

November 10, 2020

CIRCULAR LETTER TO ALL MEMBER COMPANIES

Re: Revision of NCRF Commercial Automobile Insurance Rates and Rules

On behalf of all member companies, the North Carolina Reinsurance Facility filed with the Commissioner of Insurance revised (A) basic limits premium rates for liability insurance for trucks, tractors and trailers, auto dealers, zone rated vehicles, and private passenger types not eligible for rating under the North Carolina Personal Auto Manual and (B) bodily injury and property damage liability increased limits factors; (C) rating rule for Trucks, Tractors, and Trailers Classification for such coverages rated under the Facility's Commercial Automobile Insurance Manual.

Enclosed are exhibits which set forth the revised basic limits rates and increased limits tables to be implemented by member companies in accordance with the effective date rule set forth below. The exhibits, which have been *tentatively marked with page numbers*, are designed to replace the similar rules or pages included in the current North Carolina Reinsurance Facility Commercial Automobile Manual. In addition to the manual pages, you will find various increased limit factors and combined single limit factors that are not normally published in the manual.

**Exhibit 1** – Rate Changes

**Exhibit 2** – Trucks, Tractors, and Trailers (Rule 33)

Page 30

- Corrected the criteria for Extra Heavy Trucks currently showing 45,00 lbs. and Gross Combined Weight (GCW) to read 45,000 lbs. and Gross Vehicle Weight (GVW) as originally intended.

Page 34

- Added a column under Trailer Types and Zone Rated Autos to follow those on Page 33. This change is meant to provide consistency and clarity for manual users.

The revised rates and other **changes will become effective April 15, 2021** in accordance with the following Rule of Application:

These changes are applicable to all policies becoming effective on or after April 15, 2021. No policy effective prior to April 15, 2021 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 April 15, 2021.

Reprinted North Carolina Reinsurance Facility Commercial Automobile Manual of Rules and Rates pages will be distributed, in the usual fashion, as soon as possible. In the meantime, notice of the revised rates should be sent as soon as possible to your Company's North Carolina agents to make them aware of the new rates.

In connection with the implementation of the revised rates, your attention is directed to G. S. 58-37-35(l) which provides, in part, as follows:

The classifications, rules, rates, rating plans, and policy forms used on motor vehicle insurance policies reinsured by the Facility may be made by the Facility or by a licensed or statutory rating organization or bureau on its behalf and shall be filed with the Commissioner. If the Commissioner finds, after a hearing, that a rate is either excessive, inadequate or unfairly discriminatory, the Commissioner shall issue an order specifying in what respect it is deficient and stating when, within a reasonable period thereafter, the rate is no longer effective. The order is subject to judicial review as set out in Article 2 of this Chapter. Pending judicial review of said order, the filed classification plan and the filed rates may be used, charged and collected in the same manner as set out in G.S. 58-40-45 of this Chapter. The order shall not affect any contract or policy made or issued before the expiration of the period set forth in the order.

Please see to it that this circular letter is brought to the attention of all interested personnel in your Company.

Any questions regarding these changes should be directed to Tom Burns at (919) 719-3033 or email [ffb@ncrb.org](mailto:ffb@ncrb.org).

Sincerely,

Thomas F. Burns

Director, Auto Operations

North Carolina Reinsurance Facility

TFB/lad

Attachments

RF-20-12

NORTH CAROLINA REINSURANCE FACILITY  
COMMERCIAL AUTOMOBILE MANUAL

(State Code 32)

**BODILY INJURY FACTORS****Limits Identifier Code (3)**

<b>Limit of Liability (1000s)</b>	<b>Limit Code</b>	<b>1. Light and Medium Trucks</b>	<b>2. Heavy Trucks And Truck-Tractors</b>	<b>3. Extra Heavy Trucks And Truck-Tractors</b>	<b>4. Trucks, Tractors, and Trailers Zone Rated</b>	<b>5. All Other Risks</b>
30/60	49	1.00	1.00	1.00	1.00	1.00
85/85	52	1.26	1.33	1.36	1.57	1.26
50/100	49	1.19	1.23	1.26	1.43	1.23
100/100	52	1.35	1.45	1.54	1.75	1.35
100/300	52	1.66	1.78	1.92	2.38	1.68
100/500	55	1.75	2.00	2.10	2.71	1.81
300/300	64	2.04	2.29	2.49	3.27	2.04
250/500	61	2.10	2.47	2.64	3.52	2.16
400/400	68	2.23	2.61	2.83	3.81	2.26
500/500	68	2.41	2.83	3.10	4.28	2.47
750/750	73	2.79	3.34	3.74	5.22	2.86
1000/1000	73	3.10	3.76	4.25	6.04	3.18
1500/1500	74	3.55	4.44	5.07	7.30	3.62
2000/2000	75	3.96	5.01	5.76	8.40	4.04
2500/2500	76	4.25	5.51	6.41	9.33	4.40
5000/5000	79	5.45	7.30	8.68	12.89	5.60
7500/7500	82	6.29	8.55	10.27	15.38	6.44
10000/10000	85	6.84	9.36	11.30	17.00	6.99
12500/12500	86	7.17	9.85	11.92	17.97	7.32
15000/15000	86	7.35	10.12	12.26	18.50	7.50

