NORTH CAROLINA
Reinsurance Facility

November 13, 2026

CIRCULAR LETTER TO ALL MEMBER COMPANIES

Re: Revision of NCRF Commercial Automobile Insurance Rates

1. **Rate Change**
   Exhibit 1 provides updated rates for commercial auto, effective 4/1/27.

2. **Factor Changes to Trucks, Tractors and Trailers Section**
   Exhibit 2 displays primary/secondary factor changes, effective 4/1/27.

3. **Minimum Premium**
   Exhibit 3 summarizes minimum premium changes, effective 4/1/27.

4. **Statutory Minimum Limits Increase**
   Exhibit 4 highlights revenue neutral updates from the 7/1/25 minimum limits increase to the commercial auto manual.

On behalf of all member companies, the North Carolina Reinsurance Facility filed with the Commissioner of Insurance revised 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 increased limit factors for bodily injury and property damage coverages.

Enclosed is Exhibit 1, which sets forth the basic limits rates and increased limits tables to be implemented by member companies in accordance with the effective date rule set forth below. The exhibit, which has 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 revised basic and increased limit rates there were also factor changes in the Trucks, Tractors and Trailers section of the manual. Specifically, Exhibit 2 details primary classification changes to extra-heavy trucks and extra-heavy truck-tractors. Exhibit 2 also provides secondary factor updates for all trucker classifications. The exhibit, which has been *tentatively marked with page numbers,* is designed to replace the similar rules or pages included in the current North Carolina Reinsurance Facility Commercial Automobile Manual.

As part of the 2027 rate filing, all annual minimum premiums throughout the manual have increased. Exhibit 3 summarizes which rules within the manual were impacted by these changes. Additionally, these pages reflect a revised manual format, taking it to single column.

The changes in Exhibit 4 were made to bring the manual in line with the July 1, 2025 statutory increase of minimum limits. Exhibit 4 provides minimum limits changes which are revenue neutral, meaning the Facility is not expected to collect more or less premium overall as a result of the changes. All 30/60/25 limits in the manual were replaced with the new minimums of 50/100/50. As a result of this change, several factors in the manual were updated to account for the higher base limits. These pages also reflect the revised manual format, taking it to single column.

The revised rates and other changes will become effective April 1, 2027 in accordance with the following Rule of Application:

These changes are applicable to all policies becoming effective on or after April 1, 2027. No policy effective prior to April 1, 2027 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 1, 2027.

Reprinted North Carolina Reinsurance Facility Commercial Automobile Manual of Rules and Rates pages will be distributed, in the usual fashion, closer to the actual effective date. 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.

If you have any questions, please contact (919) 783-9790 or email ncrfsupport@ncrb.org.

Sincerely,

David Edwards

Manager, Auto Operations

North Carolina Reinsurance Facility

MDE:lad

Attachments

RF-26-15

NORTH CAROLINA
Reinsurance Facility

Exhibit 1:
4-1-27 Rate Change

These pages are reproduced directly from the rate filing and do not reflect the final appearance of the manual. Formatting and presentation will be improved when the revisions are incorporated into the manual.

SUPPLEMENTARY RATING PROCEDURES SECTION

Rule 2. INCREASED LIMITS

A. Bodily Injury

BODILY INJURY FACTORS

Limits Identifier Code (3)

Limit of Liability (1000's)	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
50/100	49	1.00	1.00	1.00	1.00	1.00
100/100	52	1.25	1.30	1.39	1.39	1.22
100/300	52	1.68	1.75	1.89	2.03	1.63
100/500	55	1.81	2.07	2.13	2.40	1.80
300/300	64	2.21	2.47	2.64	2.95	2.09
250/500	61	2.32	2.71	2.84	3.28	2.29
400/400	68	2.49	2.90	3.10	3.59	2.43
500/500	68	2.74	3.21	3.44	4.10	2.71
750/750	73	3.30	3.90	4.29	5.12	3.25
1,000/1,000	73	3.75	4.49	4.97	6.02	3.69
1,500/1,500	74	4.40	5.42	6.05	7.38	4.29
2,000/2,000	75	4.97	6.20	6.97	8.58	4.87
2,500/2,500	76	5.39	6.88	7.83	9.59	5.36
5,000/5,000	79	7.12	9.34	10.83	13.48	7.01
7,500/7,500	82	8.33	11.06	12.93	16.20	8.17
10,000/10,000	85	9.12	12.18	14.30	17.97	8.92
12,500/12,500	86	9.59	12.85	15.12	19.03	9.37
15,000/15,000	86	9.85	13.22	15.57	19.61	9.62

NORTH CAROLINA REINSURANCE FACILITY
COMMERCIAL AUTOMOBILE MANUAL

SUPPLEMENTARY RATING PROCEDURES SECTION

Rule 2. INCREASED LIMITS

B. Property Damage

PROPERTY DAMAGE FACTORS

Limits Identifier Code (3)

Limit of Liability (1000's)	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
85	9	1.06	1.06	1.06	1.09	1.08
100	10	1.08	1.08	1.08	1.12	1.10
300	14	1.18	1.17	1.16	1.30	1.18
400	15	1.22	1.21	1.19	1.34	1.21
500	16	1.24	1.23	1.21	1.37	1.23
750	17	1.26	1.26	1.25	1.43	1.26
1,000	18	1.28	1.29	1.28	1.48	1.28
1,500	19	1.32	1.32	1.34	1.57	1.32
2,000	20	1.35	1.35	1.39	1.65	1.35
2,500	21	1.36	1.37	1.44	1.68	1.37
5,000	23	1.39	1.44	1.49	1.77	1.41
7,500	24	1.41	1.49	1.53	1.83	1.44
10,000	25	1.42	1.52	1.56	1.87	1.46
12,500	26	1.43	1.54	1.58	1.89	1.47
15,000	26	1.44	1.55	1.59	1.90	1.48

LIGHT AND MEDIUM TRUCKS

Territory	Class	Bodily Injury Limit 50/100	Bodily Injury Limit 100/300	Property Damage Limit 50	Medical Payments Limit 500	Medical Payments Limit 1000	Medical Payments Limit 2000
111	Non-Fleet	392	659	340	110	132	145
	Fleet	431	724	374			
112	Non-Fleet	676	1136	589	189	227	249
	Fleet	744	1250	648			
113	Non-Fleet	481	808	417	135	162	177
	Fleet	529	889	459			
114	Non-Fleet	439	738	382	123	148	162
	Fleet	483	811	420			
115	Non-Fleet	419	704	364	117	141	155
	Fleet	461	774	400			
116	Non-Fleet	568	954	493	159	191	210
	Fleet	625	1050	542			
117	Non-Fleet	442	743	384	124	149	163
	Fleet	486	816	422			
118	Non-Fleet	423	711	367	118	142	156
	Fleet	465	781	404			
119	Non-Fleet	361	606	314	101	121	133
	Fleet	397	667	345			
120	Non-Fleet	471	791	409	132	158	174
	Fleet	518	870	450			
121	Non-Fleet	442	743	384	124	149	163
	Fleet	486	816	422			
122	Non-Fleet	471	791	409	132	158	174
	Fleet	518	870	450			
123	Non-Fleet	374	628	325	105	126	138
	Fleet	411	690	358			
124	Non-Fleet	412	692	358	115	138	152
	Fleet	453	761	394			

HIRED CAR	Bodily Injury 50/100	Property Damage 50
All Territories	$0.76	$0.79

HEAVY TRUCKS AND TRUCK TRACTORS

Territory	Class	Bodily Injury Limit 50/100	Bodily Injury Limit 100/300	Property Damage Limit 50	Medical Payments Limit 500	Medical Payments Limit 1000	Medical Payments Limit 2000
111	Non-Fleet	392	686	340	110	132	145
	Fleet	431	754	374			
112	Non-Fleet	676	1183	589	189	227	249
	Fleet	744	1302	648			
113	Non-Fleet	481	842	417	135	162	177
	Fleet	529	926	459			
114	Non-Fleet	439	768	382	123	148	162
	Fleet	483	845	420			
115	Non-Fleet	419	733	364	117	141	155
	Fleet	461	807	400			
116	Non-Fleet	568	994	493	159	191	210
	Fleet	625	1094	542			
117	Non-Fleet	442	774	384	124	149	163
	Fleet	486	851	422			
118	Non-Fleet	423	740	367	118	142	156
	Fleet	465	814	404			
119	Non-Fleet	361	632	314	101	121	133
	Fleet	397	695	345			
120	Non-Fleet	471	824	409	132	158	174
	Fleet	518	907	450			
121	Non-Fleet	442	774	384	124	149	163
	Fleet	486	851	422			
122	Non-Fleet	471	824	409	132	158	174
	Fleet	518	907	450			
123	Non-Fleet	374	655	325	105	126	138
	Fleet	411	719	358			
124	Non-Fleet	412	721	358	115	138	152
	Fleet	453	793	394			

EXTRA-HEAVY TRUCKS AND TRUCK-TRACTORS

		Bodily Injury Limit		Property Damage Limit	Medical Payments Limit		
		50/100	100/300	50	500	1000	2000
Territory	Class						
111	Non-Fleet	392	741	340	110	132	145
	Fleet	431	815	374			
112	Non-Fleet	676	1278	589	189	227	249
	Fleet	744	1406	648			
113	Non-Fleet	481	909	417	135	162	177
	Fleet	529	1000	459			
114	Non-Fleet	439	830	382	123	148	162
	Fleet	483	913	420			
115	Non-Fleet	419	792	364	117	141	155
	Fleet	461	871	400			
116	Non-Fleet	568	1074	493	159	191	210
	Fleet	625	1181	542			
117	Non-Fleet	442	835	384	124	149	163
	Fleet	486	919	422			
118	Non-Fleet	423	799	367	118	142	156
	Fleet	465	879	404			
119	Non-Fleet	361	682	314	101	121	133
	Fleet	397	750	345			
120	Non-Fleet	471	890	409	132	158	174
	Fleet	518	979	450			
121	Non-Fleet	442	835	384	124	149	163
	Fleet	486	919	422			
122	Non-Fleet	471	890	409	132	158	174
	Fleet	518	979	450			
123	Non-Fleet	374	707	325	105	126	138
	Fleet	411	777	358			
124	Non-Fleet	412	779	358	115	138	152
	Fleet	453	856	394			

PRIVATE PASSENGER TYPES

	Bodily Injury Limit		Property Damage Limit	Medical Payments Limit		
	50/100	100/300	50	500	1000	2000
Territory						
111	1381	2251	1096	128	166	188
112	1913	3118	1518	178	230	260
113	1484	2419	1178	138	178	202
114	1243	2026	987	116	149	169
115	1477	2408	1172	137	177	201
116	1574	2566	1249	146	189	214
117	1768	2882	1403	164	212	240
118	1413	2303	1121	131	170	192
119	1316	2145	1045	122	158	179
120	1675	2730	1329	156	201	228
121	1537	2505	1220	143	184	209
122	1465	2388	1163	136	176	199
123	1299	2117	1031	121	156	177
124	1296	2112	1028	121	156	176

TAXIS AND LIMOUSINES

Territory	Class	Bodily Injury Limit 50/100	Bodily Injury Limit 100/300	Property Damage Limit 50	Medical Payments Limit 500	Medical Payments Limit 1000	Medical Payments Limit 2000
111	Non-Fleet	2113	3444	1098	372	437	501
	Fleet	2324	3788	1208			
112	Non-Fleet	3644	5940	1902	641	754	864
	Fleet	4008	6533	2092			
113	Non-Fleet	2593	4227	1347	456	537	615
	Fleet	2852	4649	1482			
114	Non-Fleet	2366	3857	1234	416	490	561
	Fleet	2603	4243	1357			
115	Non-Fleet	2258	3681	1176	397	467	535
	Fleet	2484	4049	1294			
116	Non-Fleet	3062	4991	1592	539	634	726
	Fleet	3368	5490	1751			
117	Non-Fleet	2382	3883	1240	419	493	565
	Fleet	2620	4271	1364			
118	Non-Fleet	2280	3716	1185	401	472	540
	Fleet	2508	4088	1304			
119	Non-Fleet	1946	3172	1014	342	403	461
	Fleet	2141	3490	1115			
120	Non-Fleet	2539	4139	1321	447	526	602
	Fleet	2793	4553	1453			
121	Non-Fleet	2382	3883	1240	419	493	565
	Fleet	2620	4271	1364			
122	Non-Fleet	2539	4139	1321	447	526	602
	Fleet	2793	4553	1453			
123	Non-Fleet	2016	3286	1050	355	417	478
	Fleet	2218	3615	1155			
124	Non-Fleet	2221	3620	1156	391	460	526
	Fleet	2443	3982	1272			

