority G.S. 58-2-40(1); 58-36-30(b);*  
8 *Eff. February 1, 1976;*  
9 *Readopted Eff. July 11, 1978;*  
10 *Amended Eff. August 3, 1992; February 1, 1990; January 1, 1989;*  
11 *Temporary Amendment Eff. November 8, 1996;*  
12 *Amended Eff. July 1, 1998;*  
13 *Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest January 3, 2017;*  
14 *Amended Eff. April 1, 2020; December 1, 2018.*  
15