



November 23, 2009

CIRCULAR LETTER TO ALL MEMBER COMPANIES

Re: Commercial Auto Policy Program
Rewrite of Commercial Auto Manual

The Commissioner of Insurance has approved on behalf of all member companies of the North Carolina Reinsurance Facility revisions to the Commercial Auto Manual. The Commercial Auto Manual applies only to commercial auto business ceded to the North Carolina Reinsurance Facility.

Please find attached a copy of the Manual revisions in an underlined and strike through version as well as an explanatory memorandum that addresses each revision.

The primary purpose of the revisions included in the Manual is to bring the Manual more in line with the Insurance Services Office Commercial Auto Manual.

The revised rates, classification plan revisions and basic limits factors revisions that were distributed by Circular Letter To All Member Companies dated October 26, 2009 will still become effective according to Rule of Application in that Circular.

These changes become effective in accordance with the following Rule of Application:

These changes is applicable to all new and renewal policies written on or after June 1, 2010.

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

Very truly yours,

F. Timothy Lucas

Automobile Manager

FTL:dms
RF-09-15

NORTH CAROLINA REINSURANCE FACILITY
COMMERCIAL AUTOMOBILE MANUAL

MEMBERSHIP OBLIGATIONS

~~There is created pursuant to Article 25A of Chapter 58 of the General Statutes of North Carolina a non-profit unincorporated legal entity to be known as the North Carolina Reinsurance Facility consisting of all insurers licensed to write and engaged in writing within this State motor vehicle insurance or any component thereof. Every such insurer, as a prerequisite to further engaging in writing such insurance in this State, shall be a member of the Facility and shall be bound by the provisions of said Article 25A, and the Plan of Operation and the Rules of Operation promulgated by the Board of Governors pursuant thereto. No company may withdraw from membership in the Facility unless it ceases to write motor insurance in this State or ceases to be licensed to write such insurance.~~

ELIGIBILITY

~~Insurance shall be available to any applicant who completes an application and who satisfies the requirements established in Article II of the Plan of Operation. All motor vehicles as defined under Article 1 of Chapter 20 of the General Statutes of North Carolina shall be eligible for insurance. Any policy that must be written by an insurer under the aforementioned conditions is eligible for cession.~~

~~Insurance shall be available to non-residents of the State who own a motor vehicle registered or principally garaged in this State. Non-residents who are members of the United States military forces and who own motor vehicles registered in other states, shall be eligible for cession provided they are stationed in this State at the time application is made.~~

~~A risk is ineligible for cession to the Facility:~~

- ~~a. If timely payment of premiums is not tendered, or,~~
- ~~b. If a valid unsatisfied judgement of record exists against such risk for recovery of premium amounts due.~~

~~**Note:** A risk shall be considered eligible in the absence of information in the company's file indicating an outstanding unsatisfied judgement. Additionally, subsequent knowledge of the existence of such judgements shall not invalidate the cession, but if the judgement remains outstanding, the company shall not be permitted to cede the risk at the time of renewal.~~

EXTENT OF COVERAGE

~~Policies issued to risks ceded to the Facility shall have the contract terms established by the Board of Governors and filed with the Commissioner of Insurance. Such contract terms will be disseminated by or on behalf of the Facility.~~

~~The ceding privileges are as follows:~~

~~A. **★**For all eligible risks (except as provided in Subparagraph B. below) motor vehicle insurance coverage up to the following limits shall be eligible for cession to the Facility:❖~~

~~1. **BODILY INJURY LIABILITY:**~~

~~\$100,000 Each Person; \$300,000 Each Accident~~

~~2. **PROPERTY DAMAGE LIABILITY:**~~

~~\$50,000 Each Accident~~

~~3. **SINGLE LIMIT BODILY INJURY AND PROPERTY DAMAGE LIABILITY:**~~

~~★A limit per accident equal to the total of the minimum per accident Bodily Injury and Property Damage Liability limits required under the North Carolina Vehicle Financial Responsibility Act of 1953 as it is in effect on the date of cession to the Facility.❖~~

~~4. **MEDICAL PAYMENTS:**~~

~~\$2,000 Each Person, except that this coverage shall not be available for motorcycles.~~

~~5. **UNINSURED MOTORISTS:**~~

~~★\$1,000,000 Each Person and \$1,000,000 Each Accident for Bodily Injury❖~~

~~\$50,000 for Property Damage (\$100 Deductible)~~

~~6. **COMBINED UNINSURED AND UNDERINSURED MOTORISTS:**~~

~~★Combined Uninsured and Underinsured Motorists Coverage limits subject to maximum coverage limits of \$1,000,000 Each Person and \$1,000,000 Each Accident for Bodily Injury and \$50,000 Each Accident for Property Damage (\$100 Deductible) shall be eligible for cession to the Facility.❖~~

~~B. For eligible risks subject to motor vehicle insurance or financial responsibility limits required by:~~

- ~~a. Any federal law or federal agency regulation;~~
- ~~b. Any law of the State of North Carolina;~~
- ~~c. Any rule duly adopted under Chapter 150B, General Statutes of North Carolina; or~~
- ~~d. ★Any rule duly adopted by the North Carolina Utilities Commission~~

~~motor vehicle insurance coverages up to the limits required by such law or rule shall be eligible for cession to the Facility.❖~~

~~❖ _____ ❖~~

RULES AND RATES; POLICY FORMS

~~All policies issued on risks ceded to the Facility shall be in accordance with the policy forms and endorsements and with the rules, rates and rating plans established by the Board of Governors, or by a licensed or statutory rating bureau or organization authorized by the Board of Governors, and filed with the Commissioner of Insurance. Such forms, rules, rates and rating plans will be disseminated by or on behalf of the Facility.~~

TERMINATION OF INSURANCE

~~No member may terminate insurance to the extent that cession of a particular type of coverage and limits is available under the provisions of this Article except for the following reasons:~~

~~A. Non-payment of premium when due to the Insurer or Producing Agent.~~

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~~B. The named insured has become a non-resident of this State and would not otherwise be entitled to insurance on submission of new application under this Article.~~

~~C. A member company has terminated an agency contract for reasons other than the quality of the agent's insured or the agent has terminated the contract and such agent represented the company in taking the original application for insurance.~~

~~D. When the insurance contract has been cancelled pursuant to a Power of Attorney given a company licensed pursuant to the provisions of G.S. 58-56.~~

~~E. The named insured, at the time of renewal, fails to meet the requirements contained in the corporate charter, articles of incorporation, and/or bylaws of the insurer, when the insurer is a company organized for the sole purpose of providing members of an organization with insurance policies in North Carolina.~~

COMMISSIONS

~~Commissions paid to Producers on business ceded to the North Carolina Reinsurance Facility are established under Article XIII of the Plan of Operation. Commissions paid on business submitted to designated carriers are contained in Rule 11 of Chapter 03 of the Rules of Operation.~~

SERVICE STANDARDS

~~A. Each insurer shall provide the same type and quality of service to ceded business that it provides for its voluntary market.~~

~~B. Records provided to agents and brokers shall include an indication that the business is ceded.~~

~~C. When an insurer cedes a policy or renewal thereof to the Facility and the Facility premium for such policy is higher than the premium that the insurer would normally charge for such policy if retained by the insurer, the policyholder shall be informed:~~

- ~~1. that his policy is ceded,~~
- ~~2. that the coverages are written at the Facility rate, which rate differential must be specified,~~
- ~~3. of the reason or reasons for the cession to the Facility,~~
- ~~4. that the specific reason or reasons for the cession to the Facility will be provided upon the written request of the policyholder to the insurer, and~~
- ~~5. that he may seek insurance through other insurers who may elect not to cede his policy.~~

~~If such policyholder obtains motor vehicle liability insurance through another insurer which elects not to cede his policy to the Facility and the policyholder cancels his ceded policy within 45 days of the effective date of such ceded policy, the earned premium for such ceded policy shall be calculated on the pro-rata basis, except that the pro-rata calculation shall not apply to a cancellation by an insurance premium finance company as provided in Section 58-60, General Statutes of North Carolina.~~

~~D. Upon the written request of any eligible risk who has been notified pursuant to Section C of this Rule that his motor vehicle insurance policy has been ceded to the Facility, the insurer ceding the insurance policy must provide in writing to that eligible risk the specific reason or reasons for the decision to cede that policy to the Facility. Proof~~

~~of mailing of the written reason or reasons is sufficient proof of compliance with this obligation.~~

MINIMUM UNDERWRITING REQUIREMENTS

~~A. Standards Each member company is responsible to meet the following minimum underwriting standards for all business ceded to the Facility. Each member ceding risks is responsible to determine that all business ceded to the Facility is correctly classified and rated to develop the correct and proper premium. Classification and rating practices and procedures of each member company shall correspond with those followed for non-Facility business, subject to the following:~~

~~As to private passenger cars ceded to the Facility, member companies shall:~~

- ~~1. Obtain the identification, date of birth, driver's license number and state of issue (including date of original licensing for persons licensed less than two years) of the applicant, of all operators resident in the applicant's household and of any non-residents who are regular operators.~~
- ~~2. Determine the use and place of principal garaging of each vehicle to be insured.~~
- ~~3. Obtain within 60 days of the cession effective date, for each initial cession, and at least annually thereafter, a current MVR for the applicant and each operator whose driving record would affect the sub-class for every vehicle subject to rating under the North Carolina Safe Driver Insurance Plan.~~
- ~~4. Correctly classify and rate each vehicle in accordance with the approved North Carolina Personal Auto Manual.~~
- ~~5. Correctly determine and charge any applicable recoupment surcharges.~~

~~As to other than private passenger cars ceded to the Facility, member companies shall develop sufficient identification, territory, use and other information correctly to classify and price, in accordance with the approved North Carolina Reinsurance Facility Commercial Automobile Manual, the insurance afforded. As to every ceded risk appearing to be eligible for experience rating under the mandatory Automobile Liability Experience Rating Plan in the NCRF Commercial Automobile Manual, member companies shall:~~

- ~~1. If complete experience rating data are available at the time of policy issuance, calculate the correct experience modification and apply it in establishing the policy premium.~~
- ~~2. If complete experience rating data are not available at the time of policy issuance:
 - ~~(a) Endorse the policy to provide for subsequent application of any experience modification determined in accordance with the NCRF Automobile Liability Experience Rating Plan;~~
 - ~~(b) Determine the names of companies which insured the risk during the immediately preceding four years and the numbers and effective dates of their policies;~~
 - ~~(c) Request the Facility office to call for and supply the required experience rating data and/or the experience modification; and~~~~

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~~(d) Apply the experience modification and adjust the policy premium accordingly.~~

~~Member companies shall make all underwriting records of business ceded to the Facility available for audit by the Audit Committee or its designee.~~

~~Member companies shall not:~~

- ~~1. Cede any risk to the Facility except as provided by the rules outlined in Articles IX and X in the Plan of Operation.~~
- ~~2. Refuse to insure any eligible risk for cedable coverages unless an exception has been approved for that company by the Board of Governors.~~

~~**B. Application Requirements** Each member company shall provide agents with motor vehicle insurance application forms to obtain from applicants sufficient information properly to classify and rate each exposure. This shall include at least the following:~~

- ~~1. The name, address, date of birth, operator's license number, and state of issue for the applicant, each operator residing in the applicant's household, and any non-residents who are regular operators, as well as the original date of licensing for any operator licensed for less than two years.~~
- ~~2. Identification of each of the specified vehicles to be insured to include the year, the make and model, the body type and the vehicle identification number.~~
- ~~3. The use of each vehicle to be insured, as required by the approved classification plan, and the place of principal garaging.~~
- ~~4. A record of all accidents and convictions by the applicant and all operators as needed to establish the correct sub-class according to the North Carolina Safe Driver Insurance Plan.~~
- ~~5. The correct gross weight and information regarding the use, including the radius of operation, of any commercial automobile.~~
- ~~6. Any other information necessary to develop the correct rating and premium for any type of risk eligible to be ceded.~~
- ~~7. A statement of Eligibility for cession of Higher Limits Form NCRF-30 when coverage limits above 100/300/50 are to be ceded to the Facility. The insured and agent must complete and sign a copy of Form NCRF-30, and a signed copy of the form must be retained in the ceding company's file. The form must be completed for each initial cession, and at least annually thereafter in connection with renewal cessions.~~

~~**C. Ceding at Renewal** The Plan of Operation requires each risk to have underwriting review and the Facility to be notified of cession prior to the effective date of each renewal if cession is to be effective on renewal effective date. This requirement applies to every renewal to be ceded whether or not the expiring policy was ceded. THIS WILL INCLUDE, AS A MINIMUM, OBTAINING CURRENT MVR'S EVERY YEAR FOR ALL OPERATORS OF THE VEHICLES INSURED UNDER EACH CEDED POLICY SUBJECT TO RATING UNDER THE SAFE DRIVER INSURANCE PLAN.~~

~~**D. Agents' Responsibility** It shall be the responsibility of each agent to obtain from the applicant answers to all relevant questions on the application for insurance and to obtain from the applicant any other information needed for correct premium determination.~~

MEMBER RESPONSIBILITIES

~~Each member is responsible to ensure that its own internal control and spot-check procedure is sufficient to detect any irregularity in handling Facility business. These controls include, but are not restricted to, the following items:~~

- ~~A. That all cessions, premiums and claims are accurately and promptly reported to the Facility;~~
- ~~B. That all reports, whether on a regular basis or by special call, are filed accurately and promptly;~~
- ~~C. That all agents are fully complying with the Plan of Operation and the Rules of Operation;~~
- ~~D. That ceded policies are properly rated and ceded claims properly handled.~~

~~If any internal irregularities are noted, they should be immediately corrected. Similarly, if, in the course of doing business, irregularities on the part of the Facility or other members are detected, these irregularities should be immediately reported to the Audit Committee. Each member and agent is subject to audit by the Audit Committee or its designate to ensure compliance with Facility procedures.~~

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GENERAL RULES

**Rule 1. REINSURANCE FACILITY SELECTED
RULES OF OPERATION**

A. For general rules of cession to the North Carolina Reinsurance Facility, refer to the Reinsurance Facility's Standard Practice Manual.

B. The Standard Practice Manual includes information about:

- Facility membership obligations.
- Eligibility for insurance.
- Extent of coverage.
- Rules, rates and policy forms.
- Termination of insurance.
- Commissions.
- Service standards.
- Minimum underwriting requirements.
- Facility member responsibilities.

Rule 2. APPLICATION OF THIS MANUAL

A. Contents

The rules, classifications, territories, rates and additional charges applicable to auto risks insured in accordance with the provisions of the North Carolina Reinsurance Facility are contained herein

B. Sections

This Manual is divided into separate sections for:

1. General Rules
2. Common Coverages and Rating Procedures
3. Trucks, Tractors and Trailers
4. Public Transportation
5. Garages
6. Special Types
7. Experience Rating Plan
8. Territories
9. Rates Section

C. Rates

1. For rates, refer to the Rates section of this manual
2. The rates and premium displayed in this manual are for an annual policy term. For policies written for a period other than 12 months, modify the annual rates and premiums in accordance with the provisions of Rule 4. Premium Computation.

D. Statistical Codes

Most statistical codes are shown on the rate pages or in the specific rules. For statistical codes not shown, refer to the auto module of the Commercial Statistical Plan.

E. Rules

Please note that if a rule regarding a type of coverage is not included in this manual then the coverage is not eligible to be ceded to the Facility.

The phrase "Refer to Company" wherever it appears in the Manual means that risks shall be referred by the company to the Reinsurance Facility for rating.

Rule 2. INCREASED LIMITS

~~A.F.~~ The rates and premiums printed in this Manual are for basic limits of \$30,000/60,000 bodily injury and \$25,000 property damage. For limits in excess of \$30,000/60,000 bodily injury and \$25,000 property damage, refer to the rate schedules.

~~B.G.~~ For limits not contained in this Manual, refer to company.

RULE 3. POLICY PERIOD

A. Policies may be written for a specific term up to 36 months or on a continuous basis. However, no policy may be written for a period longer than 36 months.

Note: Annual notices of cession are required for three-year policies if coverage for the entire policy period is to be ceded to the Facility.

B. A policy may be renewed by renewal certificates. When renewal certificates are used, they must conform in every respect to current rules, rates and forms at the time of renewal.

Rule 4. PREMIUM COMPUTATION

~~B.A.~~ The premium to be charged by 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.
 - a. This provision shall not apply to the following classes of risks:
 - (1) Risks subject to the Experience Rating Plan.
 - (2) Risks subject to audit.
 - (3) (2) Risks classified as public automobile auto.

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GENERAL RULES

~~b. When policies are issued for a six month period with an effective date on the 29th, 30th or 31st of any month, the first such policy for a risk may be extended to run from the date of issuance to the first day of the calendar month following expiration of the policy. Premium for this extended coverage of one to three days may be waived.~~

~~3. Short Term Policies—If a policy is issued for a period of less than 12 months, other than a policy issued for a period of six months, the premium for the policy shall be computed by multiplying the pro rata premium by a factor of 1.1, except that in the following circumstances the premium shall be computed pro rata:~~

~~a. When coverage is afforded to secure a common policy date with other coverages or lines of insurance.~~

~~b. When a policy is issued on a short term basis to replace an outstanding policy of a company in liquidation, provided the new policy is based upon the rules and rates in effect at the time replacement is made and shall be in effect for a period equal to the unexpired term of the outstanding policy.~~

~~c. When a statutory policy is required by a state or municipality to expire on a fixed date and the policy is written to expire on such date.~~

~~G.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 106. PREMIUM ROUNDING

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

RULE 117. MINIMUM PREMIUM

A. Unless otherwise provided in this Manual, the minimum annual premium charge is \$40~~200~~ 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 amount applicable on the effective date of the change even if the policy inception premium was less than the policy minimum premium.

C. Waive additional premium of \$510 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. Refer to the Suspension Rule (Rule 6) for suspension of coverage required by statute.~~

~~B.A. Compute return premium at the rates used to calculate the policy premium.~~

~~C.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.~~

~~D.C. Waive return premium of \$5~~10~~00~~ 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.

~~E. Retain the policy minimum premium.~~

RULE 410. CANCELLATION

The following provisions apply when a policy, ~~automobile~~auto or form of coverage is cancelled:

1. If a policy, auto or form of coverage is cancelled at the request of the insured, the return premium shall be calculated at .90 of the pro rata unearned premium for the policy term, except in the situations described in paragraph 3. below~~that in the following cases the return premium shall be computed pro rata:~~

2. If a policy, auto or form of coverage is cancelled by the company, the return premium shall be computed pro rata.

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GENERAL RULES

PRO RATA TABLE

January			February			March			April			May			June		
Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio
1	1	0.003	1	32	0.088	1	60	0.164	1	91	0.249	1	121	0.332	1	152	0.416
2	2	0.005	2	33	0.090	2	61	0.167	2	92	0.252	2	122	0.334	2	153	0.419
3	3	0.008	3	34	0.093	3	62	0.170	3	93	0.255	3	123	0.337	3	154	0.422
4	4	0.011	4	35	0.096	4	63	0.173	4	94	0.258	4	124	0.340	4	155	0.425
5	5	0.014	5	36	0.099	5	64	0.175	5	95	0.260	5	125	0.342	5	156	0.427
6	6	0.016	6	37	0.101	6	65	0.178	6	96	0.263	6	126	0.345	6	157	0.430
7	7	0.019	7	38	0.104	7	66	0.181	7	97	0.266	7	127	0.348	7	158	0.433
8	8	0.022	8	39	0.107	8	67	0.184	8	98	0.268	8	128	0.351	8	159	0.436
9	9	0.025	9	40	0.110	9	68	0.186	9	99	0.271	9	129	0.353	9	160	0.438
10	10	0.027	10	41	0.112	10	69	0.189	10	100	0.274	10	130	0.356	10	161	0.441
11	11	0.030	11	42	0.115	11	70	0.192	11	101	0.277	11	131	0.359	11	162	0.444
12	12	0.033	12	43	0.118	12	71	0.195	12	102	0.279	12	132	0.362	12	163	0.447
13	13	0.036	13	44	0.121	13	72	0.197	13	103	0.282	13	133	0.364	13	164	0.449
14	14	0.038	14	45	0.123	14	73	0.200	14	104	0.285	14	134	0.367	14	165	0.452
15	15	0.041	15	46	0.126	15	74	0.203	15	105	0.288	15	135	0.370	15	166	0.455
16	16	0.044	16	47	0.129	16	75	0.205	16	106	0.290	16	136	0.373	16	167	0.458
17	17	0.047	17	48	0.132	17	76	0.208	17	107	0.293	17	137	0.375	17	168	0.460
18	18	0.049	18	49	0.134	18	77	0.211	18	108	0.296	18	138	0.378	18	169	0.463
19	19	0.052	19	50	0.137	19	78	0.214	19	109	0.299	19	139	0.381	19	170	0.466
20	20	0.055	20	51	0.140	20	79	0.216	20	110	0.301	20	140	0.384	20	171	0.468
21	21	0.058	21	52	0.142	21	80	0.219	21	111	0.304	21	141	0.386	21	172	0.471
22	22	0.060	22	53	0.145	22	81	0.222	22	112	0.307	22	142	0.389	22	173	0.474
23	23	0.063	23	54	0.148	23	82	0.225	23	113	0.310	23	143	0.392	23	174	0.477
24	24	0.066	24	55	0.151	24	83	0.227	24	114	0.312	24	144	0.395	24	175	0.479
25	25	0.068	25	56	0.153	25	84	0.230	25	115	0.315	25	145	0.397	25	176	0.482
26	26	0.071	26	57	0.156	26	85	0.233	26	116	0.318	26	146	0.400	26	177	0.485
27	27	0.074	27	58	0.159	27	86	0.236	27	117	0.321	27	147	0.403	27	178	0.488
28	28	0.077	28	59	0.162	28	87	0.238	28	118	0.323	28	148	0.405	28	179	0.490
29	29	0.079				29	88	0.241	29	119	0.326	29	149	0.408	29	180	0.493
30	30	0.082				30	89	0.244	30	120	0.329	30	150	0.411	30	181	0.496
31	31	0.085				31	90	0.247				31	151	0.414			
July			August			September			October			November			December		
Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio
1	182	0.499	1	213	0.584	1	244	0.668	1	274	0.751	1	305	0.836	1	335	0.918
2	183	0.501	2	214	0.586	2	245	0.671	2	275	0.753	2	306	0.838	2	336	0.921
3	184	0.504	3	215	0.589	3	246	0.674	3	276	0.756	3	307	0.841	3	337	0.923
4	185	0.507	4	216	0.592	4	247	0.677	4	277	0.759	4	308	0.844	4	338	0.926
5	186	0.510	5	217	0.595	5	248	0.679	5	278	0.762	5	309	0.847	5	339	0.929
6	187	0.512	6	218	0.597	6	249	0.682	6	279	0.764	6	310	0.849	6	340	0.932
7	188	0.515	7	219	0.600	7	250	0.685	7	280	0.767	7	311	0.852	7	341	0.934
8	189	0.518	8	220	0.603	8	251	0.688	8	281	0.770	8	312	0.855	8	342	0.937
9	190	0.521	9	221	0.605	9	252	0.690	9	282	0.773	9	313	0.858	9	343	0.940
10	191	0.523	10	222	0.608	10	253	0.693	10	283	0.775	10	314	0.860	10	344	0.942
11	192	0.526	11	223	0.611	11	254	0.696	11	284	0.778	11	315	0.863	11	345	0.945
12	193	0.529	12	224	0.614	12	255	0.699	12	285	0.781	12	316	0.866	12	346	0.948
13	194	0.532	13	225	0.616	13	256	0.701	13	286	0.784	13	317	0.868	13	347	0.951
14	195	0.534	14	226	0.619	14	257	0.704	14	287	0.786	14	318	0.871	14	348	0.953
15	196	0.537	15	227	0.622	15	258	0.707	15	288	0.789	15	319	0.874	15	349	0.956
16	197	0.540	16	228	0.625	16	259	0.710	16	289	0.792	16	320	0.877	16	350	0.959
17	198	0.542	17	229	0.627	17	260	0.712	17	290	0.795	17	321	0.879	17	351	0.962
18	199	0.545	18	230	0.630	18	261	0.715	18	291	0.797	18	322	0.882	18	352	0.964
19	200	0.548	19	231	0.633	19	262	0.718	19	292	0.800	19	323	0.885	19	353	0.967
20	201	0.551	20	232	0.636	20	263	0.721	20	293	0.803	20	324	0.888	20	354	0.970
21	202	0.553	21	233	0.638	21	264	0.723	21	294	0.805	21	325	0.890	21	355	0.973
22	203	0.556	22	234	0.641	22	265	0.726	22	295	0.808	22	326	0.893	22	356	0.975
23	204	0.559	23	235	0.644	23	266	0.729	23	296	0.811	23	327	0.896	23	357	0.978
24	205	0.562	24	236	0.647	24	267	0.732	24	297	0.814	24	328	0.899	24	358	0.981
25	206	0.564	25	237	0.649	25	268	0.734	25	298	0.816	25	329	0.901	25	359	0.984
26	207	0.567	26	238	0.652	26	269	0.737	26	299	0.819	26	330	0.904	26	360	0.986
27	208	0.570	27	239	0.655	27	270	0.740	27	300	0.822	27	331	0.907	27	361	0.989
28	209	0.573	28	240	0.658	28	271	0.742	28	301	0.825	28	332	0.910	28	362	0.992
29	210	0.575	29	241	0.660	29	272	0.745	29	302	0.827	29	333	0.912	29	363	0.995
30	211	0.578	30	242	0.663	30	273	0.748	30	303	0.830	30	334	0.915	30	364	0.997
31	212	0.581	31	243	0.666				31	304	0.833				31	365	1.000

Note: The indicated Pro Rata Table is also used for leap years as it is not customary to charge for the extra day (Feb. 29) which occurs once every four years.

Rule 5. — INSTALLMENT PAYMENTS

The total premium for an automobile policy is due and payable at the beginning of the policy period, unless the policy is issued on an installment payment basis in accordance with the following rules:

A. Premium may be paid on a monthly, quarterly or semi-annual basis in accordance with the following plans, provided that the deposit premium is at least \$200 and if on a monthly basis, not less than 19% of the estimated advance premium; if on a quarterly basis, not less than 35% of the estimated advance premium; if on a semi-annual basis, not less than 60% of the estimated advance premium:

1. If the earned premium is to be determined by monthly, quarterly or semi-annual audit, the insured shall pay to the company monthly, quarterly or at the end of the first six months of the policy period the premium earned during the preceding month, quarter or six months period. The deposit premium shall be held by the company to be credited against the final payment.

2. If the earned premium is to be determined by audit at the end of the policy period, the balance of the estimated advance premium which remains after deducting the deposit premium shall be payable in monthly or quarterly installments of 1/12 or 1/4 of the total estimated advance premium, with the final installment equal to the balance of the premium due the company, or if the payments are on a semi-annual basis, the balance of the estimated advance premium shall be payable at the end of the first six months of the policy period.

3. If the policy is written on the specified car basis without subsequent adjustment, the balance of the premium which remains after deducting the deposit premium shall be payable in monthly or quarterly installments of 1/12 or 1/4 of the total premium, the final installment equal to the balance of the premium due the company, or if the payments are on a semi-annual basis, the balance of the premium shall be payable at the end of the first six months of the policy period.

B. Premium of any amount may be paid in installments on the basis of the following provisions:

1. The first installment shall be due on the effective date of the policy and

a. the due date of the last installment shall not be more than nine months after the effective date of a policy issued for a term of one year or less, or

b. the due date of the last installment shall be within the first three quarters of a policy issued for a term in excess of one year.

2. An additional charge of \$3.00 shall be made for each installment.

3. The premium paid to the company exclusive of the total installment payment charge shall never be less than 1.1 times the earned premium from the effective date of the policy to the due date of the next installment where additional installments are to be paid.

4. Flat cancellation shall be accepted on business written on an installment basis only if there has been no coverage under the policy and the policy is returned to the company within 30 days. In all other cases a pro rata earned premium shall be due the company.

5. This Rule does not preclude the use of an installment payment plan which provides for deferring the due date of installments if the insurance is under suspension on the original due date.

Rule 6. — SUSPENSION

A. This Rule does not apply to the following types of risks:

1. Risks for which a certificate has been filed in accordance with a financial responsibility law.

2. Risks subject to the requirements of any state or federal authority regulating motor carriers of passengers or property.

B. Insurance may be suspended only for liability, medical payments, uninsured motorists, and underinsured motorists coverages and only for periods of at least 30 days.

C. Suspension becomes effective on the date requested by the insured or the date the company or any of its authorized representatives receives the request.

D. Prorate the return premium for the period of suspension.

E. If the insured request, reinstate the policy. Reinstatement must become effective on the day the company or any of its authorized agents receives the insured's request.

F. If the insurance for all owned automobiles has been suspended, other coverages may continue where there is a separate premium such as employers' non-ownership liability, hired automobiles on a cost of hire basis and drive other car coverage.

RULE 11. HOW TO CLASSIFY AUTOMOBILES

A. If an automobile auto has more than one use, use the highest rated classification, unless 80% of the use is in a lower rated activity. In that case, use the lower rated classification.

B. Classify and rate automobile autos of the private passenger type according to the Private Passenger Types Rule.

C. Classify and rate autos of the truck type that transport property or are used in business according to the Trucks, Tractors and Trailers Subsection.

D. Classify and rate buses, taxicabs and other automobile autos that are used in the business of transporting people according to the Public Transportation Section.

E. Classify and rate new and used automobile auto dealers according to the Garage Section.

F. Classify and rate automobile autos that do not fit into these categories according to the Special Types and Operations Section (Rule 71)(Section 6).

RULE 142. PRIVATE PASSENGER TYPES

Fleet-Class Code 7398

- A. A private passenger ~~automobile~~ auto is:
1. a motor vehicle of the private passenger or station wagon type; or
 2. A pickup truck or van that:
 - a. is owned by an individual or by a husband and wife or individuals who are residents of the same household.
 - ~~a-b.~~ has a Gross Vehicle Weight as specified by the manufacturer of less than 10,000 pounds; and
 - ~~b-c.~~ is not used for the delivery or transportation of goods and materials unless such use is:
 - (1) incidental to your business of installing, maintaining or repairing furnishings or equipment; or
 - (2) for farming or ranching.
- B. The rates displayed on the rate schedules for Private Passenger Types apply to all private passenger ~~automobile~~ autos which are rated as part of a fleet or which are eligible to be experience rated for liability coverages.