SCHOOL AND CHURCH BUSES

Territory	Class	Bodily Injury Limit 50/100	Bodily Injury Limit 100/300	Property Damage Limit 50	Medical Payments Limit 500	Medical Payments Limit 1000	Medical Payments Limit 2000
111	Non-Fleet	318	518	163	69	81	93
	Fleet	350	571	179			
112	Non-Fleet	548	893	283	118	140	161
	Fleet	603	983	311			
113	Non-Fleet	390	636	200	84	99	114
	Fleet	429	699	220			
114	Non-Fleet	356	580	183	77	91	104
	Fleet	392	639	201			
115	Non-Fleet	339	553	175	73	86	99
	Fleet	373	608	193			
116	Non-Fleet	460	750	237	99	117	135
	Fleet	506	825	261			
117	Non-Fleet	358	584	184	77	91	105
	Fleet	394	642	202			
118	Non-Fleet	343	559	176	74	87	100
	Fleet	377	615	194			
119	Non-Fleet	292	476	151	63	74	86
	Fleet	321	523	166			
120	Non-Fleet	382	623	196	83	97	112
	Fleet	420	685	216			
121	Non-Fleet	358	584	184	77	91	105
	Fleet	394	642	202			
122	Non-Fleet	382	623	196	83	97	112
	Fleet	420	685	216			
123	Non-Fleet	303	494	156	65	77	89
	Fleet	333	543	172			
124	Non-Fleet	334	544	172	72	85	98
	Fleet	367	598	189			

ALL OTHER BUSES

Territory	Class	Bodily Injury Limit 50/100	Bodily Injury Limit 100/300	Property Damage Limit 50	Medical Payments Limit 500	Medical Payments Limit 1000	Medical Payments Limit 2000
111	Non-Fleet	2332	3801	1102	298	347	392
	Fleet	2565	4181	1212			
112	Non-Fleet	4022	6556	1908	515	599	676
	Fleet	4424	7211	2099			
113	Non-Fleet	2862	4665	1351	366	426	481
	Fleet	3148	5131	1486			
114	Non-Fleet	2612	4258	1238	334	389	439
	Fleet	2873	4683	1362			
115	Non-Fleet	2493	4064	1179	319	371	419
	Fleet	2742	4469	1297			
116	Non-Fleet	3380	5509	1597	433	504	568
	Fleet	3718	6060	1757			
117	Non-Fleet	2630	4287	1244	337	392	442
	Fleet	2893	4716	1368			
118	Non-Fleet	2517	4103	1189	322	375	423
	Fleet	2769	4513	1308			
119	Non-Fleet	2148	3501	1017	275	320	361
	Fleet	2363	3852	1119			
120	Non-Fleet	2802	4567	1325	359	417	471
	Fleet	3082	5024	1458			
121	Non-Fleet	2630	4287	1244	337	392	442
	Fleet	2893	4716	1368			
122	Non-Fleet	2802	4567	1325	359	417	471
	Fleet	3082	5024	1458			
123	Non-Fleet	2225	3627	1053	285	332	374
	Fleet	2448	3990	1158			
124	Non-Fleet	2451	3995	1160	314	365	412
	Fleet	2696	4394	1276			

VAN POOLS

Territory	Class	Bodily Injury Limit 50/100	Bodily Injury Limit 100/300	Property Damage Limit 50	Medical Payments Limit 500	Medical Payments Limit 1000	Medical Payments Limit 2000
111	Non-Fleet	321	523	279	90	108	118
	Fleet	353	575	307			
112	Non-Fleet	554	903	483	155	186	204
	Fleet	609	993	531			
113	Non-Fleet	394	642	342	110	132	145
	Fleet	433	706	376			
114	Non-Fleet	360	587	313	101	121	132
	Fleet	396	645	344			
115	Non-Fleet	344	561	298	96	116	127
	Fleet	378	616	328			
116	Non-Fleet	466	760	404	130	157	171
	Fleet	513	836	444			
117	Non-Fleet	362	590	315	101	122	133
	Fleet	398	649	347			
118	Non-Fleet	347	566	301	97	117	128
	Fleet	382	623	331			
119	Non-Fleet	296	482	257	83	99	109
	Fleet	326	531	283			
120	Non-Fleet	386	629	335	108	130	142
	Fleet	425	693	369			
121	Non-Fleet	362	590	315	101	122	133
	Fleet	398	649	347			
122	Non-Fleet	386	629	335	108	130	142
	Fleet	425	693	369			
123	Non-Fleet	307	500	267	86	103	113
	Fleet	338	551	294			
124	Non-Fleet	338	551	294	95	114	124
	Fleet	372	606	323			

Auto Dealers

		Bodily Injury Limit		Property Damage Limit
		50/100	100/300	50
Territory	Class			
111	Dealers	717	1169	632
112	Dealers	1241	2023	1095
113	Dealers	940	1532	830
114	Dealers	858	1399	758
115	Dealers	731	1192	646
116	Dealers	1038	1692	916
117	Dealers	800	1304	706
118	Dealers	821	1338	725
119	Dealers	628	1024	555
120	Dealers	944	1539	833
121	Dealers	837	1364	739
122	Dealers	841	1371	744
123	Dealers	717	1169	632
124	Dealers	729	1188	644

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	4397 2548 774 **201	BI PD MP	13 Houston	4401 2551 775 **213	BI PD MP	25 New Orleans	4454 2581 784 **225	BI PD MP	37 Tulsa	4401 2551 775 **237	BI PD MP
02 Balt.-Wash.	4335 2512 763 **202	BI PD MP	14 Indian-apolis	3811 2209 671 **214	BI PD MP	26 N.Y. City	4335 2512 763 **226	BI PD MP	40 Pacific	5040 2921 887 **240	BI PD MP
03 Boston	4634 2686 816 **203	BI PD MP	15 Jackson-ville	4397 2548 774 **215	BI PD MP	27 Okla.-City	4401 2551 775 **227	BI PD MP	41 Mountain	5591 3240 984 **241	BI PD MP
04 Buffalo	4335 2512 763 **204	BI PD MP	16 Kansas City	4532 2627 798 **216	BI PD MP	28 Omaha	4532 2627 798 **228	BI PD MP	42 Midwest	4652 2696 819 **242	BI PD MP
05 Char-lotte	4397 2548 774 **205	BI PD MP	17 Little Rock	4401 2551 775 **217	BI PD MP	29 Phoenix	5447 3157 959 **229	BI PD MP	43 South-west	4517 2618 795 **243	BI PD MP
06 Chicago	3811 2209 671 **206	BI PD MP	18 Los Angeles	4911 2846 864 **218	BI PD MP	30 Phila-delphia	4335 2512 763 **230	BI PD MP	44 North-Central	3912 2267 689 **244	BI PD MP
07 Cincin-nati	3811 2209 671 **207	BI PD MP	19 Louis-ville	4247 2461 747 **219	BI PD MP	31 Pitts-burgh	4335 2512 763 **231	BI PD MP	45 Mideast	4359 2526 767 **245	BI PD MP
08 Cleve-land	3811 2209 671 **208	BI PD MP	20 Memphis	4247 2461 747 **220	BI PD MP	32 Portland	4911 2846 864 **232	BI PD MP	46 Gulf	4571 2649 804 **246	BI PD MP
09 Dallas Ft. Worth	4401 2551 775 **209	BI PD MP	21 Miami	4397 2548 774 **221	BI PD MP	33 Richmond	4397 2548 774 **233	BI PD MP	47 South-east	4512 2615 794 **247	BI PD MP
10 Denver	5447 3157 959 **210	BI PD MP	22 Mil-waukee	4532 2627 798 **222	BI PD MP	34 St. Louis	4532 2627 798 **234	BI PD MP	48 Eastern	4449 2578 783 **248	BI PD MP
11 Detroit	3811 2209 671 **211	BI PD MP	23 Minn.-St. Paul	4532 2627 798 **223	BI PD MP	35 Salt Lake City	5447 3157 959 **235	BI PD MP	49 New England	4756 2756 837 **249	BI PD MP
12 Hart-ford	4634 2686 816 **212	BI PD MP	24 Nash-ville	4247 2461 747 **224	BI PD MP	36 San Francisco	4911 2846 864 **236	BI PD MP			

TRUCKS

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	4512 2615 794 **901	BI PD MP	13 Houston	4517 2618 795 **913	BI PD MP	25 New Orleans	4571 2649 804 **925	BI PD MP	37 Tulsa	4517 2618 795 **937	BI PD MP
02 Balt.-Wash.	4449 2578 783 **902	BI PD MP	14 Indian-apolis	3912 2267 689 **914	BI PD MP	26 N.Y. City	4449 2578 783 **926	BI PD MP	40 Pacific	5169 2996 910 **940	BI PD MP
03 Boston	4756 2756 837 **903	BI PD MP	15 Jackson-ville	4512 2615 794 **915	BI PD MP	27 Okla.-City	4517 2618 795 **927	BI PD MP	41 Mountain	5734 3323 1009 **941	BI PD MP
04 Buffalo	4449 2578 783 **904	BI PD MP	16 Kansas City	4652 2696 819 **916	BI PD MP	28 Omaha	4652 2696 819 **928	BI PD MP	42 Midwest	4771 2765 840 **942	BI PD MP
05 Char-lotte	4512 2615 794 **905	BI PD MP	17 Little Rock	4517 2618 795 **917	BI PD MP	29 Phoenix	5591 3240 984 **929	BI PD MP	43 South-west	4633 2685 815 **943	BI PD MP
06 Chicago	3912 2267 689 **906	BI PD MP	18 Los Angeles	5040 2921 887 **918	BI PD MP	30 Phila-delphia	4449 2578 783 **930	BI PD MP	44 North-Central	4012 2325 706 **944	BI PD MP
07 Cincin-nati	3912 2267 689 **907	BI PD MP	19 Louis-ville	4359 2526 767 **919	BI PD MP	31 Pitts-burgh	4449 2578 783 **931	BI PD MP	45 Mideast	4471 2591 787 **945	BI PD MP
08 Cleve-land	3912 2267 689 **908	BI PD MP	20 Memphis	4359 2526 767 **920	BI PD MP	32 Portland	5040 2921 887 **932	BI PD MP	46 Gulf	4688 2717 825 **946	BI PD MP
09 Dallas Ft. Worth	4517 2618 795 **909	BI PD MP	21 Miami	4512 2615 794 **921	BI PD MP	33 Richmond	4512 2615 794 **933	BI PD MP	47 South-east	4628 2682 815 **947	BI PD MP
10 Denver	5591 3240 984 **910	BI PD MP	22 Mil-waukee	4652 2696 819 **922	BI PD MP	34 St. Louis	4652 2696 819 **934	BI PD MP	48 Eastern	4563 2644 803 **948	BI PD MP
11 Detroit	3912 2267 689 **911	BI PD MP	23 Minn.-St. Paul	4652 2696 819 **923	BI PD MP	35 Salt Lake City	5591 3240 984 **935	BI PD MP	49 New England	4878 2827 859 **949	BI PD MP
12 Hart-ford	4756 2756 837 **912	BI PD MP	24 Nash-ville	4359 2526 767 **924	BI PD MP	36 San Francisco	5040 2921 887 **936	BI PD MP			