NORTH CAROLINA REINSURANCE FACILITY  
COMMERCIAL AUTOMOBILE MANUAL

(State Code 32)

**PROPERTY DAMAGE FACTORS**

**Limits Identifier Code (3)**

<b>Limit of Liability (1000s)</b>	<b>Limit Code</b>	<b>1. Light and Medium Trucks</b>	<b>2. Heavy Trucks and Truck-Tractors</b>	<b>3. Extra Heavy Trucks and Truck-Tractors</b>	<b>4. Trucks, Tractors, and Trailers Zone Rated</b>	<b>5. All Other Risks</b>
25	5	1.00	1.00	1.00	1.00	1.00
30	6	1.02	1.02	1.02	1.03	1.02
50	8	1.06	1.06	1.06	1.10	1.06
85	9	1.12	1.12	1.12	1.20	1.12
100	10	1.14	1.14	1.14	1.21	1.14
300	14	1.20	1.20	1.20	1.34	1.20
400	15	1.22	1.22	1.22	1.38	1.22
500	16	1.24	1.24	1.24	1.41	1.24
750	17	1.26	1.27	1.27	1.46	1.26
1000	18	1.28	1.29	1.29	1.50	1.28
1500	19	1.31	1.32	1.33	1.58	1.31
2000	20	1.33	1.35	1.37	1.64	1.33
2500	21	1.34	1.37	1.41	1.67	1.34
5000	23	1.37	1.41	1.46	1.75	1.37
7500	24	1.39	1.44	1.50	1.81	1.39
10000	25	1.40	1.46	1.53	1.85	1.40
12500	26	1.41	1.47	1.55	1.87	1.41
15000	26	1.42	1.48	1.56	1.88	1.42

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**LIGHT AND MEDIUM TRUCKS**

Territory	Class	Bodily Injury Limit			Property Damage Limit		Medical Payments Limit		
		30/60	50/100	100/300	25	50	500	1000	2000
11	Non-Fleet	254	302	422	291	308	74	89	98
	Fleet	279	332	463	320	339			
12	Non-Fleet	483	575	802	554	587	141	169	185
	Fleet	531	632	881	609	646			
13	Non-Fleet	336	400	558	385	408	98	118	129
	Fleet	370	440	614	424	449			
14	Non-Fleet	324	386	538	371	393	95	113	124
	Fleet	356	424	591	408	432			
15	Non-Fleet	239	284	397	273	289	70	84	92
	Fleet	263	313	437	300	318			
16	Non-Fleet	372	443	618	426	452	109	130	143
	Fleet	409	487	679	469	497			
17	Non-Fleet	294	350	488	337	357	86	103	113
	Fleet	323	384	536	371	393			
18	Non-Fleet	293	349	486	336	356	86	103	113
	Fleet	322	383	535	370	392			
19	Non-Fleet	226	269	375	259	275	66	79	87
	Fleet	249	296	413	285	302			
20	Non-Fleet	349	415	579	400	424	102	122	134
	Fleet	384	457	637	440	466			
21	Non-Fleet	303	361	503	347	368	88	106	116
	Fleet	333	396	553	382	405			
22	Non-Fleet	299	356	496	342	363	87	105	115
	Fleet	329	392	546	376	399			
23	Non-Fleet	226	269	375	259	275	66	79	87
	Fleet	249	296	413	285	302			
24	Non-Fleet	250	298	415	287	304	73	88	96
	Fleet	275	327	457	316	335			

HIRED CAR	Bodily Injury 30/60	Property Damage 25
All Territories	\$0.42	\$0.53

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**HEAVY TRUCKS AND TRUCK TRACTORS**

Territory	Class	Bodily Injury Limit			Property Damage Limit		Medical Payments Limit		
		30/60	50/100	100/300	25	50	500	1000	2000
11	Non-Fleet	254	312	452	291	308	74	89	98
	Fleet	279	343	497	320	339			
12	Non-Fleet	483	594	860	554	587	141	169	185
	Fleet	531	653	945	609	646			
13	Non-Fleet	336	413	598	385	408	98	118	129
	Fleet	370	455	659	424	449			
14	Non-Fleet	324	399	577	371	393	95	113	124
	Fleet	356	438	634	408	432			
15	Non-Fleet	239	294	425	273	289	70	84	92
	Fleet	263	323	468	300	318			
16	Non-Fleet	372	458	662	426	452	109	130	143
	Fleet	409	503	728	469	497			
17	Non-Fleet	294	362	523	337	357	86	103	113
	Fleet	323	397	575	371	393			
18	Non-Fleet	293	360	522	336	356	86	103	113
	Fleet	322	396	573	370	392			
19	Non-Fleet	226	278	402	259	275	66	79	87
	Fleet	249	306	443	285	302			
20	Non-Fleet	349	429	621	400	424	102	122	134
	Fleet	384	472	684	440	466			
21	Non-Fleet	303	373	539	347	368	88	106	116
	Fleet	333	410	593	382	405			
22	Non-Fleet	299	368	532	342	363	87	105	115
	Fleet	329	405	586	376	399			
23	Non-Fleet	226	278	402	259	275	66	79	87
	Fleet	249	306	443	285	302			
24	Non-Fleet	250	308	445	287	304	73	88	96
	Fleet	275	338	490	316	335			