A fleet is any risk with five or more motor vehicles owned or hired under a long term contract.

Exceptions:

Five or more four-wheel private passenger ~~automobile~~ autos owned by an individual or owned jointly by two or more individuals resident in the same household which are not used for business use, other than farming or ranching, and which are covered under a Personal Auto Policy shall not be considered a fleet.

- C. Private Passenger non-fleet motor vehicles must be written on a Personal Auto Policy and rated out of the Personal Auto Manual.

Exceptions:

A private passenger non-fleet auto may be written on a commercial auto policy if:

1. the vehicle is owned by an individual, husband and wife resident of the same household or jointly by two or more individuals other than husband and wife, and the vehicle is written in conjunction with at least one commercial risk; or
2. the vehicle is not owned by a natural person.

However, these vehicles must be rated out of the Personal Auto Manual and coded as private passenger non-fleet for statistical purposes.

D. Premium Determination

1. Determine the rating territory from the territory definitions based on the street address of principle garaging.

2. Premiums for private passenger types are displayed on the rate pages for:

- a. Bodily Injury Liability
- b. Property Damage Liability
- c. Medical Payments

3. The Private Passenger Types rates displayed on the rate pages apply to all private passenger autos which are rated as part of a fleet or which are eligible to be experience rated for liability coverages.

4. For uninsured and underinsured motorist insurance, refer to Rule 20.

E. Classifications and Codes

1. Fleet Classification – Use code 7398.

2. Non-Fleet - Use North Carolina Rate Bureau/Reinsurance Facility Endorsement CA 01 99 when insuring non-fleet private passenger autos on a commercial auto policy. Code as private passenger non-fleet for statistical purposes.

Rule C. 13. FARMERS AUTOMOBILES

Class Code 7399

~~For private passenger types, pickups, delivery sedans and panel trucks, charge 70% of the rates shown on the rate schedules for private passenger types provided the automobile is:~~

- ~~1. principally garaged on a farm or ranch, and~~
- ~~2. owned by an individual or husband and wife resident in the same household, or by a family farm, copartnership or corporation, and~~
- ~~3. not used in any occupation other than farming or ranching, and~~
- ~~4. not used in going to and from work other than farming or ranching.~~

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 pages.

Rule D. 194. 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 E. 2015. DRIVE OTHER CAR COVERAGE

(Class Code 9020)

a. Drive other car coverage is provided for no additional charge in the following cases:

i. a. An individual named insured who is an ~~automobile~~ auto dealer garage risk. Use [Individual Named Insured-Dealers Only Endorsement CA 99 18.](#)

ii. An individual named insured who owns a private passenger ~~automobile~~ auto. Refer to the Individual As Named Insured Rule in this Section. Use [Individual Named Insured Endorsement CA 99 17.](#)

~~b. 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, in all other cases, charge the following rates:~~

Coverage	Limits	Premium Per Named Individual
Bodily Injury	\$30/60	\$17
Property Damage	25	9
Medical Payments	500	4
	1,000	5
	2,000	6

Uninsured Motorists—Charge the additional persons rate in [Rule 21.](#) ~~Rule 26.~~

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

Rule F. 2416. NONOWNERSHIP LIABILITY

a. 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. B. Eligibility

~~If more than 50% of the insured's employees regularly operate their automobiles in the insured's business, refer to company for rating. Otherwise, rate in accordance with this Rule. For eligibility for this coverage, refer to Section I of the Facility Standard Practice Manual and General Statute 58-37-1.~~

C. a. Premium Development

i. 1. Application

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

1. a. Apply one of the following procedures, as appropriate:

a. (1) 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 BI	\$25,000 PD
6601	0-25	\$ 7	\$ 8
6602	26-100	18	22
6603	101-500	58	72
6604	501-1,000	110	138
6605	Over 1,000	169	213

b. (2) 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. (a) Determine the total number of employees whose principal duty involves the operation of autos.

ii. (b) Multiply this amount by .35.

iii. (c) Multiply the result by the private passenger type rates in the rate schedules of the North Carolina Reinsurance Facility Commercial Auto Manual.

2. b. To extend nonownership liability coverage to cover the individual liability of employees (including employees of garage service operations) while using their ~~automobile~~ 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. c. For Partnership as the Named Insured

a. (1) 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.(2) Multiply the private passenger type 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).

ii.2. Social Service Agency Risks (Class Code 6670)

1-a. Determine the advance premium based on the number of employees in accordance with paragraph 1.a.(1) above.

2-b. Charge an additional premium determined as follows:

Determine the total number of volunteers at all locations who regularly use their own automobile autos to transport social service clients in connection with the agency's programs and multiply this number by \$1.59 bodily injury, \$30,000/60,000 limits, and \$.75 property damage, \$25,000 limit per volunteer. The minimum premium shall be \$10 bodily injury, \$30,000/ 60,000 limits, and \$6 property damage, \$25,000 limit.

3-c. To extend nonownership coverage to cover the individual liability of agency employees, charge an additional premium determined in accordance with paragraph 1.b (Class Code 6671). Use Employees As Insureds Endorsement CA 99 33.

4-d. To extend coverage to cover the blanket individual liability of volunteers who use their own automobile autos in the agency's social service programs, charge an additional premium of \$.37 bodily injury, \$30,000/60,000 limits, and \$.19 property damage, \$25,000 limit, per volunteer donor subject to a minimum premium of \$5 per policy (Class Code 6672). Use Social Service Agencies—Volunteers As Insureds Endorsement CA 99 34.

iii.3. Unless there is substantial change in exposures during the policy period, the advance premium is the earned premium.

Rule G. 2217. HIRED AUTOMOBILES

A. Automobile Autos Hired, Loaned, Leased, or Furnished

4.1. If the ~~an~~ insured, lessee or renter is providing the primary insurance covering the automobile auto (Class Code 6614) and the term of the lease is:

a.a. 6 months or more

a.(1) Rate as though owned by the insured, lessee or renter; and

b.(2) If the policy is extended to cover the owner of the automobile 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): ~~refer to company.~~ Rate according to the provisions in Paragraphs B. and C. 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.

b.

2-2. If the owner of the automobile auto is providing the primary insurance, rate as though owned by the insured according to this Rule.

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 Rule.

2. Premium Computation

a. Estimate the total cost for the hire of automobile 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 pages 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 bodily injury, ~~\$25~~30,000/60,000 limits, and \$4 property damage, ~~\$4~~25,000 limit.

RULE 2318. INDIVIDUAL AS THE NAMED INSURED

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

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

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1. a private passenger ~~automobile~~ 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.](#)

B. Drive other car coverage is provided at no additional charge if the policy covers an ~~automobile~~ auto dealer garage risk. [Use Individual Named Insured-Dealers Only Endorsement CA 99 18.](#)

RULE 2419. MEDICAL PAYMENTS

- A. The premiums for trucks, tractors, trailers, public ~~automobile~~ 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 ~~Rule 24 in the Supplementary Rating Procedures Section.~~ [Rule 23. Increased Limits.](#)
- E. This coverage is not subject to an experience rating modification.
- F. [Use Auto Medical Payments Coverage Endorsement CA 99 03.](#)

Rule 25. PARTNERSHIP AS THE NAMED INSURED—NONOWNERSHIP LIABILITY (CLASS CODE 7000)

~~Endorse a policy covering a partnership to exclude coverage for an individual partner's liability.~~

~~A. Coverage may be provided to a partnership for the use of an automobile a partner owns and which is used in the business of the partnership.~~

~~B.F. Multiply the Private Passenger Type rates on 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 automobile being used.~~

RULE 2620. UNINSURED AND UNDERINSURED MOTORISTS INSURANCE

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.

A. Uninsured Motorists Coverage Only

1. Owners—(Class Code—Refer to Statistical Plan)

Bodily injury and property damage uninsured motorists coverage shall be afforded under every automobile liability policy insuring the owner of a motor vehicle registered or principally garaged in North Carolina.

EXCEPTIONS:

- This coverage shall not apply when the insured has purchased bodily injury liability limits greater than \$30,000/\$60,000.
- For policies insuring only commercial motor vehicles or a fleet of only noncommercial motor vehicles, uninsured motorists coverage is not mandatory and will apply only if purchased by the insured.

Note: For any fleet or nonfleet policy insuring both commercial and noncommercial motor vehicles with bodily injury liability limits not greater than \$30,000/\$60,000, uninsured motorists coverage only is mandatory and shall be afforded.

- a. Basic Limits

The limits of uninsured motorists bodily injury coverage shall be \$30,000/\$60,000 unless the insured purchases a higher limit of uninsured motorists bodily injury coverage. The limit of uninsured motorists property damage coverage shall equal the highest limit of liability for property damage liability coverage for any one noncommercial motor vehicle insured under the policy.

Basic limits of uninsured motorists coverage are \$30,000/\$60,000 bodily injury and \$25,000 property damage. Uninsured motorists property damage coverage is subject to an exclusion of the first \$100 of damage.

If provided, this coverage must apply to all autos insured under the policy at the limits determined in this Rule.

Rate—Charge the following for each auto insured under the policy.

- (1) Individual or Married Couple (Other than Garage Risks)—Per Auto

Private Passenger Types	\$15
Other than Private Passenger Types	8
- (2) Garage Risks

\$6 for each set of dealer or transporter plates in addition to the premium charged for any separately registered autos
- (3) All Others—Per Auto

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Private Passenger Types \$13
Other than Private Passenger Types 6

This rate is not subject to modification under the provisions of any rating plan or other Manual rule.

Punitive damages must be excluded from all policies providing uninsured and/or underinsured motorists coverage. Use Endorsement CA 21 71.

Use North Carolina Uninsured Motorist Coverage Limits – CA 21 16.

b. Increased Limits

Increased limits of uninsured motorists bodily injury coverage may be afforded. Uninsured motorists property damage limits may not exceed the property damage liability limit afforded by the policy.

(1) Bodily Injury Liability

(a) To compute the premium for limits higher than the basic limits for uninsured motorists coverage only, add the appropriate rate shown below for each auto or set of dealer or transporter plates to the basic limits premium:

BI Limits	Additional Charge	
	PP Types	Other than PP Types
\$ 50/100	\$ 2	\$1
85/85	3	2
100/200	4	2
100/300	5	2
250/500	7	3
300/300	8	3
500/500	9	4
500/1,000	10	4
1,000/1,000	11	5
1,500/1,500	12	6
2,000/2,000	13	7
2,500/2,500	14	8
5,000/5,000	15	9
7,500/7,500	16	10
10,000/10,000	17	11
15,000/15,000	18	12

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

(2) Property Damage Liability

(a) To compute the premium for limits higher than the basic limits for uninsured motorists coverage only, add the rates shown for each auto or set of dealer or transporter plates to the basic limits premium:

PD Limits	Additional Charge	
	PP Types	Other than PP Types
\$50	\$1.00	\$1.00
85	1.01	1.01
100	1.02	1.02
300	1.03	1.03
400	1.04	1.04
500	1.05	1.05
750	1.06	1.06
1,000	1.07	1.07
1,500	1.08	1.08
2,000	1.09	1.09
2,500	1.10	1.10
5,000	1.11	1.11
7,500	1.12	1.12
10,000	1.13	1.13
15,000	1.14	1.14

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

c. Additional Persons

Bodily injury uninsured motorists coverage only may be extended to an executive officer, partner, or employee of the named insured at a charge of \$3.08, provided such additional person does not own an automobile.

The charge for each additional person shall not be subject to modification under the provisions of any rating plan or other Manual rule.

2. Uninsured Motorists Insurance for Nonowners (Bodily Injury Only) (Class Code 9900)

Uninsured motorists insurance for a limit of \$30,000/\$60,000 bodily injury may be afforded to any person who does not own an automobile and who is not afforded such coverage as a named individual under Section 1 of this Rule. Such coverage shall be written for a period of one year or three years at the following rates:

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The following rates apply to each individual, including the spouse and relatives of either, resident in the same household as the named insured:

1 Year Policy	\$39
3 Year Policy	\$61

3. Trailers

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

B. Combined Uninsured/Underinsured Motorists Coverage

Owners—(Class Code—Refer to Statistical Plan)

Bodily injury and property damage combined uninsured/underinsured motorists coverage shall be afforded under every auto liability policy insuring the

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owner of a motor vehicle registered or principally garaged in North Carolina.

EXCEPTIONS:

- This coverage shall not apply when the insured has purchased bodily injury liability limits not greater than \$30,000/\$60,000.
- 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.

Note: For any fleet or nonfleet policy insuring both commercial and noncommercial motor vehicles with bodily injury liability limits greater than \$30,000/\$60,000, combined uninsured/underinsured motorists coverage is mandatory and shall be afforded.

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 unless the insured purchases a higher limit of combined uninsured/underinsured motorists bodily injury coverage. The limit of combined uninsured/underinsured motorists property damage coverage, which is available only on an uninsured motorists basis, shall equal the highest limit of liability for property damage liability coverage for any one noncommercial motor vehicle insured under the policy.

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, this coverage must apply to all autos insured under the policy at the limits determined in this Rule.

2. Rates

Add the rates shown below to the basic limits rates for uninsured motorists coverage only for each auto insured under the policy.

a. 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	PP Types	Other than PP Types
\$ 50/100	\$ 8	\$ 6	
85/85	17	13	
100/200	24	18	
100/300	26	19	
250/500	55	41	
300/300	59	44	
500/500	73	55	
500/1,000	77	58	

1,000/1,000	89	67
1,500/1,500	97	73
2,000/2,000	103	78
2,500/2,500	109	82
5,000/5,000	128	96
7,500/7,500	137	103
10,000/10,000	143	108
15,000/15,000	151	111

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

b. Property Damage Liability

- (1) To compute the premium for limits higher than the basic limits, add the rates shown 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	1.01
100	1.02	1.02
300	1.03	1.03
400	1.04	1.04
500	1.05	1.05
750	1.06	1.06
1,000	1.07	1.07
1,500	1.08	1.08
2,000	1.09	1.09
2,500	1.10	1.10
5,000	1.11	1.11
7,500	1.12	1.12
10,000	1.13	1.13
15,000	1.14	1.14

- (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 motorist premium for trailers when power units designed to tow such trailers are insured for uninsured motorist insurance on the same coverage form.

Punitive damages must be excluded from all policies providing uninsured and/or underinsured motorists coverage. Use Endorsement CA 21 71.

Use North Carolina Uninsured Motorist Coverage Limits – CA 21 16. Attach the applicable endorsement.

C. Notice Requirements

The insurer shall notify the named insured of his right to purchase uninsured motorists bodily injury coverage and, if applicable, combined uninsured/underinsured motorists bodily injury coverage with limits up to \$1,000,000 per person and \$1,000,000 per accident when a policy is issued and when it is renewed. The insurer shall be deemed to have given reasonable notice if it includes Form NC

03 40 01 09-Notice Of Right To Purchase Higher Limits of UM/UIM or substantially similar language as a notice accompanying the original and renewal Declarations page or if it includes the same language as the language in said form, or substantially similar language, on the policy's original and renewal Declarations page in at least 10 point type.

Rule 7. CERTIFIED RISKS—FINANCIAL RESPONSIBILITY LAWS

If a certificate of insurance is filed on a risk to comply with the requirements of an automobile financial responsibility law, the bodily injury and property damage premium, including all applicable surcharges, shall be increased in accordance with the provisions of this Rule. The additional premium for the risk shall be computed as follows:

A. Owners

1. If an owner is required to file evidence of financial responsibility for owned automobiles and for the operation of automobiles which he does not own, the additional premium shall be computed by applying the applicable surcharge in section C, to the sum of the premium for the highest rated automobile owned by the insured and the total non-ownership liability premium, modified in accordance with any applicable rating plan.
2. In the case of automobile sales agencies, repair shops, storage garages and service stations, the additional premium shall be computed by applying the applicable surcharge to 200% of the premium shown on the rate schedules for private passenger types for the highest rated location involved in the risk.
3. In all other cases, the additional premium shall be computed by applying the applicable surcharge in section C, to the premium for the highest rated automobile owned by the insured, modified in accordance with any applicable rating plan.

B. Non-Owners

1. If the policy is written to insure a named operator or named non-owner, the additional premium shall be computed by applying the applicable surcharge in section C, to the premium for the policy.
2. If coverage is provided under a policy which has been extended to cover a named individual in accordance with the Drive Other Car Coverage Rule (Rule 20) additional premium shall be computed by applying the applicable surcharge to the rates for private passenger types for the territory in which the named individual is located.

C. Surcharges

1. A 50% surcharge is applicable if the certificate is required for a conviction listed below. This surcharge is to be applied for the period of time a certificate is required but in no event for a period in excess of three years following conviction. Thereafter a 5% surcharge applies.
 - a. Driving a motor vehicle while intoxicated.
 - b. Failing to stop and report when involved in an accident.

~~e. Homicide or assault arising out of the operation of a motor vehicle.~~

~~2. A 25% surcharge is applicable if the certificate is required for a conviction listed below. This surcharge is to be applied for the period of time a certificate is required but in no event for a period in excess of three years following conviction. Thereafter a 5% surcharge applies.~~

~~a. Driving a motor vehicle at an excessive rate of speed where an injury to person or damage to property actually results there from.~~

~~b. Driving a motor vehicle in a reckless manner where an injury to person or damage to property actually results there from.~~

~~3. A 5% surcharge is applicable if the certificate is required for any other cause whatsoever.~~

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 232. INCREASED LIMITS

A. Liability Increased Limits

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

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COMMON COVERAGES

BODILY INJURY LIABILITY --- Increased Limits

Limit Of Liability (000'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
30/60	49	1.00	1.00	1.00	1.00	1.00
50/100	49	1.11	1.16	1.18	1.20	1.13
85/85	52	1.18	1.23	1.25	1.27	1.18
100/100	52	1.24	1.30	1.34	1.36	1.24
100/300	52	1.43	1.54	1.60	1.65	1.44
100/500	55	1.53	1.68	1.75	1.84	1.56
300/300	64	1.69	1.87	2.00	2.07	1.71
250/500	61	1.75	1.97	2.11	2.19	1.77
400/400	68	1.83	2.08	2.23	2.33	1.86
500/500	68	1.95	2.24	2.43	2.54	1.98
750/750	73	2.22	2.58	2.84	2.99	2.25
1,000/1,000	73	2.42	2.87	3.20	3.37	2.47
1,500/1,500	74	2.74	3.34	3.76	3.97	2.79
2,000/2,000	75	3.01	3.73	4.25	4.49	3.07
2,500/2,500	76	3.21	4.06	4.66	4.93	3.30
5,000/5,000	79	4.02	5.28	6.22	6.64	4.13

PROPERTY DAMAGE LIABILITY --- Increased Limits

Limit Of Liability (000'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
25	05	1.00	1.00	1.00	1.00	1.00
30	06	1.01	1.01	1.01	1.01	1.01
50	08	1.02	1.02	1.02	1.02	1.02
85	09	1.04	1.04	1.04	1.05	1.04
100	10	1.05	1.05	1.05	1.06	1.05
300	14	1.06	1.07	1.08	1.09	1.06
400	15	1.07	1.08	1.09	1.11	1.07
500	16	1.08	1.09	1.10	1.12	1.08
750	17	1.09	1.11	1.12	1.14	1.10
1,000	18	1.10	1.12	1.13	1.15	1.11
1,500	19	1.11	1.13	1.14	1.17	1.12
2,000	20	1.12	1.14	1.15	1.18	1.13
2,500	21	1.13	1.15	1.16	1.19	1.14
5,000	23	1.14	1.16	1.18	1.22	1.15

\$250	43	42%
300	45	44
400	48	47
500	49	48
1,000	50	49
2,000	54	50
3,000	52	51
4,000	53	52
5,000	54	53

RULE 1223. DEDUCTIBLE INSURANCE

A. Eligibility

1. Bodily injury liability insurance may be written on a deductible basis provided the company insures five or more ~~automobile~~ 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 ~~automobile~~ autos owned by or under the control of the insured.
3. If ~~an~~ in addition to such ~~automobile~~ autos the company insures both hired ~~automobile~~ autos and the non-ownership 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.
- ~~3. The minimum deductible for property damage is \$25.~~

C. Rates

1. Bodily Injury

Reductions from the full coverage bodily injury rates for deductible amounts for the limits of \$30,000/60,000 are given in the table below:

Amount of Deductible	Percent Reduction From Full Coverage Rate	
	Per Claim	Per Accident
\$ 250	9%	7%
500	16	12
1,000	23	20
2,500	28	26
5,000	37	34
10,000	40	37
20,000	52	49
25,000	92	55

2. Property Damage

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

Amount of Deductible	Percent Reduction From Full Coverage Rate
\$ 25	44%
50	49
75	24
100	30
200	39

3. ~~For deductibles not shown, refer to company~~ Only those deductibles shown are available.

RULE 2724. POLLUTION LIABILITY

Coverage for bodily injury or property damage arising out of the discharge of pollutants that are being transported or towed by, loaded onto or unloaded from or, with the exception of certain fuels, stored, disposed of, treated or processed in or upon a covered auto is excluded under the Business Auto and Truckers Policies.

A. Pollution Liability—Broadened Coverage for Covered Autos

Business Auto and Truckers Policies shall be endorsed to delete that part of the pollution exclusion and the definition of covered pollution cost or expense, for bodily injury, property damage, and covered pollution cost or expense relating to discharge of pollutants which are in or upon, being transported or towed by, being loaded onto or unloaded from a covered auto for risks which are subject to the Motor Carrier Act of 1980 or any similar or equivalent North Carolina financial responsibility filing requirement. This extension of coverage does not apply to liability assumed under any contract or agreement.

Attach applicable endorsement.

B. Classes of Pollutants

Pollutants that are or that are contained in any property that is being transported or towed by or handled for movement into, onto or from, covered autos are classed as follows:

1. Property (Nonhazardous)
2. Hazardous substances as defined in 49 CFR 171.8, transported in cargo tanks, portable tanks, or hopper-type vehicles with capacities in excess of 3,500 water gallons; or in bulk Class A or B explosives, poison gas (Poison A), liquefied compressed gas, or compressed gas; or highway route controlled quantity radioactive materials as defined in 49 CFR 173.403 455.
3. Oil listed in 49 CFR 172.101; hazardous waste, hazardous materials, and hazardous substances defined in 49 CFR 171.8 and listed in 49 CFR 172.101, but not mentioned in 2 above or 4 below.
4. Any quantity of Class A or B explosives; any quantity of poison gas (Poison A); or highway route controlled quantity radioactive materials as defined in 49 CFR 173.403 455.

C. Premium Development

Business Auto and Truckers Policies

1. Owned Autos

COMMON COVERAGES

- a. Charge an additional 5% of the otherwise applicable bodily injury and property damage premium for each covered auto transporting any substance described in C.1 above.
- b. Charge an additional 25% of the otherwise applicable bodily injury and property damage premium for each covered auto transporting any substance described in C.2 above.
- c. Charge an additional 10% of the otherwise applicable bodily injury and property damage premium for each covered auto transporting any substance described in C.3 above.
- d. Charge an additional 25% of the otherwise applicable bodily injury and property damage premium for each covered auto transporting any substance described in C.4 above.
- e. Where more than one class of pollutants is transported by a covered auto, apply the charge which develops the highest premium.

2. Hired Autos

Charge an additional percentage of the otherwise applicable bodily injury and property damage premium for hired auto coverage. Such percentage is the highest one determined in accordance with 1 above for any covered auto. Where hired autos will transport more than one class of pollutants, apply the charge which develops the highest premium.

Rule 98. PUNITIVE DAMAGES EXCLUSION

~~Punitive damages must be excluded from all policies providing uninsured and/or underinsured motorists coverage. Use Endorsement CA 21-71.~~

Rules 26 – 30 RESERVED FOR FUTURE USE

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MANUAL**

TRUCKS, TRACTORS, AND TRAILERS SECTION

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TRUCKS, TRACTORS, AND TRAILERS

RULE 3031. ELIGIBILITY

This Section applies to all trucks, including pick-up, panel and van types, truck-tractors, trailers, and semitrailers except for the following:

- A. ~~Automobile~~ Autos used for public transportation. Refer to the Public Transportation Section.
- B. ~~Automobile~~ Autos leased or rented to others by leasing or rental concerns. Refer to the Leasing or Rental Concerns Rule ~~67~~(Rule 84).
- C. Pick-ups, panel trucks or vans owned by an individual, husband and wife or a family farm partnership or corporation and used for farming or ranching and not customarily used for other business. Refer to the Farmers ~~Automobile~~ Autos Rule ~~14~~(Rule 13).
- D. Individually owned non-fleet pick-ups, panel trucks or vans, ~~not used for business~~. Refer to ~~Personal Auto Manual~~ Rule 13 – Private Passenger Types.
- E. Self-propelled vehicles with the following types of permanently attached equipment. Refer to the Special or Mobile Equipment Rule in the Special Types subsection (~~Rule 90~~)-Rule 72.
 - 1. Equipment designed primarily for:
 - a. Snow removal;
 - b. Road maintenance, but not construction or resurfacing;
 - c. Street cleaning;
 - 2. Cherry pickers and similar devices mounted on ~~automobile~~ auto or truck chassis and used to raise or lower workers; and
 - 3. Air compressors, pumps and generators, including spraying, welding, building cleaning, geophysical exploration, lighting and well servicing equipment.

**RULE 3432. PREMIUM DEVELOPMENT—
OTHER THAN ZONE RATED
AUTOMOBILES**

- A. **This Rule applies to:**
 - 1. All light trucks and trailers used with light trucks.
 - 2. All other trucks, tractors, and trailers which regularly operate within a 200 mile radius from the street address of principal garaging. For those ~~automobile~~ autos regularly operating beyond a 200 mile radius, refer to the Premium Development—Zone Rated ~~Automobile~~ Autos Rule (~~Rule 34~~)-35.
- B. **Determine the classification, rating factor and class code as follows:**
 - 1. Determine whether the risk is classified as fleet or non-fleet according to the Trucks, Tractors, and Trailers Classifications Rule (~~Rule 32~~)-33.
 - 2. Determine the primary rating factor from the Trucks, Tractors, and Trailers Classifications Rule (~~Rule 32~~)-33 based on size class, business use class and radius class.
 - 3. Determine the secondary rating factor, if any, from the Trucks, Tractors, and Trailers Classifications Rule ~~33~~(Rule 32) based on the special industry classifications.

- 4. Determine the combined rating factor by adding or subtracting the secondary rating factor to or from the primary rating factor.

- 5. For trailers used with light trucks which regularly operate beyond a 200 mile radius, use the rating factor for the intermediate rating class.

C. **Premium Computation**

- 1. Determine the rating territory from the territory definitions based on the street address of principal garaging.

2. Liability Coverages

- a. Determine the fleet or non-fleet base premiums from the liability base premium schedule on the rate schedules.
- b. Multiply the base premium by the combined rating factor.

3. Medical Payments Coverages

- a. Trucks and tractors
 - (1) Primary and secondary rating factors do not apply.
 - (2) Determine the premiums from the liability base premium schedule. For premiums not shown, refer to ~~company~~ Rule 22 Increased Limits.
- b. Trailers
 - (1) Determine the base premium from the liability base premium schedule. For premiums not shown, refer to ~~company~~ Rule 22 Increased Limits.
 - (2) Multiply the base premium by the primary rating factor.
 - (3) Secondary rating factors do not apply.

4. Uninsured and Underinsured Motorists Insurance

- a. Primary and secondary rating factors do not apply.
- b. Refer to ~~Rule 26~~ Rule 20 in the Common Coverages Section of this Manual.

**RULE 3233. TRUCKS, TRACTORS, AND
TRAILERS CLASSIFICATIONS**

Classify trucks, tractors, and trailers for liability coverages as follows:

A. **Fleet—Non-Fleet Classifications**

- 1. Classify as fleet the ~~automobile~~ autos of any risk that has five or more self-propelled ~~automobile~~ autos of any type that are under one ownership. Do not include ~~automobile~~ autos owned by allied or subsidiary interests unless the insured holds a majority financial interest.
- 2. Do not include mobile equipment insured on a general liability policy in determining if the risk is a fleet.
- 3. Do not include trailers in determining if the risk is a fleet, but apply the fleet classification to the trailers if the risk otherwise is classified as a fleet.
- 4. Classify the ~~automobile~~ autos of any other risk as non-fleet.

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5. Do not change the fleet or non-fleet classification because of mid-term changes in the number of owned automobile autos, except at the request of the insured. The policy must be cancelled and rewritten in accordance with the Cancellation Rule.

B. Primary Classifications

1. Gross vehicle weight (GVW) and gross combination weight (GCW) mean:

- a. GVW—The maximum loaded weight for which a single automobile auto is designed, as specified by the manufacturer.
- b. GCW—The maximum loaded weight for a combination truck-tractor and semitrailer or trailer for which the truck-tractor is designed, as specified by the manufacturer.

2. Size Class

- a. Light trucks—trucks that have a gross vehicle weight (GVW) of 10,000 pounds or less.
- b. Medium trucks.
- (1) Trucks that have a gross vehicle weight (GVW) of 10,001-20,000 pounds.
- (2) Include crawler type trucks in this class.
- c. Heavy trucks—trucks that have a gross vehicle weight (GVW of 20,001-45,000 pounds).
- d. Extra-heavy trucks—trucks that have a gross vehicle weight (GVW) over 45,000 pounds.
- e. Truck-tractors—a truck-tractor is a motorized automobile auto with or without body for carrying commodities or materials, equipped with fifth wheel coupling device for semitrailers.
- (1) Heavy truck-tractors—truck-tractors that have a gross combination weight (GCW) of 45,000 pounds or less.
- (2) Extra-heavy truck-tractors—truck-tractors that have a gross combination weight (GCW) over 45,000 pounds.
- f. Semitrailers—a semitrailer is a trailer equipped with fifth wheel coupling device for use with a truck-tractor with load capacity over 2,000 pounds. This includes bogies used to convert containers into semitrailers.
- g. Trailers—any trailer with load capacity over 2,000 pounds, other than a semitrailer.
- h. Service or utility trailer—any trailer or semitrailer with load capacity of 2,000 pounds or less.

3. Business Use Class. If a truck, tractor, or trailer has more than one use, use the highest rated classification unless 80% of the use is in a lower rated activity. In that case, use the lower rated classification.

