



October 28, 2021

CIRCULAR LETTER TO ALL MEMBER COMPANIES

Re: Revision of NCRF Commercial Automobile Insurance Rates

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

Enclosed is Exhibit 1, which sets forth the revised basic limits rates and increased limits tables to be implemented by member companies in accordance with the effective date rule set forth below. The 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.

The revised rates and other **changes will become effective April 1, 2022** in accordance with the following Rule of Application:

These changes are applicable to all policies becoming effective on or after April 1, 2022. No policy effective prior to April 1, 2022 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, 2022.

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.

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

Sincerely,

Thomas F. Burns

Director, Auto Operations

North Carolina Reinsurance Facility

TFB/lad

Attachment

RF-21-14

NORTH CAROLINA REINSURANCE FACILITY
COMMERCIAL AUTOMOBILE MANUAL
Effective 4/1/2022

(State Code 32)

BODILY INJURY FACTORS
Limits Identifier Code (3)

Limit of Liability (1000s)	Limit Code	1 Light and Medium Trucks	2 Heavy Trucks And Truck-Tractors	3 Extra Heavy Trucks And Truck-Tractors	4 Trucks, Tractors, and Trailers Zone Rated	5 All Other Risks
30/60	49	1.00	1.00	1.00	1.00	1.00
85/85	52	1.27	1.35	1.38	1.60	1.27
50/100	49	1.20	1.24	1.27	1.45	1.24
100/100	52	1.36	1.46	1.57	1.79	1.37
100/300	52	1.69	1.82	1.97	2.45	1.72
100/500	55	1.79	2.05	2.16	2.80	1.85
300/300	64	2.09	2.36	2.57	3.39	2.09
250/500	61	2.16	2.55	2.73	3.65	2.22
400/400	68	2.29	2.69	2.93	3.96	2.33
500/500	68	2.48	2.93	3.21	4.45	2.55
750/750	73	2.88	3.46	3.88	5.44	2.96
1000/1000	73	3.21	3.91	4.42	6.31	3.29
1500/1500	74	3.68	4.62	5.28	7.63	3.76
2000/2000	75	4.12	5.22	6.01	8.79	4.20
2500/2500	76	4.42	5.75	6.69	9.77	4.58
5000/5000	79	5.68	7.63	9.08	13.52	5.84
7500/7500	82	6.56	8.95	10.75	16.15	6.72
10000/10000	85	7.13	9.81	11.84	17.86	7.29
12500/12500	86	7.47	10.33	12.49	18.89	7.63
15000/15000	86	7.66	10.62	12.85	19.46	7.82

NORTH CAROLINA REINSURANCE FACILITY
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(State Code 32)

PROPERTY DAMAGE FACTORS
Limits Identifier Code (3)

		1	2	3	4	5
Limit of Liability (1000s)	Limit Code	Light and Medium Trucks	Heavy Trucks and Truck-Tractors	Extra Heavy Trucks and Truck-Tractors	Trucks, Tractors, and Trailers Zone Rated	All Other Risks
25	5	1.00	1.00	1.00	1.00	1.00
30	6	1.01	1.01	1.01	1.02	1.01
50	8	1.05	1.05	1.05	1.07	1.04
85	9	1.09	1.09	1.09	1.14	1.09
100	10	1.10	1.10	1.10	1.15	1.10
300	14	1.15	1.15	1.15	1.25	1.15
400	15	1.16	1.17	1.16	1.28	1.16
500	16	1.17	1.18	1.17	1.30	1.17
750	17	1.19	1.20	1.19	1.33	1.19
1000	18	1.20	1.21	1.21	1.36	1.20
1500	19	1.22	1.23	1.25	1.42	1.22
2000	20	1.23	1.25	1.28	1.46	1.24
2500	21	1.24	1.27	1.30	1.48	1.25
5000	23	1.27	1.30	1.33	1.54	1.27
7500	24	1.29	1.32	1.35	1.58	1.28
10000	25	1.30	1.33	1.36	1.61	1.29
12500	26	1.31	1.34	1.37	1.63	1.30
15000	26	1.32	1.35	1.38	1.64	1.31