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**EXTRA-HEAVY TRUCKS AND TRUCK-TRACTORS**

Territory	Class	Bodily Injury Limit			Property Damage Limit		Medical Payments Limit		
		30/60	50/100	100/300	25	50	500	1000	2000
11	Non-Fleet	254	320	488	291	308	74	89	98
	Fleet	279	352	536	320	339			
12	Non-Fleet	483	609	927	554	587	141	169	185
	Fleet	531	669	1020	609	646			
13	Non-Fleet	336	423	645	385	408	98	118	129
	Fleet	370	466	710	424	449			
14	Non-Fleet	324	408	622	371	393	95	113	124
	Fleet	356	449	684	408	432			
15	Non-Fleet	239	301	459	273	289	70	84	92
	Fleet	263	331	505	300	318			
16	Non-Fleet	372	469	714	426	452	109	130	143
	Fleet	409	515	785	469	497			
17	Non-Fleet	294	370	564	337	357	86	103	113
	Fleet	323	407	620	371	393			
18	Non-Fleet	293	369	563	336	356	86	103	113
	Fleet	322	406	618	370	392			
19	Non-Fleet	226	285	434	259	275	66	79	87
	Fleet	249	314	478	285	302			
20	Non-Fleet	349	440	670	400	424	102	122	134
	Fleet	384	484	737	440	466			
21	Non-Fleet	303	382	582	347	368	88	106	116
	Fleet	333	420	639	382	405			
22	Non-Fleet	299	377	574	342	363	87	105	115
	Fleet	329	415	632	376	399			
23	Non-Fleet	226	285	434	259	275	66	79	87
	Fleet	249	314	478	285	302			
24	Non-Fleet	250	315	480	287	304	73	88	96
	Fleet	275	347	528	316	335			

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**PRIVATE PASSENGER TYPES**

	Bodily Injury Limit			Property Damage Limit		Medical Payments Limit		
	30/60	50/100	100/300	25	50	500	1000	2000
<b>Territory</b>								
11	166	204	279	216	229	16	21	24
12	243	299	408	317	336	24	30	35
13	193	237	324	252	267	19	24	27
14	153	188	257	200	212	15	19	22
15	182	224	306	237	251	18	23	26
16	187	230	314	244	259	18	23	27
17	217	267	365	284	301	21	27	31
18	172	212	289	224	237	17	22	24
19	169	208	284	220	233	16	21	24
20	203	250	341	264	280	20	25	29
21	186	229	312	242	257	18	23	26
22	170	209	286	221	234	16	21	24
23	169	208	284	220	233	16	21	24
24	161	198	270	210	223	16	20	23



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**TAXIS AND LIMOUSINES**

Territory	Class	Bodily Injury Limit			Property Damage Limit		Medical Payments Limit		
		30/60	50/100	100/300	25	50	500	1000	2000
11	Non-Fleet	1613	1984	2710	1283	1360	297	348	398
	Fleet	1774	2182	2980	1411	1496			
12	Non-Fleet	3067	3772	5153	2443	2590	564	662	758
	Fleet	3374	4150	5668	2687	2848			
13	Non-Fleet	2134	2625	3585	1698	1800	393	461	527
	Fleet	2347	2887	3943	1868	1980			
14	Non-Fleet	2057	2530	3456	1636	1734	378	444	508
	Fleet	2263	2783	3802	1800	1908			
15	Non-Fleet	1518	1867	2550	1204	1276	279	328	375
	Fleet	1670	2054	2806	1324	1403			
16	Non-Fleet	2362	2905	3968	1879	1992	435	510	583
	Fleet	2598	3196	4365	2067	2191			
17	Non-Fleet	1867	2296	3137	1486	1575	344	403	461
	Fleet	2054	2526	3451	1635	1733			
18	Non-Fleet	1861	2289	3126	1482	1571	342	402	460
	Fleet	2047	2518	3439	1630	1728			
19	Non-Fleet	1435	1765	2411	1142	1211	264	310	354
	Fleet	1579	1942	2653	1256	1331			
20	Non-Fleet	2216	2726	3723	1764	1870	408	479	547
	Fleet	2438	2999	4096	1940	2056			
21	Non-Fleet	1924	2367	3232	1530	1622	354	416	475
	Fleet	2116	2603	3555	1683	1784			
22	Non-Fleet	1899	2336	3190	1508	1598	349	410	469
	Fleet	2089	2569	3510	1659	1759			
23	Non-Fleet	1435	1765	2411	1142	1211	264	310	354
	Fleet	1579	1942	2653	1256	1331			
24	Non-Fleet	1588	1953	2668	1266	1342	292	343	392
	Fleet	1747	2149	2935	1393	1477			