- a. Service use—for transporting the insured's personnel, tools, equipment and incidental supplies to or from a job location. This classification is confined to automobile autos principally parked at job locations for the majority of the working day or used to transport supervisory personnel between job locations.

- b. Retail use—automobile autos used to pick up property from, or deliver property to individual households.

- c. Commercial use—automobile autos used for transporting property other than those automobile autos defined as service or retail.

4. Radius Class—determine radius on a straight line from the street address of principal garaging.

- a. Local—up to 50 miles—The automobile auto is not regularly operated beyond a radius of 50 miles from the street address where such automobile auto is principally garaged.
- b. Intermediate—51 to 200 miles—The automobile auto is operated beyond a radius of 50 miles but not regularly beyond a radius of 200 miles from the street address where such automobile auto is principally garaged.
- c. Long Distance—over 200 miles—The automobile auto is operated regularly beyond a 200 mile radius from the street address where such automobile auto is principally garaged. Apply zone rates for other than light trucks.

5. [Non-Fleet and Fleet Primary Classifications – Rating Factors and Statistical Codes](#)

[See the Primary Classifications – Rating Factors on the following pages.](#)

[C. Secondary Classification – Special Industry Class](#)

~~See following Primary Classifications~~[the Secondary Classification Rating Factor Tables for the rating factors and statistical codes](#)—~~Rating Factors Tables.~~

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FLEET

PRIMARY CLASSIFICATIONS—RATING FACTORS AND CLASSIFICATION DESIGNATORS

Size Class	Business Use Class	Factor CD	Radius Class		
			Local Up to 50 Miles BI and PD	Intermediate 51 to 200 Miles BI and PD	Long Distance Over 200 Miles BI and PD
Light Trucks (0–10,000 lbs. GVW)	Service	Factor CD	014-- 1.00	015-- 1.15	016-- 1.25
	Retail	Factor CD	024-- 1.45	025-- 1.65	026-- 1.75
	Commercial	Factor CD	034-- 1.35	035-- 1.60	036-- 1.70
ZONE RATED					
Medium Trucks (10,001–20,000 lbs. GVW)	Service	Factor CD	214-- 1.00	215-- 1.15	216-- .90
	Retail	Factor CD	224-- 1.45	225-- 1.70	226-- .90
	Commercial	Factor CD	234-- 1.35	235-- 1.65	236-- .90
Heavy Trucks (20,001–45,000 lbs. GVW)	Service	Factor CD	314-- 1.10	315-- 1.30	316-- 1.00
	Retail	Factor CD	324-- 1.55	325-- 1.85	326-- 1.00
	Commercial	Factor CD	334-- 1.45	335-- 1.75	336-- 1.00
Extra-Heavy Trucks (Over 45,000 lbs. GVW)		Factor CD	404-- 2.00	405-- 2.60	406-- 1.35 ⁴⁰
Heavy Truck-Tractors (0–45,000 lbs. GCW)	Service	Factor CD	344-- 1.30	345-- 1.55	346-- 1.00
	Retail	Factor CD	354-- 1.90	355-- 2.30	356-- 1.00
	Commercial	Factor CD	364-- 1.80	365-- 2.20	366-- 1.00
Extra Heavy Truck-Tractors (Over 45,000 lbs. GCW)		Factor CD	504-- 2.25	505-- 2.80	506-- 1.35 ⁴⁰
Trailer Types					
Semitrailers		Factor CD	674-- .10	675-- .15	676-- .15
Trailers		Factor CD	684-- .10	685-- .15	686-- .15
Service or Utility Trailer (0–2,000 lbs. Load Capacity)		Factor CD	694-- .00	695-- .00	696-- .00

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NONFLEET

PRIMARY CLASSIFICATIONS—RATING FACTORS AND CLASSIFICATION DESIGNATORS

Size Class	Business Use Class	Factor CD	Radius Class		
			Local Up to 50 Miles BI and PD	Intermediate 51 to 200 Miles BI and PD	Long Distance Over 200 Miles BI and PD
Light Trucks (0–10,000 lbs. GVW)	Service	Factor CD	011-- 1.00	012-- 1.15	013-- 1.25
	Retail	Factor CD	021-- 1.45	022-- 1.65	023-- 1.75
	Commercial	Factor CD	031-- 1.35	032-- 1.60	033-- 1.70
ZONE RATED					
Medium Trucks (10,001–20,000 lbs. GVW)	Service	Factor CD	211-- 1.00	212-- 1.15	213-- .90
	Retail	Factor CD	221-- 1.45	222-- 1.70	223-- .90
	Commercial	Factor CD	231-- 1.35	232-- 1.65	233-- .90
Heavy Trucks (20,001–45,000 lbs. GVW)	Service	Factor CD	311-- 1.10	312-- 1.30	313-- 1.00
	Retail	Factor CD	321-- 1.55	322-- 1.85	323-- 1.00
	Commercial	Factor CD	331-- 1.45	332-- 1.75	333-- 1.00
Extra Heavy Trucks (Over 45,000 lbs. GVW)		Factor CD	401-- 2.00	402-- 2.60	403-- 1.35 ⁴⁰
Heavy Truck-Tractors (0–45,000 lbs. GCW)	Service	Factor CD	341-- 1.30	342-- 1.55	343-- 1.00
	Retail	Factor CD	351-- 1.90	352-- 2.30	353-- 1.00
	Commercial	Factor CD	361-- 1.80	362-- 2.20	363-- 1.00
Extra Heavy Truck-Tractors (Over 45,000 lbs. GCW)		Factor CD	501-- 2.25	502-- 2.80	503-- 1.35 ⁴⁰
Trailer Types					
Semitrailers		Factor CD	671-- .10	672-- .15	673-- .15
Trailers		Factor CD	681-- .10	682-- .15	683-- .15
Service or Utility Trailer (0–2,000 lbs. Load Capacity)		Factor CD	691-- .00	692-- .00	693-- .00

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C.D. Secondary Classification—Special Industry Class

1. These classifications and codes, but not the rating factors, apply to zone rated automobile autos.
2. Where more than one secondary rating factor applies, use the highest rated classification unless 80% of the use is in a lower rated activity. In that case, use the lower rated classification.

Classification	Secondary Factor to Be Combined with Primary Factor		Code to Be Inserted in 4th and 5th Digit of Classification Code	
	Trailer Types and Zone Rated	All Other		
	<u>Automobile Autos</u>	<u>Automobile Autos</u>		
Truckers — <u>Automobile Autos</u> used to haul or transport goods, materials or commodities for another, other than <u>automobile autos</u> used in moving operations.				
a. Common carriers	local	0.00	+0.70	21
	intermediate	0.00	+0.70	21
	long distance	0.00	+0.70	21
b. Contract carriers (other than chemical or iron and steel haulers)	local	0.00	+0.70	22
	intermediate	0.00	+0.70	22
	long distance	0.00	+0.70	22
c. Contract carriers hauling chemicals	local	0.00	+0.70	23
	intermediate	0.00	+0.70	23
	long distance	0.00	+0.70	23
d. Contract carriers hauling iron and steel	local	0.00	+0.70	24
	intermediate	0.00	+0.70	24
	long distance	0.00	+0.70	24
e. Exempt carriers (other than livestock haulers)	local	0.00	+0.70	25
	intermediate	0.00	+0.70	25
	long distance	0.00	+0.70	25
f. Exempt carriers hauling livestock	local	0.00	+0.70	26
	intermediate	0.00	+0.70	26
	long distance	0.00	+0.70	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	+0.70	02
	intermediate	0.00	+0.70	02
	long distance	0.00	+0.70	02
h. Tow trucks for-hire	local	0.00	+0.70	03
	intermediate	0.00	+0.70	03
	long distance	0.00	+0.70	03
i. All other	local	0.00	+0.70	29
	intermediate	0.00	+0.70	29
	long distance	0.00	+0.70	29
Food delivery — <u>Automobile Autos</u> used by food manufacturers to transport raw and finished products or used in wholesale distribution of food				
a. Canneries and packing plants		0.00	+0.40	31
b. Fish and sea food		0.00	+0.40	32
c. Frozen food		0.00	+0.40	33
d. Fruit and vegetable		0.00	+0.40	34
e. Meat or poultry		0.00	+0.40	35
f. All other		0.00	+0.40	39

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Classification	Secondary Factor to Be Combined with Primary Factor		Code to Be Inserted in 4th and 5th Digit of Classification Code
Specialized delivery —Automobile Autos used in deliveries subject to time and similar constraints	Trailer Types and Zone Rated Automobile Autos	All Other Automobile Autos	
a. Armored cars	0.00	+0.60	41
b. Film delivery	0.00	+0.60	42
c. Magazines or newspapers	0.00	+0.60	43
d. Mail and parcel post	0.00	+0.60	44
e. All other	0.00	+0.60	49
Waste disposal —Automobile Autos transporting salvage and waste material for disposal or resale	Trailer Types and Zone Rated Automobile Autos	All Other Automobile Autos	
a. Automobile Auto dismantlers	0.00	+0.30	51
b. Building wrecking operators	0.00	+0.30	52
c. Garbage	0.00	+0.30	53
d. Junk dealers	0.00	+0.30	54
e. All other	0.00	+0.30	59
Farmers —Automobile Autos owned by a farmer, used in connection with the operation of his own farm, and occasionally used to haul commodities for other farmers	Trailer Types and Zone Rated Automobile Autos	All Other Automobile Autos	
a. Individually owned or family corp. (other than livestock hauling)	0.00	-0.50	61
b. Livestock hauling	0.00	-0.50	62
c. All other	0.00	-0.50	69
Dump and transit mix trucks and trailers (Use these factors and codes only when no other secondary classification applies. Refer to Truckers Rule.)	Service or Utility Trailers Types and Zone Rated Automobile Autos	All Other Automobile Autos	
a. Excavating	0.00	-0.20	71
b. Sand and gravel (other than quarrying)	0.00	-0.20	72
c. Mining	0.00	-0.20	73
d. Quarrying	0.00	-0.20	74
e. All other	0.00	-0.20	79

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Code to Be
 Inserted in 4th
 and 5th Digit of
 Classification
 Code

Secondary Factor to Be Combined
 with Primary Factor

Classification

All ~~Automobile~~ Autos

Contractors (Other than Dump Trucks—Use these factors and codes only when no other secondary classification applies. Refer to Truckers Rule.)

a. Building—commercial	–0.05	81
b. Building—private dwellings	–0.05	82
c. Electrical, plumbing, masonry, plastering, and other repair or service	–0.05	83
d. Excavating	–0.05	84
e. Street and road	–0.05	85
f. All other	–0.05	89

Not otherwise specified

a. Logging and lumbering	0.00	91
b. All other	0.00	99

TRUCKS, TRACTORS, AND TRAILERS

D.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 Rule 34. Truckers/Motor Carriers~~ also applies.
2. Transporters of liquid products. A policy coverage form that covers an automobile 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 policy coverage form that covers an automobile auto with an amusement device mounted on it must cover the operation of the amusement device at the additional premium of \$154 for \$30,000/60,000 bodily injury and \$30 for \$25,000 property damage liability. The premium is for the period of coverage and not subject to any return.
- ~~4. Transporters of explosives. A policy that covers an automobile used for transporting explosives must exclude coverage for the explosion hazard. For coverages including the explosion hazard, refer to company.~~
- ~~5.4. Rolling stores. A policy coverage form that covers automobile autos equipped as a rolling store must exclude product liability. Use Rolling Stores Endorsement CA 23 04.~~
- ~~6.5. 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 for bodily injury, \$30,000/60,000 limits and \$3 property damage, \$25,000 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 334. TRUCKERS/MOTOR CARRIER

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 automobile auto in the furtherance of a commercial enterprise. ~~A trucker is a person, firm or corporation in the business of transporting goods, materials or commodities for another.~~
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. ~~Such a risk is still in the truckers classification even if it calls itself or advertises 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. ~~Automobiles used in moving operations are also truckers even though they are not subject to the truckers secondary rating factors.~~
4. For details of coverage refer to the Truckers Coverage Form CA 00 12, or 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)
 - 4.a. Coverage may be limited to non-trucking use when the automobile auto 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.
 - 2.b. Premium Computation:
Liability coverages. Multiply the truck, tractor, and trailer non-fleet base premium by a rating factor of 1.75 per unit or combined unit. No secondary rating factor applies.
- C. Premium Determination. Rate automobile 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, according to the Trucks, Tractors, and Trailers Classifications Rule 33 Trucks, Tractors, and Trailers Classification (Rule 32).
 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 automobile autos. If automobile autos are hired without operators, include the actual wages of the operators of such automobile autos.
 - b. Determine the average specified car rate by:
 - (1) computing the premium for all automobile autos owned and leased by the insured that are used in trucking operations.
 - (2) dividing this by the number of trucks and truck-tractors owned and leased by the insured.
 - c. The cost of hire rate is determined by multiplying the average specified car rate by .0033.
 - d. Compute the advance premium by multiplying each \$100 of the total amount estimated for

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the cost of hire during the policy period by the cost of hire rate.

- e. 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.
- f. Compute the earned premium at the rates in force at the inception of the policy, in the same manner as the advance premium.
- g. If the company which insures the owned ~~automobile~~ autos of the risk also insures the hired ~~automobile~~ autos, the minimum premium is \$11 for \$25,000/\$60,000 bodily injury and \$6 for \$25,000 property damage liability. Otherwise, the minimum premium is the average applicable specified car rate.

**RULE 345. PREMIUM DEVELOPMENT—
ZONE RATED AUTOMOBILES**

- A. Except for light trucks and trailers used with light trucks, this Rule applies to trucks, tractors, and trailers regularly operated beyond a 200 mile radius from the street address of principal garaging.
- B. Determine the zone or zone combination and code for each ~~automobile~~ auto as follows:
 1. When an ~~automobile~~ 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.
 2. In all other situations, the zone combination is the zone of principal garaging and the zone of the terminal (included in the ~~automobile~~ auto's operations) farthest from that point.
 3. A terminal is any point at which an ~~automobile~~ auto regularly loads or unloads. It is not limited to a terminal facility which the insured owns and operates.

EXAMPLES:

- a. The ~~automobile~~ 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.
- b. The ~~automobile~~ 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.
- c. The ~~automobile~~ 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.

C. **Premium Development**

1. Determine the classification rating factor and class code as follows:
 - a. Determine whether the ~~automobile~~ auto is classified as fleet or nonfleet according to the

Trucks, Tractors, and Trailers Classifications Rule (~~Rule 32~~) Rule 33.

- b. Determine the primary rating factor from the Trucks, Tractors, and Trailers Classifications Rule. (Rule 32)
- c. Determine the secondary classifications code from the Trucks, Tractors, and Trailers Classifications Rule (~~Rule 32~~) Rule 33.

2. **Liability Coverages**

- a. Determine the liability fleet or nonfleet base premiums for the zone combination from the zone rating table.
- b. For fleets, multiply the base premiums by .70.
- c. Multiply the base premium by the long distance rating factor from the primary classification table in the Trucks, Tractors, and Trailers Classifications Rule. (~~Rule 32~~) Rule 33.

3. **Medical Payments**

- a. ~~Determine the fleet or nonfleet \$500 medical payments premiums of the zone combination from the zone rating table.~~
- b. ~~Medical payments premiums are on zone rating tables. For limits not shown, refer to Supplementary Rating Section.~~
- c. ~~Primary and secondary rating factors do not apply.~~

a. Trucks And Tractors

- (1) Determine the \$500 medical payments premium of the zone combination from the zone-rating table.
- (2) Primary and secondary rating factors do not apply.
- (3) For limits not shown, refer to Supplementary Rating Section.

b. Trailers

- (1) Determine the \$500 medical payments premium of the zone combination from the zone-rating table.
- (2) Multiply the medical payments premium by the primary rating factor.
- (3) For limits not shown, refer to Supplementary Rating Section.
- (3) Secondary rating factors do not apply.

4. **Uninsured and Underinsured Motorists Insurance**

- a. Primary and secondary rating factors do not apply.

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- b. For rates. Refer to ~~Rule 26~~ Rule 21 in the Common Coverages Section of this Manual.

D. Long Distance Zone Definitions

Metropolitan Zones

01. ATLANTA Zone includes Clayton and Cobb Counties and Atlanta, Georgia territories.
02. BALTIMORE—WASHINGTON Zone includes Baltimore, Baltimore Suburban and Outer Suburban, Montgomery County Suburban and Outer Suburban, and Prince Georges County Suburban and Outer Suburban, Maryland territories; the entire District of Columbia; and Alexandria City, Arlington, Falls Church City and Arlington—Alexandria Suburban, Virginia Territories.
03. BOSTON Zone includes all of Essex, Middlesex, Norfolk, and Suffolk, Massachusetts Counties.
04. BUFFALO Zone includes Erie County (Balance), Buffalo, Buffalo Semi-Suburban, Buffalo Suburban, Niagara Falls, and Niagara Falls Suburban, New York territories.
05. CHARLOTTE Zone includes Charlotte and all of Mecklenburg County, North Carolina territories.
06. CHICAGO Zone includes all of Cook and Du Page County territories, Lake County (Balance), Waukegan—North Chicago and all Chicago, Illinois territories; and East Chicago, Indiana territory.
07. CINCINNATI Zone includes Cincinnati, Dayton and Hamilton—Middletown, Ohio; and Covington—Newport, Kentucky territories.
08. CLEVELAND Zone includes all of Geauga, Lorain and Medina County territories, Portage County (excluding the village of Mogadore), all Cleveland and Painesville, Ohio territories.
09. DALLAS—FORT WORTH Zone includes all of Dallas and Tarrant, Texas Counties.
10. DENVER Zone includes Denver and North Central, Colorado territories.
11. DETROIT Zone includes all Detroit, Dearborn and Pontiac, Michigan territories.
12. HARTFORD Zone includes all of Hartford and New Haven Counties and Bridgeport and Fairfield—Stratford, Connecticut territories.
13. HOUSTON Zone includes all of Chambers, Galveston and Harris, Texas Counties.
14. INDIANAPOLIS Zone includes all of Marion County, Indiana territory.
15. JACKSONVILLE Zone includes all of Jacksonville, Florida territory.
16. KANSAS CITY Zone includes all of Kansas City, Kansas; and Independence and all Kansas City, Missouri territories.
17. LITTLE ROCK Zone includes all of Pulaski County, Arkansas territory.
18. LOS ANGELES Zone includes all of Los Angeles and Orange Counties and also Riverside and San Bernardino, California territories.

19. LOUISVILLE Zone includes all of Jefferson County, Kentucky; and New Albany and Jeffersonville, Indiana territories.
20. MEMPHIS Zone includes all of Shelby County, Tennessee territory.
21. MIAMI Zone includes Miami and Miami Beach, Florida territories.
22. MILWAUKEE Zone includes Kenosha, Milwaukee Metropolitan, Semi-Suburban and Suburban, and Racine, Wisconsin territories.
23. MINNEAPOLIS—ST. PAUL Zone includes Minneapolis Metropolitan and Suburban; and St. Paul Metropolitan and Suburban, Minnesota territories.
24. NASHVILLE Zone includes all of Davidson County, Tennessee territory.
25. NEW ORLEANS Zone includes all of New Orleans, Louisiana territory.
26. NEW YORK CITY Zone includes all of New York City, Nassau and Westchester, New York Counties; all of Bergen, Essex and Hudson Counties, Elizabeth, New Brunswick, Perth Amboy and Plainfield, New Jersey territories; and Darien-Greenwich and Stamford, Connecticut territories.
27. OKLAHOMA CITY Zone includes all of Oklahoma County, Oklahoma territory.
28. OMAHA Zone includes all of Douglas and Sarpy, Nebraska Counties; and Council Bluffs, Iowa territory.
29. PHOENIX Zone includes Mesa—Tempe and Phoenix, Arizona territories.
30. PHILADELPHIA Zone includes Bucks County (Balance), Chester County (Balance), Delaware County (Balance), Montgomery County (Balance), Allentown-Bethlehem and all Philadelphia, Pennsylvania territories; Wilmington, Delaware; and Camden, Camden Suburban and Trenton, New Jersey territories.
31. PITTSBURGH Zone includes all of Allegheny and Beaver Counties, Pennsylvania territories.
32. PORTLAND Zone includes all of Portland, Portland Semi-Suburban and Portland Suburban, Oregon; and Vancouver, Washington territories.
33. RICHMOND Zone includes all of Richmond, Virginia territory.
34. ST. LOUIS Zone includes all of St. Louis County, Missouri; and East St. Louis, Illinois territories.
35. SALT LAKE CITY Zone includes all of Salt Lake City County, Utah territory.
36. SAN FRANCISCO Zone includes all of Alameda, Contra Costa, Marin, San Francisco, San Mateo and Santa Clara, California Counties.
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

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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 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.
50. ~~ALASKA Zone includes all of the State of Alaska.~~

ALASKA ZONE RATES

~~Zone Code—54950~~

	Liability	
	Fleet	Non-Fleet
\$25,000/50,000 B.I.	\$332	\$316
\$15,000 P.D.	405	386
\$500 Med. Pay.	60	55

For Combinations, refer to company.

For liability the following tables include the zone or combination zone base premiums for fleet or non-fleet automobile autos.

KEY TO ZONE RATING TABLES											
The Liability premiums are displayed as follows:											
	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2" style="text-align: center;">Liability Fleet and Non-Fleet</th> </tr> </thead> <tbody> <tr> <td style="text-align: right;">\$25,000/50,000 Bodily Injury</td> <td style="text-align: center;">\$400 BI</td> </tr> <tr> <td style="text-align: right;">\$15,000 Property Damage</td> <td style="text-align: center;">300 PD</td> </tr> <tr> <td style="text-align: right;">\$500 Medical Payments</td> <td style="text-align: center;">70 MP</td> </tr> <tr> <td style="text-align: right;">Zone Combination Code</td> <td style="text-align: center;">12345</td> </tr> </tbody> </table>	Liability Fleet and Non-Fleet		\$25,000/50,000 Bodily Injury	\$400 BI	\$15,000 Property Damage	300 PD	\$500 Medical Payments	70 MP	Zone Combination Code	12345
Liability Fleet and Non-Fleet											
\$25,000/50,000 Bodily Injury	\$400 BI										
\$15,000 Property Damage	300 PD										
\$500 Medical Payments	70 MP										
Zone Combination Code	12345										

Commercial Statistical Plan (CSP) coding instructions for zone combinations:

- A. Intermediate plan—code as instructed on zone rating table schedules.
- B. Full plan—do not insert the state code as the first two digits. Use only the three digits shown in the tables as the zone combination code.

- E. **Zone Rating Tables are Located in the Rates Section**

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**ZONE RATING TABLE
ZONE 05 (CHARLOTTE) COMBINATIONS**

Insert the state code of the state of principal garaging as the first two digits of the zone combination code.

Zone	Liability Nonfleet	Zone	Liability Nonfleet	Zone	Liability Nonfleet	Zone	Liability Nonfleet
01 Atlanta	\$1014 BI 1092 PD 209 MP	13 Houston	\$1371 BI 1477 PD 283 MP	25 New Orleans	\$1369 BI 1475 PD 282 MP	37 Tulsa	\$1371 BI 1477 PD 283 MP
	**201		**213		**225		**237
02 Balt.- Wash.	1286 BI 1386 PD 265 MP	14 India- napolis	1125 BI 1211 PD 232 MP	26 N.Y. City	1286 BI 1386 PD 265 MP	40 Pacific	1593 BI 1713 PD 329 MP
	**202		**214		**226		**240
03 Boston	1419 BI 1527 PD 293 MP	15 Jacksonv ille	1014 BI 1092 PD 209 MP	27 Okla. City	1371 BI 1477 PD 283 MP	41 Moun- tain	1819 BI 1959 PD 375 MP
	**203		**215		**227		**241
04 Buffalo	1286 BI 1386 PD 265 MP	16 Kansas City	1391 BI 1499 PD 287 MP	28 Omaha	1391 BI 1499 PD 287 MP	42 Mid- West	1391 BI 1499 PD 287 MP
	**204		**216		**228		**242
05 Charlotte	1014 BI 1092 PD 209 MP	17 Little Rock	1371 BI 1477 PD 283 MP	29 Phoenix	1819 BI 1959 PD 375 MP	43 South- West	1371 BI 1477 PD 283 MP
	**205		**217		**229		**243
06 Chicago	1125 BI 1211 PD 232 MP	18 Los Angeles	1593 BI 1713 PD 329 MP	30 Philadelp hia	1286 BI 1386 PD 265 MP	44 North Central	1125 BI 1211 PD 232 MP
	**206		**218		**230		**244
07 Cincin- nati	1125 BI 1211 PD 232 MP	19 Louisville	1239 BI 1336 PD 256 MP	31 Pittsburg h	1286 BI 1386 PD 265 MP	45 Mid- East	1239 BI 1336 PD 256 MP
	**207		**219		**231		**245
08 Cleveland	1125 BI 1211 PD 232 MP	20 Memphis	1239 BI 1336 PD 256 MP	32 Portland	1593 BI 1713 PD 329 MP	46 Gulf	1369 BI 1475 PD 282 MP
	**208		**220		**232		**246
09 Dallas Fort Worth	1371 BI 1477 PD 283 MP	21 Miami	1014 BI 1092 PD 209 MP	33 Richmon d	1014 BI 1092 PD 209 MP	47 South- East	1014 BI 1092 PD 209 MP
	**209		**221		**233		**247
10 Denver	1819 BI 1959 PD 375 MP	22 Milwauke e	1391 BI 1499 PD 287 MP	34 St. Louis	1391 BI 1499 PD 287 MP	48 Eastern	1286 BI 1386 PD 265 MP
	**210		**222		**234		**248
11 Detroit	1125 BI 1211 PD 232 MP	23 Minn.- St. Paul	1391 BI 1499 PD 287 MP	35 Salt Lake City	1819 BI 1959 PD 375 MP	49 New England	1419 BI 1527 PD 293 MP
	**211		**223		**235		**249
12 Hartford	1419 BI 1527 PD 293 MP	24 Nashville	1239 BI 1336 PD 256 MP	36 San Fran.	1593 BI 1713 PD 329 MP	50 Alaska	1230 BI 815 PD 254 MP
	**212		**224		**236		**250

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**ZONE RATING TABLE
ZONE 47 (SOUTHEAST) COMBINATIONS**

Insert the state code of the state of principal garaging as the first two digits of the zone combination code.

Zone	Liability Nonfleet	Zone	Liability Nonfleet	Zone	Liability Nonfleet	Zone	Liability Nonfleet
01 Atlanta	\$1014 BI 1092 PD 209 MP	13 Houston	\$1371 BI 1477 PD 283 MP	25 New Orleans	\$1369 BI 1475 PD 282 MP	37 Tulsa	\$1371 BI 1477 PD 283 MP
	**901		**913		**925		**937
02 Balt.- Wash.	1286 BI 1386 PD 265 MP	14 Indiana- napolis	1125 BI 1211 PD 232 MP	26 N.Y. City	1286 BI 1386 PD 265 MP	40 Pacific	1517 BI 1631 PD 313 MP
	**902		**914		**926		**940
03 Boston	1419 BI 1527 PD 293 MP	15 Jacksonv ille	1014 BI 1092 PD 209 MP	27 Okla. City	1371 BI 1477 PD 283 MP	41 Moun- tain	1732 BI 1866 PD 357 MP
	**903		**915		**927		**941
04 Buffalo	1286 BI 1386 PD 265 MP	16 Kansas City	1391 BI 1499 PD 287 MP	28 Omaha	1391 BI 1499 PD 287 MP	42 Mid- West	1325 BI 1428 PD 273 MP
	**904		**916		**928		**942
05 Charlotte	1014 BI 1092 PD 209 MP	17 Little Rock	1371 BI 1477 PD 283 MP	29 Phoenix	1819 BI 1959 PD 375 MP	43 South- West	1306 BI 1407 PD 269 MP
	**905		**917		**929		**943
06 Chicago	1125 BI 1211 PD 232 MP	18 Los Angeles	1593 BI 1713 PD 329 MP	30 Philadelp hia	1286 BI 1386 PD 265 MP	44 North Central	1071 BI 1153 PD 221 MP
	**906		**918		**930		**944
07 Cincin- nati	1125 BI 1211 PD 232 MP	19 Louisville	1239 BI 1336 PD 256 MP	31 Pittsburg h	1286 BI 1386 PD 265 MP	45 Mid- East	1180 BI 1272 PD 243 MP
	**907		**919		**931		**945
08 Cleveland	1125 BI 1211 PD 232 MP	20 Memphis	1239 BI 1336 PD 256 MP	32 Portland	1593 BI 1713 PD 329 MP	46 Gulf	1304 BI 1405 PD 269 MP
	**908		**920		**932		**946
09 Dallas Fort Worth	1371 BI 1477 PD 283 MP	21 Miami	1014 BI 1092 PD 209 MP	33 Richmon d	1014 BI 1092 PD 209 MP	47 South- East	966 BI 1040 PD 199 MP
	**909		**921		**933		**947
10 Denver	1819 BI 1959 PD 375 MP	22 Milwauke e	1391 BI 1499 PD 287 MP	34 St. Louis	1391 BI 1499 PD 287 MP	48 Eastern	1225 BI 1320 PD 253 MP
	**910		**922		**934		**948
11 Detroit	1125 BI 1211 PD 232 MP	23 Minn.- St. Paul	1391 BI 1499 PD 287 MP	35 Salt Lake City	1819 BI 1959 PD 375 MP	49 New England	1351 BI 1454 PD 279 MP
	**911		**923		**935		**949
12 Hartford	1419 BI 1527 PD 293 MP	24 Nashville	1239 BI 1336 PD 256 MP	36 San Fran.	1593 BI 1713 PD 329 MP	50 Alaska	1230 BI 815 PD 254 MP
	**912		**924		**936		**950

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**ZONE RATING TABLE
ZONE 05 (CHARLOTTE) COMBINATIONS**

Insert the state code of the state of principal garaging as the first two digits of the zone combination code.

