



May 10, 2022

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 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.

Enclosed is Exhibit 1, which sets forth the revised basic limits rates 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 October 1, 2022** in accordance with the following Rule of Application:

These changes are applicable to all policies becoming effective on or after October 1, 2022. No policy effective prior to October 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 October 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(I) 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](mailto:tfb@ncrb.org).

Sincerely,

Thomas F. Burns

Director, Auto Operations

North Carolina Reinsurance Facility

TFB:lad

Attachment

RF-22-5

North Carolina Reinsurance Facility  
Commercial Automobile Manual

Commercial Automobile Liability Rates

**LIGHT AND MEDIUM TRUCKS**

(State Code 32)

Territory	Class	Bodily Injury Limit			Property Damage Limit		Medical Payments Limit		
		30/60	50/100	100/300	25	50	500	1000	2000
111	Non-Fleet	291	349	492	336	353	85	102	112
	Fleet	320	384	541	370	389			
112	Non-Fleet	534	641	902	617	648	156	187	205
	Fleet	587	704	992	679	713			
113	Non-Fleet	374	449	632	432	454	109	131	144
	Fleet	411	493	695	475	499			
114	Non-Fleet	360	432	608	417	438	105	126	138
	Fleet	396	475	669	459	482			
115	Non-Fleet	295	354	499	341	358	86	103	113
	Fleet	325	390	549	375	394			
116	Non-Fleet	413	496	698	477	501	121	145	159
	Fleet	454	545	767	525	551			
117	Non-Fleet	330	396	558	381	400	96	116	127
	Fleet	363	436	613	419	440			
118	Non-Fleet	330	396	558	381	400	96	116	127
	Fleet	363	436	613	419	440			
119	Non-Fleet	270	324	456	312	328	79	95	104
	Fleet	297	356	502	343	360			
120	Non-Fleet	389	467	657	450	473	114	136	149
	Fleet	428	514	723	495	520			
121	Non-Fleet	342	410	578	396	416	100	120	131
	Fleet	376	451	635	436	458			
122	Non-Fleet	340	408	575	394	414	99	119	131
	Fleet	374	449	632	433	455			
123	Non-Fleet	267	320	451	309	324	78	93	103
	Fleet	294	353	497	340	357			
124	Non-Fleet	288	346	487	333	350	84	101	111
	Fleet	317	380	536	366	384			

HIRED CAR	Bodily Injury 30/60	Property Damage 25
All Territories	\$0.47	\$0.60

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**HEAVY TRUCKS AND TRUCK TRACTORS**

(State Code 32)

Territory	Class	Bodily Injury Limit			Property Damage Limit		Medical Payments Limit		
		30/60	50/100	100/300	25	50	500	1000	2000
111	Non-Fleet	291	361	530	336	353	85	102	112
	Fleet	320	397	582	370	389			
112	Non-Fleet	534	662	972	617	648	156	187	205
	Fleet	587	728	1068	679	713			
113	Non-Fleet	374	464	681	432	454	109	131	144
	Fleet	411	510	748	475	499			
114	Non-Fleet	360	446	655	417	438	105	126	138
	Fleet	396	491	721	459	482			
115	Non-Fleet	295	366	537	341	358	86	103	113
	Fleet	325	403	592	375	394			
116	Non-Fleet	413	512	752	477	501	121	145	159
	Fleet	454	563	826	525	551			
117	Non-Fleet	330	409	601	381	400	96	116	127
	Fleet	363	450	661	419	440			
118	Non-Fleet	330	409	601	381	400	96	116	127
	Fleet	363	450	661	419	440			
119	Non-Fleet	270	335	491	312	328	79	95	104
	Fleet	297	368	541	343	360			
120	Non-Fleet	389	482	708	450	473	114	136	149
	Fleet	428	531	779	495	520			
121	Non-Fleet	342	424	622	396	416	100	120	131
	Fleet	376	466	684	436	458			
122	Non-Fleet	340	422	619	394	414	99	119	131
	Fleet	374	464	681	433	455			
123	Non-Fleet	267	331	486	309	324	78	93	103
	Fleet	294	365	535	340	357			
124	Non-Fleet	288	357	524	333	350	84	101	111
	Fleet	317	393	577	366	384			

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

(State Code 32)