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**SCHOOL AND CHURCH BUSES**

Territory	Class	Bodily Injury Limit			Property Damage Limit		Medical Payments Limit		
		30/60	50/100	100/300	25	50	500	1000	2000
11	Non-Fleet	198	244	333	172	182	45	53	61
	Fleet	218	268	366	189	200			
12	Non-Fleet	377	464	633	327	347	85	100	115
	Fleet	415	510	697	360	382			
13	Non-Fleet	262	322	440	227	241	59	70	80
	Fleet	288	354	484	250	265			
14	Non-Fleet	253	311	425	219	232	57	67	77
	Fleet	278	342	467	241	255			
15	Non-Fleet	186	229	312	161	171	42	49	57
	Fleet	205	252	344	177	188			
16	Non-Fleet	290	357	487	251	266	65	77	89
	Fleet	319	392	536	276	293			
17	Non-Fleet	229	282	385	199	211	52	61	70
	Fleet	252	310	423	219	232			
18	Non-Fleet	229	282	385	198	210	52	61	70
	Fleet	252	310	423	218	231			
19	Non-Fleet	176	216	296	153	162	40	47	54
	Fleet	194	239	326	168	178			
20	Non-Fleet	272	335	457	236	250	61	72	83
	Fleet	299	368	502	260	276			
21	Non-Fleet	236	290	396	205	217	53	63	72
	Fleet	260	320	437	226	240			
22	Non-Fleet	233	287	391	202	214	52	62	71
	Fleet	256	315	430	222	235			
23	Non-Fleet	176	216	296	153	162	40	47	54
	Fleet	194	239	326	168	178			
24	Non-Fleet	195	240	328	169	179	44	52	60
	Fleet	215	264	361	186	197			

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**ALL OTHER BUSES**

Territory	Class	Bodily Injury Limit			Property Damage Limit		Medical Payments Limit		
		30/60	50/100	100/300	25	50	500	1000	2000
11	Non-Fleet	1288	1584	2164	713	756	171	200	225
	Fleet	1417	1743	2381	784	831			
12	Non-Fleet	2449	3012	4114	1357	1438	326	380	429
	Fleet	2694	3314	4526	1493	1583			
13	Non-Fleet	1704	2096	2863	943	1000	227	264	298
	Fleet	1874	2305	3148	1037	1099			
14	Non-Fleet	1643	2021	2760	909	964	219	255	288
	Fleet	1807	2223	3036	1000	1060			
15	Non-Fleet	1212	1491	2036	669	709	161	188	212
	Fleet	1333	1640	2239	736	780			
16	Non-Fleet	1886	2320	3168	1044	1107	251	292	330
	Fleet	2075	2552	3486	1148	1217			
17	Non-Fleet	1491	1834	2505	826	876	198	231	261
	Fleet	1640	2017	2755	909	964			
18	Non-Fleet	1486	1828	2496	823	872	198	230	260
	Fleet	1635	2011	2747	905	959			
19	Non-Fleet	1146	1410	1925	635	673	152	178	201
	Fleet	1261	1551	2118	699	741			
20	Non-Fleet	1769	2176	2972	980	1039	235	274	310
	Fleet	1946	2394	3269	1078	1143			
21	Non-Fleet	1536	1889	2580	850	901	204	238	269
	Fleet	1690	2079	2839	935	991			
22	Non-Fleet	1516	1865	2547	838	888	202	235	265
	Fleet	1668	2052	2802	922	977			
23	Non-Fleet	1146	1410	1925	635	673	152	178	201
	Fleet	1261	1551	2118	699	741			
24	Non-Fleet	1268	1560	2130	703	745	169	197	222
	Fleet	1395	1716	2344	773	819			

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**VAN POOLS**

Territory	Class	Bodily Injury Limit			Property Damage Limit		Medical Payments Limit		
		30/60	50/100	100/300	25	50	500	1000	2000
11	Non-Fleet	208	256	349	239	253	61	73	80
	Fleet	229	282	385	263	279			
12	Non-Fleet	396	487	665	454	481	116	139	152
	Fleet	436	536	732	499	529			
13	Non-Fleet	276	339	464	316	335	81	97	106
	Fleet	304	374	511	348	369			
14	Non-Fleet	266	327	447	304	322	78	93	102
	Fleet	293	360	492	334	354			
15	Non-Fleet	196	241	329	224	237	57	69	75
	Fleet	216	266	363	246	261			
16	Non-Fleet	305	375	512	349	370	89	107	117
	Fleet	336	413	564	384	407			
17	Non-Fleet	241	296	405	276	293	70	84	93
	Fleet	265	326	445	304	322			
18	Non-Fleet	240	295	403	276	293	70	84	92
	Fleet	264	325	444	304	322			
19	Non-Fleet	185	228	311	212	225	54	65	71
	Fleet	204	251	343	233	247			
20	Non-Fleet	286	352	480	328	348	84	100	110
	Fleet	315	387	529	361	383			
21	Non-Fleet	248	305	417	285	302	72	87	95
	Fleet	273	336	459	314	333			
22	Non-Fleet	245	301	412	280	297	72	86	94
	Fleet	270	332	454	308	326			
23	Non-Fleet	185	228	311	212	225	54	65	71
	Fleet	204	251	343	233	247			
24	Non-Fleet	205	252	344	235	249	60	72	79
	Fleet	226	278	380	259	275			

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**Auto Dealers**

Territory	Class	Bodily Injury Limit			Property Damage Limit	
		30/60	50/100	100/300	25	50
11	Dealers	420	517	706	410	435
12	Dealers	669	823	1124	654	693
13	Dealers	489	601	822	477	506
14	Dealers	486	598	816	474	502
15	Dealers	389	478	654	380	403
16	Dealers	597	734	1003	583	618
17	Dealers	460	566	773	449	476
18	Dealers	489	601	822	477	506
19	Dealers	357	439	600	349	370
20	Dealers	514	632	864	502	532
21	Dealers	505	621	848	493	523
22	Dealers	458	563	769	447	474
23	Dealers	357	439	600	349	370
24	Dealers	368	453	618	359	381

