

May 15, 2017

CIRCULAR LETTER TO ALL MEMBER COMPANIES

Re: Revision of Commercial Automobile Insurance Rates

On behalf of all member companies, the North Carolina Reinsurance Facility filed with the Commissioner of Insurance revised (1) basic limits premium rates for liability insurance for trucks, tractors and trailers and private passenger types not eligible for rating under the North Carolina Personal Auto Manual; and (2) bodily injury and property damage liability increased limits factors 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 marked R-3 - R-13 are designed to replace the similar pages included in the current North Carolina Reinsurance Facility Commercial Automobile Manual of Rules and Rates.

The revised rates and other changes will become effective October 1, 2017 in accordance with the following Rule of Application:

These changes are applicable to all policies becoming effective on or after October 1, 2017. No policy effective prior to October 1, 2017 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, 2017.

Exception for Experience Rated Policies: These changes are applicable as of the experience rating date to all policies to which an experience rating modification which becomes effective on or after October 1, 2017 is to apply and may not be applied to such policies prior to the experience rating date. With respect to any policy to which an experience rating modification applies which becomes effective prior to October 1, 2017, these changes may not be applied until the first experience rating date on or after October 1, 2017.

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.

Sincerely,

Andy Montano
Automobile Manager

AFM:dms

Attachment

RF-17-4

NORTH CAROLINA REINSURANCE FACILITY
COMMERCIAL AUTOMOBILE MANUAL

(State Code 32)

BODILY INJURY FACTORS

Limits Identifier Code (3)

Limit of Liability (1000s)	Limit Code	1. Light and Medium Trucks	2. Heavy Trucks And Truck-Tractors	3. Extra Heavy Trucks And Truck-Tractors	4. Trucks, Tractors, and Trailers Zone Rated	5. All Other Risks
30/60	49	1.00	1.00	1.00	1.00	1.00
85/85	52	1.15	1.19	1.21	1.33	1.15
50/100	49	1.11	1.13	1.15	1.25	1.13
100/100	52	1.20	1.26	1.31	1.44	1.20
100/300	52	1.38	1.45	1.53	1.80	1.39
100/500	55	1.44	1.58	1.64	1.99	1.47
300/300	64	1.60	1.75	1.86	2.32	1.60
250/500	61	1.64	1.85	1.95	2.46	1.67
400/400	68	1.71	1.93	2.06	2.63	1.73
500/500	68	1.82	2.06	2.22	2.90	1.85
750/750	73	2.04	2.36	2.59	3.45	2.08
1000/1000	73	2.22	2.60	2.88	3.92	2.26
1500/1500	74	2.48	3.00	3.36	4.65	2.51
2000/2000	75	2.72	3.33	3.76	5.29	2.76
2500/2500	76	2.88	3.61	4.14	5.83	2.97
5000/5000	79	3.58	4.65	5.45	7.89	3.67
7500/7500	82	4.04	5.38	6.37	9.33	4.13
10000/10000	85	4.32	5.85	6.97	10.27	4.41
12500/12500	86	4.47	6.13	7.33	10.83	4.56
15000/15000	86	4.55	6.28	7.53	11.14	4.64

NORTH CAROLINA REINSURANCE FACILITY
COMMERCIAL AUTOMOBILE MANUAL

(State Code 32)

PROPERTY DAMAGE FACTORS

Limits Identifier Code (3)

Limit of Liability (1000s)	Limit Code	1. Light and Medium Trucks	2. Heavy Trucks and Truck-Tractors	3. Extra Heavy Trucks and Truck-Tractors	4. Trucks, Tractors, and Trailers Zone Rated	5. All Other Risks
25	5	1.00	1.00	1.00	1.00	1.00
30	6	1.01	1.01	1.01	1.01	1.01
50	8	1.03	1.03	1.03	1.05	1.03
85	9	1.06	1.06	1.06	1.10	1.06
100	10	1.07	1.07	1.07	1.11	1.07
300	14	1.10	1.10	1.10	1.17	1.10
400	15	1.11	1.11	1.11	1.19	1.11
500	16	1.12	1.12	1.12	1.21	1.12
750	17	1.13	1.13	1.14	1.23	1.13
1000	18	1.14	1.14	1.15	1.25	1.14
1500	19	1.15	1.16	1.17	1.29	1.15
2000	20	1.16	1.18	1.19	1.33	1.16
2500	21	1.17	1.19	1.21	1.34	1.17
5000	23	1.19	1.21	1.23	1.38	1.19
7500	24	1.21	1.23	1.25	1.41	1.21
10000	25	1.23	1.25	1.27	1.43	1.23
12500	26	1.24	1.26	1.28	1.44	1.24
15000	26	1.25	1.27	1.29	1.45	1.25