Territory	Class	Bodily Injury Limit			Property Damage Limit		Medical Payments Limit		
		30/60	50/100	100/300	25	50	500	1000	2000
111	Non-Fleet	291	370	573	336	353	85	102	112
	Fleet	320	406	630	370	389			
112	Non-Fleet	534	678	1052	617	648	156	187	205
	Fleet	587	745	1156	679	713			
113	Non-Fleet	374	475	737	432	454	109	131	144
	Fleet	411	522	810	475	499			
114	Non-Fleet	360	457	709	417	438	105	126	138
	Fleet	396	503	780	459	482			
115	Non-Fleet	295	375	581	341	358	86	103	113
	Fleet	325	413	640	375	394			
116	Non-Fleet	413	525	814	477	501	121	145	159
	Fleet	454	577	894	525	551			
117	Non-Fleet	330	419	650	381	400	96	116	127
	Fleet	363	461	715	419	440			
118	Non-Fleet	330	419	650	381	400	96	116	127
	Fleet	363	461	715	419	440			
119	Non-Fleet	270	343	532	312	328	79	95	104
	Fleet	297	377	585	343	360			
120	Non-Fleet	389	494	766	450	473	114	136	149
	Fleet	428	544	843	495	520			
121	Non-Fleet	342	434	674	396	416	100	120	131
	Fleet	376	478	741	436	458			
122	Non-Fleet	340	432	670	394	414	99	119	131
	Fleet	374	475	737	433	455			
123	Non-Fleet	267	339	526	309	324	78	93	103
	Fleet	294	373	579	340	357			
124	Non-Fleet	288	366	567	333	350	84	101	111
	Fleet	317	403	624	366	384			

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**PRIVATE PASSENGER TYPES**

(State Code 32)

	Bodily Injury Limit			Property Damage Limit		Medical Payments Limit		
	30/60	50/100	100/300	25	50	500	1000	2000
<b>Territory</b>								
111	338	419	581	383	398	33	42	48
112	491	609	845	556	578	48	61	70
113	390	484	671	442	460	38	49	55
114	313	388	538	355	369	30	39	44
115	349	433	600	396	412	34	44	50
116	378	469	650	428	445	37	47	54
117	441	547	759	499	519	43	55	63
118	348	432	599	394	410	34	44	49
119	330	409	568	374	389	32	41	47
120	411	510	707	466	485	40	51	58
121	376	466	647	426	443	36	47	53
122	360	446	619	407	423	35	45	51
123	352	436	605	399	415	34	44	50
124	330	409	568	374	389	32	41	47

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**TAXIS AND LIMOUSINES**

(State Code 32)

Territory	Class	Bodily Injury Limit			Property Damage Limit		Medical Payments Limit		
		30/60	50/100	100/300	25	50	500	1000	2000
111	Non-Fleet	1848	2292	3179	1482	1541	340	399	456
	Fleet	2033	2521	3497	1630	1695			
112	Non-Fleet	3391	4205	5833	2721	2830	624	732	838
	Fleet	3730	4625	6416	2993	3113			
113	Non-Fleet	2375	2945	4085	1905	1981	437	513	587
	Fleet	2613	3240	4494	2096	2180			
114	Non-Fleet	2286	2835	3932	1839	1913	421	494	565
	Fleet	2515	3119	4326	2023	2104			
115	Non-Fleet	1873	2323	3222	1504	1564	345	405	463
	Fleet	2060	2554	3543	1654	1720			
116	Non-Fleet	2623	3253	4512	2104	2188	483	567	648
	Fleet	2885	3577	4962	2314	2407			
117	Non-Fleet	2096	2599	3605	1680	1747	386	453	518
	Fleet	2306	2859	3966	1848	1922			
118	Non-Fleet	2096	2599	3605	1680	1747	386	453	518
	Fleet	2306	2859	3966	1848	1922			
119	Non-Fleet	1715	2127	2950	1376	1431	316	370	424
	Fleet	1887	2340	3246	1514	1575			
120	Non-Fleet	2470	3063	4248	1985	2064	454	534	610
	Fleet	2717	3369	4673	2184	2271			
121	Non-Fleet	2172	2693	3736	1746	1816	400	469	536
	Fleet	2389	2962	4109	1921	1998			
122	Non-Fleet	2159	2677	3713	1738	1808	397	466	533
	Fleet	2375	2945	4085	1912	1988			
123	Non-Fleet	1695	2102	2915	1363	1418	312	366	419
	Fleet	1865	2313	3208	1499	1559			
124	Non-Fleet	1829	2268	3146	1469	1528	337	395	452
	Fleet	2012	2495	3461	1616	1681			

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**SCHOOL AND CHURCH BUSES**

(State Code 32)