TRUCKS, TRACTORS, AND TRAILERS

Zone Rating Table-Garaged in North Carolina  
Zone 05 (Charlotte) Combinations

Zone	Liability Non Fleet		Zone	Liability Non Fleet		Zone	Liability Non Fleet		Zone	Liability Non Fleet	
01 Atlanta	1500	BI	13 Houston	1502	BI	25 New Orleans	1520	BI	37 Tulsa	1502	BI
	1516	PD		1518	PD		1536	PD		1518	PD
	290	MP		290	MP		293	MP		290	MP
	**201			**213			**225			**237	
02 Balt.- Wash.	1479	BI	14 Indianapolis	1301	BI	26 N.Y. City	1479	BI	40 Pacific	1720	BI
	1495	PD		1315	PD		1495	PD		1738	PD
	285	MP		251	MP		285	MP		332	MP
	**202			**214			**226			**240	
03 Boston	1581	BI	15 Jacksonville	1500	BI	27 Okla.- City	1502	BI	41 Mountain	1907	BI
	1598	PD		1516	PD		1518	PD		1928	PD
	305	MP		290	MP		290	MP		368	MP
	**203			**215			**227			**241	
04 Buffalo	1479	BI	16 Kansas City	1547	BI	28 Omaha	1547	BI	42 Midwest	1587	BI
	1495	PD		1563	PD		1563	PD		1604	PD
	285	MP		299	MP		299	MP		306	MP
	**204			**216			**228			**242	
05 Charlotte	1500	BI	17 Little Rock	1502	BI	29 Phoenix	1858	BI	43 Southwest	1541	BI
	1516	PD		1518	PD		1878	PD		1558	PD
	290	MP		290	MP		359	MP		297	MP
	**205			**217			**229			**243	
06 Chicago	1301	BI	18 Los Angeles	1676	BI	30 Philadelphia	1479	BI	44 North-Central	1335	BI
	1315	PD		1694	PD		1495	PD		1349	PD
	251	MP		323	MP		285	MP		258	MP
	**206			**218			**230			**244	
07 Cincinnati	1301	BI	19 Louisville	1449	BI	31 Pittsburgh	1479	BI	45 Midwest	1487	BI
	1315	PD		1465	PD		1495	PD		1503	PD
	251	MP		280	MP		285	MP		287	MP
	**207			**219			**231			**245	
08 Cleveland	1301	BI	20 Memphis	1449	BI	32 Portland	1676	BI	46 Gulf	1560	BI
	1315	PD		1465	PD		1694	PD		1577	PD
	251	MP		280	MP		323	MP		301	MP
	**208			**220			**232			**246	
09 Dallas Ft. Worth	1502	BI	21 Miami	1500	BI	33 Richmond	1500	BI	47 Southeast	1540	BI
	1518	PD		1516	PD		1516	PD		1556	PD
	290	MP		290	MP		290	MP		297	MP
	**209			**221			**233			**247	
10 Denver	1858	BI	22 Milwaukee	1547	BI	34 St. Louis	1547	BI	48 Eastern	1518	BI
	1878	PD		1563	PD		1563	PD		1535	PD
	359	MP		299	MP		299	MP		293	MP
	**210			**222			**234			**248	
11 Detroit	1301	BI	23 Minn.- St. Paul	1547	BI	35 Salt Lake City	1858	BI	49 New England	1622	BI
	1315	PD		1563	PD		1878	PD		1640	PD
	251	MP		299	MP		359	MP		313	MP
	**211			**223			**235			**249	
12 Hartford	1581	BI	24 Nashville	1449	BI	36 San Francisco	1676	BI			
	1598	PD		1465	PD		1694	PD			
	305	MP		280	MP		323	MP			
	**212			**224			**236				