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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	295	327	407	236	243	86	103	113
	Fleet	325	361	449	260	268			
12	Non-Fleet	454	504	627	363	374	133	159	174
	Fleet	499	554	689	399	411			
13	Non-Fleet	344	382	475	275	283	100	120	132
	Fleet	378	420	522	303	312			
14	Non-Fleet	346	384	477	277	285	101	121	133
	Fleet	381	423	526	305	314			
15	Non-Fleet	275	305	380	220	227	80	96	106
	Fleet	303	336	418	242	249			
16	Non-Fleet	416	462	574	332	342	121	146	160
	Fleet	458	508	632	365	376			
17	Non-Fleet	332	369	458	266	274	97	116	127
	Fleet	365	405	504	293	302			
18	Non-Fleet	335	372	462	268	276	98	117	129
	Fleet	369	410	509	295	304			
19	Non-Fleet	251	279	346	201	207	73	88	96
	Fleet	276	306	381	221	228			
20	Non-Fleet	350	389	483	280	288	102	123	134
	Fleet	385	427	531	308	317			
21	Non-Fleet	348	386	480	278	286	102	122	134
	Fleet	383	425	529	306	315			
22	Non-Fleet	327	363	451	262	270	95	114	126
	Fleet	360	400	497	288	297			
23	Non-Fleet	251	279	346	201	207	73	88	96
	Fleet	276	306	381	221	228			
24	Non-Fleet	260	289	359	208	214	76	91	100
	Fleet	286	317	395	229	236			

HIRED CAR	Bodily Injury 30/60	Property Damage 25
All Territories	\$0.45	\$0.40

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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	295	333	428	236	243	86	103	113
	Fleet	325	367	471	260	268			
12	Non-Fleet	454	513	658	363	374	133	159	174
	Fleet	499	564	724	399	411			
13	Non-Fleet	344	389	499	275	283	100	120	132
	Fleet	378	427	548	303	312			
14	Non-Fleet	346	391	502	277	285	101	121	133
	Fleet	381	431	552	305	314			
15	Non-Fleet	275	311	399	220	227	80	96	106
	Fleet	303	342	439	242	249			
16	Non-Fleet	416	470	603	332	342	121	146	160
	Fleet	458	518	664	365	376			
17	Non-Fleet	332	375	481	266	274	97	116	127
	Fleet	365	412	529	293	302			
18	Non-Fleet	335	379	486	268	276	98	117	129
	Fleet	369	417	535	295	304			
19	Non-Fleet	251	284	364	201	207	73	88	96
	Fleet	276	312	400	221	228			
20	Non-Fleet	350	396	508	280	288	102	123	134
	Fleet	385	435	558	308	317			
21	Non-Fleet	348	393	505	278	286	102	122	134
	Fleet	383	433	555	306	315			
22	Non-Fleet	327	370	474	262	270	95	114	126
	Fleet	360	407	522	288	297			
23	Non-Fleet	251	284	364	201	207	73	88	96
	Fleet	276	312	400	221	228			
24	Non-Fleet	260	294	377	208	214	76	91	100
	Fleet	286	323	415	229	236			