Zone	Liability Fleet and Nonfleet	Zone	Liability Fleet and Nonfleet	Zone	Liability Fleet and Nonfleet	Zone	Liability Fleet and Nonfleet
01 Atlanta	\$ 628 BI 1008 PD 130 MP	13 Houston	\$587 BI 941 PD 121 MP	25 New Orleans	\$ 678 BI 1070 PD 140 MP	37 Tulsa	\$ 587 BI 941 PD 121 MP
	**201		**213		**225		**237
02 Balt.- Wash.	678 BI 1070 PD 140 MP	14 India- napolis	548 BI 866 PD 113 MP	26 N.Y. City	678 BI 1070 PD 140 MP	40 Pacific	628 BI 1008 PD 130 MP
	**202		**214		**226		**240
03 Boston	628 BI 1008 PD 130 MP	15 Jacksonv ille	628 BI 1008 PD 130 MP	27 Okla. City	587 BI 941 PD 121 MP	41 Moun- tain	587 BI 941 PD 121 MP
	**203		**215		**227		**241
04 Buffalo	678 BI 1070 PD 140 MP	16 Kansas City	587 BI 941 PD 121 MP	28 Omaha	587 BI 941 PD 121 MP	42 Mid- West	587 BI 941 PD 121 MP
	**204		**216		**228		**242
05 Charlotte	628 BI 1008 PD 130 MP	17 Little Rock	587 BI 941 PD 121 MP	29 Phoenix	587 BI 941 PD 121 MP	43 South- West	587 BI 941 PD 121 MP
	**205		**217		**229		**243
06 Chicago	548 BI 866 PD 113 MP	18 Los Angeles	628 BI 1008 PD 130 MP	30 Philadelp hia	678 BI 1070 PD 140 MP	44 North Central	548 BI 866 PD 113 MP
	**206		**218		**230		**244
07 Cincin- nati	548 BI 866 PD 113 MP	19 Louisville	628 BI 1008 PD 130 MP	31 Pittsburg h	678 BI 1070 PD 140 MP	45 Mid- East	628 BI 1008 PD 130 MP
	**207		**219		**231		**245
08 Cleveland	548 BI 866 PD 113 MP	20 Memphis	628 BI 1008 PD 130 MP	32 Portland	628 BI 1008 PD 130 MP	46 Gulf	678 BI 1070 PD 140 MP
	**208		**220		**232		**246
09 Dallas Fort Worth	587 BI 941 PD 121 MP	21 Miami	628 BI 1008 PD 130 MP	33 Richmon d	628 BI 1008 PD 130 MP	47 South- East	628 BI 1008 PD 130 MP
	**209		**221		**233		**247
10 Denver	587 BI 941 PD 121 MP	22 Milwauke e	587 BI 941 PD 121 MP	34 St. Louis	587 BI 941 PD 121 MP	48 Eastern	678 BI 1070 PD 140 MP
	**210		**222		**234		**248
11 Detroit	548 BI 866 PD 113 MP	23 Minn.- St. Paul	587 BI 941 PD 121 MP	35 Salt Lake City	587 BI 941 PD 121 MP	49 New England	628 BI 1008 PD 130 MP
	**211		**223		**235		**249
12 Hartford	628 BI 1008 PD 130 MP	24 Nashville	628 BI 1008 PD 130 MP	36 San Fran.	628 BI 1008 PD 130 MP	50 Alaska	621 BI 613 PD 128 MP
	**212		**224		**236		**250

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BUSES

**ZONE RATING TABLE
ZONE 47 (SOUTHEAST) COMBINATIONS**

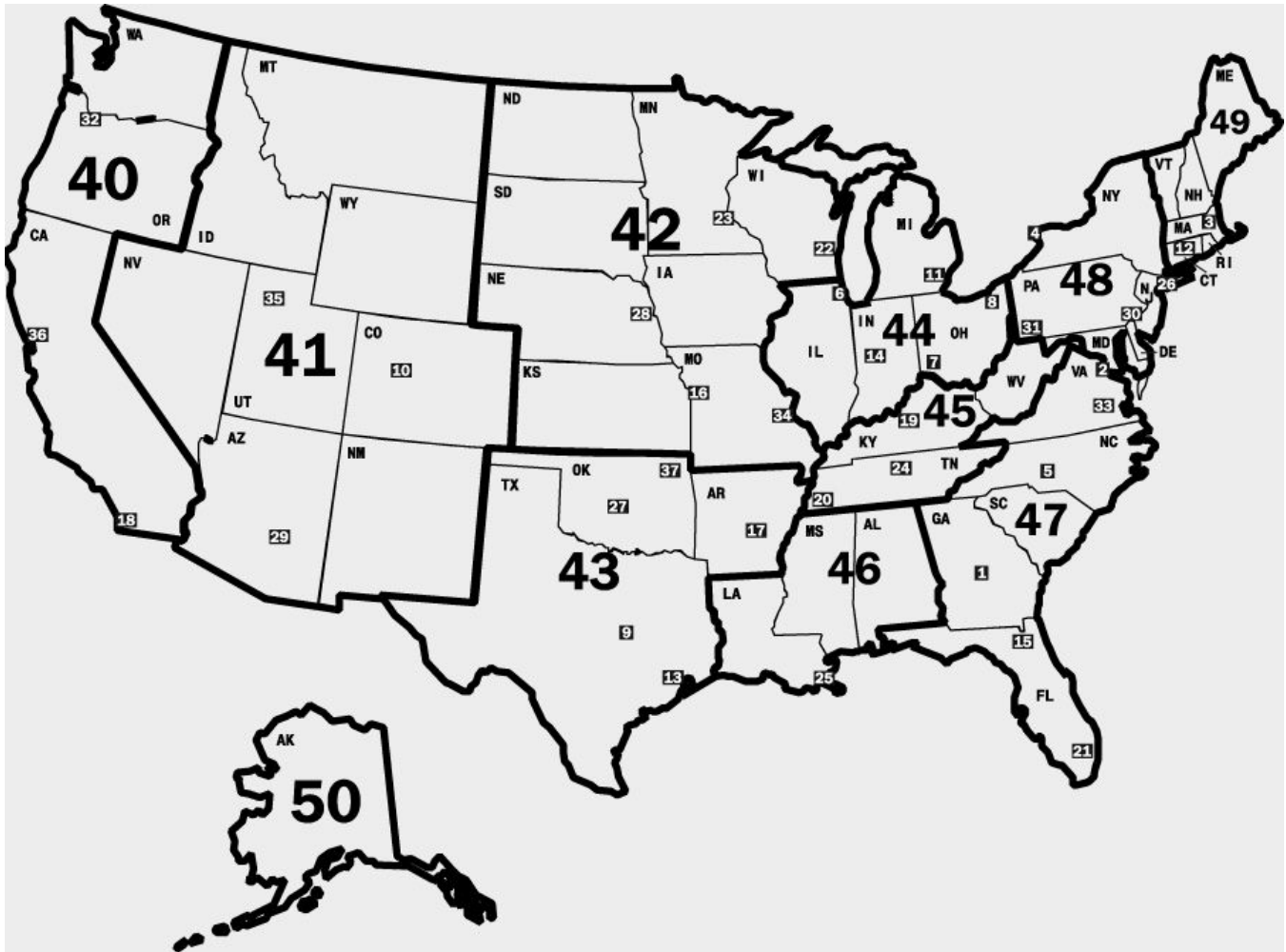
Insert the state code of the state of principal garaging as the first two digits of the zone combination code.

Zone	Liability Fleet and Nonfleet	Zone	Liability Fleet and Nonfleet	Zone	Liability Fleet and Nonfleet	Zone	Liability Fleet and Nonfleet
01 Atlanta	\$ 628 BI 1008 PD 130 MP **901	13 Houston	\$587 BI 941 PD 121 MP **913	25 New Orleans	\$ 678 BI 1070 PD 140 MP **925	37 Tulsa	\$ 587 BI 941 PD 121 MP **937
02 Balt.- Wash.	678 BI 1070 PD 140 MP **902	14 India- napolis	548 BI 866 PD 113 MP **914	26 N.Y. City	678 BI 1070 PD 140 MP **926	40 Pacific	628 BI 1008 PD 130 MP **940
03 Boston	628 BI 1008 PD 130 MP **903	15 Jacksonv ille	628 BI 1008 PD 130 MP **915	27 Okla. City	587 BI 941 PD 121 MP **927	41 Moun- tain	587 BI 941 PD 121 MP **941
04 Buffalo	678 BI 1070 PD 140 MP **904	16 Kansas City	587 BI 941 PD 121 MP **916	28 Omaha	587 BI 941 PD 121 MP **928	42 Mid- West	587 BI 941 PD 121 MP **942
05 Charlotte	628 BI 1008 PD 130 MP **905	17 Little Rock	587 BI 941 PD 121 MP **917	29 Phoenix	587 BI 941 PD 121 MP **929	43 South- West	587 BI 941 PD 121 MP **943
06 Chicago	548 BI 866 PD 113 MP **906	18 Los Angeles	628 BI 1008 PD 130 MP **918	30 Philadelp hia	678 BI 1070 PD 140 MP **930	44 North Central	548 BI 866 PD 113 MP **944
07 Cincin- nati	548 BI 866 PD 113 MP **907	19 Louisville	628 BI 1008 PD 130 MP **919	31 Pittsburg h	678 BI 1070 PD 140 MP **931	45 Mid- East	628 BI 1008 PD 130 MP **945
08 Cleveland	548 BI 866 PD 113 MP **908	20 Memphis	628 BI 1008 PD 130 MP **920	32 Portland	628 BI 1008 PD 130 MP **932	46 Gulf	678 BI 1070 PD 140 MP **946
09 Dallas Fort Worth	587 BI 941 PD 121 MP **909	21 Miami	628 BI 1008 PD 130 MP **921	33 Richmon d	628 BI 1008 PD 130 MP **933	47 South- East	628 BI 1008 PD 130 MP **947
10 Denver	587 BI 941 PD 121 MP **910	22 Milwauke e	587 BI 941 PD 121 MP **922	34 St. Louis	587 BI 941 PD 121 MP **934	48 Eastern	678 BI 1070 PD 140 MP **948
11 Detroit	548 BI 866 PD 113 MP **911	23 Minn.- St. Paul	587 BI 941 PD 121 MP **923	35 Salt Lake City	587 BI 941 PD 121 MP **935	49 New England	628 BI 1008 PD 130 MP **949
12 Hartford	628 BI 1008 PD 130 MP **912	24 Nashville	628 BI 1008 PD 130 MP **924	36 San Fran.	628 BI 1008 PD 130 MP **936	50 Alaska	621 BI 613 PD 128 MP **950

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Long distance zone map

This map is for reference purposes only.



RULEs 356-440. RESERVED FOR FUTURE USE

PUBLIC TRANSPORTATION SECTION

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PUBLIC TRANSPORTATION

RULE 451. ELIGIBILITY

This Section applies to automobileautos registered or used for the transportation of members of the public.

[When the coverage form insures public autos use Public Transportation Autos Endorsement CA 24 02 to amend the care, custody or control exclusion.](#)

Light	1-8
Medium	9-20
Heavy	21-60
Extra-heavy	over 60

- b. If a bus is rated at truck, tractor, or trailer rates, determine the size class from the seating capacity:

**RULE 462. PREMIUM DEVELOPMENT—
OTHER THAN ZONE RATED
AUTOMOBILES**

A. This Rule applies to:

1. All taxis, limousines, school, church and urban buses and van pools.
2. All other public automobileautos which regularly operate within a 200 mile radius from the street address of principal garaging. For those automobileautos regularly operated beyond a 200 mile radius, refer to the Premium Development—Zone Rated AutomobileAutos Rule (~~Rule 48~~)-[44](#).

B. Determine the Classification Rating Factor and Class Code as follows:

1. Determine whether the risk is classified as fleet or non-fleet according to the Public AutomobileAuto Classifications Rule (~~Rule 47~~)-[43](#).
2. Determine the primary rating factor from the Public AutomobileAuto Classifications Rule (~~Rule 47~~)-[43](#) based on use class and radius class. For van pools, the rating factor is based on seating capacity.
3. Determine the secondary rating factor, if any, from the Public AutomobileAuto Classifications Rule (~~Rule 47~~)-[43](#) based on the seating capacity.
4. Determine the combined rating factor by adding the secondary rating factor to, or subtracting it from, the primary rating factor.

C. Premium Computation

1. Determine the rating territory for each public automobileauto from the territory definitions based on the territory where the public automobileauto is operated the greatest percentage of the time.
2. Liability and Medical Payments Coverages—
 - a. Determine the fleet or non-fleet base premiums on the state rate schedules.
 - b. Multiply the base premium by the combined rating factor.
3. Uninsured and Underinsured Motorists Coverage—
 - a. Primary and secondary rating factors do not apply.
 - b. Refer to ~~Rule 26~~—[Rule 21](#) in the Common Coverages Section of this Manual.
4. Special Provisions—
 - a. If a truck, tractor, or trailer is rated as public automobileauto, determine the seating capacity from the size class as follows:

Seating Capacity	Size Class
1-8	Light
9-20	Medium
21-60	Heavy
over 60	Extra-heavy

- c. For a unit that combines a motorized automobileauto with one or more trailers or semitrailers, ~~refer to company to determine the liability premium charge according to the gross combined vehicle weight rating and refer to paragraph 4.a above.~~

RULE 473. PUBLIC AUTOMOBILE CLASSIFICATIONS

Classify public automobileautos as follows:

- A. If an automobileauto has more than one use, use the highest rated classification unless 80% of the use is in a lower rated activity. In that case, use the lower rated classification.
- B. **Fleet—Non-Fleet Classification**
 1. Classify as fleet the automobileautos of any risk that has five or more self-propelled automobileautos of any type that are under one ownership. Do not include automobileautos owned by allied or subsidiary interests unless the insured holds a majority financial interest.
 2. Do not include mobile equipment insured on a general liability policy in determining if the risk is a fleet.
 3. Do not include trailers in determining if the risk is a fleet, but apply the fleet classification to the trailers if the risk otherwise is classified as a fleet.
 4. Classify the automobileautos of any other risk as non-fleet.
 5. Do not change the fleet or non-fleet classification because of mid-term changes in the number of owned automobileautos except at the request of the insured. The policy must be cancelled and rewritten in accordance with the Cancellation Rule.
- C. **Seating Capacity**
 1. Use the seating capacity specified by the manufacturer of the automobileauto unless a public authority rules otherwise.
 2. Do not include the driver's seat when determining seating capacity.
- D. **Primary Classifications**
 1. Radius Class—determine radius on a straight line from the street address of principal garaging.
 - a. Local—up to 50 miles—The automobileauto is not regularly operated beyond a radius of 50

Size Class Seating Capacity

PUBLIC TRANSPORTATION

miles from the street address where such [automobile auto](#) is principally garaged.

- b. Intermediate—51 to 200 miles—The [automobile auto](#) is operated beyond a radius of 50 miles but not regularly beyond a radius of 200 miles from the street address where such [automobile auto](#) is principally garaged.
- c. Long distance—over 200 miles—The [automobile auto](#) is operated regularly beyond a 200 mile radius from the street address where such [automobile auto](#) is principally garaged. Apply zone rates for all [automobile autos](#) other than taxis, limousines, school, church and urban buses and van pools.

2. Use Class.

- a. Taxicab or similar passenger carrying service— A metered or unmetered [automobile auto](#) with a seating capacity of 8 or less that is operated for hire by the named insured or an employee, but does not pick up, transport or discharge passengers along a route.
- b. Limousine—An unmarked [automobile auto](#) with a seating capacity of 8 or less that is operated for hire by the named insured or an employee and used on a prearranged basis for special or business functions, weddings, funerals or similar purposes. [For autos with a seating capacity of 9 or more refer to Public Autos Not Otherwise Classified.](#)
- c. School Bus—An [automobile auto](#) that carries students or other persons to and from school, or in any school activity including games, outings and similar school trips.
 - (1) Separate codes and rating factors apply to:
 - (a) School buses owned by political subdivisions or school districts.
 - (b) All others including independent contractors, private schools and church owned buses.
 - (2) A policy covering a school bus may be written on an annual term for liability coverages with premium prorated to reflect the actual school term. However, do not give credit for Saturdays, Sundays or holidays or for any other periods of lay-up during the school term.
 - (3) If a publicly owned school bus is used for special trips unrelated to school activities, refer to company for the additional charge.
- d. Church Bus—An [automobile auto](#) used by a church to transport persons to or from services and other church related activities. This classification does not apply to public [automobile autos](#) used primarily for daily school activities.
- e. Inter-City Bus—An [automobile auto](#) that picks up and transports passengers on a published schedule of stops between stations located in two or more towns or cities.

- f. Urban Bus—An [automobile auto](#) that picks up, transports and discharges passengers at frequent local stops along a prescribed route. This classification applies only to vehicles operated principally within the limits of a city or town and communities contiguous to such city or town, and includes scheduled express service between points on that route.
- g. Airport Bus or Airport Limousine—An [automobile auto](#) for hire that transports passengers between airports and other passenger stations or motels.
- h. Charter Bus—An [automobile auto](#) chartered for special trips, touring, picnics, outings, games and similar uses.
- i. Sightseeing Bus—An [automobile auto](#) accepting individual passengers for a fare for sightseeing or guided tours, making occasional stops at certain points of interest and returning the passengers to the point of origin.
- j. Transportation of Athletes and Entertainers—An [automobile auto](#) owned by a group, firm or organization that transports its own professional athletes, musicians or other entertainers.
 - (1) If it is used to transport other professional athletes or entertainers, rate as a charter bus.
 - (2) An [automobile auto](#) owned by a group, firm or organization to transport its own non-professional athletes, musicians or entertainers, rate as a public [automobile auto](#) not otherwise classified.
- k. Van Pools—An [automobile auto](#) of the station wagon, van truck or bus type used to provide prearranged commuter transportation for employees to and from work and is not otherwise used to transport passengers for a charge.
 - (1) Employer furnished transportation. Transportation is held out by the employer as an inducement to employment, a condition of employment or is incident to employment.
 - (a) Employer owned [automobile autos](#)—[Automobile Autos](#) owned, or leased for one year or more, by an employer and used to provide transportation only for his employees.
 - (b) Employee owned [automobile autos](#)—[Automobile Autos](#) owned, or leased for one year or more, by an individual employee and used to provide transportation only for fellow employees of his employer.
 - (2) All other. [Automobile Autos](#) which do not meet the eligibility requirements of paragraph (1) above.
- l. Transportation of Employees—Other than Van Pools—[Automobile Autos](#) of any type used to transport employees other than in van pools.

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- (1) ~~Automobile~~ Autos owned, or leased for one year or more, by an employer and used to transport only his own employees.
- (a) Private passenger ~~automobile~~ autos—Charge rates shown on the state rate schedules for private passenger types (Class Code 5851).
- (b) All other ~~automobile~~ autos—Rate as a van pool—all other (Class Code 5851).
- (2) ~~Automobile~~ Autos owned, or leased for one year or more, by a person or organization who is in the business of transporting employees of one or more employers. Rate as public ~~automobile~~ auto not otherwise classified.
- m. Social Service Agency ~~Automobile~~ Auto—
An ~~automobile~~ auto used by a government entity, civic, charitable or social service organization to provide transportation to clients incident to the social services sponsored by the organization, including special trips and outings.
- (1) This classification includes, for example, ~~automobile~~ autos used to transport:
- (a) senior citizens or other clients to congregate meal centers, medical facilities, social functions, shopping centers;
- (b) handicapped persons to work or rehabilitative programs;
- (c) children to day care centers, Head Start programs; and
- (d) Boy Scout or Girl Scout groups to planned activities.
- (2) The following ~~automobile~~ autos are eligible for this classification:
- (a) ~~Automobile~~ Autos owned, or leased for one year or more, by the social service agency.
- (b) ~~Automobile~~ Autos donated to the social service agency, without a driver.
- (c) ★~~Automobile~~ Autos hired under contract by the social service agency. This does not apply to a subcontractor or any individual that has not executed a contract with a Social Service agency.✦
- (3) If an ~~automobile~~ auto has more than one use, use the highest rated classification unless 80% of the use is in a lower rated activity. In that case, use the lower rated classification.
- (4) Separate codes and rating factors apply to:
- (a) Employee-operated ~~automobile~~ autos— ~~Automobile~~ Autos operated by employees of the social service agency. If a social service ~~automobile~~ auto is also operated by volunteer drivers or other non-agency employees, use the “All Other” classification unless 80% of the use is by agency employees.
- (b) All Other—~~Automobile~~ Autos which do not meet the requirements of paragraph (a).
- (5) Excess liability coverage may be provided to cover ~~automobile~~ auto not owned or licensed by the agency while being used in its social service transportation activities. This coverage may be extended to cover the agency’s liability only or the liability of both the agency and, on a blanket basis, the individual liability of agency employees or volunteer donors or owners of the ~~automobile~~ autos. For ~~automobile~~ autos hired, loaned, leased or furnished, refer to ~~Rule 22~~. Rule 18. For all other non-owned ~~automobile~~ autos, refer to ~~Rule 21~~. Rule 17.
- n. Public ~~Automobile~~ Auto Not Otherwise Classified— This classification includes, but is not limited to ~~automobile~~ autos such as country club buses, cemetery buses, real estate development buses, courtesy buses run by hotels and day care facility buses, and limos with a seating capacity of 9 or more.
- o. See Primary Classifications—Rating Factors and Classification Designators tables.
- E. Secondary Classifications. These classifications do not apply to taxicabs, limousines (except airport limousines), van pools and zone rated ~~automobile~~ autos.

Secondary Factor to be combined with Primary Factor

	School Buses and Church Buses	Other Buses	Code to be Inserted in 4th Digit of Classification Code
Seating Capacity of 1 to 8	.00	-.20	1
Seating Capacity of 9 to 20	+.10	-.15	2
Seating Capacity of 21 to 60	+.25	+.15	3
Seating Capacity of over 60	+.50	+.40	4
All Other—not Secondary Rated			9

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FLEET PRIMARY CLASSIFICATIONS—RATING FACTORS AND CLASSIFICATION DESIGNATORS

Taxicabs and Limousines		Radius		
		Local Up to 50 Miles	Intermediate 51 to 200 Miles	Long Distance Over 200 Miles
		Liab.	Liab.	Liab.
Taxicab or Similar Passenger Carrying Service	Factor Code	1.00 4189	1.15 4199	1.25 4109
Limousine	Factor Code	.40 4289	.45 4299	.50 4209

School Buses and Church Buses				
School Bus Owned by Political Subdivision or School District	Factor Code	1.20 618—	1.40 619—	1.50 610—
Other School Bus	Factor Code	1.50 628—	1.75 629—	1.90 620—
Church Bus	Factor Code	1.00 638—	1.15 639—	1.25— 630—

Other Buses				
Urban Bus	Factor Code	.80 518—	.90 519—	

ZONE RATED

Airport Bus or Airport Limousine	Factor Code	.70 528—	.80 529—	1.10 5209
Intercity Bus	Factor Code	1.05 538—	1.20 539—	1.85 5309
Charter Bus	Factor Code	1.00 548—	1.15 549—	1.85 5409
Sightseeing Bus	Factor Code	.75 558—	.85 559—	1.65 5509
Trans. of Athletes and Entertainers	Factor Code	.45 568—	.50 569—	1.00 5609
Social Service Auto Employee-Operated	Factor Code	.55 648—	.65 649—	.95 6409
Social Service Auto All Other	Factor Code	.50 658—	.60 659—	.95 6509
Bus NOC	Factor Code	.55 588—	.65 589—	.95 5809

Van Pools		Seating Capacity			
		1 to 8	9 to 20	21 to 60	Over 60
		Liab.	Liab.	Liab.	Liab.
Employer Furnished	Factor Code	1.00 4111	1.05 4112	1.10 4113	1.50 4114
All Other	Factor Code	1.10 4121	1.15 4122	1.35 4123	1.75 4124

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NONFLEET PRIMARY CLASSIFICATIONS—RATING FACTORS AND CLASSIFICATION DESIGNATORS

Taxicabs and Limousines		Radius		
		Local Up to 50 Miles	Intermediate 51 to 200 Miles	Long Distance Over 200 Miles
		Liab.	Liab.	Liab.
Taxicab or Similar Passenger Carrying Service	Factor Code	1.00 4159	1.15 4169	1.25 4179
Limousine	Factor Code	.40 4259	.45 4269	.50 4279

School Buses and Church Buses				
School Bus Owned by Political Subdivision or School District	Factor Code	1.20 615—	1.40 616—	1.50 617—
Other School Bus	Factor Code	1.50 625—	1.75 626—	1.90 627—
Church Bus	Factor Code	1.00 635—	1.15 636—	1.25 637—

Other Buses			
Urban Bus	Factor Code	.80 515—	.90 516—

ZONE RATED

Airport Bus or Airport Limousine	Factor Code	.70 525—	.80 526—	1.10 5279
Intercity Bus	Factor Code	1.05 535—	1.20 536—	1.85 5379
Charter Bus	Factor Code	1.00 545—	1.15 546—	1.85 5479
Sightseeing Bus	Factor Code	.75 555—	.85 556—	1.65 5579
Trans. of Athletes and Entertainers	Factor Code	.45 565—	.50 566—	1.00 5679
Social Service Auto Employee-Operated	Factor Code	.55 645—	.65 646—	.95 6479
Social Service Auto All Other	Factor Code	.50 655—	.60 656—	.95 6579
Bus NOC	Factor Code	.55 585—	.65 586—	.95 5879

Van Pools		Seating Capacity			
		1 to 8	9 to 20	21 to 60	Over 60
		Liab.	Liab.	Liab.	Liab.
Employer Furnished	Factor Code	1.00 4111	1.05 4112	1.10 4113	1.50 4114
All Other	Factor Code	1.10 4121	1.15 4122	1.35 4123	1.75 4124

**RULE 484. PREMIUM DEVELOPMENT—
ZONE RATED AUTOMOBILES**

- A. This Rule applies to all public ~~automobile~~autos, other than taxis, limousines, school, church and urban buses or van pools, which regularly operate beyond a 200 mile radius from the street address of principal garaging.
- B. Determine the zone or zone combination and code for each ~~automobile~~auto as follows:
 1. Use the long distance zone definitions in the Trucks, Tractors, and Trailers Section.
 2. When an ~~automobile~~auto is principally garaged in a regional zone and operates in that zone and in one or more metropolitan zones, the zone combination is the regional zone and the metropolitan zone farthest away.
 3. In all other situations, the zone combination is the zone of principal garaging and the zone included in the ~~automobile~~auto's operations farthest from that point.

Examples:

- a. The ~~automobile~~auto is principally garaged in Raleigh, North Carolina (regional zone 47) and operates in Sacramento, California (regional zone 40) and Denver, Colorado (metropolitan zone 10). The proper zone combination is 47 and 10.
- b. The ~~automobile~~auto is principally garaged in Raleigh, North Carolina (regional zone 47) and operates in Asheville, North Carolina (regional zone 47). The proper zone combination is 47.
- c. The ~~automobile~~auto is principally garaged in Charlotte, North Carolina (metropolitan zone 5) and operates in Denver, Colorado (metropolitan zone 10) and Sacramento, California (regional zone 40). The proper zone combination is 5 and 40.

C. **Premium Development**

1. Determine the Classification Rating Factor and Class Code as follows:
 - a. Determine whether the ~~automobile~~auto is classified as fleet or non-fleet according to the Public ~~Automobile~~Auto Classifications Rule (~~Rule 47~~)-43
 - b. Determine the primary rating factor from the Public ~~Automobile~~Auto Classifications Rule (~~Rule 47~~)-43

- c. Secondary rating factors do not apply.
2. Liability and Medical Payments Coverages:
 - a. Determine the fleet or non-fleet base premiums for the zone combination from the zone rating table in the ~~Trucks, Tractors, and Trailers Section (Rule 30)~~Rates Section.
 - b. Multiply the base premium by the primary rating factor.
3. Uninsured and Underinsured Motorists Insurance:
 - a. Primary and secondary rating factors do not apply.
 - b. Refer to ~~Rule 26~~Rule 21 in the Common Coverages Section of this Manual.

**RULE 495. TRANSPORTATION OF
MIGRANT FARM WORKERS BY
FARM LABOR CONTRACTORS**

~~A. This Rule applies only to automobile autos of a farm labor contractor required to be registered in accordance with the Farm Labor Contractor Act.~~

A. This rule applies only to autos of a farm labor contractor required to be registered in accordance with the Migrant And Seasonal Agricultural Worker Protection Act, 29 U.S.C.A. Section 1801 et. seq., because of the transportation of migrant workers. Use Farm Labor Contractors Endorsement CA 24 01.

B. **Passenger Hazard Included (Class Code 5926):**

Multiply the non-fleet inter-city bus liability base premium for the highest rated territory in which or through which the ~~automobile~~auto will be customarily operated for the transportation of migrant workers by .50.

C. **Passenger Hazard Excluded (Class Code 5927):**

Coverage for the passenger hazard may be excluded if the farm labor contractor can furnish proof to the Department of Labor that he has other means of protection for migrant workers.

Multiply the non-fleet inter-city bus liability base premium by .375.

- D. If a vehicle insured under this Rule is of a truck type, rate as a vehicle of 21-60 seating capacity in accordance with this Rule.

**RULES 5046-5450. RESERVED FOR
FUTURE USE**

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GARAGE DEALERS SECTION

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GARAGE DEALERS

**RULE 551. AUTOMOBILE DEALERS—
ELIGIBILITY**

- A. This Section applies to franchised and nonfranchised automobile dealers and trailer dealers.
- B. **Classifications and Codes**
- 1. Only one classification and code apply to a risk.

	Limited Customer Coverage	Unlimited Customer Coverage
a. Franchised private passenger auto dealer (with or without any other type of franchise)	7301	7302
b. Franchised truck or truck-tractor dealer (with or without any other type of franchise except private passenger auto franchise)	7311	7312
c. Franchised motorcycle dealer including all two wheeled cycle vehicles (no private passenger or truck franchise)	7321	7322
d. Franchised recreational vehicle dealer (no private passenger, snowmobile or residence type mobile home trailer franchise)	7331	7332
e. Other franchised self-propelled land motor vehicle dealer	7341	7342
f. Nonfranchised dealer (any risk described above that is not a franchised dealer)	7351	7352
g. Franchised and nonfranchised residence type mobile home trailer dealers	7344	7345
h. Franchised and nonfranchised commercial trailer dealers	7354	7355
i. Equipment and implement dealer (no other franchise)	Refer to Rules for general liability insurance.	

**RULE 526. AUTOMOBILE DEALERS—
PREMIUM DEVELOPMENT**

For each location, determine the rating territory from [the](#) territory definitions based on [the](#) street address.