TRUCKS, TRACTORS, AND TRAILERS

Zone Rating Table-Garaged in North Carolina  
Zone 47 (Southeast) Combinations

Zone	Liability Non Fleet		Zone	Liability Non Fleet		Zone	Liability Non Fleet		Zone	Liability Non Fleet	
01 Atlanta	1540	BI	13 Houston	1541	BI	25 New Orleans	1560	BI	37 Tulsa	1541	BI
	1556	PD		1558	PD		1577	PD		1558	PD
	297	MP		297	MP		301	MP		297	MP
	**901			**913			**925			**937	
02 Balt.- Wash.	1518	BI	14 Indianapolis	1335	BI	26 N.Y. City	1518	BI	40 Pacific	1764	BI
	1535	PD		1349	PD		1535	PD		1783	PD
	293	MP		258	MP		293	MP		340	MP
	**902			**914			**926			**940	
03 Boston	1622	BI	15 Jacksonville	1540	BI	27 Okla.- City	1541	BI	41 Mountain	1956	BI
	1640	PD		1556	PD		1558	PD		1977	PD
	313	MP		297	MP		297	MP		378	MP
	**903			**915			**927			**941	
04 Buffalo	1518	BI	16 Kansas City	1587	BI	28 Omaha	1587	BI	42 Midwest	1628	BI
	1535	PD		1604	PD		1604	PD		1645	PD
	293	MP		306	MP		306	MP		314	MP
	**904			**916			**928			**942	
05 Charlotte	1540	BI	17 Little Rock	1541	BI	29 Phoenix	1907	BI	43 Southwest	1581	BI
	1556	PD		1558	PD		1928	PD		1598	PD
	297	MP		297	MP		368	MP		305	MP
	**905			**917			**929			**943	
06 Chicago	1335	BI	18 Los Angeles	1720	BI	30 Philadelphia	1518	BI	44 North-Central	1369	BI
	1349	PD		1738	PD		1535	PD		1384	PD
	258	MP		332	MP		293	MP		264	MP
	**906			**918			**930			**944	
07 Cincinnati	1335	BI	19 Louisville	1487	BI	31 Pittsburgh	1518	BI	45 Midwest	1525	BI
	1349	PD		1503	PD		1535	PD		1542	PD
	258	MP		287	MP		293	MP		294	MP
	**907			**919			**931			**945	
08 Cleveland	1335	BI	20 Memphis	1487	BI	32 Portland	1720	BI	46 Gulf	1600	BI
	1349	PD		1503	PD		1738	PD		1617	PD
	258	MP		287	MP		332	MP		309	MP
	**908			**920			**932			**946	
09 Dallas Ft. Worth	1541	BI	21 Miami	1540	BI	33 Richmond	1540	BI	47 Southeast	1579	BI
	1558	PD		1556	PD		1556	PD		1596	PD
	297	MP		297	MP		297	MP		305	MP
	**909			**921			**933			**947	
10 Denver	1907	BI	22 Milwaukee	1587	BI	34 St. Louis	1587	BI	48 Eastern	1557	BI
	1928	PD		1604	PD		1604	PD		1574	PD
	368	MP		306	MP		306	MP		301	MP
	**910			**922			**934			**948	
11 Detroit	1335	BI	23 Minn.- St. Paul	1587	BI	35 Salt Lake City	1907	BI	49 New England	1664	BI
	1349	PD		1604	PD		1928	PD		1682	PD
	258	MP		306	MP		368	MP		321	MP
	**911			**923			**935			**949	
12 Hartford	1622	BI	24 Nashville	1487	BI	36 San Francisco	1720	BI			
	1640	PD		1503	PD		1738	PD			
	313	MP		287	MP		332	MP			
	**912			**924			**936				

North Carolina Reinsurance Facility  
Increased Limits Factors for Various Tables  
BI factors effective April 15, 2021

<u>Coverage Limits</u>	<u>Light and Medium</u>	<u>Heavy</u>	<u>Extra Heavy</u>	<u>Zone Rated</u>	<u>All Other</u>	<u>Limit Code</u>
\$ 100,000	1.35	1.45	1.54	1.75	1.35	52
\$ 200,000	1.74	1.96	2.05	2.62	1.75	57
\$ 300,000	2.04	2.29	2.49	3.27	2.04	64
\$ 400,000	2.23	2.61	2.83	3.81	2.26	68
\$ 500,000	2.41	2.83	3.10	4.28	2.47	68
\$ 600,000	2.59	3.03	3.37	4.66	2.64	73
\$ 700,000	2.73	3.23	3.60	5.04	2.79	73
\$ 800,000	2.86	3.43	3.83	5.39	2.94	73
\$ 900,000	2.98	3.60	4.04	5.72	3.06	73
\$ 1,000,000	3.10	3.76	4.25	6.04	3.18	73
\$ 1,100,000	3.19	3.90	4.43	6.33	3.27	74
\$ 1,200,000	3.28	4.04	4.60	6.58	3.36	74
\$ 1,300,000	3.37	4.18	4.77	6.82	3.45	74
\$ 1,400,000	3.46	4.31	4.93	7.06	3.54	74
\$ 1,500,000	3.55	4.44	5.07	7.30	3.62	74
\$ 1,600,000	3.64	4.57	5.21	7.54	3.71	75
\$ 1,700,000	3.72	4.69	5.35	7.78	3.80	75
\$ 1,800,000	3.80	4.81	5.49	8.00	3.88	75
\$ 1,900,000	3.88	4.91	5.63	8.21	3.96	75
\$ 2,000,000	3.96	5.01	5.76	8.40	4.04	75
\$ 2,100,000	4.03	5.11	5.89	8.59	4.12	76
\$ 2,200,000	4.09	5.21	6.02	8.78	4.19	76
\$ 2,300,000	4.15	5.31	6.15	8.97	4.26	76
\$ 2,400,000	4.20	5.41	6.28	9.15	4.33	76
\$ 2,500,000	4.25	5.51	6.41	9.33	4.40	76
\$ 2,600,000	4.31	5.60	6.53	9.51	4.47	77
\$ 2,700,000	4.37	5.69	6.65	9.69	4.54	77
\$ 2,800,000	4.43	5.77	6.77	9.86	4.60	77
\$ 2,900,000	4.49	5.85	6.87	10.03	4.66	77
\$ 3,000,000	4.54	5.93	6.97	10.20	4.72	77
\$ 3,100,000	4.59	6.00	7.07	10.35	4.78	79
\$ 3,200,000	4.64	6.07	7.17	10.50	4.84	79
\$ 3,300,000	4.69	6.14	7.27	10.65	4.89	79
\$ 3,400,000	4.74	6.21	7.37	10.80	4.94	79
\$ 3,500,000	4.79	6.28	7.47	10.94	4.99	79
\$ 3,600,000	4.84	6.35	7.57	11.08	5.04	79
\$ 3,700,000	4.89	6.42	7.67	11.22	5.09	79
\$ 3,800,000	4.94	6.49	7.76	11.36	5.14	79
\$ 3,900,000	4.99	6.56	7.85	11.49	5.18	79
\$ 4,000,000	5.04	6.63	7.94	11.62	5.22	79
\$ 4,100,000	5.09	6.70	8.03	11.75	5.26	79
\$ 4,200,000	5.14	6.77	8.11	11.88	5.30	79
\$ 4,300,000	5.18	6.84	8.19	12.01	5.34	79
\$ 4,400,000	5.22	6.91	8.27	12.14	5.38	79
\$ 4,500,000	5.26	6.98	8.34	12.27	5.42	79
\$ 4,600,000	5.30	7.05	8.41	12.40	5.46	79
\$ 4,700,000	5.34	7.12	8.48	12.53	5.50	79
\$ 4,800,000	5.38	7.18	8.55	12.66	5.54	79
\$ 4,900,000	5.42	7.24	8.62	12.78	5.57	79
\$ 5,000,000	5.45	7.30	8.68	12.89	5.60	79