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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	295	339	451	236	243	86	103	113
	Fleet	325	374	497	260	268			
12	Non-Fleet	454	522	695	363	374	133	159	174
	Fleet	499	574	763	399	411			
13	Non-Fleet	344	396	526	275	283	100	120	132
	Fleet	378	435	578	303	312			
14	Non-Fleet	346	398	529	277	285	101	121	133
	Fleet	381	438	583	305	314			
15	Non-Fleet	275	316	421	220	227	80	96	106
	Fleet	303	348	464	242	249			
16	Non-Fleet	416	478	636	332	342	121	146	160
	Fleet	458	527	701	365	376			
17	Non-Fleet	332	382	508	266	274	97	116	127
	Fleet	365	420	558	293	302			
18	Non-Fleet	335	385	513	268	276	98	117	129
	Fleet	369	424	565	295	304			
19	Non-Fleet	251	289	384	201	207	73	88	96
	Fleet	276	317	422	221	228			
20	Non-Fleet	350	403	536	280	288	102	123	134
	Fleet	385	443	589	308	317			
21	Non-Fleet	348	400	532	278	286	102	122	134
	Fleet	383	440	586	306	315			
22	Non-Fleet	327	376	500	262	270	95	114	126
	Fleet	360	414	551	288	297			
23	Non-Fleet	251	289	384	201	207	73	88	96
	Fleet	276	317	422	221	228			
24	Non-Fleet	260	299	398	208	214	76	91	100
	Fleet	286	329	438	229	236			

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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
Territory								
11	151	171	210	153	158	15	19	21
12	217	245	302	220	227	21	27	31
13	175	198	243	177	182	17	22	25
14	157	177	218	159	164	15	20	22
15	180	203	250	183	188	17	23	26
16	168	190	234	171	176	16	21	24
17	169	191	235	172	177	16	21	24
18	160	181	222	163	168	16	20	23
19	153	173	213	155	160	15	19	22
20	173	195	240	176	181	17	22	25
21	152	172	211	155	160	15	19	22
22	169	191	235	171	176	16	21	24
23	153	173	213	155	160	15	19	22
24	148	167	206	150	155	14	19	21

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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	1906	2154	2649	604	622	351	412	471
	Fleet	2097	2370	2915	664	684			
12	Non-Fleet	2933	3314	4077	929	957	540	634	724
	Fleet	3226	3645	4484	1022	1053			
13	Non-Fleet	2222	2511	3089	704	725	409	480	549
	Fleet	2444	2762	3397	774	797			
14	Non-Fleet	2235	2526	3107	709	730	411	483	552
	Fleet	2459	2779	3418	780	803			
15	Non-Fleet	1777	2008	2470	563	580	327	384	439
	Fleet	1955	2209	2717	619	638			
16	Non-Fleet	2687	3036	3735	850	876	494	580	664
	Fleet	2956	3340	4109	935	963			
17	Non-Fleet	2145	2424	2982	681	701	395	463	530
	Fleet	2360	2667	3280	749	771			
18	Non-Fleet	2164	2445	3008	686	707	398	467	535
	Fleet	2380	2689	3308	755	778			
19	Non-Fleet	1621	1832	2253	515	530	298	350	400
	Fleet	1783	2015	2478	567	584			
20	Non-Fleet	2261	2555	3143	717	739	416	488	558
	Fleet	2487	2810	3457	789	813			
21	Non-Fleet	2248	2540	3125	712	733	414	486	555
	Fleet	2473	2794	3437	783	806			
22	Non-Fleet	2112	2387	2936	671	691	389	456	522
	Fleet	2323	2625	3229	738	760			
23	Non-Fleet	1621	1832	2253	515	530	298	350	400
	Fleet	1783	2015	2478	567	584			
24	Non-Fleet	1680	1898	2335	532	548	309	363	415
	Fleet	1848	2088	2569	585	603			

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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	242	273	336	146	150	54	64	74
	Fleet	266	301	370	161	166			
12	Non-Fleet	372	420	517	225	232	84	99	114
	Fleet	409	462	569	248	255			
13	Non-Fleet	282	319	392	171	176	63	75	86
	Fleet	310	350	431	188	194			
14	Non-Fleet	284	321	395	172	177	64	76	87
	Fleet	312	353	434	189	195			
15	Non-Fleet	226	255	314	136	140	51	60	69
	Fleet	249	281	346	150	155			
16	Non-Fleet	341	385	474	206	212	77	91	104
	Fleet	375	424	521	227	234			
17	Non-Fleet	272	307	378	165	170	61	72	83
	Fleet	299	338	416	182	187			
18	Non-Fleet	275	311	382	166	171	62	73	84
	Fleet	303	342	421	183	188			
19	Non-Fleet	206	233	286	125	129	46	55	63
	Fleet	227	257	316	138	142			
20	Non-Fleet	287	324	399	174	179	65	76	88
	Fleet	316	357	439	191	197			
21	Non-Fleet	285	322	396	172	177	64	76	87
	Fleet	314	355	436	189	195			
22	Non-Fleet	268	303	373	162	167	60	71	82
	Fleet	295	333	410	178	183			
23	Non-Fleet	206	233	286	125	129	46	55	63
	Fleet	227	257	316	138	142			
24	Non-Fleet	213	241	296	129	133	48	57	65
	Fleet	234	264	325	142	146			