Compute the advance premium at inception and the earned premium as developed by audit separately for each location according to the following procedures:

- A. **Limited Liability Coverage For Customers**
- 4.1. All Risks Other Than Franchised And Non-Franchised Trailer Dealers**

Multiply the rates on the state rate [pages](#) ~~schedules~~ by the total rating units determined as follows:

1.a. Class I — employees including part-time employees.

Multiply the number of Class I employees working an average of less than 20 hours a week [for the number of weeks worked](#) by .50 before determining the number of rating units.

(1) Determine the number of rating units by multiplying the number of these employees by 1.00:

~~a.~~ **(a)** Proprietors, partners, and officers active in the business.;

~~b.~~ **(b)** Sales persons, general managers, service managers.;

~~c.~~ **(c)** Any employee whose principal duty involves the operation of automobiles or who is furnished a garage automobile. ~~Determine the number of rating units by multiplying the number of these employees by 1.00.~~

~~b.~~ **(2)** ~~A~~ [For all](#) other employees, ~~D~~ determine the number of rating units by multiplying the number of [these](#) employees by .40.

2.2. b. Class II—nonemployees.

Any individual other than a person described in Class I who is regularly furnished with a dealer's automobile. If more than one person has use of the same furnished automobile, count as only one operator in determining rating units. Determine the number of rating units by multiplying the number of these persons by .55.

3.2.3. Franchised and nonfranchised trailer dealers.

Multiply the rates in the state rate [pages](#) ~~schedules~~ by [the](#) total number of employees, then multiply the result by .45.

4.4.3. Minimum Premium

The minimum [policy](#) premium is the dealer's rate shown on the state rate [pages](#) for the highest rated location multiplied by 2.00.

- B. **Unlimited Liability—Unlimited 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 ~~4.05~~ [1.25](#).
- C. **Autos Furnished For Regular Use**

~~C.~~ Automobiles furnished for regular use to other than Class I or Class II operators, for example welcome wagons, or automobiles furnished to driver training

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GARAGE DEALERS

programs. Compute the premiums for all coverages for each owned automobile as follows:

1. **Private passenger automobiles (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 Automobiles (Class Code 7070)**

1. If the exposure for nonfranchised dealer includes the pick up or delivery of automobiles 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:

Mileage	Per Driver Trip Rates	
	Bodily Injury \$25/50/30/60	Property Damage \$25/15
51-200 miles	\$3	\$1
Over 200 miles	5	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 automobile dealers are insured for liability but not automobile 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 type 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 type 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 automobile medical payments [coverage](#).

[Use Individual Named Insured-Dealers Only Endorsement CA 99 18.](#)

3. Automobile eExposure, gGarage eOperations or cCombined gGarage eOperations aAnd aAutomobile eExposure.

- a. Multiply the \$30,000/60,000 bodily injury liability premium by the factors from the applicable table.

- (1) Medical payments with unlimited liability coverage:

Limit Codes	Medical Payments Limit Per Person			
	\$500 (1)	\$750 (2)	\$1,000 (1)	\$2,000 (2)
Auto (a)	.094	.100	.108	.127
Gar. Operations (b)	.023	.025	.027	.029
Combined (c)	.117	.125	.136	.157

Medical Payments Limit per Person			
\$500	\$750	\$1,000	\$2,000
Limit Codes			
(1)	(2)	(3)	(4)
Automobile Medical Payments Only			
.100	.106	.115	.135
Garage Operations Medical Payments Only			
.024	.027	.029	.031
Combined Garage Operations and Automobile Medical Payments			
.124	.133	.144	.166

- (2) Medical payments with limited liability coverage:

Limit Codes	Medical Payments Limit Per Person			
	\$500 (1)	\$750 (2)	\$1,000 (3)	\$2,000 (4)
Auto (a)	.098	.105	.115	.134
Gar. Operations (b)	.025	.027	.029	.031
Combined (c)	.124	.131	.144	.165

[For the purpose of sections 3.a.\(1\) and 3.a.\(2\) above, the rating categories are:](#)

- [\(a\) Auto medical payments only.](#)
- [\(b\) Garage Operations Medical Payments only.](#)
- [\(c\) Combined Garage Operations and Auto Medical Payments.](#)

Medical Payments Limit per Person			
\$500	\$750	\$1,000	\$2,000
Limit Codes			
(1)	(2)	(3)	(4)
Automobile Medical Payments Only			
.104	.111	.122	.142

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GARAGE DEALERS

Garage Operations Medical Payments Only			
.027	.029	.031	.033
Combined Garage Operations and Automobile Medical Payments			
.131	.139	.153	.175

b. When the bodily injury liability limits are other than \$30,000/60,000, compute the medical payments factor as follows:

Medical payments percentage for \$30,000/60,000 limit	÷	Applicable factor for increased limit
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F. Uninsured Motorists Insurance

Refer to ~~Rule 26~~ [Rule 21](#) in the Common Coverages Section of this Manual.

**RULE 537. AUTOMOBILE DEALERS—
ADDITIONAL PROVISIONS**

A. ~~\$100 deductible for completed operations (Class Code 7072).~~

To eliminate the \$100 deductible that applies to property damage to automobiles arising out of work completed by the named insured, charge an additional .10 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. (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 occurrence~~ [per accident](#). Multiply the property damage liability premium by .10.

[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.

**RULES S 548–5570. RESERVED FOR
FUTURE USE**

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**NORTH CAROLINA REINSURANCE FACILITY COMMERCIAL AUTOMOBILE MANUAL--SPECIAL
TYPES AND OPERATIONS SECTION**

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RULE 5674. ELIGIBILITY

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

RULE 5772. PREMIUM DEVELOPMENT

Rating Territory

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

Liability-

See specific rating instructions for each classification in this Section.

Medical Payments-

Refer to specific rules in this Section. If no premium or procedures to determine medical payments are shown, determine premiums as follows:

If liability premiums are developed from truck, tractor, and trailer premiums, charge truck, tractor, and trailer medical payments premiums.

If liability premiums are developed from private passenger type premiums, charge private passenger medical payments premiums.

Uninsured and Underinsured Motorists Insurance. Refer to ~~Rule 26~~ Rule 21, in this Manual.

Trucks, Tractors And Trailer Base Premiums

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

RULE 5873. AMBULANCE SERVICES

A. Exclusion Of Coverage – Volunteer Workers

The policy must exclude coverage for bodily injury to any volunteer worker engaged in rescue squad or ambulance corps operations. Use Emergency Vehicles-Volunteer Firefighters' And Workers' Injuries Excluded Endorsement CA 20 30.

B. Exclusion Of Coverage – Professional Service

The policy must exclude coverage for bodily injury or property damage which results from providing or failing to provide any professional service. Use Professional Services Not Covered Endorsement CA 20 18.

C. Premium Computation (Class Code 7913)

Multiply the fleet or nonfleet trucks, tractors, and trailers base premium by 2.50.

~~1. Ambulances used for emergency purposes (Class Code 7913).~~

~~Liability coverages. Multiply the fleet or nonfleet trucks, tractors, and trailers base premium by 3.00.~~

~~2. Ambulance type automobiles not used for emergency purposes (Class Code 7914).~~

~~Liability coverages. Multiply the fleet or nonfleet trucks, tractors, and trailers base premium by 2.00.~~

RULE 5974. AMPHIBIOUS EQUIPMENT

For automobiles designed to operate on both land and water, rate as land automobiles according to their use.

**RULE 6075. ANTIQUE AUTOMOBILES
(CLASS CODE 9620)**

Eligibility:

This Rule applies to automobiles that are 25 years old or more; and maintained primarily for use in exhibitions, club activities, parades, and other functions of public interest; and occasionally used for other purposes.

Premium Computation

Liability: Multiply the private passenger type rates by .25 regardless of the type of automobile. ~~There is a minimum premium of \$14, \$25,000/50,000 bodily injury limits, and \$6, \$15,000 property damage limit, per automobile.~~

**RULE 6176. AUTOMOBILE BODY
MANUFACTURERS AND
INSTALLERS (CLASS CODE 7924)**

Application

An auto body or trailer manufacturer may be insured for the testing or delivery of autos it manufactures, assembles, rebuilds or repairs.

Premium Computation

1. ~~A.~~ Compute the premium for owned automobiles, hired automobiles and employers nonownership liability in the usual manner.

2. ~~B.~~ Compute the premium for the factory testing hazard by multiplying the appropriate fleet or nonfleet trucks, tractors, or trailers base premium for each employee engaged in these operations by 2.00.

**RULE 6277. DRIVER TRAINING
PROGRAMS, (EDUCATIONAL
INSTITUTIONS, AND
COMMERCIAL DRIVING
SCHOOLS), AND AUTOMOBILE
REPAIR TRAINING**

Driver Training Programs—Educational Institutions (Class Code 7926)

Eligibility: This Section applies to private passenger automobiles used for driver training as part of a school curriculum.

Premium Computation

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Liability coverages.

For automobiles equipped with dual controls, multiply the private passenger type rates by .75. There must be dual brakes to qualify as dual control.

For automobiles not equipped with dual controls, multiply the private passenger type rates by 1.50.

All other coverages. Charge private passenger type rates.

A policy covering automobiles used by schools in driver training programs may be written on an annual term for liability coverages with premium prorated to reflect the actual school term. However, do not give credit for Saturdays, Sundays, or holidays or for any other periods of lay-up during the school term.

Commercial Driving Schools (Class Code 7927)

Eligibility: This Section applies to automobiles used by driving schools to give driving instruction. [Use Driving Schools Endorsement CA 20 06.](#)

Premium Computation

Owned private passenger automobiles.

Liability coverages.

For automobiles equipped with dual controls, charge the private passenger type rates. There must be dual brakes to qualify as dual controls.

For automobiles not equipped with dual controls, multiply the private passenger type rates by 2.00.

All other coverages. Charge private passenger type rates.

Owned trucks, tractors, and trailers.

Liability coverages.

For automobiles equipped with dual controls, multiply the truck, tractor, and trailer rates by 2.00. There must be dual brakes to qualify as dual controls.

For automobiles not equipped with dual controls, multiply the truck, tractor, and trailer rates by 4.00.

All other coverages. Charge the truck, tractor, and trailer rates.

All other types of owned automobiles. Refer to company for rating.

Nonowned automobiles.

The policy must cover the driving instructors and their students.

Premium computation. Charge the private passenger type or the truck, tractor, and trailer rates for each instructor in excess of the number of owned automobiles.

Automobiles Repair Training: For automobiles used by schools in automobile repair training, the rules and rates for owned automobiles, hired automobiles and employers' nonownership liability apply.

**RULE 6378. DRIVE-AWAY CONTRACTORS
(CLASS CODE 7923)**

[A. Application](#)

[B. Premium Computation](#)

[A person, firm or corporation which drives away autos under their own power for factories or auto dealers may be insured for the operation of such autos. Use Drive-Away Contractors Endorsement CA 20 05.](#)

[B. Premium Computation](#)

1. For each set of registration plates not issued for attachment to a specific automobile, multiply the private passenger types premium in the highest rated territory in which or through which each automobile is driven by 2.00.

2. Exception: Each set of plates assigned by the insured for exclusive use with a specific automobile shall be rated in accordance with the regular use of the automobile.

**RULE 79. RESERVED FOR FUTURE
USE**

RULE 6480. FIRE DEPARTMENTS

[A. Eligibility](#)

1. This Rule applies to automobiles used for fire fighting purposes.

2. The policy must exclude coverage for bodily injury to any volunteer fireman or volunteer worker engaged in fire fighting, rescue squad or ambulance corps operations. [Use Emergency Vehicles --- Volunteer Firefighters' And Workers' Injuries Excluded Endorsement CA 20 30.](#)

3. The policy must exclude coverage for bodily injury or property damage which results from providing or failing to provide any professional service. [Use Professional Services Not Covered Endorsement CA 20 18.](#)

[B. Premium Computation](#)

1. Private passenger automobiles (Class Code 7908).

Liability coverages. Charge private passenger type rates.

2. Trailer types. Classify and rate according to the Trucks, Tractors, and Trailers Rules.

3. All other types (Class Code 7909).

Liability coverages. Multiply the fleet or nonfleet trucks, tractors, and trailers base premiums by 1.60.

RULE 6584. FUNERAL DIRECTORS

[A. Eligibility](#)

1. This Rule applies to automobiles owned or used by a funeral director.

The policy must exclude coverage for bodily injury or property damage which results from providing or failing to provide any professional service. [Use Professional Services Not Covered Endorsement CA 20 18.](#)

4. Limousines (Class Code 7915).

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Liability and medical payments coverages. Multiply the private passenger type rates by .90.

2-Hearses and flower cars (Class Code 7922).

Liability and medical payments coverages. Multiply the fleet or nonfleet trucks, tractors, and trailers base premiums by .90.

Combination hearses and ambulances.

Classify and rate the automobile according to the Ambulance Services Rule (Rule ~~58 73~~).

4-Autosmobiles used for other purposes.

Classify and rate the automobile according to its regular use.

C-Medical Payments Coverage for Hired and Nonowned Autosmobiles

4-Medical payments coverage may be provided for hired and non-owned autosmobiles.

2-Premium Computation

a-Multiply the total medical payments premium for all owned autosmobiles (whether or not all owned autosmobiles are insured for medical payments) by .50. ~~If there are no owned automobiles, the minimum applies.~~

b.The minimum premiums are as follows:

Limit Person	Per Code	Limit Code	Minimum Premium
\$ 500	4		\$10
1,000	3		11
2,000	4		12

Rule

Rule ~~RULE 82.~~ **GOLFMOBILES**

~~A-Eligibility: This Rule applies to motorized carts which are used to carry golfers and their equipment over a golf course.~~

~~B-Premium Computation~~

~~Liability and medical payments coverages (Class Code 9460).~~

~~1-Charge 15% of the rates for private passenger types.~~

~~2-A minimum premium of \$14 bodily injury, \$25,000/ 50,000 limits and \$6 property damage \$15,000 limit shall apply.~~

~~3.All rates and minimum premiums apply for the period of coverage.~~

~~C-Rate golfmobiles used for commercial purposes as motorcycles.~~

RULE 6683. **LAW ENFORCEMENT AGENCIES**

A-Eligibility

4-This Rule applies to autosmobiles used by government law enforcement agencies or police departments.

2-The policy must exclude coverage for bodily injury to any volunteer worker engaged in rescue squad or ambulance corps

operations. [Use Emergency Vehicles---Volunteer Firefighters' and Workers Injuries Excluded Endorsement CA 20 30.](#)

3-The policy must exclude coverage for bodily injury or property damage which results from providing or failing to provide any professional service. [Use Professional Services Not Covered Endorsement CA 20 18.](#)

B-Premium Computation

4-Private passenger autosmobiles (Class Code 7911). Charge private passenger type rates.

2-Motorcycles (Class Code 7942). Rate according to the Motorcycle Rule (Rule ~~6986~~) in this Section.

3-Trailer types. Classify and rate according to the Trucks, Tractors, and Trailers Rules (Rule ~~3330~~).

4. All other types (Class Code 7912).

Liability coverages. Multiply the fleet or nonfleet trucks, tractors, and trailers base premiums by 1.60.

RULE 6784. **LEASING OR RENTAL CONCERNS**

A-Eligibility

4-This Rule applies to risks which lease or rent autosmobiles to others without drivers. For autosmobiles leased or rented with drivers, refer to the Truckers Rule (Rule ~~3433~~) or the Public Automobile Classifications Rule (Rule ~~4347~~).

2-Trucks, tractors, or trailers leased or rented by the concern to truckers and buses leased or rented by the concern to bus risks. ~~Refer to company.~~ [In rating such vehicles consideration must be given to insurance required to be provided by truckers and public passenger carriers and the exposure to be developed by the leasing or rental concern which will not be covered by such insurance.](#)

B-Premium Computation: When computing the premiums, use the territory where the automobile is principally garaged.

1. Specified Car Basis-

~~a4.~~ Long Term – Autosmobiles Leased For ~~Six Months~~ One Year Or More

(1)a- Full Coverage For Owner And Lessee-

Rate the automobile at the classification rates in this Manual that apply to the lessee.

(2)b- Contingent Coverage (Class Code 7219)

[Use Leasing Or Rental Concerns-Contingent Coverage Endorsement CA 20 09 to provide liability coverage](#) ~~Liability coverage may be provided~~ if insurance covering the leasing concern on a direct primary basis is provided by the lessee. Multiply the classification rates in this Manual that apply to the lessee by .05.

~~b2.~~ Short ~~Term~~ ~~and Irregular Term~~ Autosmobiles ~~R~~ented ~~b~~By ~~t~~The ~~h~~Hour, ~~day,~~

~~o~~r ~~w~~Week ~~or month but less than a year.~~

(1)a- Trucks, ~~t~~Tractors ~~or~~ ~~And~~ ~~t~~Trailers-

Multiply the trucks, tractors and trailers base premiums by the following factors:

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	Liability	Code
Trucks	4.00	7211
Tractors	5.00	7212
Trailers, Semitrailers, and Service Trailers	.25	7213

(2)b. Private Passenger Automobiles. (Class Code 7214)

For Liability, Multiply the private passenger types rates by 3.00.

(3)c. Special Types (Class Code 7216)

(1a) For Motorcycles, motorbikes and other similar motor vehicles, Multiply the rates developed in the Motorcycles Rule (Rule 8669.) by 4.00 the following factor:

Liability 4.00

(2b) For Snowmobiles and other similar vehicles designed for travel over ice and snow and used primarily off public roads, Multiply the rates developed in the Snowmobile Rule (Rule 8969.) by 4.00 the following factor:

Liability 4.00

(4)d. Non-Dealers Garage Risks—e Customer Rental (Class Code 7216).

For private passenger automobiles rented to customers while their automobiles are temporarily left with the named insured for service, repair or sale, charge the private passenger type rates.

(5)e. Motor Homes (Class Code 7215).

Multiply the rates developed in the Mobile Homes Rule (Rule 8568.) by 2.00 the following factor:

Liability 2.00

(6) Rent-It-There/Leave-It-Here Autos

Use Leasing Or Rental Concerns—Rent-It-There/Leave-It-Here Autos Endorsement CA 20 12 to exclude coverage for the owner or rentee of any "rent-it-there/leave-it-here" auto not owned by the named insured.

3. Irregular term — automobiles rented for one month or more but less than one year.

Refer to company.

RULE 6885. MOBILE HOMES

A. Trailers (Class Code 7963)

1. Mobile home trailers equipped as living quarters (including cooking, dining, plumbing, or refrigeration facilities), other than recreational or camper types designed for use with a private passenger automobile.

a. Liability. Multiply the appropriate fleet or nonfleet trucks, tractors, and trailers base premium by .40.

b. Medical payments. Charge the trucks, tractors, and trailers premiums.

2. Mobile home trailers designed for use with a private passenger automobile if used with another type automobile.

a. Liability. Multiply the appropriate fleet or nonfleet trucks, tractors, and trailers base premium by .40.

b. Medical payments. Charge the trucks, tractors, and trailers premiums.

B. Motor Homes (Class Code 7957)

Self-propelled automobiles equipped as living quarters (including cooking, dining, plumbing, or refrigeration facilities).

Bodily Injury and Property Damage Liability—Charge 65% of the rates for private passenger types.

Medical Payments—Use rates for private passenger types.

C. Camper Bodies

1. Pickup trucks used solely in connection with and to transport a camper body or other similar living quarters.

All coverages—Rate as a motor home.

2. Pickups used to transport a portable camper body or similar living quarters but also used for other purposes.

Bodily Injury and Property Damage Liability and Medical Payments—Rate according to the otherwise regular use of the pickup truck.

RULE 6986. MOTORCYCLES, GOLFMOBILES AND SNOWMOBILES (CLASS CODE 7942)

A. Eligibility

1. This Rule applies to fleet motorcycles, motorscooters, motorbikes, and any other similar automobiles used for commercial purposes. Refer to Paragraph B. below for rating.

For non-fleet motorcycles refer to the Personal Auto Manual.

2. This rule also applies to fleet golfmobiles and snowmobiles. It also applies to non-fleet golfmobiles and snowmobiles used for commercial purposes, including electric powered versions of these vehicles, that are licensed for road use. Refer to Paragraph C. below for rating.

3. All premiums apply for the period of coverage. If the insured cancels, do not return premium.

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B. Motorcycle Premium Computation (Class Code 7942)

1. Liability Factors

Based on the size of the engine in cubic centimeters, multiply the private passenger type rates by the following factors:

Size of Engine In cubic centimeters	Factor
0-100cc	.29
101-200	.38
201-360	.59
361-500	.65
501-800	.76
Over 800cc	.85

2. Uninsured and Underinsured Motorists. Refer to Rule 26 21. in this Manual.

C. Golfmobiles and Snowmobiles

1. Golfmobiles (Class Code 9460).

Liability and Medical Payments Coverages: Multiply the private passenger type rates by a factor of 0.29.

2. Snowmobiles (Class Code 7964). Use Snowmobiles Endorsement CA 20 21.

a. Bodily Injury Liability

(1) Bodily Injury (excluding the passenger hazard):
Multiply the private passenger type rates by a factor of 0.29.

(2) Bodily Injury (including the passenger hazard):
Multiply the Excluding the Passenger Hazard rates determined in Paragraph C.2.a.(1) above by a factor of 3.00.

b. Property Damage Liability: Multiply the private passenger type rates by a factor of 0.29.

c. Uninsured and underinsured motorists coverage:
Charge rates as shown in Rule 21.

d. Medical Payments: Charge \$10, \$500 limit per person.

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 7087. REGISTRATION PLATES NOT ISSUED FOR A SPECIFIC AUTOMOBILE (CLASS CODE 7929)

A. Eligibility

1. This Rule applies to risks other than automobile dealers which possess registration plates not issued for attachment to a specific automobile. 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 automobile on public roads.

B. Premium Computation

1. For each set of plates, Multiply the private passenger type rates by 2.00 ~~for each set of plates.~~
2. Rate each set of plates assigned by the insured for exclusive use with a specific automobile according to the regular use of the automobile.

RULE 7188. REPOSSESSED AUTOSMOBILES—FINANCE COMPANIES AND BANKS (CLASS CODE 7925)

A. Eligibility

- 1A. This Rule does not apply to automobiles that finance companies and banks owned or operated by finance companies and banks for use in the their own business of the insured or for pleasure purposes. Insure such autos according to the regular use of the auto—Such automobiles shall be insured in the regular manner.
- 2B. If a finance company is owned and operated by an automobile sales agency, refer to Garage Section.
- 3C. In all other cases, automobile finance companies and banks may be insured for the repossession ~~recovery~~ and use in connection with reselling ~~resale~~ of financed automobiles. Use Repossessed Autos Endorsement CA 20 19. The premium for this coverage shall be determined as follows:

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 ~~pages~~ 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 ~~pages~~ schedules for private passenger types for the territory in which the principal office of the risk is located. For banks, if the same company insures all owned automobiles, all repossessed automobiles, hired automobiles, and the employers nonownership liability of such risks, a minimum premium of \$14 bodily injury, \$30,000/60,000 limits, and \$6 property damage, \$25,000 limit, applies on a combined basis for the repossessed automobiles, hired automobiles, and employers nonownership liability exposures.

Rule 89. SNOWMOBILES (CLASS CODE 7964)

Snowmobiles and similar vehicles used for commercial purposes, equipped for travel over ice and snow, used principally off public roads, shall be rated as follows:

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~~A. Bodily Injury (excluding the passenger hazard) \$18, \$25,000/50,000 limits.~~

~~Bodily Injury (including the passenger hazard) \$52, \$25,000/50,000 limits.~~

~~B. Property Damage \$12, \$15,000 limit.~~

~~C. Medical Payments \$10, \$500 per person.~~

~~D. Uninsured and Underinsured Motorists Coverage Charge rates as shown in Rule 26.~~

~~E. All rates and minimum premiums apply for the period of coverage.~~

~~F. The applicable endorsement shall be attached to the policy.~~

~~G. For equipment of this type used as a public or livery conveyance for passengers and propeller-driven equipment refer to the company for rating.~~

RULE 7290. SPECIAL OR MOBILE EQUIPMENT

A. Land Motor Vehicles Other than Farm Equipment

1. Eligibility: This section applies to vehicles fitting into any of the following categories:
 - a. 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.
 - b. Vehicles maintained solely to provide mobility for permanently attached specialized equipment.
 - c. Vehicles not required to be licensed.
 - d. Automobiles used solely on the named insured's premises or that part of the roads or other accesses that adjoin the premises.

2. Premium Computation

- a. Refer to manuals of General Liability Insurance.
- b. 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.

B. Farm Equipment (Class Code 7907)

~~1. Eligibility: This section applies to farm tractors, harvesting combines, power driven lawn mowers, and other self-propelled farm equipment used for farming purposes.~~

~~2. Premium Computation:~~

~~a. Liability coverages.~~

~~(1) Multiply the fleet or nonfleet trucks, tractors, and trailers base premiums by .20.~~

~~(1) The liability coverage on a policy that covers self-propelled farm equipment must apply at no additional charge to trailers, farm wagons, and farm implements used with such automobiles. The coverage does not apply to the operation of farm machinery.~~

RULE 73. AUTOS HELD FOR SALE BY SERVICE OPERATIONS

Liability: Refer to Rule 19. Non-Ownership Liability.

Rules 7491-8093. RESERVED FOR FUTURE USE

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AUTOMOBILE LIABILITY EXPERIENCE RATING PLAN

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EXPERIENCE RATING PLAN SECTION**

RULE 81. ELIGIBILITY

Every risk which is eligible shall be experience rated under the rules of this Plan. The term "risk" as used in this Plan means the exposures of any one insured which are to be rated. Allied or subsidiary interests shall not be included unless the insured holds a majority financial interest therein. (See Supplementary Provisions in this Section applicable to Rule 1 regarding Combination of Entities.)

Any risk meeting the following qualifications for the bodily injury and property damage liability exposures to be rated shall be eligible for the application of this Plan:

- (a) Five or more private passenger or commercial automobiles (excluding trailers and semitrailers) or three or more public automobiles, or the equivalent of such exposure for automobiles hired by the risk, or

Exception:

Five or more four-wheel private passenger automobiles owned by an individual or owned jointly by two or more individuals resident in the same household which are not used for business use, other than farming or ranching, and which are covered under a Personal Auto Policy shall not be eligible under this Subsection (a).

- (b) An estimated basic limits annual manual premium of at least \$5,200 for three or more automobiles of any type (excluding trailers and semitrailers), or the equivalent of such exposure for automobiles hired by the risk, or
- (c) An estimated basic limits annual manual premium of at least \$5,200 if a garage.

Exception:

If there is no owned or hired automobile exposure or if the owned and hired automobile exposure is not sufficient to qualify for the application of this Plan, any risk which develops a Basic Limits annual manual premium of \$5,200 or more for bodily injury and property damage employers non-ownership liability exposures shall be eligible for the application of this Plan. The headquarters location of the risk shall govern the application of this Plan for all employers non-ownership liability exposures regardless of location.

RULE 82. RATING PROCEDURE

The experience modification for the risk shall be determined in accordance with the experience rating procedure described herein.

If the owned and hired automobiles of a risk are subject to a modification developed in accordance with this Plan, such modification must also be applied to the employers non-ownership liability exposures provided the premiums and losses for such exposures are included in the development of the modification.

RULE 83. EXPERIENCE USED

The experience modification shall be determined from the latest available three years experience incurred by the

company establishing the rating in this State, or in all states, for the forms of automobile liability insurance to be rated. In the event the experience for the full experience period is not available, at least one completed policy year shall be used. The experience period shall end at least six months prior to the rating date.

Experience incurred by companies other than the company establishing the rating must be used subject to the periods specified above. In the event that such experience cannot be obtained by the current carrier, it shall be obtained by the North Carolina Reinsurance Facility upon notification by the carrier. No self-insured experience shall be used in determination of the experience modification.

**RULE 84. DETERMINATION OF EXPERIENCE
MODIFICATION**

The term "basic" limits shall mean the following limits of liability:

\$30,000/60,000 bodily injury limits and a \$25,000 property damage limit.

"Basic limits" shall also mean the policy limits for those policies that were written during the experience period at limits less than those mentioned above.

A. Basic Limits Premium Subject to Experience Rating

The basic limits premium shall be the collected premium for the experience period for bodily injury liability and property damage liability coverages only (excluding premiums for medical payments, uninsured motorists and underinsured motorists coverages) converted to a basic limits basis and adjusted to eliminate the effect of any experience or other rate modification applied.

B. Basic Limits Losses Subject to Experience Rating

The losses to be included in the rating shall be the total of the following:

- (i) **Paid and Outstanding Losses** (including allocated claim expense) for each year in the experience period, with the indemnity amount limited to basic limits, and with the amount of indemnity and allocated claim expense resulting from any single occurrence limited by the maximum single loss value (MSL) specified in TABLE B based on the basic limits premium subject to experience rating.

- (ii) **Adjustment to Reflect Ultimate Level of Losses** for each year in the experience period, calculated by multiplying the premium (P) for that year by the adjusted expected loss ratio (AELR) and by the appropriate basic limits loss development factor (LDF), where

- (a) **P** is the adjusted basic limits premium for the particular type of coverage for each year in the experience period;
- (b) **AELR** is the adjusted expected loss ratio specified in TABLE B based on the total basic limits premium subject to experience rating;
- (c) **LDF** is the appropriate basic limits loss development factor applicable to expected losses (Premium x AELR). TABLE A displays LDFs by type of coverage and maturity* (see Example as follows).

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*See Supplement, in this Section, regarding use of Immature Losses Due to Change of Carrier.

Medical payments, uninsured motorists and underinsured motorists losses shall be excluded.

C. Actual Loss Ratio

Determine the actual loss ratio by dividing the basic limits losses subject to experience rating by the basic limits premium subject to experience rating. This calculation shall be carried to three decimal places.

D. Credibility

The credibility for the risk is obtained from TABLE B, based on the total basic limits premium subject to experience rating.

E. Experience Modification

(a) If the actual loss ratio is less than the adjusted expected loss ratio, the experience modification is a credit which shall be determined as follows:

$$\left(\frac{\text{Adjusted Expected Loss Ratio} - \text{Actual Loss Ratio}}{\text{Adjusted Expected Loss Ratio}} \right) \times \text{Credibility} = \text{Experience Modification}$$

(b) If the actual loss ratio is greater than the adjusted expected loss ratio, the experience modification is a debit which shall be determined as follows:

$$\left(\frac{\text{Actual Loss Ratio} - \text{Adjusted Expected Loss Ratio}}{\text{Adjusted Expected Loss Ratio}} \right) \times \text{Credibility} = \text{Experience Modification}$$

This calculation shall be carried to three decimal places.