North Carolina Reinsurance Facility  
Increased Limits Factors for Various Tables  
PD factors effective April 15, 2021

<u>Coverage Limits</u>	<u>Light and Medium</u>	<u>Heavy</u>	<u>Extra Heavy</u>	<u>Zone Rated</u>	<u>All Other</u>	<u>Limit Code</u>
\$ 100,000	1.14	1.14	1.14	1.21	1.14	10
\$ 200,000	1.18	1.18	1.18	1.28	1.18	12
\$ 300,000	1.20	1.20	1.20	1.34	1.20	14
\$ 400,000	1.22	1.22	1.22	1.38	1.22	15
\$ 500,000	1.24	1.24	1.24	1.41	1.24	16
\$ 600,000	1.25	1.25	1.25	1.43	1.25	17
\$ 700,000	1.26	1.26	1.26	1.45	1.26	17
\$ 800,000	1.26	1.27	1.27	1.47	1.26	18
\$ 900,000	1.27	1.28	1.28	1.49	1.27	18
\$ 1,000,000	1.28	1.29	1.29	1.50	1.28	18
\$ 1,100,000	1.29	1.30	1.30	1.52	1.29	19
\$ 1,200,000	1.29	1.30	1.31	1.54	1.29	19
\$ 1,300,000	1.30	1.31	1.31	1.56	1.30	19
\$ 1,400,000	1.30	1.31	1.32	1.57	1.30	19
\$ 1,500,000	1.31	1.32	1.33	1.58	1.31	19
\$ 1,600,000	1.32	1.33	1.34	1.60	1.32	20
\$ 1,700,000	1.32	1.33	1.35	1.61	1.32	20
\$ 1,800,000	1.32	1.34	1.36	1.62	1.32	20
\$ 1,900,000	1.32	1.34	1.36	1.63	1.32	20
\$ 2,000,000	1.33	1.35	1.37	1.64	1.33	20
\$ 2,100,000	1.33	1.36	1.38	1.65	1.33	21
\$ 2,200,000	1.33	1.36	1.39	1.65	1.33	21
\$ 2,300,000	1.34	1.36	1.39	1.66	1.34	21
\$ 2,400,000	1.34	1.36	1.40	1.66	1.34	21
\$ 2,500,000	1.34	1.37	1.41	1.67	1.34	21
\$ 2,600,000	1.34	1.37	1.42	1.68	1.34	22
\$ 2,700,000	1.34	1.37	1.42	1.68	1.34	22
\$ 2,800,000	1.34	1.37	1.42	1.68	1.34	22
\$ 2,900,000	1.34	1.37	1.42	1.69	1.34	22
\$ 3,000,000	1.35	1.38	1.43	1.69	1.35	22
\$ 3,100,000	1.35	1.38	1.43	1.69	1.35	23
\$ 3,200,000	1.35	1.38	1.43	1.70	1.35	23
\$ 3,300,000	1.35	1.38	1.43	1.70	1.35	23
\$ 3,400,000	1.35	1.38	1.43	1.70	1.35	23
\$ 3,500,000	1.36	1.39	1.44	1.71	1.36	23
\$ 3,600,000	1.36	1.39	1.44	1.71	1.36	23
\$ 3,700,000	1.36	1.39	1.44	1.71	1.36	23
\$ 3,800,000	1.36	1.39	1.44	1.72	1.36	23
\$ 3,900,000	1.36	1.39	1.44	1.72	1.36	23
\$ 4,000,000	1.36	1.40	1.45	1.72	1.36	23
\$ 4,100,000	1.36	1.40	1.45	1.73	1.36	23
\$ 4,200,000	1.36	1.40	1.45	1.73	1.36	23
\$ 4,300,000	1.36	1.40	1.45	1.73	1.36	23
\$ 4,400,000	1.36	1.40	1.45	1.74	1.36	23
\$ 4,500,000	1.37	1.41	1.46	1.74	1.37	23
\$ 4,600,000	1.37	1.41	1.46	1.74	1.37	23
\$ 4,700,000	1.37	1.41	1.46	1.75	1.37	23
\$ 4,800,000	1.37	1.41	1.46	1.75	1.37	23
\$ 4,900,000	1.37	1.41	1.46	1.75	1.37	23
\$ 5,000,000	1.37	1.41	1.46	1.75	1.37	23