Territory	Class	Bodily Injury Limit			Property Damage Limit		Medical Payments Limit		
		30/60	50/100	100/300	25	50	500	1000	2000
111	Non-Fleet	227	281	390	198	206	51	60	69
	Fleet	250	310	430	218	227			
112	Non-Fleet	417	517	717	364	379	94	111	128
	Fleet	459	569	789	400	416			
113	Non-Fleet	292	362	502	255	265	66	78	89
	Fleet	321	398	552	281	292			
114	Non-Fleet	281	348	483	246	256	63	75	86
	Fleet	309	383	531	271	282			
115	Non-Fleet	230	285	396	201	209	52	61	70
	Fleet	253	314	435	221	230			
116	Non-Fleet	322	399	554	281	292	72	86	99
	Fleet	354	439	609	309	321			
117	Non-Fleet	257	319	442	225	234	58	68	79
	Fleet	283	351	487	248	258			
118	Non-Fleet	257	319	442	225	234	58	68	79
	Fleet	283	351	487	248	258			
119	Non-Fleet	211	262	363	184	191	47	56	65
	Fleet	232	288	399	202	210			
120	Non-Fleet	303	376	521	266	277	68	81	93
	Fleet	333	413	573	293	305			
121	Non-Fleet	267	331	459	234	243	60	71	82
	Fleet	294	365	506	257	267			
122	Non-Fleet	265	329	456	232	241	60	70	81
	Fleet	292	362	502	255	265			
123	Non-Fleet	208	258	358	182	189	47	55	64
	Fleet	229	284	394	200	208			
124	Non-Fleet	225	279	387	196	204	51	60	69
	Fleet	248	308	427	216	225			



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**ALL OTHER BUSES**

(State Code 32)

Territory	Class	Bodily Injury Limit			Property Damage Limit		Medical Payments Limit		
		30/60	50/100	100/300	25	50	500	1000	2000
111	Non-Fleet	1475	1829	2537	823	856	196	229	258
	Fleet	1623	2013	2792	905	941			
112	Non-Fleet	2707	3357	4656	1512	1572	360	420	474
	Fleet	2978	3693	5122	1663	1730			
113	Non-Fleet	1896	2351	3261	1058	1100	252	294	332
	Fleet	2086	2587	3588	1164	1211			
114	Non-Fleet	1825	2263	3139	1022	1063	243	283	319
	Fleet	2008	2490	3454	1124	1169			
115	Non-Fleet	1496	1855	2573	835	868	199	232	262
	Fleet	1646	2041	2831	919	956			
116	Non-Fleet	2094	2597	3602	1169	1216	279	325	366
	Fleet	2303	2856	3961	1286	1337			
117	Non-Fleet	1673	2075	2878	933	970	223	259	293
	Fleet	1840	2282	3165	1026	1067			
118	Non-Fleet	1673	2075	2878	933	970	223	259	293
	Fleet	1840	2282	3165	1026	1067			
119	Non-Fleet	1369	1698	2355	764	795	182	212	240
	Fleet	1506	1867	2590	840	874			
120	Non-Fleet	1972	2445	3392	1103	1147	262	306	345
	Fleet	2169	2690	3731	1213	1262			
121	Non-Fleet	1734	2150	2982	970	1009	231	269	303
	Fleet	1907	2365	3280	1067	1110			
122	Non-Fleet	1724	2138	2965	965	1004	229	267	302
	Fleet	1896	2351	3261	1062	1104			
123	Non-Fleet	1354	1679	2329	757	787	180	210	237
	Fleet	1489	1846	2561	833	866			
124	Non-Fleet	1460	1810	2511	816	849	194	226	256
	Fleet	1606	1991	2762	898	934			

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**VAN POOLS**

(State Code 32)