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LIGHT AND MEDIUM TRUCKS

Territory	Class	Bodily Injury Limit			Property Damage Limit		Medical Payments Limit		
		30/60	50/100	100/300	25	50	500	1000	2000
11	Non-Fleet	268	322	453	310	326	78	94	103
	Fleet	295	354	499	341	358			
12	Non-Fleet	492	590	831	569	597	144	172	189
	Fleet	541	649	914	626	657			
13	Non-Fleet	345	414	583	399	419	101	121	132
	Fleet	380	456	642	439	461			
14	Non-Fleet	332	398	561	385	404	97	116	127
	Fleet	365	438	617	424	445			
15	Non-Fleet	272	326	460	315	331	79	95	104
	Fleet	299	359	505	347	364			
16	Non-Fleet	381	457	644	440	462	111	133	146
	Fleet	419	503	708	484	508			
17	Non-Fleet	304	365	514	352	370	89	106	117
	Fleet	334	401	564	387	406			
18	Non-Fleet	304	365	514	352	370	89	106	117
	Fleet	334	401	564	387	406			
19	Non-Fleet	249	299	421	288	302	73	87	96
	Fleet	274	329	463	317	333			
20	Non-Fleet	359	431	607	415	436	105	126	138
	Fleet	395	474	668	457	480			
21	Non-Fleet	316	379	534	365	383	92	111	121
	Fleet	348	418	588	402	422			
22	Non-Fleet	314	377	531	363	381	92	110	121
	Fleet	345	414	583	399	419			
23	Non-Fleet	246	295	416	285	299	72	86	94
	Fleet	271	325	458	314	330			
24	Non-Fleet	266	319	450	307	322	78	93	102
	Fleet	293	352	495	338	355			

HIRED CAR	Bodily Injury 30/60	Property Damage 25
All Territories	\$0.44	\$0.57

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HEAVY TRUCKS AND TRUCK TRACTORS

Territory	Class	Bodily Injury Limit			Property Damage Limit		Medical Payments Limit		
		30/60	50/100	100/300	25	50	500	1000	2000
11	Non-Fleet	268	332	488	310	326	78	94	103
	Fleet	295	366	537	341	358			
12	Non-Fleet	492	610	895	569	597	144	172	189
	Fleet	541	671	985	626	657			
13	Non-Fleet	345	428	628	399	419	101	121	132
	Fleet	380	471	692	439	461			
14	Non-Fleet	332	412	604	385	404	97	116	127
	Fleet	365	453	664	424	445			
15	Non-Fleet	272	337	495	315	331	79	95	104
	Fleet	299	371	544	347	364			
16	Non-Fleet	381	472	693	440	462	111	133	146
	Fleet	419	520	763	484	508			
17	Non-Fleet	304	377	553	352	370	89	106	117
	Fleet	334	414	608	387	406			
18	Non-Fleet	304	377	553	352	370	89	106	117
	Fleet	334	414	608	387	406			
19	Non-Fleet	249	309	453	288	302	73	87	96
	Fleet	274	340	499	317	333			
20	Non-Fleet	359	445	653	415	436	105	126	138
	Fleet	395	490	719	457	480			
21	Non-Fleet	316	392	575	365	383	92	111	121
	Fleet	348	432	633	402	422			
22	Non-Fleet	314	389	571	363	381	92	110	121
	Fleet	345	428	628	399	419			
23	Non-Fleet	246	305	448	285	299	72	86	94
	Fleet	271	336	493	314	330			
24	Non-Fleet	266	330	484	307	322	78	93	102
	Fleet	293	363	533	338	355			

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EXTRA-HEAVY TRUCKS AND TRUCK-TRACTORS

Territory	Class	Bodily Injury Limit			Property Damage Limit		Medical Payments Limit		
		30/60	50/100	100/300	25	50	500	1000	2000
11	Non-Fleet	268	340	528	310	326	78	94	103
	Fleet	295	375	581	341	358			
12	Non-Fleet	492	625	969	569	597	144	172	189
	Fleet	541	687	1066	626	657			
13	Non-Fleet	345	438	680	399	419	101	121	132
	Fleet	380	483	749	439	461			
14	Non-Fleet	332	422	654	385	404	97	116	127
	Fleet	365	464	719	424	445			
15	Non-Fleet	272	345	536	315	331	79	95	104
	Fleet	299	380	589	347	364			
16	Non-Fleet	381	484	751	440	462	111	133	146
	Fleet	419	532	825	484	508			
17	Non-Fleet	304	386	599	352	370	89	106	117
	Fleet	334	424	658	387	406			
18	Non-Fleet	304	386	599	352	370	89	106	117
	Fleet	334	424	658	387	406			
19	Non-Fleet	249	316	491	288	302	73	87	96
	Fleet	274	348	540	317	333			
20	Non-Fleet	359	456	707	415	436	105	126	138
	Fleet	395	502	778	457	480			
21	Non-Fleet	316	401	623	365	383	92	111	121
	Fleet	348	442	686	402	422			
22	Non-Fleet	314	399	619	363	381	92	110	121
	Fleet	345	438	680	399	419			
23	Non-Fleet	246	312	485	285	299	72	86	94
	Fleet	271	344	534	314	330			
24	Non-Fleet	266	338	524	307	322	78	93	102
	Fleet	293	372	577	338	355			