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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	2298	2597	3194	460	474	306	356	402
	Fleet	2528	2857	3514	506	521			
12	Non-Fleet	3537	3997	4916	708	729	470	548	619
	Fleet	3891	4397	5408	779	802			
13	Non-Fleet	2680	3028	3725	536	552	356	415	469
	Fleet	2948	3331	4098	590	608			
14	Non-Fleet	2695	3045	3746	540	556	358	418	472
	Fleet	2965	3350	4121	594	612			
15	Non-Fleet	2142	2420	2977	429	442	285	332	375
	Fleet	2356	2662	3275	472	486			
16	Non-Fleet	3241	3662	4505	647	666	431	502	567
	Fleet	3565	4028	4955	712	733			
17	Non-Fleet	2586	2922	3595	519	535	344	401	453
	Fleet	2845	3215	3955	571	588			
18	Non-Fleet	2610	2949	3628	523	539	347	405	457
	Fleet	2871	3244	3991	575	592			
19	Non-Fleet	1955	2209	2717	392	404	260	303	342
	Fleet	2151	2431	2990	431	444			
20	Non-Fleet	2727	3082	3791	546	562	363	423	477
	Fleet	3000	3390	4170	601	619			
21	Non-Fleet	2711	3063	3768	542	558	361	420	474
	Fleet	2982	3370	4145	596	614			
22	Non-Fleet	2547	2878	3540	511	526	339	395	446
	Fleet	2802	3166	3895	562	579			
23	Non-Fleet	1955	2209	2717	392	404	260	303	342
	Fleet	2151	2431	2990	431	444			
24	Non-Fleet	2025	2288	2815	406	418	269	314	354
	Fleet	2228	2518	3097	447	460			

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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	242	273	336	194	200	71	85	93
	Fleet	266	301	370	213	219			
12	Non-Fleet	372	420	517	298	307	109	130	143
	Fleet	409	462	569	328	338			
13	Non-Fleet	282	319	392	226	233	82	99	108
	Fleet	310	350	431	249	256			
14	Non-Fleet	284	321	395	227	234	83	99	109
	Fleet	312	353	434	250	258			
15	Non-Fleet	226	255	314	180	185	66	79	87
	Fleet	249	281	346	198	204			
16	Non-Fleet	341	385	474	272	280	100	119	131
	Fleet	375	424	521	299	308			
17	Non-Fleet	272	307	378	218	225	79	95	104
	Fleet	299	338	416	240	247			
18	Non-Fleet	275	311	382	220	227	80	96	106
	Fleet	303	342	421	242	249			
19	Non-Fleet	206	233	286	165	170	60	72	79
	Fleet	227	257	316	182	187			
20	Non-Fleet	287	324	399	230	237	84	100	110
	Fleet	316	357	439	253	261			
21	Non-Fleet	285	322	396	228	235	83	100	109
	Fleet	314	355	436	251	259			
22	Non-Fleet	268	303	373	215	221	78	94	103
	Fleet	295	333	410	237	244			
23	Non-Fleet	206	233	286	165	170	60	72	79
	Fleet	227	257	316	182	187			
24	Non-Fleet	213	241	296	171	176	62	75	82
	Fleet	234	264	325	188	194			

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GARAGES

		Bodily Injury Limit			Property Damage Limit	
		30/60	50/100	100/300	25	50
Territory	Class					
11	Dealers	305	345	424	214	220
12	Dealers	461	521	641	324	334
13	Dealers	367	415	510	257	265
14	Dealers	389	440	541	273	281
15	Dealers	300	339	417	211	217
16	Dealers	451	510	627	317	327
17	Dealers	381	431	530	267	275
18	Dealers	310	350	431	217	224
19	Dealers	285	322	396	200	206
20	Dealers	358	405	498	251	259
21	Dealers	369	417	513	259	267
22	Dealers	351	397	488	246	253
23	Dealers	285	322	396	200	206
24	Dealers	277	313	385	194	200