Territory	Class	Bodily Injury Limit			Property Damage Limit		Medical Payments Limit		
		30/60	50/100	100/300	25	50	500	1000	2000
111	Non-Fleet	239	296	411	276	287	70	84	92
	Fleet	263	326	452	304	316			
112	Non-Fleet	438	543	753	506	526	128	153	168
	Fleet	482	598	829	557	579			
113	Non-Fleet	307	381	528	354	368	90	107	118
	Fleet	338	419	581	389	405			
114	Non-Fleet	295	366	507	342	356	86	103	113
	Fleet	325	403	559	376	391			
115	Non-Fleet	242	300	416	280	291	71	85	93
	Fleet	266	330	458	308	320			
116	Non-Fleet	339	420	583	391	407	99	119	130
	Fleet	373	463	642	430	447			
117	Non-Fleet	271	336	466	312	324	79	95	104
	Fleet	298	370	513	343	357			
118	Non-Fleet	271	336	466	312	324	79	95	104
	Fleet	298	370	513	343	357			
119	Non-Fleet	221	274	380	256	266	65	77	85
	Fleet	243	301	418	282	293			
120	Non-Fleet	319	396	549	369	384	93	112	122
	Fleet	351	435	604	406	422			
121	Non-Fleet	280	347	482	325	338	82	98	108
	Fleet	308	382	530	358	372			
122	Non-Fleet	279	346	480	323	336	81	98	107
	Fleet	307	381	528	355	369			
123	Non-Fleet	219	272	377	253	263	64	77	84
	Fleet	241	299	415	278	289			
124	Non-Fleet	236	293	406	273	284	69	83	91
	Fleet	260	322	447	300	312			

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**AUTO DEALERS**

(State Code 32)

		Bodily Injury Limit			Property Damage Limit	
		30/60	50/100	100/300	25	50
Territory	Class					
111	Dealers	533	661	917	545	567
112	Dealers	821	1018	1412	839	873
113	Dealers	604	749	1039	616	641
114	Dealers	600	744	1032	613	638
115	Dealers	535	663	920	546	568
116	Dealers	734	910	1262	750	780
117	Dealers	570	707	980	582	605
118	Dealers	609	755	1047	622	647
119	Dealers	436	541	750	446	464
120	Dealers	637	790	1096	651	677
121	Dealers	633	785	1089	647	673
122	Dealers	580	719	998	592	616
123	Dealers	468	580	805	478	497
124	Dealers	470	583	808	480	499

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

(State Code 32)

Zone	Liability Non Fleet		Zone	Liability Non Fleet		Zone	Liability Non Fleet		Zone	Liability Non Fleet	
01 Atlanta	1834	BI	13 Houston	1836	BI	25 New Orleans	1858	BI	37 Tulsa	1836	BI
	1615	PD		1617	PD		1636	PD		1617	PD
	354	MP		354	MP		359	MP		354	MP
	**201			**213			**225			**237	
02 Balt.- Wash.	1809	BI	14 Indian- apolis	1590	BI	26 N.Y. City	1809	BI	40 Pacific	2103	BI
	1592	PD		1400	PD		1592	PD		1852	PD
	349	MP		307	MP		349	MP		406	MP
	**202			**214			**226			**240	
03 Boston	1933	BI	15 Jackson- ville	1834	BI	27 Okla.- City	1836	BI	41 Mountain	2333	BI
	1702	PD		1615	PD		1617	PD		2053	PD
	373	MP		354	MP		354	MP		450	MP
	**203			**215			**227			**241	
04 Buffalo	1809	BI	16 Kansas City	1891	BI	28 Omaha	1891	BI	42 Midwest	1941	BI
	1592	PD		1665	PD		1665	PD		1709	PD
	349	MP		365	MP		365	MP		375	MP
	**204			**216			**228			**242	
05 Char- lotte	1834	BI	17 Little Rock	1836	BI	29 Phoenix	2273	BI	43 South- west	1885	BI
	1615	PD		1617	PD		2001	PD		1659	PD
	354	MP		354	MP		439	MP		364	MP
	**205			**217			**229			**243	
06 Chicago	1590	BI	18 Los Angeles	2049	BI	30 Phila- delphia	1809	BI	44 North- Central	1632	BI
	1400	PD		1804	PD		1592	PD		1437	PD
	307	MP		395	MP		349	MP		315	MP
	**206			**218			**230			**244	
07 Cincin- nati	1590	BI	19 Louis- ville	1772	BI	31 Pitts- burgh	1809	BI	45 Mideast	1818	BI
	1400	PD		1560	PD		1592	PD		1601	PD
	307	MP		342	MP		349	MP		351	MP
	**207			**219			**231			**245	
08 Cleve- land	1590	BI	20 Memphis	1772	BI	32 Portland	2049	BI	46 Gulf	1907	BI
	1400	PD		1560	PD		1804	PD		1679	PD
	307	MP		342	MP		395	MP		368	MP
	**208			**220			**232			**246	
09 Dallas Ft. Worth	1836	BI	21 Miami	1834	BI	33 Richmond	1834	BI	47 South- east	1883	BI
	1617	PD		1615	PD		1615	PD		1658	PD
	354	MP		354	MP		354	MP		363	MP
	**209			**221			**233			**247	
10 Denver	2273	BI	22 Mil- waukee	1891	BI	34 St. Louis	1891	BI	48 Eastern	1856	BI
	2001	PD		1665	PD		1665	PD		1634	PD
	439	MP		365	MP		365	MP		358	MP
	**210			**222			**234			**248	
11 Detroit	1590	BI	23 Minn.- St. Paul	1891	BI	35 Salt Lake City	2273	BI	49 New England	1984	BI
	1400	PD		1665	PD		2001	PD		1747	PD
	307	MP		365	MP		439	MP		383	MP
	**211			**223			**235			**249	
12 Hart- ford	1933	BI	24 Nash- ville	1772	BI	36 San Francisco	2049	BI			
	1702	PD		1560	PD		1804	PD			
	373	MP		342	MP		395	MP			
	**212			**224			**236				