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PRIVATE PASSENGER TYPES

	Bodily Injury Limit			Property Damage Limit		Medical Payments Limit		
	30/60	50/100	100/300	25	50	500	1000	2000
Territory								
11	167	207	287	249	259	16	21	24
12	243	301	418	362	376	24	30	35
13	194	241	334	288	300	19	24	28
14	155	192	267	231	240	15	19	22
15	173	215	298	257	267	17	22	25
16	187	232	322	278	289	18	23	27
17	219	272	377	325	338	21	27	31
18	172	213	296	256	266	17	22	24
19	164	203	282	243	253	16	21	23
20	204	253	351	303	315	20	26	29
21	187	232	322	277	288	18	23	27
22	178	221	306	265	276	17	22	25
23	174	216	299	259	269	17	22	25
24	164	203	282	243	253	16	21	23

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TAXIS AND LIMOUSINES

Territory	Class	Bodily Injury Limit			Property Damage Limit		Medical Payments Limit		
		30/60	50/100	100/300	25	50	500	1000	2000
11	Non-Fleet	1702	2110	2927	1367	1422	313	368	420
	Fleet	1872	2321	3220	1504	1564			
12	Non-Fleet	3124	3874	5373	2509	2609	575	675	772
	Fleet	3436	4261	5910	2760	2870			
13	Non-Fleet	2191	2717	3769	1760	1830	403	473	541
	Fleet	2410	2988	4145	1936	2013			
14	Non-Fleet	2108	2614	3626	1698	1766	388	455	521
	Fleet	2319	2876	3989	1868	1943			
15	Non-Fleet	1727	2141	2970	1389	1445	318	373	427
	Fleet	1900	2356	3268	1528	1589			
16	Non-Fleet	2419	3000	4161	1940	2018	445	523	597
	Fleet	2661	3300	4577	2134	2219			
17	Non-Fleet	1930	2393	3320	1552	1614	355	417	477
	Fleet	2123	2633	3652	1707	1775			
18	Non-Fleet	1930	2393	3320	1552	1614	355	417	477
	Fleet	2123	2633	3652	1707	1775			
19	Non-Fleet	1581	1960	2719	1270	1321	291	341	391
	Fleet	1739	2156	2991	1397	1453			
20	Non-Fleet	2280	2827	3922	1830	1903	420	492	563
	Fleet	2508	3110	4314	2013	2094			
21	Non-Fleet	2007	2489	3452	1610	1674	369	434	496
	Fleet	2208	2738	3798	1771	1842			
22	Non-Fleet	1994	2473	3430	1601	1665	367	431	493
	Fleet	2193	2719	3772	1761	1831			
23	Non-Fleet	1562	1937	2687	1257	1307	287	337	386
	Fleet	1718	2130	2955	1383	1438			
24	Non-Fleet	1689	2094	2905	1354	1408	311	365	417
	Fleet	1858	2304	3196	1489	1549			