The Experience Modification shall be rounded to two decimal places.

RULE 85. TENTATIVE EXPERIENCE MODIFICATION

If complete experience rating data are not available at the time of policy issuance, a tentative experience modification of 1.50 shall be applied in rating the policy.

Exception: In cases where the experience modification applicable to the preceding term of the policy is higher than 1.50, such higher experience modification must be applied as the tentative experience modification for the current term.

Whenever a tentative experience modification has been applied, endorse the policy (i) noting application of the tentative experience modification and (ii) to provide for subsequent application of any experience modification determined in accordance with this Plan.

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Example: Calculation of Modification to be effective on January 1, 1996.

Suppose that we have an insured with Automobile Liability B.I. and P.D. exposures whose adjusted basic limits premium and paid and outstanding losses for the experience period are as follows:

YEAR	ADJUSTED BASIC LIMITS PREMIUM		LOSSES (INCLUDING ALLOCATED CLAIM EXPENSE)*	
	B.I.	P.D.	B.I.	P.D.
1/1/92–12/31/92	\$5,000	\$2,000	\$1,800	\$700
1/1/93–12/31/93	5,000	3,500	2,000	200
1/1/94–12/31/94	7,000	3,000	600	300
TOTAL =	\$25,500			

*basic limits incurred losses limited by MSL and evaluated as of 6/30/95.

The total basic limits premium subject to experience rating is \$25,500 so the appropriate adjusted expected loss ratio from TABLE B is .570.

The appropriate loss development factors from TABLE A are:

For Policy Effective:	B.I.	P.D.
1/1/92 (42 months)	.020	.007
1/1/93 (30 months)	.051	.009
1/1/94 (18 months)	.121	.012

Thus the basic limits losses for each year are as follows:

BASIC LIMITS LOSSES =	(PREMIUM times AELR times LDF) plus	PAID AND OUTSTANDING LOSSES
(1992 B.I.) =	\$(5,000) X (.570) X (.020) +	\$1,800= \$1,857
(1992 P.D.) =	(2,000) X (.570) X (.007) +	700= 708
(1993 B.I.) =	(5,000) X (.570) X (.051) +	2,000= 2,145
(1993 P.D.) =	(3,500) X (.570) X (.009) +	200= 218
(1994 B.I.) =	(7,000) X (.570) X (.121) +	600= 1,083
(1994 P.D.) =	(3,000) X (.570) X (.012) +	300= 321
TOTAL		\$6,332

The actual loss ratio used in the experience modification formula is \$6,332 ÷ 25,500 or .249.

The credibility factor from TABLE B is .25.

Therefore the unadjusted experience modification is:

$$EM = \frac{(.570 - .249)}{.570} \times .25 = .141$$

And the experience modification is: 1 - .141 = .859

**TABLE A
BASIC LIMITS LOSS DEVELOPMENT FACTORS**

	Latest Policy Year	Prior Policy Year	Next Prior Policy Year
	(18 Months)	(30 Months)	(42 Months)
Automobile Liability—B.I.;25/50	.121	.051	.020
Automobile Liability—P.D.	.012	.009	.007
	(21 Months)	(33 Months)	(45 Months)
Automobile Liability—B.I.;25/50	.098	.041	.015
Automobile Liability—P.D.	.011	.008	.006
	(24 Months)	(36 Months)	(48 Months)
Automobile Liability—B.I.;25/50	.078	.033	.010
Automobile Liability—P.D.	.010	.008	.006
	(27 Months)	(39 Months)	(51 Months)
Automobile Liability—B.I.;25/50	.061	.025	.006
Automobile Liability—P.D.	.009	.008	.005

Note: These factors are to be applied to the product of the AELR and the premium for the particular coverage and year in order to determine the adjustment to reflect ultimate level of losses.

If breakdown of the premium by coverage is not available, an average LDF shall be obtained by combining the applicable factors by coverage, taking into consideration the amount of the risk's total exposures or losses in each category as of the last survey or evaluation.

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TABLE B
AUTOMOBILE LIABILITY EXPERIENCE RATING
CREDIBILITY AND MAXIMUM SINGLE LOSS TABLE

Premium	Credibility	Adjusted Expected Loss Ratio		Maximum Single Loss	
		Publics & Zone Rated	All Others	Publics & Zone Rated	All Others
\$ 382– 1157	.01	.398	.372	\$ 4550	\$ 4250
1158– 1948	.02	.486	.455	8450	7900
1949– 2756	.03	.513	.480	10000	9350
2757– 3581	.04	.527	.493	10900	10200
3582– 4423	.05	.535	.502	11500	10800
4424– 5283	.06	.542	.508	12000	11250
5284– 6162	.07	.548	.514	12400	11650
6163– 7060	.08	.552	.519	12750	12000
7061– 7977	.09	.557	.522	13100	12300
7978– 8916	.10	.560	.526	13400	12600
8917– 9875	.11	.564	.529	13700	12850
9876– 10857	.12	.567	.533	14000	13150
10858– 11861	.13	.571	.536	14300	13450
11862– 12888	.14	.574	.539	14600	13700
12889– 13940	.15	.577	.542	14850	13950
13941– 15017	.16	.580	.545	15150	14250
15018– 16121	.17	.583	.548	15450	14500
16122– 17251	.18	.586	.551	15750	14800
17252– 18409	.19	.589	.554	16050	15100
18410– 19597	.20	.591	.556	16350	15350
19598– 20815	.21	.594	.559	16650	15650
20816– 22064	.22	.597	.562	16950	15950
22065– 23346	.23	.599	.565	17250	16250
23347– 24662	.24	.602	.567	17550	16550
24663– 26013	.25	.605	.570	17900	16850
26014– 27401	.26	.608	.573	18250	17200
27402– 28827	.27	.610	.575	18550	17500
28828– 30293	.28	.612	.578	18900	17850
30294– 31801	.29	.615	.580	19250	18200
31802– 33352	.30	.618	.583	19650	18550
33353– 34948	.31	.620	.585	20000	18900
34949– 36592	.32	.622	.588	20400	19250
36593– 38285	.33	.625	.590	20800	19650
38286– 40030	.34	.627	.593	21200	20050
40031– 41829	.35	.629	.595	21600	20400
41830– 43685	.36	.632	.598	22000	20850
43686– 45600	.37	.634	.600	22450	21250
45601– 47577	.38	.636	.602	22900	21700
47578– 49619	.39	.638	.604	23350	22100
49620– 51731	.40	.640	.607	23850	22600
51732– 53914	.41	.642	.609	24300	23050
53915– 56173	.42	.644	.611	24800	23550
56174– 58513	.43	.646	.613	25350	24000
58514– 60936	.44	.648	.615	25850	24550
60937– 63449	.45	.650	.617	26400	25050
63450– 66056	.46	.652	.619	26950	25600
66057– 68761	.47	.654	.621	27550	26150
68762– 71572	.48	.655	.623	28150	26750
71573– 74495	.49	.657	.624	28800	27350
74496– 77535	.50	.658	.626	29450	28000

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Premium	Credibility	Adjusted Expected Loss Ratio		Maximum Single Loss	
		Publics & Zone Rated	All Others	Publics & Zone Rated	All Others
\$ 77536– 80701	.51	.660	.628	\$ 30100	\$ 28650
80702– 84000	.52	.661	.629	30800	29300
84001– 87440	.53	.663	.631	31500	30000
87441– 91032	.54	.664	.632	32250	30700
91033– 94786	.55	.665	.634	33050	31450
94787– 98712	.56	.667	.635	33850	32250
98713– 102823	.57	.668	.636	34700	33050
102824– 107132	.58	.669	.637	35550	33900
107133– 111654	.59	.670	.639	36500	34800
111655– 116405	.60	.671	.640	37450	35700
116406– 121402	.61	.672	.641	38450	36700
121403– 126666	.62	.673	.642	39500	37700
126667– 132219	.63	.674	.643	40650	38750
132220– 138084	.64	.674	.644	41800	39900
138085– 144289	.65	.675	.644	43050	41050
144290– 150865	.66	.676	.645	44350	42300
150866– 157846	.67	.677	.646	45700	43650
157847– 165269	.68	.677	.647	47150	45050
165270– 173180	.69	.678	.647	48700	46500
173181– 181627	.70	.678	.648	50350	48100
181628– 190666	.71	.679	.648	52100	49750
190667– 200363	.72	.679	.649	53950	51550
200364– 210792	.73	.680	.649	55950	53450
210793– 222039	.74	.680	.650	58100	55550
222040– 234204	.75	.680	.650	60450	57750
234205– 247404	.76	.681	.651	62950	60150
247405– 261777	.77	.681	.651	65650	62750
261778– 277488	.78	.681	.651	68600	65550
277489– 294731	.79	.682	.651	71800	68650
294732– 313743	.80	.682	.652	75350	72000
313744– 334810	.81	.682	.652	79250	75750
334811– 358285	.82	.682	.652	83550	79850
358286– 384606	.83	.682	.652	88350	84450
384607– 414322	.84	.682	.652	93750	89600
414323– 448137	.85	.683	.652	99800	95400
448138– 486962	.86	.683	.653	106700	102000
486963– 532000	.87	.683	.653	114650	109600
532001– 584869	.88	.683	.653	123850	118400
584870– 647809	.89	.683	.653	134600	128700
647810– 724000	.90	.683	.653	147450	141000
724001– 818117	.91	.683	.653	163000	155850
818118– 937333	.92	.683	.653	182200	174200
937334– 1093230	.93	.683	.653	206500	197450
1093231– 1305818	.94	.683	.653	238300	227800
1305819– 1612888	.95	.683	.653	281650	269250
1612889– 2095428	.96	.683	.653	344250	329150
2095429– 2964000	.97	.683	.653	442650	423200
2964001– 4990666	.98	.683	.653	619700	592500
4990667– 15124000	.99	.683	.653	1032900	987550
15124001 and over	1.00	.683	.653	3098900	2962800

SUPPLEMENT TO THE LIABILITY EXPERIENCE RATING PLAN

RULE 86. TREATMENT OF IMMATURE LOSSES DUE TO CHANGE OF CARRIER

In cases where an insured changes or has changed carriers, the company establishing the rating may be unable to obtain current valuations of past losses from previous carriers. If this happens, the maturity of the experience obtained from previous carriers must be carefully examined and the appropriate loss development factors selected. The maturity of the losses for any year in the experience period is defined as the number of months between the date of the latest loss valuation and the effective date of the policy to which these losses are assignable. A given year's losses cannot mature unless the losses are revalued. The loss development factors applicable at the time of the most recent valuation must be used in subsequent ratings as long as updated valuations are not available. A specific instance of this can be seen when the experience provided by previous carriers contains fragmented periods, such as nine (or six) months of losses which were segments of policy years valued as of nine (or six) months after the policy effective date and for which subsequent valuations were unable to be obtained. If it is necessary to include this experience in subsequent ratings, factors must be applied which project nine (or six) months of losses to a complete policy year ultimate paid basis. 6, 9, 12 and 15 month basic limits loss development factors are included in this supplement.

The existence of these supplementary loss development factors does not alter the requirements set forth in Rule 3 of the Experience Rating Plan.

BASIC LIMITS LOSS DEVELOPMENT FACTORS		
	Six Month Maturity	Nine Month Maturity
Automobile Liability—B.I.; 30/60	.627	.413
Automobile Liability—P.D.	.510	.263
	12 Month Maturity	15 Month Maturity
Automobile Liability—B.I.; 30/ 60	.190	.150
Automobile Liability—P.D.	.016	.014

Note: These factors are to be applied to the product of the AELR and the premium for the particular coverage and year in order to determine the adjustment to reflect ultimate level of losses.

If breakdown of the premium by coverage is not available, an average LDF shall be obtained by combining the applicable factors by coverage, taking into consideration the amount of the risk's total exposures or losses in each category as of the last survey or evaluation.

RULE 87. EXPERIENCE RATING PLAN SUPPLEMENT

The following supplementary provisions are applicable to this Plan with respect to the Rules noted below:

Rule 1. ELIGIBILITY

Combination of Entities and Use of Past Experience

(1) EMPLOYEES' AND OFFICERS' AUTOMOBILES

Experience on automobiles owned by officers or other employees of the risks shall not be used for determining the risks' experience modification. The experience modification established for a risk shall not apply to automobiles owned by officers or other employees of such risk.

(2) COMBINATION OF ENTITIES

- a. Two or more entities (an individual, partnership, corporation, unincorporated association, fiduciary or a group of co-fiduciaries) shall not be combined for rating purposes; provided, however, that combination shall be made as respects entities (other than fiduciaries) in each of which the same person, or group of persons, or corporation own a majority interest.
- b. If an entity owns a majority interest in another entity which in turn owns the majority interest in another entity, all entities so related shall be combined regardless of the number of entities in succession.

In the term "majority interest", as used in this Rule, "majority" shall mean more than 50%.

If an entity other than a partnership

- i. has issued voting stock, majority interest shall mean a majority of the issued voting stock;
- ii. has not issued voting stock, majority interest shall mean a majority of the members;
- iii. has not issued voting stock and has no members, majority interest shall mean a majority of the board of directors or comparable governing body.

If an entity is a partnership, majority interest shall be determined in accordance with the participation of each general partner in the profits of the partnership.

Note: If two or more different combinations are possible in accordance with provisions of this Rule, the combination involving the greatest number of entities shall be made. The experience of any entity used in such a combination shall not otherwise be used in combination with any other entity.

The experience to be used in a rating combination shall be subject to the provisions of the rule "Change of Ownership" of this Section.

(3) MERGER OR CONSOLIDATION

Merger—If two or more entities are merged so that the ownership interest (as defined in Rule 4) of all such entities are combined in the surviving entity, the incurred experience of all such merged entities shall be used for experience rating the surviving entity.

Consolidation—If two or more entities are consolidated by replacing them with a new entity combining the ownership interest (as defined in Rule 4 of the prior entities), the incurred experience of all such consolidated entities shall be used for experience rating the new entity.

(4) CHANGE OF CONTROL, MANAGEMENT, NAME, OPERATIONS OR OWNERSHIP

- a. If there is a change in control, management, name or operations, not accompanied by any change in ownership interest, incurred experience shall be used in future ratings.
- b. If there is a change in ownership interest, either alone or accompanied by a change in control, management, name or operations (other than as respects mergers or consolidations covered by Rule 3 of this Section) incurred experience shall be used in future ratings.

Exceptions: Incurred experience shall not be used in the future ratings (other than as provided under Section c of this Rule) of the entity undergoing change:

- i. When the entire ownership interest after the change had no ownership interest before the change, or
- ii. When the collective ownership interest of all those having such an interest in the entity both before and after the change in ownership amounts to either: a. less than 33 1/3% of the ownership interest before the change, or b. less than 50% of the ownership interest after the change.

Note: In the application of this exception an analysis shall be made to determine the individuals holding ownership interest in any entity, whether the entity be the one being rated or any other entity in any way connected, directly or indirectly, in any chain of ownership with the risk being rated.

- c. If there is a change in ownership among members of an immediate family, the experience for all entities shall be used in future experience ratings of the risk. For purposes of this rule, members of an immediate family shall include a spouse, father, mother, son, daughter, brother, sister, half-brother, half-sister, step-brother, step-sister, step-child, step-parent, grandchild or grandparent.

Ownership Interest:

1. of any corporation shall be determined on the basis of the ownership of the issued voting stock of any such corporation.
2. if there is no issued voting stock shall be determined on the basis of its members if the entity is other than a partnership.
3. if there is neither issued voting stock nor members shall be determined on the basis of the board of directors or comparable governing body if the entity is other than a partnership.
4. of any partnership shall be determined in accordance with the participation of each general partner in the profits of the partnership.

5. shall be deemed to be vested in a fiduciary when a fiduciary is involved. However, "fiduciary" shall not include a debtor in possession or a trustee under a revocable trust.

(5) JOINT VENTURES

When two or more contractors associate for the purpose of undertaking one or more construction, erection or demolition projects as a joint venture, the rates applicable to the operations involved in such venture shall be subject to the experience modifications, which shall be the arithmetical average of the experience modifications of the joint contract ventures, in force on the effective date of the policy covering the joint venture (using unity (1.00) for the experience modification for any contract venturer who is not subject to experience rating), subject, however, to the following conditions:

1. The contract(s) shall be awarded in the name of the associated contractors as a joint venture.
2. The joint venturers shall share responsibility for, and participate in the control, direction and supervision of, all work undertaken.
3. The joint venturers shall maintain a common bank account, payroll and business records.

The arithmetical average experience modifications aforementioned shall be effective as of the inception date of the initial policy covering the joint venture and shall be applicable for a period of 12 months. At the end of that period, and annually thereafter on a rating anniversary determined in accordance with the provisions of the Automobile Liability Experience Rating Plan, new arithmetical average experience modifications shall be calculated. When, however, the joint venture on the basis of its own developed experience qualifies for rating in accordance with the provisions of the Automobile Liability Experience Rating Plan, the experience modifications for the future rating of the venture shall be based on such experience exclusively.

Experience modifications determined in accordance with the foregoing shall be applicable for their effective period to all policies covering the identical contractors collectively as joint venturers.

The experience developed under a joint venture shall be excluded from the future rating of the individual contractors.

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SUPPLEMENTARY RATING PROCEDURES

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SECTION 9 --- RATES

To view or browse the manual content: double click on the appropriate *Title* or click on the corresponding icon in the table of contents in the left frame.

RULE 914. RETROSPECTIVE RATING
PLAN D—REINSURANCE
FACILITY RISKS

Retrospective Rating Plan D is not to be used in rating risks ceded to the North Carolina Reinsurance Facility.

Coverage	Basic Limits Premium (Rate)	Normal Factors For Separate Limits	Discount Factor	Factor (3) x [100 - (4)]	Increased Premium (2)x(5)
BI	\$620	1.48	3.0%	1.48 x .97 = 1.44	\$ 892.80
PD	380	1.25	3.0	1.25 x .97 = 1.21	459.80
					\$1,352.60

RULE 925. RATING PROCEDURES—
REINSURANCE FACILITY RISKS

Gross receipts and mileage basis rating procedures and the Composite Rating Plan are not to be used in rating risks ceded to the North Carolina Reinsurance Facility.

RULE 936. RULE—EXPERIENCE RATING

The North Carolina Reinsurance Facility Automobile Liability Experience Rating Plan shall apply to all eligible risks. Refer to company for rating.

RULE 947. RULE FOR RATING SINGLE
LIMIT COVERAGES

The premium for a single limit per occurrence shall be calculated as follows:

1. Apply a single discount of 3% to both the bodily injury and the property damage normal factors for separate limits equal to the desired single limit.
2. Calculate the separate bodily injury and property damage premiums, the sum of which is the combined premium.

Example: Single Limit of \$50,000

(1) (2) (3) (4) (5) (6)

SUPPLEMENTARY RATING PROCEDURES SECTION

Rule 2. INCREASED LIMITS

A. Bodily Injury

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
100/500	55	1.62	1.78	1.86	1.94	1.65
300/300	64	1.79	1.98	2.12	2.24	1.84
250/500	64	1.86	2.09	2.24	2.34	1.88

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400/400	68	1.94	2.20	2.36	2.49	1.97
500/500	68	2.07	2.37	2.58	2.72	2.10
750/750	73	2.35	2.74	3.01	3.20	2.39
1000/1000	73	2.56	3.04	3.39	3.61	2.62
1500/1500	74	2.90	3.54	3.99	4.25	2.96
2000/2000	75	3.19	3.95	4.50	4.80	3.25
2500/2500	76	3.40	4.30	4.94	5.27	3.50
5000/5000	79	4.26	5.60	6.59	7.07	4.38

Rule 2. — INCREASED LIMITS

B. — Property Damage

PROPERTY DAMAGE FACTORS

Limits Identifier Code (3)

Limit of Liability (1000s)	Limit Code	1. Light and Medium Trucks	2. Heavy Trucks And Truck-Tractors	3. Extra Heavy Trucks And Truck-Tractors	4. Trucks, Tractors And Trailers Zone-Rated	5. All Other Risks
65	9	1.05	1.05	1.05	1.06	1.05
100	10	1.06	1.06	1.06	1.07	1.06
300	14	1.08	1.09	1.10	1.11	1.08
400	15	1.09	1.10	1.11	1.13	1.09
500	16	1.10	1.11	1.12	1.14	1.10
750	17	1.11	1.13	1.14	1.16	1.12
1000	18	1.12	1.14	1.15	1.17	1.13
1500	19	1.13	1.15	1.16	1.19	1.14
2000	20	1.14	1.16	1.17	1.20	1.15
2500	21	1.15	1.17	1.18	1.21	1.16
5000	23	1.16	1.18	1.20	1.24	1.17

Rule 24. — MEDICAL PAYMENTS

For limits not shown on the state rate schedules, compute the premium as follows:

A. Private Passenger Types

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

B. Trucks, Tractors, and Trailers and Public Automobiles

1. Other than zone-rated automobiles:

Limit	Limit Code	Multiply the \$500 limit premium by the following factors
\$250	7	.85
750	2	1.10

2. Zone-rated automobiles:

Limit	Limit Code	Multiply the \$500 limit premium by the following factors
\$ 250	7	.85
750	2	1.10
1,000	3	1.20
2,000	4	1.30

NORTH CAROLINA REINSURANCE FACILITY
COMMERCIAL AUTOMOBILE

SUPPLEMENTARY RATING PROCEDURES

TERRITORY DEFINITIONS

ALAMANCE COUNTY see Burlington-Graham and Remainder of State

ASHEVILLE territory comprises the entire city of Asheville and all territory in Buncombe County included in the townships of Asheville, Limestone and Lower Hominy, including all of the following towns, cities or places.....011

Acton	Craggy	New Bridge
Arden	Emma	Oakley
Asheville School	Enka	Oteen
Biltmore Forest	Haw Creek	Shiloh
Boswell	Hominy	Skyland
Buena Vista	Luthers	Woodfin
Busbee		

BEAUFORT COUNTY territory comprises all territory in Beaufort County023

BERTIE COUNTY territory comprises all territory in Bertie County.....023

BLADEN COUNTY territory comprises all territory in Bladen County.....023

BRUNSWICK COUNTY territory comprises all territory in Brunswick County not included in Wilmington territory . . 023

BUNCOMBE COUNTY territory comprises all territory in Buncombe County not included in Asheville territory . . . 022

BURLINGTON-GRAHAM territory comprises the entire city of Burlington, the entire town of Graham, all territory in Alamance County included in Townships 3 (Boon Station), 6 (Graham), 10 (Melville), 12 (Burlington) and 13 (Haw River), the entire town of Mebane in Alamance and Orange Counties, and including all of the following towns, cities or places.....022

Elon College	Haw River	Lake Latham
Gibsonville	Kirkpatrick	Ossipee
Glen Raven	Heights	Richmond Hill

CABARRUS COUNTY see Concord-Kannapolis-Salisbury and Remainder of State.

CAMDEN COUNTY territory comprises all territory in Camden County023

CAMP LEJEUNE territory comprises all territory in the Camp LeJeune Marine Base.....019

CARTERET COUNTY territory comprises all territory in Carteret County.....023

CHARLOTTE territory comprises the entire city of Charlotte and all territory in Mecklenburg County included in Townships 1 (Charlotte), 2 (Berryhill), 4 (Sharon), 7 (Crab Orchard), 8 (Mallard Creek), 11 (Long Creek) and 12 (Paw Creek), including all of the following towns, cities or places012

Alexanders Store	Griffith	Oakhurst
Carson	Hahn	Paw Creek
Chadwick-	Hickory Grove	Pinoca
Hoskins Mills	Homestead	Ridgeview
Croft	Hutchinson	Selwyn Park
Derita	Newell	Thrift

CHERRY POINT territory comprises all territory in the Cherry Point Marine Air Base.....019

CHOWAN COUNTY territory comprises all territory in Chowan County023

COLUMBUS COUNTY territory comprises all territory in Columbus County023

CONCORD-KANNAPOLIS-SALISBURY territory comprises the entire cities of Concord, Kannapolis and Salisbury, all territory in Cabarrus County included in Townships 1 (Rocky River) 2 (Poplar Tent), 4 (Kannapolis), 5 (Mount Gilead), 11 (Baptist Church), and 12 (Concord), and all territory in Rowan County included in the townships of China Grove, Franklin, Litaka and Salisbury, including all of the following towns, cities or places.....022

Brown-Norcott Mills	Franklin Glass	Pioneer Mills
China Grove	Harrisburg	Roberta Mills
Cooks Crossing	Jackson Park	Rocky Ridge
East Spencer	Landis	Rocky River
Faggarts	Majolica	South River
Crossroads	Mount Gilead	Spencer
Faith	Pharrs Mill	Yadkin Junction
		Yost

Craven County territory comprises all territory in Craven County not included in Cherry Point territory.....023

CUMBERLAND COUNTY territory comprises all territory in Cumberland County not included in Fayetteville or Fort Bragg territories023

CURRITUCK COUNTY territory comprises all territory in Currituck County023

DARE COUNTY territory comprises all territory in Dare County023

DAVIDSON COUNTY see Lexington-Thomasville and Remainder of State.

DUPLIN COUNTY territory comprises all territory in Duplin County023

DURHAM territory comprises the entire city of Durham and all territory in Durham County included in the townships of Durham, Oak Grove and Patterson, including all of the following towns, cities or places013

Bethesda	Gorman	North Durham
Bilboa	Hope Valley	Oak Grove
Few	Joyland	Redwood

DURHAM COUNTY territory comprises all territory in Durham County not included in Durham territory022

EDGECOMBE COUNTY territory comprises all territory in Edgecome County not included in Rocky Mount territory.023

Note: Refer to an atlas or map for places not listed.

TERRITORY DEFINITIONS

FAYETTEVILLE territory comprises the entire city of Fayetteville and all territory in Cumberland County included in the townships of Carvers Creek, Cross Creek, Eastover, Manchester, Pearces Mill, Rockfish and Seventy First not included in Fort Bragg territory, including all of the following towns, cities or places020

Beard	Lakedale	Shaws
Bonnie Doone	Linden	Slocomb
Clifdale	Manchester	South Fayetteville
Cumberland	Milan	Spring Lake
Fenix	Myrtle Hill	Tokay
Gardners Chapel	Owens	Victory
Hope Mills	Roslin	Wade

FORSYTH COUNTY territory comprises all territory in Forsyth County not included in Winston Salem territory...022

FORT BRAGG territory comprises all territory in the Fort Bragg Military Reservation in Cumberland and Hoke Counties019

FRANKLIN COUNTY territory comprises all territory in Franklin County023

GASTON COUNTY see Gastonia and Remainder of State.

GASTONIA territory comprises the entire city of Gastonia and all territory in Gaston County included in the townships of Crowder Mountain, Dallas, Gastonia, River Bend and South Point including all of the following towns, cities or places022

Abbey	Duke Power Village	Mount View
Alexis	East Gastonia	North Belmont
Arlington	Goshen	Ragan
Beattie	Groves	Ranlo
Belmont	Hardins	Ridge
Bessemer City	High Shoals	Smyre
Boogertown	Lowell	South Gastonia
Convent	Lucia	Spencer Mountain
Cramerton	McAdenville	Stanley
Crowders	Mountain Island	Victory
Dallas	Mount Holley	

GATES COUNTY territory comprises all territory in Gates County023

GOLDSBORO territory comprises the entire city of Goldsboro and all territory in Wayne County included in Goldsboro township021

GREENE COUNTY territory comprises all territory in Greene County023

GREENSBORO-HAMILTON LAKES territory comprises the entire city of Greensboro, the entire town of Hamilton Lakes and all territory in Guilford County included in the townships of Morehead and Gilmer, including all of the following towns, cities or places014

Battle Bround	Four Mile	Hill Top
Bessemer	Hamtown	Pomona

GREENVILLE territory comprises the entire town of Greenville and all territory in Pitt County included in Greenville township, including the following towns, cities or places021

House	James Mill	Staton
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GUILFORD COUNTY territory comprises all territory in Guilford County not included in either Greensboro-Hamilton Lakes territory or High Point territory022

HALIFAX COUNTY territory comprises all territory in Halifax County023

HARNETT COUNTY territory comprises all territory in Harnett County023

HERTFORD COUNTY territory comprises all territory in Hertford County023

HIGH POINT territory comprises the entire city of High Point, the town of Westend, and all territory in Guilford County included in High Point township015

HOKE COUNTY territory comprises all territory in Hoke County not included in Fort Bragg territory023

HYDE COUNTY territory comprises all territory in Hyde County023

JOHNSTON COUNTY territory comprises all territory in Johnston County023

JONES COUNTY territory comprises all territory in Jones County023

KINSTON territory comprises the entire of city of Kinston and all territory in Lenoir County included in Kinston Township, including the following towns,

cities and places021

Georgetown	Hines Junction
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LENOIR COUNTY territory comprises all territory in Lenoir County not included in Kinston territory023

LEXINGTON-THOMASVILLE territory comprises the entire cities of Lexington and Thomasville, all territory in Davidson County included in the townships of Lexington and Thomasville, and all territory in Randolph County included in Trinity township, including all of the following towns, cities or places022

Archdale	Fraziers	Trinity
Arnold	Glen Anna Lake	Welcome
Cedar Lodge		

MARTIN COUNTY territory comprises all territory in Martin County023

MECKLENBURG COUNTY territory comprises all territory in Mecklenburg County not included in Charlotte territory 022

NASH COUNTY territory comprises all territory in Nash County not included in Rocky Mount territory023

NEW HANOVER COUNTY see Wilmington

NORTHAMPTON COUNTY territory comprises all territory in Northampton County023

Note: Refer to an atlas or map for places not listed.