North Carolina Reinsurance Facility
Increased Limits Factors for Various Tables
BI factors effective October 1, 2017

<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	1.20	1.26	1.31	1.44	1.20	52
\$ 200,000	1.43	1.56	1.61	1.94	1.44	57
\$ 300,000	1.60	1.75	1.86	2.32	1.60	64
\$ 400,000	1.71	1.93	2.06	2.63	1.73	68
\$ 500,000	1.82	2.06	2.22	2.90	1.85	68
\$ 600,000	1.92	2.18	2.38	3.12	1.95	73
\$ 700,000	2.00	2.30	2.51	3.34	2.04	73
\$ 800,000	2.08	2.40	2.64	3.54	2.12	73
\$ 900,000	2.16	2.50	2.76	3.73	2.19	73
\$ 1,000,000	2.22	2.60	2.88	3.92	2.26	73
\$ 1,100,000	2.28	2.70	2.99	4.09	2.31	74
\$ 1,200,000	2.33	2.78	3.09	4.23	2.36	74
\$ 1,300,000	2.38	2.86	3.19	4.37	2.41	74
\$ 1,400,000	2.43	2.93	3.28	4.51	2.46	74
\$ 1,500,000	2.48	3.00	3.36	4.65	2.51	74
\$ 1,600,000	2.53	3.07	3.44	4.79	2.56	75
\$ 1,700,000	2.58	3.14	3.52	4.93	2.61	75
\$ 1,800,000	2.63	3.21	3.60	5.06	2.66	75
\$ 1,900,000	2.68	3.27	3.68	5.18	2.71	75
\$ 2,000,000	2.72	3.33	3.76	5.29	2.76	75
\$ 2,100,000	2.76	3.39	3.84	5.40	2.81	76
\$ 2,200,000	2.79	3.45	3.92	5.51	2.85	76
\$ 2,300,000	2.82	3.51	4.00	5.62	2.89	76
\$ 2,400,000	2.85	3.56	4.07	5.73	2.93	76
\$ 2,500,000	2.88	3.61	4.14	5.83	2.97	76
\$ 2,600,000	2.91	3.66	4.21	5.93	3.01	77
\$ 2,700,000	2.94	3.71	4.28	6.03	3.05	77
\$ 2,800,000	2.97	3.76	4.34	6.13	3.09	77
\$ 2,900,000	3.00	3.81	4.40	6.23	3.13	77
\$ 3,000,000	3.03	3.86	4.46	6.33	3.16	77
\$ 3,100,000	3.06	3.91	4.52	6.42	3.19	79
\$ 3,200,000	3.09	3.96	4.58	6.51	3.22	79
\$ 3,300,000	3.12	4.00	4.64	6.60	3.25	79
\$ 3,400,000	3.15	4.04	4.70	6.68	3.28	79
\$ 3,500,000	3.18	4.08	4.76	6.76	3.31	79
\$ 3,600,000	3.21	4.12	4.81	6.84	3.34	79
\$ 3,700,000	3.24	4.16	4.86	6.92	3.37	79
\$ 3,800,000	3.27	4.20	4.91	7.00	3.40	79
\$ 3,900,000	3.30	4.24	4.96	7.08	3.43	79
\$ 4,000,000	3.33	4.28	5.01	7.16	3.46	79
\$ 4,100,000	3.36	4.32	5.06	7.24	3.49	79
\$ 4,200,000	3.39	4.36	5.11	7.32	3.51	79
\$ 4,300,000	3.42	4.40	5.16	7.40	3.53	79
\$ 4,400,000	3.45	4.44	5.21	7.48	3.55	79
\$ 4,500,000	3.48	4.48	5.26	7.55	3.57	79
\$ 4,600,000	3.50	4.52	5.30	7.62	3.59	79
\$ 4,700,000	3.52	4.56	5.34	7.69	3.61	79
\$ 4,800,000	3.54	4.59	5.38	7.76	3.63	79
\$ 4,900,000	3.56	4.62	5.42	7.83	3.65	79
\$ 5,000,000	3.58	4.65	5.45	7.89	3.67	79

North Carolina Reinsurance Facility
Increased Limits Factors for Various Tables
PD factors effective October 1, 2017