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SCHOOL AND CHURCH BUSES

Territory	Class	Bodily Injury Limit			Property Damage Limit		Medical Payments Limit		
		30/60	50/100	100/300	25	50	500	1000	2000
11	Non-Fleet	209	259	359	183	190	47	56	64
	Fleet	230	285	396	201	209			
12	Non-Fleet	384	476	660	336	349	86	102	118
	Fleet	422	523	726	370	385			
13	Non-Fleet	269	334	463	235	244	61	72	82
	Fleet	296	367	509	259	269			
14	Non-Fleet	259	321	445	227	236	58	69	79
	Fleet	285	353	490	250	260			
15	Non-Fleet	212	263	365	186	193	48	56	65
	Fleet	233	289	401	205	213			
16	Non-Fleet	297	368	511	260	270	67	79	91
	Fleet	327	405	562	286	297			
17	Non-Fleet	237	294	408	208	216	53	63	73
	Fleet	261	324	449	229	238			
18	Non-Fleet	237	294	408	208	216	53	63	73
	Fleet	261	324	449	229	238			
19	Non-Fleet	194	241	334	170	177	44	52	59
	Fleet	213	264	366	187	194			
20	Non-Fleet	280	347	482	245	255	63	74	86
	Fleet	308	382	530	270	281			
21	Non-Fleet	246	305	423	215	224	55	65	75
	Fleet	271	336	466	237	246			
22	Non-Fleet	245	304	421	214	223	55	65	75
	Fleet	270	335	464	235	244			
23	Non-Fleet	192	238	330	168	175	43	51	59
	Fleet	211	262	363	185	192			
24	Non-Fleet	207	257	356	181	188	47	55	63
	Fleet	228	283	392	199	207			

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ALL OTHER BUSES

Territory	Class	Bodily Injury Limit			Property Damage Limit		Medical Payments Limit		
		30/60	50/100	100/300	25	50	500	1000	2000
11	Non-Fleet	1359	1685	2337	760	790	181	211	238
	Fleet	1495	1854	2571	836	869			
12	Non-Fleet	2494	3093	4290	1394	1450	332	387	436
	Fleet	2743	3401	4718	1533	1594			
13	Non-Fleet	1749	2169	3008	978	1017	233	271	306
	Fleet	1924	2386	3309	1076	1119			
14	Non-Fleet	1683	2087	2895	943	981	224	261	295
	Fleet	1851	2295	3184	1037	1078			
15	Non-Fleet	1379	1710	2372	772	803	183	214	241
	Fleet	1517	1881	2609	849	883			
16	Non-Fleet	1932	2396	3323	1078	1121	257	299	338
	Fleet	2125	2635	3655	1186	1233			
17	Non-Fleet	1541	1911	2651	862	896	205	239	270
	Fleet	1695	2102	2915	948	986			
18	Non-Fleet	1541	1911	2651	862	896	205	239	270
	Fleet	1695	2102	2915	948	986			
19	Non-Fleet	1262	1565	2171	706	734	168	196	221
	Fleet	1388	1721	2387	777	808			
20	Non-Fleet	1820	2257	3130	1017	1058	242	282	319
	Fleet	2002	2482	3443	1119	1164			
21	Non-Fleet	1602	1986	2755	894	930	213	248	280
	Fleet	1762	2185	3031	983	1022			
22	Non-Fleet	1592	1974	2738	889	925	212	247	279
	Fleet	1751	2171	3012	978	1017			
23	Non-Fleet	1247	1546	2145	698	726	166	193	218
	Fleet	1372	1701	2360	768	799			
24	Non-Fleet	1349	1673	2320	752	782	179	209	236
	Fleet	1484	1840	2552	827	860			

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VAN POOLS

Territory	Class	Bodily Injury Limit			Property Damage Limit		Medical Payments Limit		
		30/60	50/100	100/300	25	50	500	1000	2000
11	Non-Fleet	220	273	378	254	264	64	77	84
	Fleet	242	300	416	279	290			
12	Non-Fleet	403	500	693	467	486	118	141	155
	Fleet	443	549	762	514	535			
13	Non-Fleet	283	351	487	327	340	83	99	109
	Fleet	311	386	535	360	374			
14	Non-Fleet	272	337	468	316	329	79	95	104
	Fleet	299	371	514	348	362			
15	Non-Fleet	223	277	384	258	268	65	78	86
	Fleet	245	304	421	284	295			
16	Non-Fleet	312	387	537	361	375	91	109	120
	Fleet	343	425	590	397	413			
17	Non-Fleet	249	309	428	289	301	73	87	96
	Fleet	274	340	471	318	331			
18	Non-Fleet	249	309	428	289	301	73	87	96
	Fleet	274	340	471	318	331			
19	Non-Fleet	204	253	351	236	245	60	71	78
	Fleet	224	278	385	260	270			
20	Non-Fleet	294	365	506	340	354	86	103	113
	Fleet	323	401	556	374	389			
21	Non-Fleet	259	321	445	299	311	76	91	99
	Fleet	285	353	490	329	342			
22	Non-Fleet	257	319	442	298	310	75	90	99
	Fleet	283	351	487	328	341			
23	Non-Fleet	202	250	347	234	243	59	71	78
	Fleet	222	275	382	257	267			
24	Non-Fleet	218	270	375	252	262	64	76	84
	Fleet	240	298	413	277	288			