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

(State Code 32)

Zone	Liability Non Fleet		Zone	Liability Non Fleet		Zone	Liability Non Fleet		Zone	Liability Non Fleet	
01 Atlanta	1883	BI	13 Houston	1885	BI	25 New Orleans	1907	BI	37 Tulsa	1885	BI
	1658	PD		1659	PD		1679	PD		1659	PD
	363	MP		364	MP		368	MP		364	MP
	**901			**913			**925			**937	
02 Balt.- Wash.	1856	BI	14 Indian- apolis	1632	BI	26 N.Y. City	1856	BI	40 Pacific	2157	BI
	1634	PD		1437	PD		1634	PD		1899	PD
	358	MP		315	MP		358	MP		416	MP
	**902			**914			**926			**940	
03 Boston	1984	BI	15 Jackson- ville	1883	BI	27 Okla.- City	1885	BI	41 Mountain	2393	BI
	1747	PD		1658	PD		1659	PD		2106	PD
	383	MP		363	MP		364	MP		462	MP
	**903			**915			**927			**941	
04 Buffalo	1856	BI	16 Kansas City	1941	BI	28 Omaha	1941	BI	42 Midwest	1991	BI
	1634	PD		1709	PD		1709	PD		1753	PD
	358	MP		375	MP		375	MP		384	MP
	**904			**916			**928			**942	
05 Char- lotte	1883	BI	17 Little Rock	1885	BI	29 Phoenix	2333	BI	43 South- west	1933	BI
	1658	PD		1659	PD		2053	PD		1702	PD
	363	MP		364	MP		450	MP		373	MP
	**905			**917			**929			**943	
06 Chicago	1632	BI	18 Los Angeles	2103	BI	30 Phila- delphia	1856	BI	44 North- Central	1674	BI
	1437	PD		1852	PD		1634	PD		1474	PD
	315	MP		406	MP		358	MP		323	MP
	**906			**918			**930			**944	
07 Cincin- nati	1632	BI	19 Louis- ville	1818	BI	31 Pitts- burgh	1856	BI	45 Mideast	1865	BI
	1437	PD		1601	PD		1634	PD		1642	PD
	315	MP		351	MP		358	MP		360	MP
	**907			**919			**931			**945	
08 Cleve- land	1632	BI	20 Memphis	1818	BI	32 Portland	2103	BI	46 Gulf	1956	BI
	1437	PD		1601	PD		1852	PD		1722	PD
	315	MP		351	MP		406	MP		378	MP
	**908			**920			**932			**946	
09 Dallas Ft. Worth	1885	BI	21 Miami	1883	BI	33 Richmond	1883	BI	47 South- east	1931	BI
	1659	PD		1658	PD		1658	PD		1700	PD
	364	MP		363	MP		363	MP		373	MP
	**909			**921			**933			**947	
10 Denver	2333	BI	22 Mil- waukee	1941	BI	34 St. Louis	1941	BI	48 Eastern	1904	BI
	2053	PD		1709	PD		1709	PD		1676	PD
	450	MP		375	MP		375	MP		367	MP
	**910			**922			**934			**948	
11 Detroit	1632	BI	23 Minn.- St. Paul	1941	BI	35 Salt Lake City	2333	BI	49 New England	2035	BI
	1437	PD		1709	PD		2053	PD		1792	PD
	315	MP		375	MP		450	MP		393	MP
	**911			**923			**935			**949	
12 Hart- ford	1984	BI	24 Nash- ville	1818	BI	36 San Francisco	2103	BI			
	1747	PD		1601	PD		1852	PD			
	383	MP		351	MP		406	MP			
	**912			**924			**936				