<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	1.07	1.07	1.07	1.11	1.07	10
\$ 200,000	1.09	1.09	1.09	1.14	1.09	12
\$ 300,000	1.10	1.10	1.10	1.17	1.10	14
\$ 400,000	1.11	1.11	1.11	1.19	1.11	15
\$ 500,000	1.12	1.12	1.12	1.21	1.12	16
\$ 600,000	1.12	1.12	1.13	1.22	1.12	17
\$ 700,000	1.12	1.13	1.14	1.23	1.12	17
\$ 800,000	1.12	1.13	1.14	1.24	1.12	18
\$ 900,000	1.13	1.13	1.14	1.25	1.13	18
\$ 1,000,000	1.14	1.14	1.15	1.25	1.14	18
\$ 1,100,000	1.14	1.15	1.15	1.26	1.14	19
\$ 1,200,000	1.14	1.15	1.16	1.27	1.14	19
\$ 1,300,000	1.14	1.15	1.16	1.28	1.14	19
\$ 1,400,000	1.14	1.15	1.16	1.29	1.14	19
\$ 1,500,000	1.15	1.16	1.17	1.29	1.15	19
\$ 1,600,000	1.15	1.17	1.18	1.30	1.15	20
\$ 1,700,000	1.15	1.17	1.18	1.31	1.15	20
\$ 1,800,000	1.15	1.17	1.18	1.32	1.15	20
\$ 1,900,000	1.15	1.17	1.18	1.32	1.15	20
\$ 2,000,000	1.16	1.18	1.19	1.33	1.16	20
\$ 2,100,000	1.16	1.18	1.20	1.33	1.16	21
\$ 2,200,000	1.16	1.18	1.20	1.33	1.16	21
\$ 2,300,000	1.16	1.18	1.20	1.33	1.16	21
\$ 2,400,000	1.16	1.18	1.20	1.33	1.16	21
\$ 2,500,000	1.17	1.19	1.21	1.34	1.17	21
\$ 2,600,000	1.17	1.19	1.21	1.34	1.17	22
\$ 2,700,000	1.17	1.19	1.21	1.34	1.17	22
\$ 2,800,000	1.17	1.19	1.21	1.34	1.17	22
\$ 2,900,000	1.17	1.19	1.21	1.34	1.17	22
\$ 3,000,000	1.17	1.19	1.22	1.35	1.17	22
\$ 3,100,000	1.17	1.19	1.22	1.35	1.17	23
\$ 3,200,000	1.17	1.19	1.22	1.35	1.17	23
\$ 3,300,000	1.17	1.19	1.22	1.35	1.17	23
\$ 3,400,000	1.17	1.19	1.22	1.35	1.17	23
\$ 3,500,000	1.18	1.20	1.22	1.36	1.18	23
\$ 3,600,000	1.18	1.20	1.22	1.36	1.18	23
\$ 3,700,000	1.18	1.20	1.22	1.36	1.18	23
\$ 3,800,000	1.18	1.20	1.22	1.36	1.18	23
\$ 3,900,000	1.18	1.20	1.22	1.36	1.18	23
\$ 4,000,000	1.18	1.20	1.23	1.37	1.18	23
\$ 4,100,000	1.18	1.20	1.23	1.37	1.18	23
\$ 4,200,000	1.18	1.20	1.23	1.37	1.18	23
\$ 4,300,000	1.18	1.20	1.23	1.37	1.18	23
\$ 4,400,000	1.18	1.20	1.23	1.37	1.18	23
\$ 4,500,000	1.19	1.21	1.23	1.38	1.19	23
\$ 4,600,000	1.19	1.21	1.23	1.38	1.19	23
\$ 4,700,000	1.19	1.21	1.23	1.38	1.19	23
\$ 4,800,000	1.19	1.21	1.23	1.38	1.19	23
\$ 4,900,000	1.19	1.21	1.23	1.38	1.19	23
\$ 5,000,000	1.19	1.21	1.23	1.38	1.19	23

North Carolina Reinsurance Facility
Increased Limits Factors effective October 1, 2017

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	1.15	1.19	1.21	1.33	1.15	52
350,000	1.66	1.85	1.96	2.49	1.67	68
450,000	1.77	2.00	2.14	2.77	1.79	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	1.06	1.06	1.06	1.10	1.06	10
350,000	1.11	1.11	1.11	1.18	1.11	15
450,000	1.12	1.12	1.12	1.20	1.12	16