North Carolina Reinsurance Facility  
Increased Limits Factors effective April 15, 2021

Bodily Injury

<u>Policy Limit</u>	<u>Light and Medium</u>	<u>Heavy</u>	<u>Extra Heavy</u>	<u>Zone Rated</u>	<u>All Other</u>	<u>Limit Code</u>
85,000	1.26	1.33	1.36	1.57	1.26	52
350,000	2.14	2.47	2.66	3.57	2.15	68
450,000	2.32	2.72	2.97	4.05	2.37	68

Property Damage

<u>Policy Limit</u>	<u>Light and Medium</u>	<u>Heavy</u>	<u>Extra Heavy</u>	<u>Zone Rated</u>	<u>All Other</u>	<u>Limit Code</u>
85,000	1.12	1.12	1.12	1.20	1.12	10
350,000	1.21	1.21	1.21	1.36	1.21	15
450,000	1.22	1.23	1.23	1.40	1.22	16

Material underlined is new.

Material ~~struck through~~ is deleted.

NORTH CAROLINA REINSURANCE FACILITY  
COMMERCIAL AUTOMOBILE MANUAL

TRUCKS, TRACTORS, AND TRAILERS

FLEET  
PRIMARY CLASSIFICATIONS—RATING FACTORS AND CLASSIFICATION DESIGNATORS

Size Class	Business	Factor CD	Radius Class		
			Local Up to 50 Miles BI and PD	Intermediate 51 to 200 Miles BI and PD	Long Distance Over 200 Miles BI and PD
Light Trucks (0–10,000 lbs. GVW)	Service	Factor CD	1.00 014--	1.25 015--	1.30 016--
	Retail	Factor CD	1.45 024--	1.80 025--	1.80 026--
	Commercial	Factor CD	1.30 034--	1.60 035--	1.65 036--
<b>ZONE RATED</b>					
Medium Trucks (10,001–20,000 lbs. GVW)	Service	Factor CD	1.05 214--	1.30 215--	.90 216--
	Retail	Factor CD	1.55 224--	1.90 225--	.90 226--
	Commercial	Factor CD	1.40 234--	1.70 235--	.90 236--
Heavy Trucks (20,001–45,000 lbs. GVW)	Service	Factor CD	1.10 314--	1.40 315--	1.00 316--
	Retail	Factor CD	1.60 324--	2.05 325--	1.00 326--
	Commercial	Factor CD	1.45 334--	1.80 335--	1.00 336--
Extra Heavy Trucks (Over 45,000 lbs. GVW)		Factor CD	2.15 404--	2.80 405--	1.40 406--
Heavy Truck-Tractors (0–45,000 lbs. GCW)	Service	Factor CD	1.40 344--	1.75 345--	1.00 346--
	Retail	Factor CD	2.00 354--	2.55 355--	1.00 356--
	Commercial	Factor CD	1.80 364--	2.25 365--	1.00 366--
Extra Heavy Truck-Tractors (Over 45,000 lbs. GCW)		Factor CD	2.35 504--	3.05 505--	1.40 506--
Trailer Types					
Semitrailers		Factor CD	.10 674--	.15 675--	.15 676--
Trailers		Factor CD	.10 684--	.15 685--	.15 686--
Service or Utility Trailer (0–2,000 lbs. Load Capacity)		Factor CD	.00 694--	.00 695--	.00 696--

Material underlined is new.  
 Material ~~struck through~~ is deleted

NORTH CAROLINA REINSURANCE FACILITY  
 COMMERCIAL AUTOMOBILE MANUAL

**TRUCKS, TRACTORS, AND TRAILERS**

Classification	Secondary Factor to Be Combined with Primary Factor		Code to Be Inserted in 4th and 5th Digit of Classification Code
	<u>Trailer Types and Zone Rated Autos</u>	All <u>Other</u> Autos	
<b>Contractors</b> (Other than dump trucks—Use these factors and codes only when no other secondary classification applies. Refer to Truckers/Motor Carriers Rule.)			
a. Building—commercial	<u>0.0</u>	-0.05	81
b. Building—private dwellings	<u>0.0</u>	-0.05	82
c. Electrical, plumbing, masonry, plastering, and other repair or service	<u>0.0</u>	-0.05	83
d. Excavating	<u>0.0</u>	-0.05	84
e. Street and road	<u>0.0</u>	-0.05	85
f. All other	<u>0.0</u>	-0.05	89
<b>Not otherwise specified</b>			
a. Logging and lumbering	<u>0.0</u>	0.35	91
b. All other	<u>0.0</u>	0.00	99