TERRITORY DEFINITIONS

Territory Code	Territory Code
ONSWLOW COUNTY territory comprises all territory in Onslow County not included in Camp LeJeune territory...023	SAMPSON COUNTY territory comprises all territory in Sampson County 023
ORANGE COUNTY see Burlington-Graham and Remainder of State.	SCOTLAND COUNTY territory comprises all territory in Scotland County..... 023
PAMLICO COUNTY territory comprises all territory in Pamlico County023	SEYMOUR JOHNSON AIR FORCE BASE territory comprises all territory in Seymour Johnson Air Force Base in Wayne County..... 019
PASQUOTANK COUNTY territory comprises all territory in Pasquotank County 023	TYRRELL COUNTY territory comprises all territory in Tyrrell County 023
PENDER COUNTY territory comprises all territory in Pender County023	VANCE COUNTY territory comprises all territory in Vance County 023
PERQUIMANS COUNTY territory comprises all territory in Perquimans County.....023	WAKE COUNTY territory comprises all territory in Wake County not included in Raleigh territory 021
PITT COUNTY territory comprises all territory in Pitt County not included in Greenville territory023	WARREN COUNTY territory comprises all territory in Warren territory 023
RALEIGH territory comprises the entire city of Raleigh, all territory in Wake County included in the townships of Cary, House Creek, Meredith, Neuse River, Raleigh, St. Mary's, St. Matthews and Swift Creek and the entire town of Knightdale in St. Matthews and Marks Creek townships, including all of the following towns, cities or places.....016	WASHINGTON COUNTY territory comprises all territory in Washington County..... 023
Asbury College View Milburnie	WAYNE COUNTY territory comprises all territory in Wayne County not included in Goldsboro or Seymour Johnson Air Force Base territories..... 023
Auburn Edgeton Millbrook	WILMINGTON territory comprises all of New Hanover County and in addition the following towns,
Boushell Fetner Neuse	cities or places 017
Camp Polk Garner Oakdale	Belville Lanvale Navassa
Caraleigh Macedonia South Raleigh	Clairmont Leland Woodburn
Carolina Pines McCullers Westover	El Paso
Cary Method Wilders Grove	WILSON territory comprises the entire town of Wilson and all territory in Wilson County included in the township of Wilson 021
RANDOLPH COUNTY see Lexington Thomasville and Remainder of State.	WILSON COUNTY territory comprises all territory in Wilson County not included in the Rocky Mount or Wilson territories 023
ROBESON COUNTY territory comprises all territory in Robeson County023	WINSTON-SALEM territory comprises the entire city of Winston-Salem and all territory in Forsyth County included in the townships of Broadbay, Middle Fork, Old Town, South Fork and Winston, including all of the following towns, cities or places 018
ROCKY MOUNT territory comprises the entire city of Rocky Mount, all territory in Nash County included in Rocky Mount and Story Creek townships, all territory in Edgecombe County included in Township 12 (Rocky Mount), and the entire town of Sharpsburg in Edgecombe, Nash and Wilson Counties, including all of the following towns,	Alspaugh Frontis Reynolda
cities or places021	Atwood Hanes Tiretown
Armstrong Dortches Winsteads	Daisy Ogburntown Walkertown
Brake Chapel	Fisherville Oldtown
ROWAN COUNTY see Concord-Kannapolis-Salisbury and Remainder of State.	REMAINDER OF STATE 024

Note: Refer to an atlas or map for places not listed.

TERRITORY DEFINITIONS

LIST OF IMPORTANT CITIES AND TOWNS

The following list contains all the more important cities, towns, boroughs and villages in the state together with their counties and territory and code assignments.

City and County	Territory Code	City and County	Territory Code	City and County	Territory Code
A					
Abbey, Gaston	022	Boger City, Lincoln.....	024	Concord, Cabarrus	022
Aberdeen, Moore	024	Boiling Springs, Cleveland.....	024	Conover, Catawba.....	024
Acton, Buncombe	011	Bonnie Doone, Cumberland	020	Convent, Gaston	022
Ahoskie, Hertford	023	Boogertown, Gaston	022	Cooks Crossing, Cabarrus	022
Alamance, Alamance	024	Boone, Watauga	024	Cooleemee, Davie.....	024
Albermarle, Stanly	024	Boswell, Buncombe	011	Cornelius, Mecklenburg.....	022
Alexander, Buncombe	022	Boushell, Wake.....	016	Craggy, Buncombe.....	011
Alexanders Store, Mecklenburg	012	Brake, Edgecombe	021	Cramerton, Gaston	022
Alexis, Gaston	022	Brevard, Transylvania.....	024	Croft, Mecklenburg	012
Alspaugh, Forsyth	018	Brown-Norcott Mills, Cabarrus	022	Cross Road, Surry	024
Altamahaw, Alamance.....	024	Bryson City, Swain.....	024	Crowders, Gaston	022
Andrews, Cherokee.....	024	Buena Vista, Buncombe	011	Cumberland, Cumberland	020
Angier, Harnett	023	Burgaw, Pender	023	Currituck, Currituck.....	023
Apex, Wake.....	021	Burlington, Alamance.....	022	D	
Archdale, Randolph.....	022	Burnsville, Yancey	024	Daisy, Forsyth	018
Arden, Buncombe	011	Busbee, Buncombe	011	Dallas, Gaston.....	022
Arlington, Gaston	022	C		Danbury, Stokes.....	024
Armstrong, Edgecombe.....	021	Camden, Camden.....	023	Davidson, Mecklenburg	022
Arnold, Davidson.....	022	Camp LeJeune, Onslow.....	019	Dellview, Gaston	024
Asbury, Wake.....	016	Camp Polk, Wake	016	Denton, Davidson.....	024
Asheboro, Randolph.....	024	Candler, Buncombe	022	Derita, Mecklenburg	012
Asheville, Buncombe.....	011	Canton, Haywood	024	Dobson, Surry	024
Asheville School, Buncombe.....	011	Caraleigh, Wake	016	Dortches, Nash.....	021
Atwood, Forsyth	018	Caroleen, Rutherford	024	Draper, Rockingham	024
Auburn, Wake	016	Carolina Beach, New Hanover	017	Duke Power Village, Gaston.....	022
Aulander, Bertie	023	Carolina Pines, Wake	016	Dunn, Harnett.....	023
Ayden, Pitt.....	023	Carrboro, Orange.....	024	Durham, Durham.....	013
B					
Badin, Stanly	024	Carson, Mecklenburg.....	012	E	
Bailey, Nash	023	Carthage, Moore	024	East Gastonia, Gaston	022
Bakersville, Mitchell.....	024	Cary, Wake	016	East Spencer, Rowan.....	022
Balfours, Randolph.....	024	Castalia, Nash	023	East Wilmington, New Hanover	017
Bannertown, Surry.....	024	Cedar Falls, Randolph	024	Edenton, Chowan.....	023
Barker Heights, Henderson	024	Cedar Lodge, Davidson	022	Edgeton, Wake.....	016
Barnardsville, Buncombe	022	Chadbourn, Columbus.....	023	Elizabeth City, Pasquotank.....	023
Battle Ground, Guilford.....	014	Chadwick-Hoskins Mills Mecklenburg	012	Elizabethtown, Bladen.....	023
Bayboro, Pamlico	023	Chapel Hill, Orange	024	Elkin, Surry	024
Beard, Cumberland	020	Charlotte, Mecklenburg.....	012	Eller, Davidson	024
Beattie, Gaston	022	Cherry Point, Craven	019	Elm City, Wilson	023
Beaufort, Carteret.....	023	Cherryville, Gaston	024	Elon College, Alamance	022
Belhaven, Beaufort.....	023	China Grove, Rowan.....	022	El Paso, Brunswick.....	017
Belmont, Gaston	022	Clairmont, Brunswick	017	Emma, Buncombe.....	011
Belmont, Halifax	023	Clayton, Johnston	023	Enfield, Halifax	023
Belville, Brunswick.....	017	Cleveland, Rowan.....	024	Enka, Buncombe	011
Benson, Johnston	023	Cliffdale, Cumberland	020	Erwin, Harnett.....	023
Bessemer, Guilford.....	014	Cliffside, Rutherford	024	F	
Bessemer City, Gaston	022	Clinchfield, McDowell.....	024	Faggarts Crossroads, Cabarrus	022
Bethel, Pitt.....	023	Clinton, Sampson	023	Fair Bluff, Columbus	023
Bethesda, Durham	013	Coats, Harnett.....	023	Fairmont, Robeson.....	023
Bilboa, Durham	013	Coleridge, Randolph	024	Faith, Rowan	022
Biltmore Forest, Buncombe.....	011	College View, Wake.....	016	Farmville, Pitt.....	023
Biscoe, Montgomery.....	024	Columbia, Tyrrell.....	023	Fayetteville, Cumberland.....	020
Black Mountain, Buncombe.....	022	Columbus, Polk.....	024	Fenix, Cumberland	020
				Fetner, Wake.....	016
				Few, Durham.....	013

Note: Refer to an atlas or map for places not listed.

TERRITORY DEFINITIONS

City and County	Territory Code	City and County	Territory Code	City and County	Territory Code
Fisherville, Forsyth	018	Hickory, Catawba.....	024	Longwood Park, Richmond	024
Forest City, Rutherford	024	Hickory Grove, Mecklenburg	012	Louisburg, Franklin	023
Fort Bragg, Cumberland.....	019	High Point, Guilford.....	015	Lowell, Gaston.....	022
Fountain, Pitt.....	023	High Shoals, Gaston	022	Lucama, Wilson.....	023
Four Mile, Guilford.....	014	Hillsboro, Orange	024	Lucia, Gaston	022
Franklin, Macon.....	024	Hill Top, Guilford	014	Lumberton, Robeson	023
Franklin, Rowan	022	Hines Junction, Lenoir	021	Luthers, Buncombe	011
Franklinton, Franklin.....	023	Holly Ridge, Onslow.....	023	M	
Franklinville, Randolph	024	Holly Springs, Wake.....	021	MacClesfield, Edgecombe.....	023
Fraziers, Randolph.....	022	Homestead, Mecklenburg	012	Macedonia, Wake.....	016
Freeland, Brunswick.....	023	Hominy, Buncombe	011	Madison, Rockingham	024
Fremont, Wayne.....	023	Hope Mills, Cumberland.....	020	Maiden, Catawba	024
Frontis, Forsyth	018	Hope Valley, Durham.....	013	Majolica, Rowan	022
Fuquay Springs, Wake	021	House, Pitt	021	Manchester, Cumberland	020
G		Huntersville, Mecklenburg.....	022	Marion, McDowell.....	024
Gardners Chapel, Cumberland	020	Hutchinson, Mecklenburg	012	Marshall, Madison	024
Garner, Wake.....	016	J		Mars Hill, Madison	024
Gaston, Northampton	023	Jackson, Northampton	023	Marshville, Union.....	024
Gastonia, Gaston	022	Jackson Park, Cabarrus.....	022	Matthews, Mecklenburg.....	022
Gatesville, Gates.....	023	Jacksons Creek, Randolph	024	Maxton, Robeson	023
Georgetown, Lenoir.....	021	Jacksonville, Onslow.....	023	Mayodan, Rockingham.....	024
Gibsonville, Guilford & Alamance	022	James Mill, Pitt.....	021	McAdenville, Gaston	022
Glass, Cabarrus	022	Jamestown, Guilford	022	McCullers, Wake	016
Glen Anna, Davidson	022	Jefferson, Ashe.....	024	Mebane, Alamance & Orange	022
Glen Raven, Alamance	022	Jonesville, Yadkin	024	Method, Wake	016
Goldsboro, Wayne.....	021	Joyland, Durham.....	013	Middlesex, Nash.....	023
Gorman, Durham.....	013	Juno, Buncombe	022	Midway Park, Onslow	023
Goshen, Gaston	022	Jupiter, Buncombe	022	Milan, Cumberland	020
Graham, Alamance	022	K		Milburnie, Wake.....	016
Granite Falls, Caldwell	024	Kannapolis, Cabarrus & Rowan	022	Millbrook, Wake	016
Granite Quarry, Rowan	024	Kenly, Johnston	023	Mocksville, Davie.....	024
Greenleaf, Wayne	021	Kernersville, Forsyth	022	Monroe, Union	024
Greensboro, Guilford.....	014	Kings Mountain, Cleveland	024	Montreat, Buncombe	022
Greenville, Pitt.....	021	Kinston, Lenoir.....	021	Mooresville, Iredell	024
Griffith, Mecklenburg	012	Kirkpatrick Heights, Alamance.....	022	Morehead City, Carteret	023
Grifton, Pitt	023	Knightdale, Wake.....	016	Morganton, Burke.....	024
Grimesland, Pitt.....	023	L		Morrisville, Wake	021
Grovmont, Buncombe	022	La Grange, Lenoir	023	Mountain Island, Gaston.....	022
Groves, Gaston	022	Lake, Davidson	022	Mount Airy, Surry.....	024
Guilford, Guilford	022	Lakedale, Cumberland.....	020	Mount Gilead, Cabarrus	022
Guilford College, Guilford	022	Lake Latham, Alamance	022	Mount Gilead, Montgomery	024
H		Landis, Rowan	022	Mount Holly, Gaston	022
Hahn, Mecklenburg	012	Lanvale, Brunswick.....	017	Mount Olive, Wayne	023
Halifax, Halifax	023	Laurinburg, Scotland.....	023	Mount Pleasant, Cabarrus.....	024
Hamilton Lakes, Guilford.....	014	Leaksville, Rockingham	024	Mount View, Gaston	022
Hamlet, Richmond.....	024	Leicester, Buncombe	022	Murfreesboro, Hertford	023
Hamtown, Guilford.....	014	Leland, Brunswick.....	017	Murphy, Cherokee	024
Hanes, Forsyth	018	Lenoir, Caldwell	024	Myrtle Hill, Cumberland	020
Hardins, Gaston	022	Lewisville, Forsyth	022	N	
Harkers Island, Carteret	023	Lexington, Davidson	022	Nashville, Nash	023
Harrisburg, Cabarrus.....	022	Liberty, Randolph	024	Navassa, Brunswick	017
Haw Creek, Buncombe	011	Lillington, Harnett.....	023	Neuse, Wake.....	016
Haw River, Alamance.....	022	Lincolnton, Lincoln	024	New Bern, Craven	023
Hayesville, Clay.....	024	Linden, Cumberland	020	New Bridge, Buncombe.....	011
Hazelwood, Haywood.....	024	Littleton, Halifax & Warren	023	Newell, Mecklenburg	012
Henderson, Vance	023	Longhurst, Person	024	Newfound, Buncombe	022
Hendersonville, Henderson	024	Longview, Catawba	024	Newland, Avery	024
Hertford, Perquimans	023			New Leaksville, Rockingham	024

Note: Refer to an atlas or map for places not listed.

TERRITORY DEFINITIONS

City and County	Territory Code	City and County	Territory Code	City and County	Territory Code
Newton, Catawba	024	Rolesville, Wake	021	Sylva, Jackson	024
North Belmont, Gaston	022	Roseboro, Sampson	023	T	
North Durham, Durham	013	Roslin, Cumberland	020	Tabor City, Columbus	023
North Wilkesboro, Wilkes	024	Rougemont, Durham	022	Tarboro, Edgecombe	023
Norwood, Stanly	024	Rowland, Robeson	023	Taylorsville, Alexander	024
O		Roxboro, Person	024	Terra Cotta, Guilford	022
Oakdale, Wake	016	Rural Hall, Forsyth	022	Thomasville, Davidson	022
Oak Grove, Durham	013	Rutherfordton, Rutherford	024	Thrift, Mecklenburg	012
Oakhurst, Mecklenburg	012	S		Tiretown, Forsyth	018
Oakley Buncombe	011	Saint Pauls, Robeson	023	Toast, Surry	024
Oakridge, Guilford	022	Salisbury, Rowan	022	Tokay, Cumberland	020
Ogburntown, Forsyth	018	Sanford, Lee	024	Trenton, Jones	023
Oldtown, Forsyth	018	Saratoga, Wilson	023	Trinity, Randolph	022
Ossipee, Alamance	022	Saxaphaw, Alamance	024	Troy, Montgomery	024
Oteen, Buncombe	011	Scotland Neck, Halifax	023	Tryon, Polk	024
Owens, Cumberland	020	Selma, Johnston	023	V	
Oxford, Grantville	024	Selwyn Park, Mecklenburg	012	Valdese, Burke	024
P		Seymour Johnson A.F.B., Wayne	019	Valmead, Caldwell	024
Paw Creek, Mecklenburg	012	Shalotte, Brunswick	023	Victory, Cumberland	020
Pembroke, Robeson	023	Sharpsburg, Edgecombe, Nash & Wilson	021	Victory, Gaston	022
Pharrs Mill, Cabarrus	022	Shaws, Cumberland	020	W	
Phillipsville, Haywood	024	Shelby, Cleveland	024	Wade, Cumberland	020
Pikeville, Wayne	023	Shiloh, Buncombe	011	Wadesboro, Anson	024
Pilot Mountain, Surry	024	Siler City, Chatham	024	Wake Forest, Wake	021
Pinehurst, Moore	024	Skyland, Buncombe	011	Walkertown, Forsyth	018
Pinetops, Edgecombe	023	Slocomb, Cumberland	020	Wallace, Duplin	023
Pineville, Mecklenburg	022	Smithfield, Johnston	023	Walnut Cove, Stokes	024
Pinkney Gaston	022	Smyre, Gaston	022	Warrenton, Warren	023
Pinoca, Mecklenburg	012	Snowhill, Greene	023	Warsaw, Duplin	023
Pioneer Mills, Cabarrus	022	Southern Pines, Moore	024	Washington, Beaufort	023
Pittsboro, Chatham	024	South Fayetteville, Cumberland	020	Waynesville, Haywood	024
Pleasant Garden, Guilford	022	South Gastonia, Gaston	022	Weaverville, Buncombe	022
Plymouth, Washington	023	Southmont Davidson	024	Welcome, Davidson	022
Pomona, Guilford	014	Southport Brunswick	023	Weldon, Halifax	023
R		South Raleigh, Wake	016	Wendell, Wake	021
Raeford, Hoke	023	South River, Rowan	022	Wentworth, Rockingham	024
Ragan, Gaston	022	South Rosemary, Halifax	023	Westend, Guilford	015
Raleigh, Wake	016	Sparta, Alleghany	024	Westover, Wake	016
Ramseur, Randolph	024	Spencer, Rowan	022	Whitakers, Edgecombe & Nash	023
Randleman, Randolph	024	Spencer Mountain, Gaston	022	Whiteville, Columbus	023
Ranlo, Gaston	022	Spindale, Rutherford	024	Whitnel, Caldwell	024
Red Springs, Robeson	023	Spray, Rockingham	024	Wilders Grove, Wake	016
Redwood, Durham	013	Spring Hope, Nash	023	Wilkesboro, Wilkes	024
Reidsville, Rockingham	024	Spring Lake, Cumberland	020	Williamston, Martin	023
Reynolda, Forsyth	018	Spruce Pine, Mitchell	024	Wilmington, New Hanover	017
Richmond Hill, Alamance	022	Stanley, Gaston	022	Wilson, Wilson	021
Ridge, Gaston	022	Stantonsburg, Wilson	023	Windsor, Bertie	023
Ridgecrest, Buncombe	022	Statessville, Iredell	024	Winnabow, Brunswick	023
Ridgeview, Mecklenburg	012	Staton, Pitt	021	Winsteads Chapel, Nash	021
Roanoke Rapids, Halifax	023	Stedman, Cumberland	023	Winston-Salem, Forsyth	018
Robbins, Moore	024	Stokedale, Guilford	022	Winterville, Pitt	023
Robbinsville, Graham	024	Stony Point, Alexander	024	Woodburn, Brunswick	017
Robersonville, Martin	023	Summerfield, Guilford	022	Woodfin, Buncombe	011
Roberta Mills, Cabarrus	022	Sunnyside, Gaston	024	Worthville, Randolph	024
Rockingham, Richmond	024	Swannanoa, Buncombe	022	Y	
Rockwell, Rowan	024	Swanquarter, Hyde	023	Yadkin Junction, Rowan	022
Rocky Mount, Edgecombe & Nash	021	Swepsonville, Alamance	024	Yadkinville, Yadkin	024
Rocky Ridge, Cabarrus	022			Yanceyville, Caswell	024
Rocky River, Cabarrus	022			Yost, Rowan	022

Note: Refer to an atlas or map for places not listed.

TERRITORY DEFINITIONS

City and County	Territory Code
Youngs Springs, Wilson	021
Z	
Zebulon, Wake	021

Note: Refer to an atlas or map for places not listed.

**INCREASED LIABILITY LIMITS
 BODILY INJURY FACTORS**

Classification	Limits Identifier Code (3)					
	Limit of Liability (in 1000s)					
	25/50	30/60	65/65	50/100	100/100	100/300
	Limit Codes					
	46	49	52	49	52	52
1. Light and Medium Trucks	1.00	1.06	1.17	1.18	1.31	1.52
2. Heavy Trucks and Truck Tractors	1.00	1.06	1.21	1.23	1.38	1.63
3. Extra Heavy Trucks and Truck Tractors	1.00	1.06	1.23	1.25	1.42	1.70
4. Trucks, Tractors, and Trailers Zone Rated	1.00	1.07	1.25	1.28	1.46	1.77
5. All Other Risks	1.00	1.06	1.17	1.20	1.31	1.53

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**INCREASED LIABILITY LIMITS
PROPERTY DAMAGE FACTORS**

Classification	Limits Identifier Code (3)				
	Limit of Liability (in 1000s)				
	15	20	25	30	50
	Limit Codes				
	03	04	05	06	08
1. Light and Medium Trucks	1.00	1.01	1.02	1.03	1.04
2. Heavy Trucks and Truck Tractors	1.00	1.01	1.02	1.03	1.04
3. Extra Heavy Trucks and Truck Tractors	1.00	1.01	1.02	1.03	1.04
4. Trucks, Tractors, and Trailers Zone Rated	1.00	1.01	1.02	1.03	1.04
5. All Other Risks	1.00	1.01	1.02	1.03	1.04

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LIGHT AND MEDIUM TRUCKS

		<u>Bodily Injury</u>	<u>Property Damage</u>	<u>Medical Payments</u>
		<u>Limit</u>	<u>Limit</u>	<u>Limit</u>
		<u>30/60</u>	<u>25</u>	<u>500</u>
		<u>Limit Code</u>	<u>Limit Code</u>	<u>Limit Code</u>
<u>Terr</u>	<u>Class</u>	<u>49</u>	<u>05</u>	<u>1</u>
<u>11</u>	<u>Non-Fleet</u>	<u>193</u>	<u>206</u>	<u>56</u>
	<u>Fleet</u>	<u>212</u>	<u>227</u>	
<u>12</u>	<u>Non-Fleet</u>	<u>273</u>	<u>293</u>	<u>80</u>
	<u>Fleet</u>	<u>300</u>	<u>322</u>	
<u>13</u>	<u>Non-Fleet</u>	<u>230</u>	<u>246</u>	<u>67</u>
	<u>Fleet</u>	<u>253</u>	<u>271</u>	
<u>14</u>	<u>Non-Fleet</u>	<u>271</u>	<u>290</u>	<u>79</u>
	<u>Fleet</u>	<u>298</u>	<u>319</u>	
<u>15</u>	<u>Non-Fleet</u>	<u>214</u>	<u>228</u>	<u>62</u>
	<u>Fleet</u>	<u>235</u>	<u>251</u>	
<u>16</u>	<u>Non-Fleet</u>	<u>292</u>	<u>311</u>	<u>85</u>
	<u>Fleet</u>	<u>321</u>	<u>342</u>	
<u>17</u>	<u>Non-Fleet</u>	<u>252</u>	<u>269</u>	<u>74</u>
	<u>Fleet</u>	<u>277</u>	<u>296</u>	
<u>18</u>	<u>Non-Fleet</u>	<u>215</u>	<u>230</u>	<u>63</u>
	<u>Fleet</u>	<u>237</u>	<u>253</u>	
<u>19</u>	<u>Non-Fleet</u>	<u>178</u>	<u>190</u>	<u>52</u>
	<u>Fleet</u>	<u>196</u>	<u>209</u>	
<u>20</u>	<u>Non-Fleet</u>	<u>225</u>	<u>240</u>	<u>66</u>
	<u>Fleet</u>	<u>248</u>	<u>264</u>	
<u>21</u>	<u>Non-Fleet</u>	<u>218</u>	<u>234</u>	<u>64</u>
	<u>Fleet</u>	<u>240</u>	<u>257</u>	
<u>22</u>	<u>Non-Fleet</u>	<u>205</u>	<u>218</u>	<u>60</u>
	<u>Fleet</u>	<u>226</u>	<u>240</u>	
<u>23</u>	<u>Non-Fleet</u>	<u>178</u>	<u>190</u>	<u>52</u>
	<u>Fleet</u>	<u>196</u>	<u>209</u>	
<u>24</u>	<u>Non-Fleet</u>	<u>167</u>	<u>180</u>	<u>49</u>
	<u>Fleet</u>	<u>184</u>	<u>198</u>	

<u>HIRED CAR</u>		<u>Bodily Injury</u>	<u>Property Damage</u>
		<u>30/60</u>	<u>25</u>
<u>All Territories</u>		<u>\$0.30</u>	<u>\$0.35</u>

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Terr	Class	Bodily Injury Limit			Property Damage Limit			Medical Payments Limit		
		25/50	50/100	100/300	15	25	50	500	1000	2000
		Limit Code								
		46	49	52	03	05	08	1	3	4
11	Non-Fleet	182	215	277	202	206	210	56	68	74
	Fleet	200	236	304	222	226	231			
12	Non-Fleet	258	304	392	287	293	298	80	96	105
	Fleet	284	335	432	316	322	329			
13	Non-Fleet	217	256	330	241	246	251	67	81	88
	Fleet	239	282	363	265	270	276			
14	Non-Fleet	256	302	389	284	290	295	79	95	104
	Fleet	282	333	429	312	318	324			
15	Non-Fleet	202	238	307	224	228	233	62	75	82
	Fleet	222	262	337	246	251	256			
16	Non-Fleet	275	325	418	305	311	317	85	102	112
	Fleet	303	358	461	336	343	349			
17	Non-Fleet	238	281	362	264	269	275	74	88	97
	Fleet	262	309	398	290	296	302			
18	Non-Fleet	203	240	309	225	230	234	63	75	83
	Fleet	223	263	339	248	253	258			
19	Non-Fleet	168	198	255	186	190	193	52	62	68
	Fleet	185	218	281	205	209	213			
20	Non-Fleet	212	250	322	235	240	244	66	79	86
	Fleet	233	275	354	259	264	269			
21	Non-Fleet	206	243	313	229	234	238	64	76	84
	Fleet	227	268	345	252	257	262			
22	Non-Fleet	193	228	293	214	218	223	60	72	79
	Fleet	212	250	322	235	240	244			
23	Non-Fleet	168	198	255	186	190	193	52	62	68
	Fleet	185	218	281	205	209	213			
24	Non-Fleet	158	186	240	176	180	183	49	59	64
	Fleet	174	205	264	194	198	202			

HIRED CAR	Bodily Injury 25/50	Property Damage 15
All Territories	\$0.28	\$0.34

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COMMERCIAL AUTOMOBILE LIABILITY RATES

HEAVY TRUCKS AND TRUCK-TRACTORS

		<u>Bodily Injury</u>	<u>Property Damage</u>	<u>Medical Payments</u>
		<u>Limit</u>	<u>Limit</u>	<u>Limit</u>
		<u>30/60</u>	<u>25</u>	<u>500</u>
		<u>Limit Code</u>	<u>Limit Code</u>	<u>Limit Code</u>
<u>Terr</u>	<u>Class</u>	<u>49</u>	<u>05</u>	<u>1</u>
<u>11</u>	<u>Non-Fleet</u>	<u>193</u>	<u>206</u>	<u>56</u>
	<u>Fleet</u>	<u>212</u>	<u>227</u>	
<u>12</u>	<u>Non-Fleet</u>	<u>273</u>	<u>293</u>	<u>80</u>
	<u>Fleet</u>	<u>300</u>	<u>322</u>	
<u>13</u>	<u>Non-Fleet</u>	<u>230</u>	<u>246</u>	<u>67</u>
	<u>Fleet</u>	<u>253</u>	<u>271</u>	
<u>14</u>	<u>Non-Fleet</u>	<u>271</u>	<u>290</u>	<u>79</u>
	<u>Fleet</u>	<u>298</u>	<u>319</u>	
<u>15</u>	<u>Non-Fleet</u>	<u>214</u>	<u>228</u>	<u>62</u>
	<u>Fleet</u>	<u>235</u>	<u>251</u>	
<u>16</u>	<u>Non-Fleet</u>	<u>292</u>	<u>311</u>	<u>85</u>
	<u>Fleet</u>	<u>321</u>	<u>342</u>	
<u>17</u>	<u>Non-Fleet</u>	<u>252</u>	<u>269</u>	<u>74</u>
	<u>Fleet</u>	<u>277</u>	<u>296</u>	
<u>18</u>	<u>Non-Fleet</u>	<u>215</u>	<u>230</u>	<u>63</u>
	<u>Fleet</u>	<u>237</u>	<u>253</u>	
<u>19</u>	<u>Non-Fleet</u>	<u>178</u>	<u>190</u>	<u>52</u>
	<u>Fleet</u>	<u>196</u>	<u>209</u>	
<u>20</u>	<u>Non-Fleet</u>	<u>225</u>	<u>240</u>	<u>66</u>
	<u>Fleet</u>	<u>248</u>	<u>264</u>	
<u>21</u>	<u>Non-Fleet</u>	<u>218</u>	<u>234</u>	<u>64</u>
	<u>Fleet</u>	<u>240</u>	<u>257</u>	
<u>22</u>	<u>Non-Fleet</u>	<u>205</u>	<u>218</u>	<u>60</u>
	<u>Fleet</u>	<u>226</u>	<u>240</u>	
<u>23</u>	<u>Non-Fleet</u>	<u>178</u>	<u>190</u>	<u>52</u>
	<u>Fleet</u>	<u>196</u>	<u>209</u>	
<u>24</u>	<u>Non-Fleet</u>	<u>167</u>	<u>180</u>	<u>49</u>
	<u>Fleet</u>	<u>184</u>	<u>198</u>	

		<u>Bodily Injury</u>			<u>Property Damage</u>			<u>Medical Payments</u>		
		<u>Limit</u>			<u>Limit</u>			<u>Limit</u>		
		<u>25/50</u>	<u>50/100</u>	<u>400/300</u>	<u>15</u>	<u>25</u>	<u>50</u>	<u>500</u>	<u>1000</u>	<u>2000</u>
		<u>Limit Code</u>						<u>Limit Code</u>		
<u>Terr</u>	<u>Class</u>	<u>46</u>	<u>49</u>	<u>52</u>	<u>03</u>	<u>05</u>	<u>08</u>	<u>4</u>	<u>3</u>	<u>4</u>