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AUTO DEALERS

Territory	Class	Bodily Injury Limit			Property Damage Limit	
		30/60	50/100	100/300	25	50
11	Dealers	458	568	788	481	500
12	Dealers	705	874	1213	741	771
13	Dealers	518	642	891	545	567
14	Dealers	515	639	886	542	564
15	Dealers	459	569	789	483	502
16	Dealers	630	781	1084	663	690
17	Dealers	490	608	843	515	536
18	Dealers	523	649	900	550	572
19	Dealers	375	465	645	394	410
20	Dealers	547	678	941	575	598
21	Dealers	544	675	936	572	595
22	Dealers	497	616	855	523	544
23	Dealers	402	498	691	423	440
24	Dealers	403	500	693	424	441

Zone	Liability Non Fleet	Zone	Liability Non Fleet	Zone	Liability Non Fleet	Zone	Liability Non Fleet
01 Atlanta	1687 BI 1549 PD 326 MP **201	13 Houston	1689 BI 1550 PD 326 MP **213	25 New Orleans	1709 BI 1568 PD 330 MP **225	37 Tulsa	1689 BI 1550 PD 326 MP **237
02 Balt.- Wash.	1663 BI 1527 PD 321 MP **202	14 Indian- apolis	1463 BI 1342 PD 282 MP **214	26 N.Y. City	1663 BI 1527 PD 321 MP **226	40 Pacific	1934 BI 1775 PD 373 MP **240
03 Boston	1778 BI 1632 PD 343 MP **203	15 Jackson- ville	1687 BI 1549 PD 326 MP **215	27 Okla.- City	1689 BI 1550 PD 326 MP **227	41 Mountain	2145 BI 1970 PD 414 MP **241
04 Buffalo	1663 BI 1527 PD 321 MP **204	16 Kansas City	1739 BI 1597 PD 336 MP **216	28 Omaha	1739 BI 1597 PD 336 MP **228	42 Midwest	1785 BI 1639 PD 345 MP **242
05 Char- lotte	1687 BI 1549 PD 326 MP **205	17 Little Rock	1689 BI 1550 PD 326 MP **217	29 Phoenix	2090 BI 1919 PD 403 MP **229	43 South- west	1734 BI 1591 PD 335 MP **243
06 Chicago	1463 BI 1342 PD 282 MP **206	18 Los Angeles	1885 BI 1730 PD 364 MP **218	30 Phila- delphia	1663 BI 1527 PD 321 MP **230	44 North- Central	1502 BI 1378 PD 290 MP **244
07 Cincin- nati	1463 BI 1342 PD 282 MP **207	19 Louis- ville	1630 BI 1496 PD 315 MP **219	31 Pitts- burgh	1663 BI 1527 PD 321 MP **231	45 Mideast	1673 BI 1536 PD 323 MP **245
08 Cleve- land	1463 BI 1342 PD 282 MP **208	20 Memphis	1630 BI 1496 PD 315 MP **220	32 Portland	1885 BI 1730 PD 364 MP **232	46 Gulf	1754 BI 1610 PD 339 MP **246
09 Dallas Ft. Worth	1689 BI 1550 PD 326 MP **209	21 Miami	1687 BI 1549 PD 326 MP **221	33 Richmond	1687 BI 1549 PD 326 MP **233	47 South- east	1732 BI 1589 PD 334 MP **247
10 Denver	2090 BI 1919 PD 403 MP **210	22 Mil- waukee	1739 BI 1597 PD 336 MP **222	34 St. Louis	1739 BI 1597 PD 336 MP **234	48 Eastern	1707 BI 1567 PD 329 MP **248
11 Detroit	1463 BI 1342 PD 282 MP **211	23 Minn.- St. Paul	1739 BI 1597 PD 336 MP **223	35 Salt Lake City	2090 BI 1919 PD 403 MP **235	49 New England	1825 BI 1675 PD 352 MP **249
12 Hart- ford	1778 BI 1632 PD 343 MP **212	24 Nash- ville	1630 BI 1496 PD 315 MP **224	36 San Francisco	1885 BI 1730 PD 364 MP **236		