ZONE RATING TABLE—GARAGED IN STATES OTHER THAN NORTH CAROLINA

Region		40	41	42	43	44	45	46	47	48	49
40	BI	6,778	7,375	4,985	7,212	5,794	5,490	6,899	6,816	8,433	5,515
	PD	4,074	4,433	2,997	4,336	3,482	3,300	4,145	4,098	5,067	3,314
	MP	1,193	1,298	877	1,269	1,020	966	1,214	1,200	1,484	971
41	BI	7,375	4,010	5,441	5,549	6,448	6,156	7,387	8,178	6,929	5,371
	PD	4,433	2,412	3,272	3,335	3,877	3,700	4,440	4,917	4,163	3,228
	MP	1,298	706	958	977	1,135	1,083	1,300	1,439	1,220	945
42	BI	4,985	5,441	3,746	4,372	4,856	5,153	6,208	6,553	6,015	6,778
	PD	2,997	3,272	2,250	2,628	2,920	3,095	3,730	3,938	3,616	4,074
	MP	877	958	659	769	855	907	1,093	1,153	1,059	1,193
43	BI	7,212	5,549	4,372	4,717	5,884	5,222	6,896	6,448	8,327	4,630
	PD	4,336	3,335	2,628	2,835	3,536	3,138	4,144	3,877	5,005	2,783
	MP	1,269	977	769	830	1,036	919	1,214	1,135	1,466	815
44	BI	5,794	6,448	4,856	5,884	4,758	5,520	5,861	5,508	5,482	6,079
	PD	3,482	3,877	2,920	3,536	2,862	3,320	3,521	3,312	3,295	3,652
	MP	1,020	1,135	855	1,036	837	972	1,032	969	965	1,070
45	BI	5,490	6,156	5,153	5,222	5,520	6,272	5,961	6,239	5,994	5,289
	PD	3,300	3,700	3,095	3,138	3,320	3,771	3,583	3,748	3,603	3,179
	MP	966	1,083	907	919	972	1,104	1,049	1,098	1,055	931
46	BI	6,899	7,387	6,208	6,896	5,861	5,961	7,310	6,725	7,243	6,347
	PD	4,145	4,440	3,730	4,144	3,521	3,583	4,395	4,043	4,353	3,815
	MP	1,214	1,300	1,093	1,214	1,032	1,049	1,287	1,184	1,275	1,117
47	BI	6,816	8,178	6,553	6,448	5,508	6,239	6,725	6,252	6,425	6,643
	PD	4,098	4,917	3,938	3,877	3,312	3,748	4,043	3,758	3,860	3,993
	MP	1,200	1,439	1,153	1,135	969	1,098	1,184	1,100	1,131	1,169
48	BI	8,433	6,929	6,015	8,327	5,482	5,994	7,243	6,425	6,151	5,717
	PD	5,067	4,163	3,616	5,005	3,295	3,603	4,353	3,860	3,697	3,436
	MP	1,484	1,220	1,059	1,466	965	1,055	1,275	1,131	1,083	1,006
49	BI	5,515	5,371	6,778	4,630	6,079	5,289	6,347	6,643	5,717	5,724
	PD	3,314	3,228	4,074	2,783	3,652	3,179	3,815	3,993	3,436	3,440
	MP	971	945	1,193	815	1,070	931	1,117	1,169	1,006	1,007

- **Page R-14 was not impacted by the 4-1-27 rate change.**
- **This page now displays the 50/100/50 rates (was 30/60/25 in prior version)**

(State Code 32)

COMMERCIAL AUTOMOBILE LIABILITY RATES
STATE RATE SCHEDULES

TRUCKS, TRACTORS, AND TRAILERS

State	Class	Bodily Injury Limit $50/100	Property Damage Limit $50	Medical Payments Limit $500	$1,000	$2,000
Georgia	Nonfleet	$2,614	790	$ 561	$ 673	$ 738
	Fleet	2,875	869			
Florida	Nonfleet	4,168	724	895	1,073	1,177
	Fleet	4,586	796			
New Jersey	Nonfleet	3,846	1696	826	990	1,086
	Fleet	4,231	1866			
New York	Nonfleet	5,479	1221	1,176	1,410	1,547
	Fleet	6,028	1343			
South Carolina	Nonfleet	1,723	760	370	443	487
	Fleet	1,896	836			
Tennessee	Nonfleet	1,126	620	242	290	318
	Fleet	1,239	682			
Virginia	Nonfleet	2,474	1141	531	637	698
	Fleet	2,721	1255			
All Other States	Nonfleet	2,377	784	510	612	671
	Fleet	2,615	862			

OTHER BUSES

State	Class	Bodily Injury Limit $50/100	Property Damage Limit $50	Medical Payments Limit $500	$1,000	$2,000
Georgia	Nonfleet	$9,929	$2,934	$ 957	$1,115	$1,259
	Fleet	10,923	3,227			
Florida	Nonfleet	16,200	2,741	1,561	1,820	2,054
	Fleet	17,820	3,016			
New Jersey	Nonfleet	22,860	9,848	2,203	2,568	2,899
	Fleet	25,146	10,834			
New York	Nonfleet	24,325	5,221	2,344	2,732	3,085
	Fleet	26,758	5,743			
South Carolina	Nonfleet	3,338	1,439	322	375	423
	Fleet	3,672	1,583			
Tennessee	Nonfleet	4,397	2,364	424	494	558
	Fleet	4,837	2,601			
Virginia	Nonfleet	19,328	8,700	1,863	2,171	2,451
	Fleet	21,262	9,570			
All Other States	Nonfleet	9,292	3,148	895	1,044	1,178
	Fleet	10,220	3,463			

NORTH CAROLINA
Reinsurance Facility

Exhibit 2:

Trucks, Tractors and Trailers

Primary and Secondary Factor Updates Effective 4-1-27

TRUCKS, TRACTORS, AND TRAILERS

FLEET
PRIMARY CLASSIFICATIONS—RATING FACTORS AND CLASSIFICATION DESIGNATORS

Size Class	Business		Radius Class: Local Up to 50 Miles BI and PD	Radius Class: Intermediate 51 to 200 Miles BI and PD	Radius Class: Long Distance Over 200 Miles BI and PD
Light Trucks (0–10,000 lbs. GVW)	Service	Factor	1.00	1.25	1.30
		CD	014– –	015– –	016– –
	Retail	Factor	1.45	1.80	1.80
		CD	024– –	025– –	026– –
	Commercial	Factor	1.30	1.60	1.65
		CD	034– –	035– –	036– –
					ZONE RATED
Medium Trucks (10,001–20,000 lbs. GVW)	Service	Factor	1.05	1.30	.90
		CD	214– –	215– –	216– –
	Retail	Factor	1.55	1.90	.90
		CD	224– –	225– –	226– –
	Commercial	Factor	1.40	1.70	.90
		CD	234– –	235– –	236– –
Heavy Trucks (20,001–45,000 lbs. GVW)	Service	Factor	1.10	1.40	1.00
		CD	314– –	315– –	316– –
	Retail	Factor	1.60	2.05	1.00
		CD	324– –	325– –	326– –
	Commercial	Factor	1.45	1.80	1.00
		CD	334– –	335– –	336– –
Extra Heavy Trucks (Over 45,000 lbs. GVW)		Factor	~~2.15~~ 2.80	~~2.80~~ 3.64	1.40
		CD	404– –	405– –	406– –
Heavy Truck-Tractors (0–45,000 lbs. GCW)	Service	Factor	1.40	1.75	1.00
		CD	344– –	345– –	346– –
	Retail	Factor	2.00	2.55	1.00
		CD	354– –	355– –	356– –
	Commercial	Factor	1.80	2.25	1.00
		CD	364– –	365– –	366– –
Extra Heavy Truck-Tractors (Over 45,000 lbs. GCW)		Factor	~~2.35~~ 3.06	~~3.05~~ 3.97	1.40
		CD	504– –	505– –	506– –
Trailer Types					
Semitrailers		Factor	.10	.15	.15
		CD	674– –	675– –	676– –
Trailers		Factor	.10	.15	.15
		CD	684– –	685– –	686– –
Service or Utility Trailer (0–2,000 lbs. Load Capacity)		Factor	.00	.00	.00
		CD	694– –	695– –	696– –

NONFLEET
PRIMARY CLASSIFICATIONS—RATING FACTORS AND CLASSIFICATION DESIGNATORS

Size Class	Business Use Class		Radius Class: Local Up to 50 Miles BI and PD	Radius Class: Intermediate 51 to 200 Miles BI and PD	Radius Class: Long Distance Over 200 Miles BI and PD
Light Trucks (0–10,000 lbs. GVW)	Service	Factor CD	1.00 011– –	1.25 012– –	1.30 013– –
	Retail	Factor CD	1.45 021– –	1.80 022– –	1.80 023– –
	Commercial	Factor CD	1.30 031– –	1.60 032– –	1.65 033– –
					ZONE RATED
Medium Trucks (10,001–20,000 lbs. GVW)	Service	Factor CD	1.05 211– –	1.30 212– –	.90 213– –
	Retail	Factor CD	1.55 221– –	1.90 222– –	.90 223– –
	Commercial	Factor CD	1.40 231– –	1.70 232– –	.90 233– –
Heavy Trucks (20,001–45,000 lbs. GVW)	Service	Factor CD	1.10 311– –	1.40 312– –	1.00 313– –
	Retail	Factor CD	1.60 321– –	2.05 322– –	1.00 323– –
	Commercial	Factor CD	1.45 331– –	1.80 332– –	1.00 333– –
Extra Heavy Trucks (Over 45,000 lbs. GVW)		Factor CD	~~2.15~~ 2.80 401– –	~~2.80~~ 3.64 402– –	1.40 403– –
Heavy Truck-Tractors (0–45,000 lbs. GCW)	Service	Factor CD	1.40 341– –	1.75 342– –	1.00 343– –
	Retail	Factor CD	2.00 351– –	2.55 352– –	1.00 353– –
	Commercial	Factor CD	1.80 361– –	2.25 362– –	1.00 363– –
Extra Heavy Truck-Tractors (Over 45,000 lbs. GCW)		Factor CD	~~2.35~~ 3.06 501– –	~~3.05~~ 3.97 502– –	1.40 503– –
Trailer Types					
Semitrailers		Factor CD	.10 671– –	.15 672– –	.15 673– –
Trailers		Factor CD	.10 681– –	.15 682– –	.15 683– –
Service or Utility Trailer (0–2,000 lbs. Load Capacity)		Factor CD	.00 691– –	.00 692– –	.00 693– –

D. Secondary Classification—Special Industry Class

1. These classifications and codes, but not the rating factors, apply to zone rated autos.
2. Where more than one secondary rating factor applies, use the highest rated classification.

Classification		Secondary Factor to Be Combined with Primary Factor		Code to Be Inserted in 4th and 5th Digit of Classification
Truckers - Autos used to haul or transport goods, materials, or commodities for another, other than autos used in moving operations		**Trailer Types and Zone Rated Autos**	**All Other Autos**	**Code**
a. Common carriers	local	0.00	~~+0.75~~ +1.10	21
	intermediate	0.00	~~+0.75~~+1.10	21
	long distance	0.00	~~+0.75~~+1.10	21
b. Contract carriers (other than chemical or iron and steel haulers)	local	0.00	~~+0.75~~ +1.10	22
	intermediate	0.00	~~+0.75~~ +1.10	22
	long distance	0.00	~~+0.75~~ +1.10	22
c. Contract carriers hauling chemicals	local	0.00	~~+0.75~~ +1.10	23
	intermediate	0.00	~~+0.75~~ +1.10	23
	long distance	0.00	~~+0.75~~ +1.10	23
d. Contract carriers hauling iron and steel	local	0.00	~~+0.75~~ +1.10	24
	intermediate	0.00	~~+0.75~~ +1.10	24
	long distance	0.00	~~+0.75~~ +1.10	24
e. Exempt carriers (other than livestock haulers)	local	0.00	~~+0.75~~ +1.10	25
	intermediate	0.00	~~+0.75~~ +1.10	25
	long distance	0.00	~~+0.75~~ +1.10	25
f. Exempt carriers hauling livestock	local	0.00	~~+0.75~~ +1.10	26
	intermediate	0.00	~~+0.75~~ +1.10	26
	long distance	0.00	~~+0.75~~ +1.10	26
g. Carriers engaged in both private carriage and transporting goods, materials, or commodities for others if at least 20% of their total operation is transporting goods, materials, or commodities for others	local	0.00	~~+0.75~~ +1.10	02
	intermediate	0.00	~~+0.75~~ +1.10	02
	long distance	0.00	~~+0.75~~ +1.10	02
h. Tow trucks for hire	local	0.00	~~+0.75~~ +1.10	03
	intermediate	0.00	~~+0.75~~ +1.10	03
	long distance	0.00	~~+0.75~~ +1.10	03
i. All other	local	0.00	~~+0.75~~ +1.10	29
	intermediate	0.00	~~+0.75~~ +1.10	29
	long distance	0.00	~~+0.75~~ +1.10	29

Food Delivery - Autos used by food manufacturers to transport raw and finished products or used in wholesale distribution of food	**Trailer Types and Zone Rated Autos**	**All Other Autos**	**Code**
a. Canneries and packing plants	0	+0.45	31
b. Fish and sea food	0	+0.45	32
c. Frozen food	0	+0.45	33
d. Fruit and vegetable	0	+0.45	34
e. Meat or poultry	0	+0.45	35
f. All other	0	+0.45	39

NORTH CAROLINA
Reinsurance Facility

Exhibit 3:

Minimum Premium Updates

Effective 4-1-27

Minimum Premium Updates **Effective 4-1-27**

Section	Rule	Detail	Current Min	New Min*
General Rules	7	Minimum Premium	**$200**	**$500**
Common Coverages	16	Non-Ownership - Social Service Agency Risks - Count of Volunteers (BI)	**$10**	**$25**
		Non-Ownership - Social Service Agency Risks - Count of Volunteers (PD)	**$6**	**$15**
Common Coverages	16	Non-Ownership - Social Service Agency Risks - Blanket	**$5**	**$13**
Common Coverages	17	Hired Autos - Cost of Hire Basis (BI)	**$10**	**$25**
		Hired Autos - Cost of Hire Basis (PD)	**$4**	**$10**
Trucks, Tractors, Trailers	33	Trailers or Semitrailers Used as Showrooms (BI)	**$22**	**$55**
		Trailers or Semitrailers Used as Showrooms (PD)	**$3**	**$8**
Trucks, Tractors, Trailers	34	Truckers/Motor Carriers (BI)	**$11**	**$28**
		Truckers/Motor Carriers (PD)	**$6**	**$15**
Garage and Auto Dealers	53	Class Code 7072	**$20**	**$50**
Special Types	71	Repossessed Autos (7925) (BI)	**$14**	**$28**
		Repossessed Autos (7925) (PD)	**$6**	**$15**

* Carriers must implement the new minimum annual premiums highlighted in blue effective 4-1-27

These minimum premium changes are also included in the Commercial Auto Manual markup attached in this circular

Rule 4. PREMIUM COMPUTATION

A. The premium to be charged for policy terms not exceeding 12 months shall be as follows:

1. 12-Month Policies—Charge the annual rates or minimum premiums, whichever apply. Compute the premium at the rates in effect at the policy inception.
2. 6-Month Policies—If a policy is written for a specified period of six months, the premium for the policy shall be 50%, respectively, of the one year premium. ★This provision shall not apply to risks classified as public auto.✣

B. Long Term Policies
For policies issued for more than one year, compute the premium at the rates in effect on each anniversary date of the policy's inception for each annual period. Use Calculation Of Premium Endorsement IL 00 03.

Rule 5. FACTORS OR MULTIPLIERS

Factors or multipliers are to be applied consecutively and not added together, unless otherwise specified.

Rule 6. PREMIUM ROUNDING

Each company may adopt and utilize its own auto insurance premium rounding rule, provided the company is consistent in the application of the rule.

Rule 7. MINIMUM PREMIUM

A. Unless otherwise provided in this Manual, the minimum annual premium charge is $~~200~~ $500 subject to no reduction for each policy covering one or more of the following perils: Bodily injury liability, Property damage liability, Medical payments (but not including uninsured and underinsured motorists coverage) even though coverage against other perils may be included in the policy.
B. The minimum premium shall be inclusive of additional charges imposed for additional hazards in connection with the perils named above.
C. In the event of cancellation or the issuance of a short term policy, pro rata or .90 of the pro rata amount of such annual minimum premium shall be charged as the conditions require.
D. This minimum premium shall apply to each policy, certificate or declaration under a bordereau.
E. For continuous policies, apply the policy writing minimum premium for each annual period.

Rule 8. ADDITIONAL PREMIUM CHANGES

A. Prorate all changes requiring additional premium.
B. In computing the additional premium, charge the rates in effect at the time the addition is made or the rates in effect at the inception of the policy even if the policy inception premium was less than the policy minimum premium. With respect to the election of using the rates in effect at the time the addition is made or the rates in effect at the inception of the policy, a company's election shall be applied consistently by the company and not on a policy by policy basis.
C. Waive additional premium of $10 or less. This waiver only applies to cash exchange due on an endorsement effective date. Each company may adopt and utilize its own additional premium waiver amount up to $10 provided the company is consistent in the application of the rule between voluntary and ceded business.

Rule 9. RETURN PREMIUM CHANGES

A. Compute return premium at the rates used to calculate the policy premium.
B. Compute return premium pro rata and round to the next higher whole dollar when any coverage or exposure is deleted or an amount of insurance is reduced. Retain the policy minimum premium.
C. Waive return premium of $10 or less. Each company may adopt and utilize its own return premium waiver amount up to $10, provided the company is consistent in the application of the rule between voluntary and ceded business. Grant any return premium due if requested by the insured. This waiver only applies to cash exchange due on the endorsement effective date.

b. Social Service Agency Risks (Class Code 6670)
   (1) Determine the advance premium based on the number of employees in accordance with paragraph a.(1)(a) above.
   (2) Charge an additional premium determined as follows: Determine the total number of volunteers at all locations who regularly use their own autos to transport social service clients in connection with the agency's programs and multiply this number by $2.19 bodily injury, $50,000/100,000 limits, and $.82 property damage, $50,000 limit per volunteer. The minimum premium shall be ~~$10~~ $25 bodily injury~~, $30,000/60,000~~ $50,000/100,000 limits, and ~~$6~~ $15 property damage, ~~$25,000~~ $50,000 limit.
   (3) To extend nonownership coverage to cover the individual liability of agency employees, charge an additional premium determined in accordance with paragraph 1.a.(2) (Class Code 6671). Use Employees As Insureds Endorsement CA 99 33.
   (4) To extend coverage to cover the blanket individual liability of volunteers who use their own autos in the agency's social service programs, charge an additional premium of $.51 bodily injury, 50,000/100,000 limits, and $.21 property damage, $50,000 limit, per volunteer donor subject to a minimum premium of ~~$5~~ $13 per policy (Class Code 6672). Use Social Service Agencies—Volunteers As Insureds Endorsement CA 99 34.

c. Unless there is substantial change in exposures during the policy period, the advance premium is the earned premium.

Rule 17. HIRED AUTOS

A. Autos Hired, Loaned, Leased, or Furnished

1. If an insured, lessee, or renter is providing the primary insurance covering the auto (Class Code 6614) and the term of the lease is
   a. 6 months or more:
      (1) Rate as though owned by the insured, lessee, or renter; and
      (2) If the policy is extended to cover the owner of the auto as an additional insured, multiply the otherwise applicable liability rate by 1.04. Use Lessor—Additional Insured And Loss Payee CA 20 01 or Hired Autos Specified As Covered Autos You Own Endorsement CA 99 16.
   b. Less than 6 months (Class code 6614)—Rate according to the provisions in paragraph B except as follows:
      (1) For liability coverage, separately estimate the cost of hire for those autos for which the insured is providing the primary insurance.
      (2) Multiply the hired car premium by 6.00.
      (3) Multiply the rate determined in the preceding paragraph times each $100 cost of hire.
2. If the owner of the auto is providing the primary insurance, rate as though owned by the insured.
3. If a lessor is an employee of the insured, use Employee As Lessor Endorsement CA 99 47.
4. If an employee rents or hires an auto in his or her own name for the purpose of performing duties related to the insured's business, use Employee Hired Autos Endorsement CA 20 54.

B. **Cost of Hire Basis—Liability Coverages (Class Code 6611 Minimum Premium Class Code 6619) Class Code 6625 Without Hold Harmless Agreements and 6627 With Hold Harmless Agreements. Minimum Premium Class Code 6619**

1. Truckers For truckers, refer to the Truckers/Motor Carrier Rule (Rule 34).
2. Premium Computation
   a. Estimate the total cost for the hire of autos for each state where the insured does business. Do not include charges for services performed by common or contract motor carriers subject to the insurance requirement of any public authority regulating motor carriers.
   b. To compute the advance premium, multiply the cost of hire rate on the state rate schedules times each $100 cost of hire in each state. Add the total cost of hire premium for all states.
   c. Unless there is substantial change in exposures during the policy period, the advance premium is the earned premium.
   d. The minimum premium is ~~$10~~ $25 bodily injury, ~~$30,000/60,000~~ $50,000/100,000 limits, and ~~$4~~ $10 property damage~~, $25,000~~ $50,000 limit.

E. Special Provisions for Certain Risks

1. Truckers/Motor Carriers. If the business of the insured involves transporting materials or commodities for another, the Truckers/Motor Carrier Rule (Rule 34) also applies.
2. Transporters of liquid products. A coverage form that covers an auto used for the bulk transportation of liquid products must exclude accidents resulting from the erroneous delivery of one liquid product for another, or the delivery of any liquid product into the wrong receptacle if the accident occurs after the operations have been completed. Use Wrong Delivery Of Liquid Products Endorsement CA 23 05.
3. Amusement devices (Class Code 7905). A coverage form that covers an auto with an amusement device mounted on it must cover the operation of the amusement device at the additional premium of $209 for $50,000/$100,000 bodily injury and $33 for $50,000 property damage liability. The premium is for the period of coverage and not subject to any return.
4. Rolling stores. A coverage form that covers autos equipped as a rolling store must exclude product liability. Use Rolling Stores Endorsement CA 23 04.
5. Trailers or Semitrailers Used as Showrooms
    a. To provide liability coverage for trailers or semitrailers used as showrooms or salesrooms, multiply the trailer or semitrailer rating factor by 2.00. The minimum premium per trailer or semitrailer is ~~$22~~ $55 for bodily injury, ~~$30,000/60,000~~ $50,000/100,000 limits and ~~$3~~ $8 property damage, ~~$25,000~~ $50,000 limit. The policy must exclude product liability. Use Rolling Stores Endorsement CA 23 04.
    b. For medical payments coverage, multiply the private passenger medical payments premiums for the territory in which the risk is located by 3.00.

Rule 34. TRUCKERS/MOTOR CARRIERS

A. Eligibility

1. A trucker is a person or organization in the business of transporting goods, materials, or commodities for another. A motor carrier is a person or organization providing transportation by auto in the furtherance of a commercial enterprise.
2. A risk engaged in trucking operations described in preceding paragraph 1 is assigned to the truckers' classification even though they advertise or describe themselves as a contractor, building contractor, building material dealer, sand and gravel hauler, or some other similar name.
3. Movers are classified as truckers even though they are not subject to the truckers secondary rating factors.
4. For details of coverage refer to the Motor Carrier Coverage Form CA 00 20. Use the Business Auto Coverage Form CA 00 01 when coverage is provided for bobtail operations only.

B. **Special Provisions**

1. Bobtail Operations (Class Code 7489)
    a. Coverage may be limited to nontrucking use when the autos are not rented, nor used for business purposes to carry property or to haul someone else's trailers.
    Use Truckers—Insurance For Non-Trucking Use Endorsement CA 23 09.
    b. Premium Computation
    Liability coverages. Multiply the truck, tractor, and trailer nonfleet base premium by a rating factor of 1.75 per unit or combined unit. Primary, secondary, and fleet rating factors do not apply.
    c. Premium Determination
    Rate autos transporting exclusively for one concern on the same basis as though owned by such concern for both territory and classification.
        (1) Specified Car Basis. Truckers may be written on a specified car basis—see the Trucks, Tractors, and Trailers Classifications Rule (Rule 33).
        (2) Cost of Hire Basis. (Class Code 6613, Minimum Premium Class Code 6619) Truckers may be written on the cost of hire basis to cover their liability because of a contract involving the hire of trucks, tractors, and trailers.
            (a) Determine the total cost of hiring the autos. If autos are hired without operators, include the actual wages of the operators of such autos.
            (b) Determine the average specified car rate by
                (i) computing the premium for all autos owned and leased by the insured that are used in trucking operations;
                (ii) dividing this by the number of trucks and truck-tractors owned and leased by the insured.