Zone	Liability Non Fleet	Zone	Liability Non Fleet	Zone	Liability Non Fleet	Zone	Liability Non Fleet
01 Atlanta	1732 BI 1589 PD 334 MP **901	13 Houston	1734 BI 1591 PD 335 MP **913	25 New Orleans	1754 BI 1610 PD 339 MP **925	37 Tulsa	1734 BI 1591 PD 335 MP **937
02 Balt.- Wash.	1707 BI 1567 PD 329 MP **902	14 Indian- apolis	1502 BI 1378 PD 290 MP **914	26 N.Y. City	1707 BI 1567 PD 329 MP **926	40 Pacific	1984 BI 1821 PD 383 MP **940
03 Boston	1825 BI 1675 PD 352 MP **903	15 Jackson- ville	1732 BI 1589 PD 334 MP **915	27 Okla.- City	1734 BI 1591 PD 335 MP **927	41 Mountain	2200 BI 2020 PD 425 MP **941
04 Buffalo	1707 BI 1567 PD 329 MP **904	16 Kansas City	1785 BI 1639 PD 345 MP **916	28 Omaha	1785 BI 1639 PD 345 MP **928	42 Midwest	1831 BI 1681 PD 353 MP **942
05 Char- lotte	1732 BI 1589 PD 334 MP **905	17 Little Rock	1734 BI 1591 PD 335 MP **917	29 Phoenix	2145 BI 1970 PD 414 MP **929	43 South- west	1778 BI 1632 PD 343 MP **943
06 Chicago	1502 BI 1378 PD 290 MP **906	18 Los Angeles	1934 BI 1775 PD 373 MP **918	30 Phila- delphia	1707 BI 1567 PD 329 MP **930	44 North- Central	1540 BI 1413 PD 297 MP **944
07 Cincin- nati	1502 BI 1378 PD 290 MP **907	19 Louis- ville	1673 BI 1536 PD 323 MP **919	31 Pitts- burgh	1707 BI 1567 PD 329 MP **931	45 Mideast	1716 BI 1575 PD 331 MP **945
08 Cleve- land	1502 BI 1378 PD 290 MP **908	20 Memphis	1673 BI 1536 PD 323 MP **920	32 Portland	1934 BI 1775 PD 373 MP **932	46 Gulf	1799 BI 1651 PD 347 MP **946
09 Dallas Ft. Worth	1734 BI 1591 PD 335 MP **909	21 Miami	1732 BI 1589 PD 334 MP **921	33 Richmond	1732 BI 1589 PD 334 MP **933	47 South- east	1776 BI 1630 PD 343 MP **947
10 Denver	2145 BI 1970 PD 414 MP **910	22 Mil- waukee	1785 BI 1639 PD 345 MP **922	34 St. Louis	1785 BI 1639 PD 345 MP **934	48 Eastern	1751 BI 1607 PD 338 MP **948
11 Detroit	1502 BI 1378 PD 290 MP **911	23 Minn.- St. Paul	1785 BI 1639 PD 345 MP **923	35 Salt Lake City	2145 BI 1970 PD 414 MP **935	49 New England	1872 BI 1718 PD 361 MP **949
12 Hart- ford	1825 BI 1675 PD 352 MP **912	24 Nash- ville	1673 BI 1536 PD 323 MP **924	36 San Francisco	1934 BI 1775 PD 373 MP **936		

North Carolina Reinsurance Facility
Increased Limits Factors for Various Tables
BI factors effective April 1, 2022