(3) The cost of hire rate is determined by multiplying the average specified car rate by .0033.
(4) Compute the advance premium by multiplying each $100 of the total amount estimated for the cost of hire during the policy period by the cost of hire rate.
(5) Unless there is a substantial change in exposure during the policy period, the advance premium computed at the beginning of the policy term is the earned premium.
(6) Compute the earned premium at the rates in force at the inception of the policy, in the same manner as the advance premium.
(7) If the company which insures the owned autos of the risk also insures the hired autos, the minimum premium is ~~$11~~ $28 for ~~$30,000/60,000~~ $50,000/100,000bodily injury and ~~$6~~ $15 for ~~$25,000~~ $50,000 property damage liability. Otherwise, the minimum premium is the average applicable specified car rate.

Rule 35. PREMIUM DEVELOPMENT—ZONE RATED AUTOS

A. Except for light trucks and trailers used with light trucks, this Rule applies to trucks, tractors, and trailers operated beyond a 200-mile radius from the street address of principal garaging.

B. Premium Development

1. For vehicles principally garaged in North Carolina that ever operate beyond a 200-mile radius. When an auto is principally garaged in a regional zone and operates from terminals in that zone and in one or more metropolitan zones, the zone combination is the regional zone and the metropolitan zone farthest away.

In all other situations, the zone combination is the zone of principal garaging and the zone of the terminal (included in the auto's operations) farthest from that point. A terminal is any point at which an auto regularly loads or unloads. It is not limited to a terminal facility which the insured owns and operates.

EXAMPLES: The auto is principally garaged in Raleigh, North Carolina (regional zone 47) and its operations include terminals in Sacramento, California (regional zone 40) and Denver, Colorado (metropolitan zone 10). The proper zone combination is 47 and 10.

The auto is principally garaged in Raleigh, North Carolina (regional zone 47) and its operations include a terminal in Asheville, North Carolina (regional zone 47). The proper zone combination is 47.

The auto is principally garaged in Charlotte, North Carolina (metropolitan zone 5) and has terminals in Denver, Colorado (metropolitan zone 10) and Sacramento, California (regional zone 40). The proper zone combination is 5 and 40.

a. Determine the classification rating factor and class code as follows:

(1) Determine whether the auto is classified as fleet or nonfleet according to the Trucks, Tractors, and Trailers Classifications Rule (Rule 33).
(2) Determine the primary rating factor from the Trucks, Tractors, and Trailers Classifications Rule (Rule 33).
(3) Determine the secondary classifications code from the Trucks, Tractors, and Trailers Classifications Rule (Rule 33).

b. Liability Coverages

(1) Determine the liability base premiums for the zone combination from the Zone Rating Table—Garaged in North Carolina.
(2) For fleets, multiply the base premiums by .70.
(3) Multiply the base premium by the long distance rating factor from the primary classification table in the Trucks, Tractors, and Trailers Classifications Rule (Rule 33).

(2) Medical payments with limited liability coverage

	Medical Payments Limit Per Person			
Limit Codes	**$500 (1)**	**$750 (2)**	**$1,000 (3)**	**$2,000 (4)**
Auto (a)	0.071	0.076	0.083	0.097
Gar. Operations (b)	0.018	0.020	0.021	0.022
Combined (c)	0.09	0.095	0.104	0.12

For the purpose of paragraphs 3.a.(1) and 3.a.(2) above, the rating categories are as follows:

(a) Auto medical payments only
(b) Garage operations medical payments only
(c) Combined garage operations and auto medical payments

a. When the bodily injury liability limits are other than $50,000/100,000, compute the medical payments factor as follows:

Medical payments percentage for $50,000/100,000 limit ÷ Applicable factor for increased limit

F. Uninsured Motorists Insurance

Refer to the Uninsured and Underinsured Motorists Insurance Rule (Rule 20) in the Common Coverages Section of this Manual.

Rule 53. AUTO DEALERS—ADDITIONAL PROVISIONS

A. $100 Deductible for Completed Operations (Class Code 7072)
To eliminate the $100 deductible that applies to property damage to autos arising out of work completed by the named insured, charge an additional .090 of the property damage liability premium.

Use $100 Dollar Deductible For Completed Operations Does Not Apply Endorsement CA 03 03. The minimum premium is ~~$20~~ $50 (Class Code 7072).

B. Broad Form Products (Class Code 7070)
The exclusion relating to property damage to the named insured's products may be eliminated subject to a $250 deductible per accident. Multiply the property damage liability premium by .092. Use Broad Form Products Coverage Endorsement CA 25 01.

C. Pollution Exclusion—Garages
A Garage Policy may be endorsed to exclude bodily injury or property damage arising out of any discharge of pollutants with the exception of bodily injury or property damage arising out of the ownership, maintenance, or use of covered autos and certain off-premises discharges. When Endorsement CA 25 16 is attached, document company files showing that the Endorsement is needed for the particular risk. Give the insured written notice of coverage change at least 15 days prior to the effective date of the renewal, with a copy to the agent. Do not attach the Endorsement midterm.

AUTO DEALERS SECTION

Rule 54. AUTO DEALERS—ELIGIBILITY

A. Eligibility

1. This Rule applies to franchised and nonfranchised auto dealers and trailer dealers. For details of coverage, refer to Auto Dealers Coverage Form CA 00 25.

2. You must attach the following endorsements to the policy:
   a. Exclusion—Damage To Rented Premises Endorsement CA 25 50

e. For (1) vehicles of this type which are used as a public or livery conveyance for passengers, and (2) for propeller-driven equipment, refer to company for rating.

Rule 70. REGISTRATION PLATES NOT ISSUED FOR A SPECIFIC AUTO (CLASS CODE 7929)

A. Eligibility

1. This Rule applies to risks other than auto dealers which possess registration plates not issued for attachment to a specific auto. Use Registration Plates Not Issued For A Specific Auto Endorsement CA 20 27.
2. A set of plates is the number of plates required to legally operate an auto on public roads.

B. Premium Computation

1. For each set of plates, multiply the private passenger types rates by 2.00.
2. Rate each set of plates assigned by the insured for exclusive use with a specific auto according to the regular use of the auto.

Rule 71. REPOSSESSED AUTOS— FINANCE COMPANIES AND BANKS (CLASS CODE 7925)

A. Eligibility

1. This Rule does not apply to autos that finance companies and banks own or operate for their own business or pleasure purposes. Insure such autos according to the regular use of the auto.
2. If a finance company is owned and operated by an auto sales agency, refer to Garage Section.
3. In all other cases, auto finance companies and banks may be insured for the repossession and use in connection with reselling financed autos. Use Repossessed Autos Endorsement CA 20 19.

B. **Premium Computation**

The premium for this coverage shall be determined as follows:

1. The rate per car repossessed shall be the rate shown on the rate schedules for private passenger types for the territory in which the principal office of the risk is located, divided by 200.
2. The advance premium shall be determined by applying the rate per car repossessed to the estimated number of cars repossessed annually.
3. The earned premium shall be determined at the rates in force at the inception of the policy on the basis of the total number of cars repossessed during the policy period.
4. The minimum premium shall be 25% of the private passenger types rates shown on the rate schedules for the territory in which the principal office of the risk is located. For banks, if the same company insures all owned autos, all repossessed autos, hired autos, and the employers nonownership liability of such risks, a minimum premium of ~~$14~~ $28 bodily injury, ~~$30,000/60,000~~ $50,000/100,000 limits, and ~~$6~~ $15property damage, ~~$25,000~~ $50,000 limit, applies on a combined basis for the repossessed autos, hired autos, and employers nonownership liability exposures.

Rule 72. SPECIAL OR MOBILE EQUIPMENT

A. Eligibility

This Rule applies to vehicles fitting into any of the following categories:

1. Specialized equipment such as bulldozers, power shovels, road rollers, graders or scrapers, cranes, street sweepers or other cleaners, diggers, forklifts, pumps, generators, air compressors, drills, and other similar equipment.
2. Vehicles maintained solely to provide mobility for permanently attached specialized equipment.
3. Vehicles not required to be licensed.
4. Autos used solely on the named insured's premises or that part of the roads or other accesses that adjoin the premises.

B. Premium Computation

1. Refer to manuals of general liability insurance.
2. For land motor vehicles (Class Code 7906) other than farm equipment not eligible for general liability insurance, charge the appropriate fleet or nonfleet trucks, tractors, and trailers base premiums.

Rule 73. AUTOS HELD FOR SALE BY SERVICE OPERATIONS

Liability Refer to the Nonownership Liability Rule (Rule 16).

NORTH CAROLINA
Reinsurance Facility

Exhibit 4:
Minimum Limits Updates

- **Reason for change:** Brings manual in line with 7-1-25 law change
- Changes in markup below have no impact (positive or negative) to rates.
- 30/60/25 limits removed from all pages
- 50/100/50 is now the starting 1.0 factor in ILF calculations
- ILF factors were reduced to account for higher base limits

3. The Private Passenger Types rates displayed on the rate schedules apply to all private passenger autos which are rated as part of a fleet.
4. For uninsured and underinsured motorist insurance, refer to the Uninsured and Underinsured Motorists Insurance Rule (Rule 20).

E. **Classifications and Codes**
1. Fleet Classification—Use code 7398.
2. Nonfleet—Use code 7391 and apply North Carolina Rate Bureau/Reinsurance Facility Endorsement CA 01 99 when insuring nonfleet private passenger autos on a commercial auto policy.

Rule 13. FARMERS AUTOS Class Code 7399

A. Eligibility

This Rule applies to private passenger autos, pickups, panel trucks, and vans rated as part of a fleet which meet all the following qualifications:
1. Principally garaged on a farm or ranch
2. Owned by an individual or husband and wife resident in the same household, or by a farm family partnership or corporation
3. Not used in any occupation other than farming or ranching
4. Not used in going to and from work other than farming or ranching

B. Premium Computation

Charge 70% of the Private Passenger Types rate shown on the rate schedules.

Rule 14. COMBINATION OF INTERESTS

More than one interest may be named on a policy and rated as a single risk if one interest owns more than 50% of another. All the interests that are combined must be named on the policy.

Rule 15. DRIVE OTHER CAR COVERAGE (Class Code 9020)

A. Drive other car coverage is provided for no additional charge in the following cases:
1. An individual named insured who is an auto dealer garage risk. Use Individual Named Insured—Dealers Only Endorsement CA 99 18.
2. An individual named insured who owns a private passenger auto, refer to the Individual As Named Insured Rule (Rule 18) in this Section. Use Individual Named Insured Endorsement CA 99 17.

B. Except for an individual named insured who is an auto dealer garage risk or an individual named insured who owns a private passenger auto, use Drive Other Car Coverage—Broadened Coverage For Named Individuals Endorsement CA 99 10. For each named individual, charge the following rates:

Coverage	Limits	Premium Per Named Individual
Bodily Injury	~~30/60~~ 50/100	~~$16~~ $22
Property Damage	~~25~~ 50	~~$9~~ $10
Medical Payments	500	$4
	1,000	$5
	2,000	$6

Uninsured Motorists—Charge the additional persons rate in the Uninsured and Underinsured Motorists Insurance Rule (Rule 20).

C. In all cases, drive other car coverage includes coverage for the spouse for no additional charge.

Rule 16. NONOWNERSHIP LIABILITY

A. Garage Dealer Risks

Coverage for nonownership liability for garage dealer risks is included in the basic garage charges. The following rating methodology applies to other than garage dealer risks.

B. Eligibility

For eligibility for this coverage, refer to Section I of the Facility Standard Practice Manual and ~~North Carolina General Statute~~ NCGS 58-37-1.