<u>Coverage Limits</u>	<u>Light and Medium</u>	<u>Heavy</u>	<u>Extra Heavy</u>	<u>Zone Rated</u>	<u>All Other</u>	<u>Limit Code</u>
\$ 100,000	1.36	1.46	1.57	1.79	1.37	52
\$ 200,000	1.78	2.01	2.11	2.71	1.79	57
\$ 300,000	2.09	2.36	2.57	3.39	2.09	64
\$ 400,000	2.29	2.69	2.93	3.96	2.33	68
\$ 500,000	2.48	2.93	3.21	4.45	2.55	68
\$ 600,000	2.67	3.14	3.49	4.85	2.72	73
\$ 700,000	2.82	3.35	3.74	5.25	2.88	73
\$ 800,000	2.96	3.56	3.98	5.62	3.04	73
\$ 900,000	3.09	3.74	4.20	5.97	3.17	73
\$ 1,000,000	3.21	3.91	4.42	6.31	3.29	73
\$ 1,100,000	3.31	4.06	4.61	6.61	3.39	74
\$ 1,200,000	3.41	4.21	4.79	6.87	3.49	74
\$ 1,300,000	3.50	4.35	4.97	7.13	3.58	74
\$ 1,400,000	3.59	4.49	5.13	7.38	3.67	74
\$ 1,500,000	3.68	4.62	5.28	7.63	3.76	74
\$ 1,600,000	3.77	4.75	5.43	7.88	3.85	75
\$ 1,700,000	3.86	4.88	5.58	8.13	3.94	75
\$ 1,800,000	3.95	5.00	5.73	8.37	4.03	75
\$ 1,900,000	4.04	5.11	5.87	8.59	4.12	75
\$ 2,000,000	4.12	5.22	6.01	8.79	4.20	75
\$ 2,100,000	4.18	5.33	6.15	8.99	4.28	76
\$ 2,200,000	4.24	5.44	6.29	9.19	4.36	76
\$ 2,300,000	4.30	5.55	6.43	9.39	4.44	76
\$ 2,400,000	4.36	5.65	6.56	9.58	4.51	76
\$ 2,500,000	4.42	5.75	6.69	9.77	4.58	76
\$ 2,600,000	4.48	5.85	6.82	9.96	4.65	77
\$ 2,700,000	4.54	5.94	6.95	10.15	4.72	77
\$ 2,800,000	4.60	6.02	7.07	10.33	4.79	77
\$ 2,900,000	4.66	6.10	7.18	10.51	4.85	77
\$ 3,000,000	4.72	6.18	7.29	10.68	4.91	77
\$ 3,100,000	4.78	6.26	7.40	10.84	4.97	79
\$ 3,200,000	4.84	6.34	7.51	11.00	5.03	79
\$ 3,300,000	4.89	6.42	7.62	11.16	5.09	79
\$ 3,400,000	4.94	6.50	7.72	11.32	5.15	79
\$ 3,500,000	4.99	6.58	7.82	11.47	5.21	79
\$ 3,600,000	5.04	6.65	7.92	11.62	5.26	79
\$ 3,700,000	5.09	6.72	8.02	11.76	5.31	79
\$ 3,800,000	5.14	6.79	8.12	11.90	5.36	79
\$ 3,900,000	5.19	6.86	8.22	12.04	5.41	79
\$ 4,000,000	5.24	6.93	8.31	12.18	5.45	79
\$ 4,100,000	5.29	7.00	8.40	12.32	5.49	79
\$ 4,200,000	5.34	7.07	8.49	12.46	5.53	79
\$ 4,300,000	5.39	7.14	8.57	12.60	5.57	79
\$ 4,400,000	5.44	7.21	8.65	12.74	5.61	79
\$ 4,500,000	5.49	7.28	8.73	12.88	5.65	79
\$ 4,600,000	5.53	7.35	8.80	13.01	5.69	79
\$ 4,700,000	5.57	7.42	8.87	13.14	5.73	79
\$ 4,800,000	5.61	7.49	8.94	13.27	5.77	79
\$ 4,900,000	5.65	7.56	9.01	13.40	5.81	79
\$ 5,000,000	5.68	7.63	9.08	13.52	5.84	79

North Carolina Reinsurance Facility
Increased Limits Factors for Various Tables
PD factors effective April 1, 2022