1. Premium Development

a. Application

For All Risks Other than Social Service Agency Risks as Defined in the Public Transportation Section

(1) Apply one of the following procedures, as appropriate:

(a) All Risks Other than Garage Service Operations

Determine the total number of employees of the insured at all locations and select the advance premium from the following table:

Class Code	Total Number Of Employees	Bodily Injury and Property Damage	
		~~30/60~~ 50/100 BI	$~~25,000~~ $50,000 PD
6601	0 - 25	~~$7~~ $10	~~$8~~ $9
6602	26 -100	~~$18~~ $25	~~$22~~ $24
6603	101 - 500	~~$58~~ $79	~~$72~~ $79
6604	501 - 1,000	~~$110~~ $151	~~$138~~ $152
6605	Over 1,000	~~$169~~ $232	~~$213~~ $234

(b) Garage Service Operations (Class Code 6680)

Coverage is provided solely for the operation of nonowned autos by auto repair shops, service stations, storage garages, and public parking places, or tow truck operators. Refer to the General Liability or Market Segments Divisions for all other garage operations liability coverage.

(i) Determine the total number of employees whose principal duty involves the operation of autos.

(ii) Multiply this amount by .35.

(iii) Multiply the result by the Private Passenger Types rates in the rate schedules of the North Carolina Reinsurance Facility Manual.

(2) To extend nonownership liability coverage to cover the individual liability of employees (including employees of garage service operations) while using their autos and other covered nonowned autos in the employer's business, compute the additional premium by multiplying the premium determined in accordance with preceding paragraph 1.a.(1) or 1.a.(2) by .25 (Class Code 6671). Use Employees As Insureds Endorsement CA 99 33.

(3) For Partnership as the Named Insured

(a) When nonownership liability coverage is afforded, the coverage form provides coverage to a partnership for the use of autos owned by individual partners which are used in the business of the partnership.

(b) Multiply the Private Passenger Types rates in the rate schedules by .10 for each active or inactive partner for the territory in which the partnership is located. Apply this rating base regardless of the type of autos being used (Class Code 7000).

b. Social Service Agency Risks (Class Code 6670)
   (1) Determine the advance premium based on the number of employees in accordance with paragraph a.(1)(a) above.
   (2) Charge an additional premium determined as follows: Determine the total number of volunteers at all locations who regularly use their own autos to transport social service clients in connection with the agency's programs and multiply this number by ~~$1.59~~ $2.19 bodily injury, ~~$30,000/60,000~~ $50,000/100,000 limits, and ~~$.75~~ $.82 property damage, ~~$25,000~~ $50,000 limit per volunteer. The minimum premium shall be $25 bodily injury $50,000/100,000 limits, and $15 property damage, $50,000 limit.
   (3) To extend nonownership coverage to cover the individual liability of agency employees, charge an additional premium determined in accordance with paragraph 1.a.(2) (Class Code 6671). Use Employees As Insureds Endorsement CA 99 33.
   (4) To extend coverage to cover the blanket individual liability of volunteers who use their own autos in the agency's social service programs, charge an additional premium of ~~$.37~~ $.51 bodily injury, ~~$30,000/ 60,000~~ $50,000/100,000 limits, and ~~$.19~~ $.21 property damage, ~~$25,000~~ $50,000 limit, per volunteer donor subject to a minimum premium of $13 per policy (Class Code 6672). Use Social Service Agencies—Volunteers As Insureds Endorsement CA 99 34.

c. Unless there is substantial change in exposures during the policy period, the advance premium is the earned premium.

Rule 17. HIRED AUTOS

A. Autos Hired, Loaned, Leased, or Furnished

1. If an insured, lessee, or renter is providing the primary insurance covering the auto (Class Code 6614) and the term of the lease is
   a. 6 months or more:
      (1) Rate as though owned by the insured, lessee, or renter; and
      (2) If the policy is extended to cover the owner of the auto as an additional insured, multiply the otherwise applicable liability rate by 1.04. Use Lessor—Additional Insured And Loss Payee CA 20 01 or Hired Autos Specified As Covered Autos You Own Endorsement CA 99 16.
   b. Less than 6 months (Class code 6614)—Rate according to the provisions in paragraph B except as follows:
      (1) For liability coverage, separately estimate the cost of hire for those autos for which the insured is providing the primary insurance.
      (2) Multiply the hired car premium by 6.00.
      (3) Multiply the rate determined in the preceding paragraph times each $100 cost of hire.

2. If the owner of the auto is providing the primary insurance, rate as though owned by the insured.
3. If a lessor is an employee of the insured, use Employee As Lessor Endorsement CA 99 47.
4. If an employee rents or hires an auto in his or her own name for the purpose of performing duties related to the insured's business, use Employee Hired Autos Endorsement CA 20 54.

B. **Cost of Hire Basis—Liability Coverages (Class Code 6611 Minimum Premium Class Code 6619) Class Code 6625 Without Hold Harmless Agreements and 6627 With Hold Harmless Agreements. Minimum Premium Class Code 6619**

1. Truckers For truckers, refer to the Truckers/Motor Carrier Rule (Rule 34).
2. Premium Computation
   a. Estimate the total cost for the hire of autos for each state where the insured does business. Do not include charges for services performed by common or contract motor carriers subject to the insurance requirement of any public authority regulating motor carriers.
   b. To compute the advance premium, multiply the cost of hire rate on the state rate schedules times each $100 cost of hire in each state. Add the total cost of hire premium for all states.
   c. Unless there is substantial change in exposures during the policy period, the advance premium is the earned premium.
   d. The minimum premium is $25 bodily injury, $50,000/100,000 limits, and $10 property damage $50,000 limit.

Rule 18. INDIVIDUAL AS THE NAMED INSURED

Endorse a policy covering an individually owned auto with the appropriate individual named insured endorsement.

A. Family drive other car coverage is provided at no additional charge if the policy covers

1. a private passenger auto not used for public transportation or rented to others without a driver;
2. a pickup, panel truck, or van that is not customarily used in the business of the insured other than for farming or ranching.
3. Use Individual Named Insured Endorsement CA 99 17.
4. Drive other car coverage is provided at no additional charge if the policy covers an auto dealer garage risk. Use Individual Named Insured—Dealers Only Endorsement CA 99 18.

Rule 19. MEDICAL PAYMENTS

A. The premiums for trucks, tractors, trailers, public autos, and private passenger types are on the rate schedules.
B. For zone rated risks, refer to the zone rating tables.
C. For all other classes, refer to the section Rules.
D. For premiums for limits not shown, refer to the Increased Limits Rule (Rule 22).
E. Use Auto Medical Payments Coverage Endorsement CA 99 03.

Rule 20. ★COMBINED UNINSURED AND UNDERINSURED MOTORISTS INSURANCE

Use North Carolina Uninsured Motorists Coverage Limits— CA 21 16, which includes, among other things, an exclusion of punitive damages.✣ For purposes of this Rule, the following definitions apply:

A commercial motor vehicle is defined as (1) any single motor vehicle with a GVWR of at least 26,001 pounds; (2) a combination of motor vehicles that has a combined GVWR of at least 26,001 pounds and includes as part of the combination a towed unit that has a GVWR of at least 10,001 pounds; (3) a combination of motor vehicles that includes a towing unit that has a GVWR of at least 26,001 pounds and a towed unit that has a GVWR of less than 10,001 pounds; (4) a motor vehicle that is designed to transport 16 or more passengers, including the driver; or (5) a motor vehicle transporting hazardous materials and required to be placarded in accordance with 49 C.F.R. Part 172, Subpart F.

A noncommercial motor vehicle is defined as any motor vehicle that is not a commercial motor vehicle as defined above, but that is otherwise subject to the requirements of North Carolina's Motor Vehicle Safety and Financial Responsibility Act of 1953.

★For the purpose of determining whether a policy is applicable solely to fleet vehicles, an insurer may rely upon the number of vehicles reported by the insured at the time of issuance of the policy for the policy term in question. In the event of a renewal of the policy, when determining whether a policy is applicable solely to fleet vehicles, the insurer may rely upon the number of vehicles reported by the insured at the time of renewal of the policy for the policy term in question.

~~NOTE: The minimum limits required by North Carolina's financial responsibility law changed for policies issued or renewed on or after July 1, 2025. The basic limits set forth by this rule do not correspond to the minimum limits required by North Carolina's financial responsibility law for policies issued or renewed on or after July 1, 2025.~~

A. **Combined Uninsured/Underinsured Motorists Coverage** Owners—(Class Code—Refer to statistical plan.)

Combined uninsured/underinsured motorists coverage shall be afforded:

- Under every auto liability policy insuring the owner of a nonfleet, noncommercial motor vehicle registered or principally garaged in North Carolina.
- Under every fleet or nonfleet auto liability policy insuring both commercial and noncommercial motor vehicles on which a noncommercial motor vehicle is registered or principally garaged in North Carolina.

EXCEPTIONS:

- For policies insuring only commercial motor vehicles or a fleet of only noncommercial motor vehicles, combined uninsured/underinsured motorists coverage is not mandatory and will apply only if purchased by the insured.

1. Limits

The limits of combined uninsured/underinsured motorists bodily injury coverage shall equal the highest limits of liability for bodily injury liability coverage for any one noncommercial motor vehicle insured under the policy, provided, however, that (1) the limits shall not be required to exceed $1,000,000/1,000,000 regardless of whether the highest limits of bodily injury liability coverage for any one motor vehicle insured under the policy exceed those limits; (2) a named insured may purchase greater or lesser limits, but not less than the bodily injury limits required by North Carolina's financial responsibility law, and in no event shall an insurer be required to sell combined uninsured/underinsured motorists bodily injury coverage at limits that exceed $1,000,000/ 1,000,000; and (3) the limits shall be equal to the limits of uninsured motorists bodily injury coverage purchased.✣

The limit of uninsured motorists property damage coverage, sold with combined uninsured/underinsured motorists bodily injury coverage, shall equal the highest limit of liability for property damage liability coverage for any one noncommercial motor vehicle insured under the policy, provided, however, that (1) the limits shall not be required to exceed $1,000,000 regardless of whether the highest limits of property damage liability coverage for any one vehicle insured under the policy exceed those limits; and (2) a named insured may purchase lesser limits of uninsured motorists property damage coverage but not less than the property damage liability limits required by North Carolina's financial responsibility law. ★

The property damage coverage applies only on an uninsured motorists basis and is subject to an exclusion of the first $100 of damage. If provided, combined uninsured/underinsured motorists coverage must apply to all autos insured under the policy at the limits determined in this Rule.

2. Rates

Basic Limits (~~30,000/60,000/25,000)~~ (50,000/100,000/50,000) Rates for Combined Uninsured/Underinsured Motorists Coverage

Charge the following for each auto or set of dealer or transporter plates insured under the policy:

Category	Private Passenger Types	Other than Private Passenger Types
Individual or Married Couple (Other than Garage Risks)-Per Auto	~~$15~~ $24	~~$8~~ $15
All Others-Per Auto	~~$13~~ $21	~~$6~~ $13
Garage Risks	~~$6~~ $8for each set of dealer or transporter plates in addition to the premium charged for any separately registered autos	

Add the rates shown below to the basic limits rates for Combined Uninsured/Underinsured Motorists coverage for each auto or set of dealer or transporter plates insured under the policy.

a. Combined Uninsured/Underinsured Motorists Bodily Injury Liability✣

1. To compute the premium for limits higher than the basic limits, add the rate shown below for each auto or set of dealer or transporter plates to the basic limits premium:

Additional Charge

BI Limits	PP Types	Other than PP Types
~~50/100~~	~~$8~~	~~$6~~
~~85/85~~	~~$17~~	~~$13~~
100/200	~~$24~~ $16	~~$18~~ $12
100/300	~~$26~~ $18	~~$19~~ $13
250/500	~~$55~~ $47	~~$41~~ $35
300/300	~~$59~~ $51	~~$44~~ $39

500/500	~~$73~~ ~~$65~~	~~$55~~ $49
500/1,000	~~$77~~ $69	~~$58~~ $52
1,000/1,000	~~$89~~ $81	~~$67~~ $61
1,500/1,500	~~$97~~ $89	~~$73~~ $67
2,000/2,000	~~$103~~ $95	~~$78~~ $72
2,500/2,500	~~$109~~ $101	~~$82~~ $76
5,000/5,000	~~$128~~ $120	~~$96~~ $90
7,500/7,500	~~$137~~ $129	~~$103~~ $97
10,000/10,000	~~$143~~ $135	~~$108~~ $102
15,000/15,000	~~$151~~ $143	~~$111~~ $105

(3) Compute the charges for limits not shown by interpolation.

b. ★Uninsured Motorists Property Damage Liability

(1) To compute the premium for limits higher than the basic limits, add the rates shown below for each auto or set of dealer or transporter plates to the basic limits premium:✣

	Additional Charge	
PD Limits	**PP Types**	**Other than PP Types**
~~50~~	~~$1.00~~	~~$1.00~~
85	~~$1.01~~ $0.01	~~$1.01~~ $0.01
100	~~$1.02~~ $0.02	~~$1.02~~ $0.02
300	~~$1.03~~ $0.03	~~$1.03~~ $0.03
400	~~$1.04~~ $0.04	~~$1.04~~ $0.04
500	~~$1.05~~ $0.05	~~$1.05~~ $0.05
750	~~$1.06~~ $0.06	~~$1.06~~ $0.06
1000	~~$1.07~~ $0.07	~~$1.07~~ $0.07
1500	~~$1.08~~ $0.08	~~$1.08~~ $0.08
2000	~~$1.09~~ $0.09	~~$1.09~~ $0.09
2500	~~$1.10~~ $0.10	~~$1.10~~ $0.10
5000	~~$1.11~~ $0.11	~~$1.11~~ $0.11
7500	~~$1.12~~ $0.12	~~$1.12~~ $0.12
10000	~~$1.13~~ $0.13	~~$1.13~~ $0.13
15000	~~$1.14~~ $0.14	~~$1.14~~ $0.14

(2) Compute the charges for limits not shown by interpolation.

These total rates are not subject to modification under the provisions of any rating plan or other Manual rule.

3. Trailers

★Do not charge an uninsured/underinsured motorist premium for trailers when power units designed to tow such trailers are insured for uninsured/underinsured motorist insurance on the same coverage form.

B. **Notice Requirements**

Every insurer that sells motor vehicle liability policies insuring nonfleet, noncommercial vehicles shall, when issuing and renewing such policies, give reasonable notice to the named insured as required in N.C.G.S. 20279.21(m).

Rule 21. CERTIFIED RISKS—FINANCIAL RESPONSIBILITY LAWS

For risks rated in accordance with this Manual for which the insured requests the company to certify the policy in accordance with financial responsibility laws, a fee of $25 will be added to the total liability premium. This fee applies per driver and shall be applied each time the company provides such certification.

Rule 22. INCREASED LIMITS

A. Liability Increased Limits

1. The rates and premiums in this Manual are for basic limits of ~~$30,000/60,000~~ $50,000/100,000 bodily injury and ~~$25,000~~ $50,000 property damage.
2. For limits in excess of ~~$30,000/60,000~~ $50,000/100,000 bodily injury and ~~$25,000~~ $50,000 property damage, refer to the increased limit tables in the Commercial Auto Liability Rates Section of this Manual. For limits not shown, interpolation shall be used.

B. **Medical Payments Limits Not Displayed on the Rate Schedules**

1. The $500 basic limit medical payments premiums for trucks, tractors, public autos, and private passenger types are on the rate schedules.

2. For limits not displayed on the rate schedules, compute the premium as follows:
   a. Private Passenger Types
   Multiply the $500 limit by the following factors:

Limits	Limit Codes	Factor
$1,000	3	1.30
2,000	4	1.46

$250 Limit (Limit Code 7)—Decrease the $500 limit premium by $1.

b. Trucks, Tractors, Trailers, and Public Autos

(1) Other than Zone Rated Autos
Multiply the $500 limit premium by the following factors:

Limits	Limit Codes	Factor
$250	7	0.85
750	2	1.10
1,000	3	1.18
2,000	4	1.32

(2) Zone Rated Autos
Multiply the $500 limit premium by the following factors:

Limits	Limit Codes	Factor
$250	7	0.85
750	2	1.10
1,000	3	1.20
2,000	4	1.30

Rule 23. DEDUCTIBLE INSURANCE

A. Eligibility

1. Bodily injury liability insurance may be written on a deductible basis provided the company insures five or more autos owned by or under the control of the insured.
2. Property damage liability insurance may be written on a deductible basis provided the company insures one or more autos owned by or under the control of the insured.
3. If in addition to such autos the company insures both hired autos and the nonownership liability of the insured, the deductible form is also available for these coverages.
4. Use Deductible Liability Coverage Endorsement CA 03 01 or CA 03 02.

B. Deductible Amounts

1. The deductible amount applies to the loss portion of the claim and not to the expense incurred by the company.
2. The minimum deductible for bodily injury and property damage is $250.

C. Rates

1. Bodily Injury
Reductions from the full coverage bodily injury rates for deductible amounts for the limits of ~~$30,000/60,000~~ $50,000/100,000 are given in the table below:

Coverage	Amount of Deductible	Per Claim	Per Accident
BI	250	~~9%~~ 7%	~~7%~~ 5%
BI	500	~~16%~~ 12%	~~12%~~ 9%
BI	1,000	~~23%~~ 17%	~~20%~~ 15%
BI	2,500	~~28%~~ 20%	~~26%~~ 19%
BI	5,000	~~37%~~ 27%	~~34%~~ 25%
BI	10,000	~~40%~~ 29%	~~37%~~ 27%
BI	20,000	~~52%~~ 38%	~~49%~~ 36%
BI	25,000	~~92%~~ 67%	~~55%~~ 40%

2. Property Damage

Reductions from the full coverage property damage rates for deductible amounts per accident for the limit of ~~$25,000~~ $50,000 are given in the table below:

Coverage	Amount of Deductible	Per Claim
PD	250	~~42%~~ 38%
PD	300	~~44%~~ 40%
PD	400	~~47%~~ 42%
PD	500	~~48%~~ 43%
PD	1,000	~~49%~~ 44%
PD	2,000	~~50%~~ 45%
PD	3,000	~~51%~~ 46%
PD	4,000	~~52%~~ 47%
PD	5,000	~~53%~~ 48%

3. Only those deductibles shown are available.

E. Special Provisions for Certain Risks

1. Truckers/Motor Carriers. If the business of the insured involves transporting materials or commodities for another, the Truckers/Motor Carrier Rule (Rule 34) also applies.
2. Transporters of liquid products. A coverage form that covers an auto used for the bulk transportation of liquid products must exclude accidents resulting from the erroneous delivery of one liquid product for another, or the delivery of any liquid product into the wrong receptacle if the accident occurs after the operations have been completed. Use Wrong Delivery Of Liquid Products Endorsement CA 23 05.
3. Amusement devices (Class Code 7905). A coverage form that covers an auto with an amusement device mounted on it must cover the operation of the amusement device at the additional premium of ~~$154~~ $209 for ~~$30,000/60,000~~ $50,000/$100,000 bodily injury and ~~$30~~ $33 for ~~$25,000~~ $50,000 property damage liability. The premium is for the period of coverage and not subject to any return.
4. Rolling stores. A coverage form that covers autos equipped as a rolling store must exclude product liability. Use Rolling Stores Endorsement CA 23 04.
5. Trailers or Semitrailers Used as Showrooms
    a. To provide liability coverage for trailers or semitrailers used as showrooms or salesrooms, multiply the trailer or semitrailer rating factor by 2.00. The minimum premium per trailer or semitrailer is $55 for bodily injury, $50,000/100,000 limits and $8 property damage, $50,000 limit. The policy must exclude product liability. Use Rolling Stores Endorsement CA 23 04.
    b. For medical payments coverage, multiply the private passenger medical payments premiums for the territory in which the risk is located by 3.00.

Rule 34. TRUCKERS/MOTOR CARRIERS

A. Eligibility

1. A trucker is a person or organization in the business of transporting goods, materials, or commodities for another. A motor carrier is a person or organization providing transportation by auto in the furtherance of a commercial enterprise.
2. A risk engaged in trucking operations described in preceding paragraph 1 is assigned to the truckers' classification even though they advertise or describe themselves as a contractor, building contractor, building material dealer, sand and gravel hauler, or some other similar name.
3. Movers are classified as truckers even though they are not subject to the truckers secondary rating factors.
4. For details of coverage refer to the Motor Carrier Coverage Form CA 00 20. Use the Business Auto Coverage Form CA 00 01 when coverage is provided for bobtail operations only.

B. Special Provisions

1. Bobtail Operations (Class Code 7489)
    a. Coverage may be limited to nontrucking use when the autos are not rented, nor used for business purposes to carry property or to haul someone else's trailers.
    Use Truckers—Insurance For Non-Trucking Use Endorsement CA 23 09.
    b. Premium Computation
    Liability coverages. Multiply the truck, tractor, and trailer nonfleet base premium by a rating factor of 1.75 per unit or combined unit. Primary, secondary, and fleet rating factors do not apply.
    c. Premium Determination
    Rate autos transporting exclusively for one concern on the same basis as though owned by such concern for both territory and classification.
        (1) Specified Car Basis. Truckers may be written on a specified car basis—see the Trucks, Tractors, and Trailers Classifications Rule (Rule 33).
        (2) Cost of Hire Basis. (Class Code 6613, Minimum Premium Class Code 6619) Truckers may be written on the cost of hire basis to cover their liability because of a contract involving the hire of trucks, tractors, and trailers.
            (a) Determine the total cost of hiring the autos. If autos are hired without operators, include the actual wages of the operators of such autos.
            (b) Determine the average specified car rate by
                (i) computing the premium for all autos owned and leased by the insured that are used in trucking operations;
                (ii) dividing this by the number of trucks and truck-tractors owned and leased by the insured.

37. TULSA Zone includes all of Tulsa, Oklahoma territory.

Regional Zones

40. PACIFIC COAST Zone includes the states of California (excluding Los Angeles and San Francisco Zones), Oregon (excluding Portland Zone), and Washington (excluding Portland Zone).
41. MOUNTAIN Zone includes the states of Arizona, (excluding Phoenix Zone), Colorado (excluding Denver Zone), Idaho, Montana, Nevada, New Mexico, Utah (excluding Salt Lake City Zone), and Wyoming.
42. MIDWEST Zone includes the states of Iowa (excluding Omaha Zone), Kansas (excluding Kansas City Zone), Missouri (excluding Kansas City and St. Louis Zones), Minnesota (excluding Minneapolis— St. Paul Zone), Nebraska (excluding Omaha Zone), North Dakota, South Dakota, and Wisconsin (excluding Milwaukee Zone).
43. SOUTHWEST Zone includes the states of Arkansas (excluding Little Rock Zone), Oklahoma (excluding Oklahoma City and Tulsa Zones), and Texas (excluding Dallas—Fort Worth and Houston Zones).
44. NORTH CENTRAL Zone includes the states of Illinois (excluding Chicago and St. Louis Zones), Indiana (excluding Chicago, Indianapolis, and Louisville Zones), Ohio (excluding Cincinnati and Cleveland Zones), and Michigan (excluding Detroit Zone).
45. MIDEAST Zone includes the states of Kentucky (excluding Cincinnati and Louisville Zones), Tennessee (excluding Memphis and Nashville Zones), and West Virginia.
46. GULF Zone includes the states of Alabama, Louisiana (excluding New Orleans Zone), and Mississippi.
47. SOUTHEAST Zone includes the states of Florida (excluding Jacksonville and Miami Zones), Georgia (excluding Atlanta Zone), North Carolina (excluding Charlotte Zone), South Carolina, and Virginia (excluding Baltimore—Washington and Richmond Zones).
48. ~~EASTERN~~ NORTHEAST Zone includes the states of Delaware (excluding Philadelphia Zone), Maryland (excluding Baltimore—Washington Zone), New York (excluding Buffalo and New York City Zones), New Jersey (excluding New York City and Philadelphia Zones), and Pennsylvania (excluding Philadelphia and Pittsburgh Zones).
49. NEW ENGLAND Zone includes the states of Connecticut (excluding Hartford and New York City Zones), Maine, Massachusetts (excluding Boston Zone), New Hampshire, Rhode Island, and Vermont.