<u>Coverage Limits</u>	<u>Light and Medium</u>	<u>Heavy</u>	<u>Extra Heavy</u>	<u>Zone Rated</u>	<u>All Other</u>	<u>Limit Code</u>
\$ 100,000	1.10	1.10	1.10	1.15	1.10	10
\$ 200,000	1.13	1.13	1.13	1.20	1.13	12
\$ 300,000	1.15	1.15	1.15	1.25	1.15	14
\$ 400,000	1.16	1.17	1.16	1.28	1.16	15
\$ 500,000	1.17	1.18	1.17	1.30	1.17	16
\$ 600,000	1.18	1.18	1.18	1.31	1.18	17
\$ 700,000	1.19	1.19	1.19	1.32	1.19	17
\$ 800,000	1.19	1.20	1.20	1.33	1.20	18
\$ 900,000	1.20	1.20	1.20	1.34	1.20	18
\$ 1,000,000	1.20	1.21	1.21	1.36	1.20	18
\$ 1,100,000	1.20	1.22	1.22	1.38	1.21	19
\$ 1,200,000	1.21	1.22	1.22	1.39	1.21	19
\$ 1,300,000	1.22	1.23	1.23	1.40	1.21	19
\$ 1,400,000	1.22	1.23	1.24	1.41	1.22	19
\$ 1,500,000	1.22	1.23	1.25	1.42	1.22	19
\$ 1,600,000	1.22	1.24	1.25	1.43	1.22	20
\$ 1,700,000	1.22	1.24	1.25	1.44	1.22	20
\$ 1,800,000	1.23	1.24	1.26	1.45	1.22	20
\$ 1,900,000	1.23	1.25	1.27	1.46	1.23	20
\$ 2,000,000	1.23	1.25	1.28	1.46	1.24	20
\$ 2,100,000	1.24	1.25	1.28	1.47	1.24	21
\$ 2,200,000	1.24	1.25	1.28	1.47	1.24	21
\$ 2,300,000	1.24	1.26	1.29	1.48	1.25	21
\$ 2,400,000	1.24	1.26	1.30	1.48	1.25	21
\$ 2,500,000	1.24	1.27	1.30	1.48	1.25	21
\$ 2,600,000	1.25	1.27	1.30	1.49	1.25	22
\$ 2,700,000	1.25	1.27	1.30	1.49	1.25	22
\$ 2,800,000	1.25	1.27	1.30	1.49	1.25	22
\$ 2,900,000	1.25	1.27	1.30	1.50	1.25	22
\$ 3,000,000	1.25	1.27	1.31	1.50	1.25	22
\$ 3,100,000	1.25	1.27	1.31	1.50	1.25	23
\$ 3,200,000	1.25	1.27	1.31	1.51	1.25	23
\$ 3,300,000	1.25	1.27	1.31	1.51	1.25	23
\$ 3,400,000	1.25	1.27	1.31	1.51	1.25	23
\$ 3,500,000	1.26	1.28	1.32	1.51	1.26	23
\$ 3,600,000	1.26	1.28	1.32	1.51	1.26	23
\$ 3,700,000	1.26	1.28	1.32	1.51	1.26	23
\$ 3,800,000	1.26	1.28	1.32	1.52	1.26	23
\$ 3,900,000	1.26	1.28	1.32	1.52	1.26	23
\$ 4,000,000	1.26	1.29	1.33	1.52	1.26	23
\$ 4,100,000	1.26	1.29	1.33	1.53	1.26	23
\$ 4,200,000	1.26	1.29	1.33	1.53	1.26	23
\$ 4,300,000	1.26	1.29	1.33	1.53	1.26	23
\$ 4,400,000	1.26	1.29	1.33	1.54	1.26	23
\$ 4,500,000	1.27	1.30	1.33	1.54	1.27	23
\$ 4,600,000	1.27	1.30	1.33	1.54	1.27	23
\$ 4,700,000	1.27	1.30	1.33	1.54	1.27	23
\$ 4,800,000	1.27	1.30	1.33	1.54	1.27	23
\$ 4,900,000	1.27	1.30	1.33	1.54	1.27	23
\$ 5,000,000	1.27	1.30	1.33	1.54	1.27	23

North Carolina Reinsurance Facility
Increased Limits Factors effective April 1, 2022

Bodily Injury

<u>Policy Limit</u>	<u>Light and Medium</u>	<u>Heavy</u>	<u>Extra Heavy</u>	<u>Zone Rated</u>	<u>All Other</u>	<u>Limit Code</u>
85,000	1.27	1.35	1.38	1.60	1.27	52
350,000	2.19	2.55	2.75	3.71	2.21	68
450,000	2.39	2.81	3.07	4.21	2.44	68

Property Damage

<u>Policy Limit</u>	<u>Light and Medium</u>	<u>Heavy</u>	<u>Extra Heavy</u>	<u>Zone Rated</u>	<u>All Other</u>	<u>Limit Code</u>
85,000	1.09	1.09	1.09	1.14	1.09	10
350,000	1.15	1.15	1.15	1.26	1.15	15
450,000	1.17	1.17	1.17	1.29	1.17	16