D. **Zone Rating Tables Are Located in the Commercial Automobile Liability Rates Section**
For liability the following tables include the zone or combination zone base premiums.

KEY TO ZONE RATING TABLES

The liability premiums are displayed as follows:

~~$30,000/60,000~~ $50,000/100,000 Bodily Injury
~~$25,000~~ $50,000 Property Damage

Liability
$400 BI
$300 PD
$70 MP

B. Unlimited Liability Coverage for Customers

1. Liability coverage may be extended to provide unlimited customer coverage.
2. Multiply the total premium developed for the limited liability by 1.25.

C. Autos Furnished for Regular Use

Autos furnished for regular use to other than Class I or Class II operators, for example welcome wagons, or autos furnished to driver training programs. Compute the premiums for all coverages for each owned auto as follows:

1. Private passenger autos (Class Code 7877). Charge private passenger type premiums.
2. Trucks, tractors, and trailers (Class Code 7878). Charge the premiums developed by the applicable trucks, tractors, or trailers classification.

D. Pick Up or Delivery of Autos (Class Code 7070)

1. If the exposure for nonfranchised dealer includes the pick up or delivery of autos beyond a 50-mile radius of the limits of the city or town where operations are conducted, rate each driver per trip for such pick up or delivery operations as follows:

Per Driver Trip Rates		
Mileage	**Bodily Injury ~~$30/60~~ 50/100**	**Property Damage ~~$25~~ $50**
51 - 200	~~$3~~ $4	$1
Over 200 miles	~~5~~ 7	2

2. The minimum premium is the private passenger types premium for the rating territory where the dealer is located.

E. Medical Payments

Use Auto Medical Payments Coverage Endorsement CA 99 03 to provide auto medical payments insurance. Use Garage Locations And Operations Medical Payments Coverage Endorsement CA 25 05 to provide garage locations and operations medical payments insurance.

1. Proprietors and executive officers. When auto dealers are insured for liability but not auto medical payments, the following provisions apply:
   a. A proprietor or executive officer may be afforded medical payments provided that person is included in the total number of rating units that determines the liability premium. Multiply the private passenger types medical payments premium by 2.00 for each person. Use the rating territory where the dealer is located.
   b. Medical payments may also be afforded to the spouse of a proprietor or executive officer or relatives of either if residents of the same household. Charge the private passenger types medical payments premium for each person. Use the rating territory where the dealer is located.

2. Individual proprietors. Provide drive other car medical payments insurance at no additional charge if the dealer has auto medical payments coverage. Use Individual Named Insured—Dealers Only Endorsement CA 99 18.

3. Auto Exposure, Garage Operations, or Combined Garage Operations and Auto Exposure
   a. Multiply the ~~$30,000/60,000~~ $50,000/100,000bodily injury liability premium by the factors from the applicable table.

(1) Medical payments with unlimited liability coverage

	Medical Payments Limit Per Person			
Limit Codes	**$500 (1)**	**$750 (2)**	**$1,000 (3)**	**$2,000 (4)**
Auto (a)	~~0.094~~ 0.068	~~0.1~~ 0.072	~~0.108~~ 0.078	~~0.127~~ 0.092
Gar. Operations (b)	~~0.023~~ 0.017	~~0.025~~ 0.018	~~0.027~~ 0.020	~~0.029~~ 0.021
Combined (c)	~~0.117~~ 0.085	~~0.125~~ 0.091	~~0.136~~ 0.099	~~0.157~~ 0.114

(2) Medical payments with limited liability coverage

	Medical Payments Limit Per Person			
Limit Codes	**$500 (1)**	**$750 (2)**	**$1,000 (3)**	**$2,000 (4)**
Auto (a)	~~0.098~~ 0.071	~~0.105~~ 0.076	~~0.115~~ 0.083	~~0.134~~ 0.097
Gar. Operations (b)	~~0.025~~ 0.018	~~0.027~~ 0.020	~~0.029~~ 0.021	~~0.031~~ 0.022
Combined (c)	~~0.124~~ 0.09	~~0.131~~ 0.095	~~0.144~~ 0.104	~~0.165~~ 0.12

For the purpose of paragraphs 3.a.(1) and 3.a.(2) above, the rating categories are as follows:

(a) Auto medical payments only
(b) Garage operations medical payments only
(c) Combined garage operations and auto medical payments

a. When the bodily injury liability limits are other than ~~$30,000/60,000~~ $50,000/100,000, compute the medical payments factor as follows:

Medical payments percentage for ~~$30,000/60,000~~ $50,000/100,000 limit ÷ Applicable factor for increased limit

F. Uninsured Motorists Insurance

Refer to the Uninsured and Underinsured Motorists Insurance Rule (Rule 20) in the Common Coverages Section of this Manual.

Rule 53. AUTO DEALERS—ADDITIONAL PROVISIONS

A. $100 Deductible for Completed Operations (Class Code 7072)
To eliminate the $100 deductible that applies to property damage to autos arising out of work completed by the named insured, charge an additional ~~.10~~ .090 of the property damage liability premium.

Use $100 Dollar Deductible For Completed Operations Does Not Apply Endorsement CA 03 03. The minimum premium is $50 (Class Code 7072).

B. Broad Form Products (Class Code 7070)
The exclusion relating to property damage to the named insured's products may be eliminated subject to a $250 deductible per accident. Multiply the property damage liability premium by ~~.10~~ .092. Use Broad Form Products Coverage Endorsement CA 25 01.

C. Pollution Exclusion—Garages
A Garage Policy may be endorsed to exclude bodily injury or property damage arising out of any discharge of pollutants with the exception of bodily injury or property damage arising out of the ownership, maintenance, or use of covered autos and certain off-premises discharges. When Endorsement CA 25 16 is attached, document company files showing that the Endorsement is needed for the particular risk. Give the insured written notice of coverage change at least 15 days prior to the effective date of the renewal, with a copy to the agent. Do not attach the Endorsement midterm.

AUTO DEALERS SECTION

Rule 54. AUTO DEALERS—ELIGIBILITY

A. Eligibility

1. This Rule applies to franchised and nonfranchised auto dealers and trailer dealers. For details of coverage, refer to Auto Dealers Coverage Form CA 00 25.

2. You must attach the following endorsements to the policy:
   a. Exclusion—Damage To Rented Premises Endorsement CA 25 50

D. Pick Up or Delivery of Autos (Class Code 7070)

1. If the exposure for nonfranchised dealer includes the pick up or delivery of autos beyond a 50-mile radius of the limits of the city or town where operations are conducted, rate each driver per trip for such pick up or delivery operations as follows:

Liability Rate per Driver, per Trip		
Mileage	**Bodily Injury ~~$30/60~~ $50/100**	**Property Damage ~~$25~~ $50**
51 - 200	~~$3~~ $4	$1
Over 200 miles	~~5~~ 7	2

2. The minimum premium is the private passenger type premium for the rating territory where the auto dealer is located.

E. Medical Payments

1. Coverage Options

   a. The Auto Dealers Coverage Form includes auto dealers locations and operations medical payments coverage. To exclude auto dealers locations and operations medical payments coverage, use Exclusion—Locations And Operations Medical Payments Endorsement CA 25 52.
   b. Use Auto Medical Payments Coverage Endorsement CA 99 03 to provide auto medical payments coverage.

2. Premium Development

   a. For each of the coverages described in paragraph E.1 that are provided, multiply the liability rate shown on the rate schedules by the applicable factor from the following table:

	Medical Payments Limit Per Person			
Limit Codes	**$500**	**$1,000**	**$2,000**	**$5,000**
Auto (a)	~~0.098~~ 0.071	~~0.105~~ 0.076	~~0.115~~ 0.083	~~0.134~~ 0.097
Locations and Operations (b)	~~0.025~~ 0.018	~~0.027~~ 0.020	~~0.029~~ 0.021	~~0.031~~ 0.022

   b. Multiply the result by the applicable factor in the following table:

Factor	
Franchised and Nonfranchised Auto Dealers	1.00
Franchised and Nonfranchised Trailer Dealers	1.00
Equipment and Implement Dealers	0.70

F. Uninsured Motorists Insurance

Refer to the Uninsured and Underinsured Motorists Insurance Rule (Rule 20) in the Common Coverages Section of this Manual.

G. Pollution Exclusions—Auto Dealers

An Auto Dealers policy may be endorsed to exclude bodily injury or property damage arising out of any discharge of pollutants with the exception of bodily injury or property damage arising out of the ownership, maintenance, or use of covered autos and certain off-premises discharges.

When Auto Dealers Coverage Form—General Liability Coverages—Total Pollution Exclusion Endorsement CA 25 16 is attached, document company files showing that the endorsement is needed for the particular risk. Give the insured written notice of coverage change at least 15 days prior to the effective date of the renewal, with a copy to the agent. Do not attach the endorsement midterm.

Rule 56. Eligibility

This Section applies to all autos that are not classified and rated in the other Sections.

Rule 57. PREMIUM DEVELOPMENT

A. Rating Territory
Determine the rating territory from the territory definitions based on the street address of principal garaging unless otherwise provided in this Section.

B. Liability
See specific rating instructions for each classification in this Section.

C. Medical Payments
1. Refer to specific rules in this Section. If no premium or procedures to determine medical payments are shown, determine premiums as follows:
2. If liability premiums are developed from truck, tractor, and trailer premiums, charge truck, tractor, and trailer medical payments premiums.
3. If liability premiums are developed from private passenger types premiums, charge private passenger medical payments premiums.

D. Uninsured and Underinsured Motorists Insurance
Refer to the Uninsured and Underinsured Motorists Insurance Rule (Rule 20) in this Manual.

E. Trucks, Tractors, and Trailers Base Premiums
Where the rules in this Section refer to trucks, tractors, and trailers base premiums it means the ~~$30,000/60,000~~ $50,000/100,000 bodily injury and ~~$25,000~~ $50,000 property damage fleet and nonfleet base premiums on the rate schedules. For limits higher than ~~$30,000/60,000~~ $50,000/100,000 bodily injury and ~~$25,000~~ $50,000 property damage, use the increased liability limits table that applies to all other risks.

Rule 58. AMBULANCE SERVICES

A. Eligibility
1. This Rule applies to autos used for rescue or ambulance corps operations.
2. One of the following endorsements must be attached to the policy:
   a. Emergency Services—Volunteer Firefighters' And Workers' Injuries Excluded Endorsement CA 20 30 which excludes coverage for bodily injury to any fellow volunteer workers of the insured and bodily injury to any fellow volunteer workers of the insured while such volunteers are engaged in volunteer firefighting, rescue squad, or ambulance corps operations; or
   b. Emergency Services—Volunteer Firefighters' And Workers' Injuries Limited Exclusion Endorsement CA 20 07 which
      (1) excludes coverage for bodily injury to any volunteer workers of the insured while such volunteers are engaged in volunteer firefighting, rescue squad, or ambulance corps operations; and
      (2) provides coverage for bodily injury to any fellow volunteer workers of the insured while such volunteers are engaged in volunteer firefighting, rescue squad, or ambulance corps operations.
3. The policy must exclude coverage for bodily injury or property damage which results from providing or failing to provide any professional services. Use Professional Services Not Covered Endorsement CA 20 18.

B. Premium Computation (Class Code 7913)
1. Multiply the fleet or nonfleet trucks, tractors, and trailers base premium by 2.50.
2. When Endorsement CA 20 07 is attached, determine the additional premium by multiplying the liability premium developed in paragraph B.1 for each auto which is owned by the named insured and used by volunteer workers engaged in volunteer firefighting, rescue squad, or ambulance corps operations by .25.

Rule 59. AMPHIBIOUS EQUIPMENT

A. Application
For autos designed to operate on both land and water, rate as land autos according to their use. The policy must exclude coverage while the auto is being launched into, used on, or beached from the water. Use Amphibious Vehicles Endorsement CA 23 97.

B. Premium Determination