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11	Non-Fleet	182	224	297	202	206	210	56	68	74
	Fleet	200	246	326	222	226	231			
12	Non-Fleet	258	317	421	287	293	298	80	96	105
	Fleet	284	349	463	316	322	329			
13	Non-Fleet	217	267	354	241	246	251	67	81	88
	Fleet	239	294	390	265	270	276			
14	Non-Fleet	256	315	417	284	290	295	79	95	104
	Fleet	282	347	460	312	318	324			
15	Non-Fleet	202	248	329	224	228	233	62	75	82
	Fleet	222	273	362	246	251	256			
16	Non-Fleet	275	338	448	305	311	317	85	102	112
	Fleet	303	373	494	336	343	349			
17	Non-Fleet	238	293	388	264	269	275	74	88	97
	Fleet	262	322	427	290	296	302			
18	Non-Fleet	203	250	331	225	230	234	63	75	83
	Fleet	223	274	363	248	253	258			
19	Non-Fleet	168	207	274	186	190	193	52	62	68
	Fleet	185	228	302	205	209	213			
20	Non-Fleet	212	261	346	235	240	244	66	79	86
	Fleet	233	287	380	259	264	269			
21	Non-Fleet	206	253	336	229	234	238	64	76	84
	Fleet	227	279	370	252	257	262			
22	Non-Fleet	193	237	315	214	218	223	60	72	79
	Fleet	212	261	346	235	240	244			
23	Non-Fleet	168	207	274	186	190	193	52	62	68
	Fleet	185	228	302	205	209	213			
24	Non-Fleet	158	194	258	176	180	183	49	59	64
	Fleet	174	214	284	194	198	202			

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COMMERCIAL AUTOMOBILE LIABILITY RATES

EXTRA HEAVY TRUCKS AND TRUCK-TRACTORS

Terr	Class	<u>Bodily Injury</u>		<u>Property Damage</u>		<u>Medical Payments</u>	
		<u>Limit</u>		<u>Limit</u>		<u>Limit</u>	
		30/60		25		500	
		<u>Limit Code</u>		<u>Limit Code</u>		<u>Limit Code</u>	
		49		05		1	
11	Non-Fleet	193		206		56	
	Fleet	212		227			
12	Non-Fleet	273		293		80	
	Fleet	300		322			
13	Non-Fleet	230		246		67	
	Fleet	253		271			
14	Non-Fleet	271		290		79	
	Fleet	298		319			
15	Non-Fleet	214		228		62	
	Fleet	235		251			
16	Non-Fleet	292		311		85	
	Fleet	321		342			
17	Non-Fleet	252		269		74	
	Fleet	277		296			
18	Non-Fleet	215		230		63	
	Fleet	237		253			
19	Non-Fleet	178		190		52	
	Fleet	196		209			
20	Non-Fleet	225		240		66	
	Fleet	248		264			
21	Non-Fleet	218		234		64	
	Fleet	240		257			
22	Non-Fleet	205		218		60	
	Fleet	226		240			
23	Non-Fleet	178		190		52	
	Fleet	196		209			
24	Non-Fleet	167		180		49	
	Fleet	184		198			

Terr	Class	Bodily Injury Limit			Property Damage Limit			Medical Payments Limit		
		25/50	50/100	100/300	15	25	50	500	1000	2000
		Limit Code			Limit Code			Limit Code		
		46	49	52	03	05	08	1	3	4

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11	Non-Fleet	182	228	309	202	206	210	56	68	74
	Fleet	200	250	340	222	226	231			
12	Non-Fleet	258	323	439	287	293	298	80	96	105
	Fleet	284	355	483	316	322	329			
13	Non-Fleet	217	271	369	241	246	251	67	81	88
	Fleet	239	299	406	265	270	276			
14	Non-Fleet	256	320	435	284	290	295	79	95	104
	Fleet	282	353	479	312	318	324			
15	Non-Fleet	202	253	343	224	228	233	62	75	82
	Fleet	222	278	377	246	251	256			
16	Non-Fleet	275	344	468	305	311	317	85	102	112
	Fleet	303	379	515	336	343	349			
17	Non-Fleet	238	298	405	264	269	275	74	88	97
	Fleet	262	328	445	290	296	302			
18	Non-Fleet	203	254	345	225	230	234	63	75	83
	Fleet	223	279	379	248	253	258			
19	Non-Fleet	168	210	286	186	190	193	52	62	68
	Fleet	185	231	315	205	209	213			
20	Non-Fleet	212	265	360	235	240	244	66	79	86
	Fleet	233	291	396	259	264	269			
21	Non-Fleet	206	258	350	229	234	238	64	76	84
	Fleet	227	284	386	252	257	262			
22	Non-Fleet	193	241	328	214	218	223	60	72	79
	Fleet	212	265	360	235	240	244			
23	Non-Fleet	168	210	286	186	190	193	52	62	68
	Fleet	185	231	315	205	209	213			
24	Non-Fleet	158	198	269	176	180	183	49	59	64
	Fleet	174	218	296	194	198	202			

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COMMERCIAL AUTOMOBILE LIABILITY RATES

PRIVATE PASSENGER TYPES

	<u>Bodily Injury</u>	<u>Property Damage</u>	<u>Medical Payments</u>
	<u>Limit</u>	<u>Limit</u>	<u>Limit</u>
	<u>30/60</u>	<u>25</u>	<u>500</u>
	<u>Limit Code</u>	<u>Limit Code</u>	<u>Limit Code</u>
<u>Territory</u>	<u>49</u>	<u>05</u>	<u>1</u>
<u>11</u>	<u>178</u>	<u>196</u>	<u>17</u>
<u>12</u>	<u>249</u>	<u>274</u>	<u>24</u>
<u>13</u>	<u>197</u>	<u>216</u>	<u>19</u>
<u>14</u>	<u>197</u>	<u>216</u>	<u>19</u>
<u>15</u>	<u>208</u>	<u>228</u>	<u>20</u>
<u>16</u>	<u>239</u>	<u>263</u>	<u>23</u>
<u>17</u>	<u>206</u>	<u>226</u>	<u>20</u>
<u>18</u>	<u>189</u>	<u>208</u>	<u>18</u>
<u>19</u>	<u>177</u>	<u>195</u>	<u>17</u>
<u>20</u>	<u>205</u>	<u>224</u>	<u>20</u>
<u>21</u>	<u>172</u>	<u>190</u>	<u>17</u>
<u>22</u>	<u>192</u>	<u>211</u>	<u>19</u>
<u>23</u>	<u>177</u>	<u>195</u>	<u>17</u>
<u>24</u>	<u>163</u>	<u>181</u>	<u>16</u>

	<u>Bodily Injury</u>			<u>Property Damage</u>			<u>Medical Payments</u>		
	<u>Limit</u>	<u>Limit</u>	<u>Limit</u>	<u>Limit</u>	<u>Limit</u>	<u>Limit</u>	<u>Limits</u>	<u>Limits</u>	<u>Limits</u>
	<u>25/50</u>	<u>50/100</u>	<u>100/300</u>	<u>45</u>	<u>25</u>	<u>50</u>	<u>500</u>	<u>4000</u>	<u>2000</u>
	<u>Limit Code</u>						<u>Limit Code</u>		
<u>Territory</u>	<u>46</u>	<u>49</u>	<u>52</u>	<u>03</u>	<u>05</u>	<u>08</u>	<u>4</u>	<u>3</u>	<u>4</u>

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11	168	202	257	192	196	200	17	22	25
12	235	282	360	269	274	280	24	34	35
13	186	223	285	212	216	220	19	25	28
14	186	223	285	212	216	220	19	25	28
15	196	235	300	224	228	233	20	26	30
16	225	270	344	258	263	268	23	30	34
17	194	233	297	222	226	231	20	26	29
18	178	214	272	204	208	212	18	24	27
19	167	200	256	191	195	199	17	22	25
20	193	232	295	220	224	229	20	26	29
21	162	194	248	186	190	193	17	22	24
22	181	217	277	207	211	215	19	24	27
23	167	200	256	191	195	199	17	22	25
24	154	185	236	177	181	184	16	20	23

NORTH CAROLINA REINSURANCE FACILITY
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COMMERCIAL AUTOMOBILE LIABILITY RATES

TAXIS AND LIMOUSINES

Terr	Class	<u>Bodily Injury</u>		<u>Property Damage</u>		<u>Medical Payments</u>	
		Limit		Limit		Limit	
		30/60		25		500	
		<u>Limit Code</u>		<u>Limit Code</u>		<u>Limit Code</u>	
		49		05		1	
11	Non-Fleet	1216		515		224	
	Fleet	1338		567		-	
12	Non-Fleet	1720		733		316	
	Fleet	1892		806		-	
13	Non-Fleet	1449		615		267	
	Fleet	1594		677		-	
14	Non-Fleet	1707		725		314	
	Fleet	1878		798		-	
15	Non-Fleet	1348		570		248	
	Fleet	1483		627		-	
16	Non-Fleet	1840		778		339	
	Fleet	2024		856		-	
17	Non-Fleet	1588		673		292	
	Fleet	1747		740		-	
18	Non-Fleet	1355		575		249	
	Fleet	1491		633		-	
19	Non-Fleet	1121		475		206	
	Fleet	1233		523		-	
20	Non-Fleet	1418		600		261	
	Fleet	1560		660		-	
21	Non-Fleet	1373		585		253	
	Fleet	1510		644		-	
22	Non-Fleet	1292		545		238	
	Fleet	1421		600		-	
23	Non-Fleet	1121		475		206	
	Fleet	1233		523		-	
24	Non-Fleet	1052		450		194	
	Fleet	1157		495		-	

Terr	Class	Bodily Injury Limit			Property Damage Limit			Medical Payments Limits		
		25/50	50/100	100/300	15	25	50	500	1000	2000
		Limit Code								
		46	49	52	03	05	08	1	3	4

NORTH CAROLINA REINSURANCE FACILITY
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11	Non-Fleet	1147	1376	1755	505	515	525	224	263	301
	Fleet	1262	1514	1931	556	567	578			
12	Non-Fleet	1625	1950	2486	718	732	747	317	372	426
	Fleet	1788	2146	2736	790	806	822			
13	Non-Fleet	1367	1640	2092	603	615	627	267	313	358
	Fleet	1504	1805	2301	663	676	690			
14	Non-Fleet	1613	1936	2468	710	724	738	315	369	423
	Fleet	1774	2129	2714	781	797	812			
15	Non-Fleet	1273	1528	1948	560	574	582	248	292	334
	Fleet	1400	1680	2142	616	628	641			
16	Non-Fleet	1733	2080	2651	763	778	794	338	397	454
	Fleet	1906	2287	2916	839	856	873			
17	Non-Fleet	1499	1799	2293	660	673	686	292	343	393
	Fleet	1649	1979	2523	726	741	755			
18	Non-Fleet	1279	1535	1957	563	574	586	249	293	335
	Fleet	1407	1688	2153	619	634	644			
19	Non-Fleet	1058	1270	1619	465	474	484	206	242	277
	Fleet	1164	1397	1781	512	522	532			
20	Non-Fleet	1336	1603	2044	588	600	612	261	306	350
	Fleet	1470	1764	2249	647	660	673			
21	Non-Fleet	1298	1558	1986	573	584	596	253	297	340
	Fleet	1428	1714	2185	630	643	655			
22	Non-Fleet	1216	1459	1860	535	546	556	237	278	319
	Fleet	1338	1606	2047	589	604	613			
23	Non-Fleet	1058	1270	1619	465	474	484	206	242	277
	Fleet	1164	1397	1781	512	522	532			
24	Non-Fleet	995	1194	1522	440	449	458	194	228	261
	Fleet	1095	1314	1675	484	494	503			

NORTH CAROLINA REINSURANCE FACILITY
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COMMERCIAL AUTOMOBILE LIABILITY RATES

SCHOOL AND CHURCH BUSES

Terr	Class	Bodily Injury		Property Damage		Medical Payments	
		Limit		Limit		Limit	
		30/60		25		500	
		Limit Code		Limit Code		Limit Code	
		49		05		1	
11	Non-Fleet	154		124		35	
	Fleet	169		136			
12	Non-Fleet	218		176		49	
	Fleet	240		194			
13	Non-Fleet	184		148		41	
	Fleet	202		163			
14	Non-Fleet	217		174		49	
	Fleet	239		191			
15	Non-Fleet	171		137		38	
	Fleet	188		151			
16	Non-Fleet	234		187		53	
	Fleet	257		206			
17	Non-Fleet	202		161		45	
	Fleet	222		177			
18	Non-Fleet	172		138		39	
	Fleet	189		152			
19	Non-Fleet	142		114		32	
	Fleet	156		125			
20	Non-Fleet	180		144		41	
	Fleet	198		158			
21	Non-Fleet	174		140		39	
	Fleet	191		154			
22	Non-Fleet	164		131		37	
	Fleet	180		144			
23	Non-Fleet	142		114		32	
	Fleet	156		125			
24	Non-Fleet	134		108		30	
	Fleet	147		119			

Terr	Class	Bodily Injury Limit			Property Damage Limit			Medical Payments Limits		
		25/50	50/100	100/300	15	25	50	500	1000	2000
		Limit Code			Limit Code			Limit Code		
		46	49	52	03	05	08	1	3	4

NORTH CAROLINA REINSURANCE FACILITY
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11	Non-Fleet	146	175	223	121	123	126	35	41	47
	Fleet	161	193	246	133	136	138			
12	Non-Fleet	206	247	315	172	175	179	49	58	67
	Fleet	227	272	347	189	193	197			
13	Non-Fleet	174	209	266	145	148	151	42	49	56
	Fleet	191	229	292	160	163	166			
14	Non-Fleet	205	246	314	170	173	177	49	58	66
	Fleet	226	271	346	187	191	194			
15	Non-Fleet	162	194	248	134	137	139	39	46	52
	Fleet	178	214	272	147	150	153			
16	Non-Fleet	220	264	337	183	187	190	53	62	71
	Fleet	242	290	370	201	205	209			
17	Non-Fleet	190	228	291	158	161	164	45	54	62
	Fleet	209	251	320	174	177	181			
18	Non-Fleet	162	194	248	135	138	140	39	46	52
	Fleet	178	214	272	149	152	155			
19	Non-Fleet	134	161	205	112	114	116	32	38	43
	Fleet	147	176	225	123	125	128			
20	Non-Fleet	170	204	260	141	144	147	41	48	55
	Fleet	187	224	286	155	158	161			
21	Non-Fleet	165	198	252	137	140	142	39	47	53
	Fleet	182	218	278	151	154	157			
22	Non-Fleet	154	185	236	128	131	133	37	43	50
	Fleet	169	203	259	141	144	147			
23	Non-Fleet	134	161	205	112	114	116	32	38	43
	Fleet	147	176	225	123	125	128			
24	Non-Fleet	126	151	193	106	108	110	30	36	41
	Fleet	139	167	213	117	119	122			

NORTH CAROLINA REINSURANCE FACILITY
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COMMERCIAL AUTOMOBILE LIABILITY RATES

ALL OTHER BUSES

Terr	Class	<u>Bodily Injury</u>		<u>Property Damage</u>		<u>Medical Payments</u>	
		Limit		Limit		Limit	
		30/60		25		500	
		<u>Limit Code</u>		<u>Limit Code</u>		<u>Limit Code</u>	
		49		05		1	
11	Non-Fleet	1467		391		195	
	Fleet	1614		430			
12	Non-Fleet	2075		557		276	
	Fleet	2283		613			
13	Non-Fleet	1748		467		232	
	Fleet	1923		514			
14	Non-Fleet	2060		551		274	
	Fleet	2266		606			
15	Non-Fleet	1626		433		216	
	Fleet	1789		476			
16	Non-Fleet	2219		591		295	
	Fleet	2441		650			
17	Non-Fleet	1915		511		255	
	Fleet	2107		562			
18	Non-Fleet	1634		437		217	
	Fleet	1797		481			
19	Non-Fleet	1353		361		180	
	Fleet	1488		397			
20	Non-Fleet	1710		456		227	
	Fleet	1881		502			
21	Non-Fleet	1657		445		220	
	Fleet	1823		490			
22	Non-Fleet	1558		414		207	
	Fleet	1714		455			
23	Non-Fleet	1353		361		180	
	Fleet	1488		397			
24	Non-Fleet	1269		342		169	
	Fleet	1396		376			

Terr	Class	Bodily Injury Limit			Property Damage Limit			Medical Payments Limit		
		25/50	50/100	100/300	15	25	50	500	1000	2000
		Limit Code						Limit Code		
		46	49	52	03	05	08	1	3	4

NORTH CAROLINA REINSURANCE FACILITY
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11	Non-Fleet	1383	1660	2116	384	392	399	195	227	257
	Fleet	1521	1825	2327	422	430	439			
12	Non-Fleet	1961	2353	3000	545	556	567	277	322	365
	Fleet	2157	2588	3300	600	612	624			
13	Non-Fleet	1649	1979	2523	458	467	476	233	270	307
	Fleet	1814	2177	2775	504	514	524			
14	Non-Fleet	1946	2335	2977	540	551	562	274	319	362
	Fleet	2141	2569	3276	594	606	618			
15	Non-Fleet	1535	1842	2349	426	435	443	216	252	286
	Fleet	1689	2027	2584	469	478	488			
16	Non-Fleet	2090	2508	3198	580	592	603	295	343	389
	Fleet	2299	2759	3517	638	651	664			
17	Non-Fleet	1809	2171	2768	502	512	522	255	297	336
	Fleet	1990	2388	3045	552	563	574			
18	Non-Fleet	1543	1852	2361	428	437	445	218	253	287
	Fleet	1697	2036	2596	471	480	490			
19	Non-Fleet	1277	1532	1954	353	360	367	180	209	238
	Fleet	1405	1686	2150	388	396	404			
20	Non-Fleet	1611	1933	2465	447	456	465	227	264	300
	Fleet	1772	2126	2711	492	502	512			
21	Non-Fleet	1566	1879	2396	435	444	452	221	257	291
	Fleet	1723	2068	2636	479	489	498			
22	Non-Fleet	1467	1760	2245	407	415	423	207	241	273
	Fleet	1614	1937	2469	448	457	466			
23	Non-Fleet	1277	1532	1954	353	360	367	180	209	238
	Fleet	1405	1686	2150	388	396	404			
24	Non-Fleet	1201	1441	1838	334	341	347	169	197	223
	Fleet	1321	1585	2021	367	374	382			

NORTH CAROLINA REINSURANCE FACILITY
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COMMERCIAL AUTOMOBILE LIABILITY RATES

VAN POOLS

Terr	Class	<u>Bodily Injury</u>		<u>Property Damage</u>		<u>Medical Payments</u>	
		<u>Limit</u>		<u>Limit</u>		<u>Limit</u>	
		30/60		25		500	
		<u>Limit Code</u>		<u>Limit Code</u>		<u>Limit Code</u>	
		49		05		1	
11	Non-Fleet	154		165		45	
	Fleet	169		182			
12	Non-Fleet	218		234		64	
	Fleet	240		257			
13	Non-Fleet	184		197		54	
	Fleet	202		217			
14	Non-Fleet	217		232		63	
	Fleet	239		255			
15	Non-Fleet	171		182		50	
	Fleet	188		200			
16	Non-Fleet	234		249		68	
	Fleet	257		274			
17	Non-Fleet	202		215		59	
	Fleet	222		237			
18	Non-Fleet	172		184		50	
	Fleet	189		202			
19	Non-Fleet	142		152		41	
	Fleet	156		167			
20	Non-Fleet	180		192		53	
	Fleet	198		211			
21	Non-Fleet	174		187		51	
	Fleet	191		206			
22	Non-Fleet	164		174		48	
	Fleet	180		191			
23	Non-Fleet	142		152		41	
	Fleet	156		167			
24	Non-Fleet	134		144		39	
	Fleet	147		158			

Terr	Class	Bodily Injury Limit			Property Damage Limit			Medical Payments Limits		
		25/50	50/100	100/300	15	25	50	500	1000	2000
		Limit Code			Limit Code			Limit Code		
		46	49	52	03	05	08	1	3	4

NORTH CAROLINA REINSURANCE FACILITY
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11	Non-Fleet	146	175	223	162	165	168	45	54	59
	Fleet	161	193	246	178	182	185			
12	Non-Fleet	206	247	315	230	235	239	64	76	84
	Fleet	227	272	347	253	258	263			
13	Non-Fleet	174	209	266	193	197	204	54	65	74
	Fleet	191	229	292	212	216	220			
14	Non-Fleet	205	246	314	227	232	236	63	76	83
	Fleet	226	271	346	250	255	260			
15	Non-Fleet	162	194	248	179	183	186	50	60	66
	Fleet	178	214	272	197	201	205			
16	Non-Fleet	220	264	337	244	249	254	68	82	90
	Fleet	242	290	370	268	273	279			
17	Non-Fleet	190	228	291	211	215	219	59	70	77
	Fleet	209	251	320	232	237	241			
18	Non-Fleet	162	194	248	180	184	187	50	60	66
	Fleet	178	214	272	198	202	206			
19	Non-Fleet	134	161	205	149	152	155	41	50	55
	Fleet	147	176	225	164	167	171			
20	Non-Fleet	170	204	260	188	192	196	53	63	69
	Fleet	187	224	286	207	211	215			
21	Non-Fleet	165	198	252	183	187	190	51	61	67
	Fleet	182	218	278	201	205	209			
22	Non-Fleet	154	185	236	171	174	178	48	57	63
	Fleet	169	203	259	188	192	196			
23	Non-Fleet	134	161	205	149	152	155	41	50	55
	Fleet	147	176	225	164	167	171			
24	Non-Fleet	126	151	193	141	144	147	39	47	54
	Fleet	139	167	213	155	158	161			

NORTH CAROLINA REINSURANCE FACILITY
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COMMERCIAL AUTOMOBILE LIABILITY RATES

GARAGES

		<u>Bodily Injury</u>			<u>Property Damage</u>		
		<u>Limit</u>			<u>Limit</u>		
		<u>30/60</u>			<u>25</u>		
		<u>Limit Code</u>			<u>Limit Code</u>		
<u>Territory</u>	<u>Class</u>	<u>49</u>		<u>05</u>			
<u>11</u>	<u>Dealers</u>	<u>444</u>		<u>333</u>			
-	-	-	-	-	-	-	-
<u>12</u>	<u>Dealers</u>	<u>630</u>		<u>470</u>			
-	-	-	-	-	-	-	-
<u>13</u>	<u>Dealers</u>	<u>529</u>		<u>396</u>			
-	-	-	-	-	-	-	-
<u>14</u>	<u>Dealers</u>	<u>625</u>		<u>467</u>			
-	-	-	-	-	-	-	-
<u>15</u>	<u>Dealers</u>	<u>494</u>		<u>369</u>			
-	-	-	-	-	-	-	-
<u>16</u>	<u>Dealers</u>	<u>670</u>		<u>501</u>			
-	-	-	-	-	-	-	-
<u>17</u>	<u>Dealers</u>	<u>580</u>		<u>434</u>			
-	-	-	-	-	-	-	-
<u>18</u>	<u>Dealers</u>	<u>495</u>		<u>370</u>			
-	-	-	-	-	-	-	-
<u>19</u>	<u>Dealers</u>	<u>409</u>		<u>306</u>			
-	-	-	-	-	-	-	-
<u>20</u>	<u>Dealers</u>	<u>515</u>		<u>385</u>			
-	-	-	-	-	-	-	-
<u>21</u>	<u>Dealers</u>	<u>504</u>		<u>376</u>			
-	-	-	-	-	-	-	-
<u>22</u>	<u>Dealers</u>	<u>470</u>		<u>351</u>			
-	-	-	-	-	-	-	-
<u>23</u>	<u>Dealers</u>	<u>409</u>		<u>306</u>			
-	-	-	-	-	-	-	-
<u>24</u>	<u>Dealers</u>	<u>386</u>		<u>289</u>			
-	-	-	-	-	-	-	-

		<u>Bodily Injury</u>			<u>Property Damage</u>		
		<u>Limit</u>			<u>Limit</u>		
		<u>25/50</u>	<u>50/100</u>	<u>100/300</u>	<u>15</u>	<u>25</u>	<u>50</u>
		<u>Limit Code</u>			<u>Limit Code</u>		
<u>Territory</u>	<u>Class</u>	<u>46</u>	<u>49</u>	<u>52</u>	<u>03</u>	<u>05</u>	<u>08</u>
-	-	-	-	-	-	-	-

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11	Dealers	419	503	644	326	333	339
12	Dealers	594	713	909	461	470	479
13	Dealers	499	599	763	388	396	404
14	Dealers	590	708	903	458	467	476
15	Dealers	466	559	713	362	369	376
16	Dealers	632	758	967	491	501	511
17	Dealers	547	656	837	425	434	442
18	Dealers	467	560	715	363	370	378
19	Dealers	386	463	594	300	306	312
20	Dealers	486	583	744	377	385	392
21	Dealers	475	570	727	369	376	384
22	Dealers	443	532	678	344	351	358
23	Dealers	386	463	594	300	306	312
24	Dealers	364	437	557	283	289	294

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NORTH CAROLINA REINSURANCE FACILITY
COMMERCIAL AUTOMOBILE MANUAL

EFFECTIVE DATES

RULES OF OPERATION

Membership Obligations	October 1, 1982
Eligibility	October 1, 1982
Extent of Coverage	May 5, 2006
Rules and Rates; Policy Forms	September 1, 1984
Termination of Insurance	October 1, 1982
Commissions	October 1, 1982
Service Standards	April 1, 1989
Minimum Underwriting Requirements	December 1, 1995
Member Responsibilities	October 1, 1982

GENERAL RULES SECTION

Rule 1.	April 1, 2003
Rule 2.	August 1, 1995
Rule 3.	October 1, 1982
Rule 4.	October 1, 1982
Rule 5.	April 1, 1995
Rule 6.	October 1, 1982
Rule 7.	October 1, 1982
Rule 8.	October 1, 1982
Rule 9.	October 1, 1982
Rule 10.	October 1, 1982
Rule 11.	October 1, 1982
Rule 12.	October 1, 1982
Rule 13.	April 1, 1989
Rule 14.	February 1, 1997
Rule 15.	Reserved for Future Use
Rule 16.	Reserved for Future Use
Rule 17.	Reserved for Future Use
Rule 18.	Reserved for Future Use

COMMON COVERAGES SECTION

Rule 19.	April 1, 1989
Rule 20.	August 1, 1995
Rule 21.	April 1, 2003
Rule 22.	August 1, 1995
Rule 23.	April 1, 1989
Rule 24.	April 1, 1989
Rule 25.	October 1, 1982
Rule 26.	November 1, 2001
Rule 27.	August 1, 1992
Rule 28.	Reserved for Future Use
Rule 29.	Reserved for Future Use

TRUCKS, TRACTORS, AND TRAILERS SECTION

Rule 30.	April 1, 1989
Rule 31.	May 1, 1994
Rule 32.	November 1, 2001
Rule 33.	August 1, 1995
Rule 34.	July 1, 2000
Rule 35.	Reserved for Future Use
Rule 36.	Reserved for Future Use
Rule 37.	Reserved for Future Use
Rule 38.	Reserved for Future Use
Rule 39.	Reserved for Future Use
Rule 40.	Reserved for Future Use
Rule 41.	Reserved for Future Use
Rule 42.	Reserved for Future Use
Rule 43.	Reserved for Future Use
Rule 44.	Reserved for Future Use

PUBLIC TRANSPORTATION SECTION

Rule 45.	October 1, 1982
Rule 46.	October 1, 1982
Rule 47.	March 1, 2004
Rule 48.	April 1, 1989
Rule 49.	October 1, 1982
Rule 50.	Reserved for Future Use
Rule 51.	Reserved for Future Use
Rule 52.	Reserved for Future Use
Rule 53.	Reserved for Future Use
Rule 54.	Reserved for Future Use

GARAGE DEALERS SECTION

Rule 55.	April 1, 2003
Rule 56.	April 1, 2003
Rule 57.	November 18, 1985
Rule 58.	Reserved for Future Use
Rule 59.	Reserved for Future Use
Rule 60.	Reserved for Future Use
Rule 61.	Reserved for Future Use
Rule 62.	Reserved for Future Use
Rule 63.	Reserved for Future Use
Rule 64.	Reserved for Future Use
Rule 65.	Reserved for Future Use
Rule 66.	Reserved for Future Use
Rule 67.	Reserved for Future Use
Rule 68.	Reserved for Future Use
Rule 69.	Reserved for Future Use
Rule 70.	Reserved for Future Use

SPECIAL TYPES AND OPERATIONS SECTION

Rule 71.	October 1, 1982
Rule 72.	August 1, 1995
Rule 73.	October 1, 1982
Rule 74.	October 1, 1982
Rule 75.	August 1, 1995
Rule 76.	October 1, 1982
Rule 77.	April 1, 1989
Rule 78.	October 1, 1982
Rule 79.	Reserved for Future Use
Rule 80.	October 1, 1982
Rule 81.	October 1, 1982
Rule 82.	August 1, 1995
Rule 83.	October 1, 1982
Rule 84.	October 1, 1982
Rule 85.	April 1, 1989
Rule 86.	October 1, 1982
Rule 87.	October 1, 1982
Rule 88.	April 1, 2003

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EFFECTIVE DATES

Rule 89. August 1, 1995
Rule 90. October 1, 1982
Rule 91. Reserved for Future Use
Rule 92. Reserved for Future Use
Rule 93. Reserved for Future Use

MISCELLANEOUS SECTION

Rule 94. October 1, 1982
Rule 95. October 1, 1982
Rule 96. October 1, 1982
Rule 97. October 1, 1982
Rule 98. May 1, 1989

SUPPLEMENTARY RATING PROCEDURES SECTION

Rule 2. November 1, 2001
Rule 24. October 1, 1982

EXPERIENCE RATING PLAN SECTION

Rule 1. February 1, 1997
Rule 2. October 1, 1982
Rule 3. October 1, 1982
Rule 4. August 1, 1995
Rule 5. August 1, 1995

EXPERIENCE RATING PLAN SECTION SUPPLEMENT SECTION

Basic Limits Loss Development Factors Table August 1, 1995
Rule 1. April 1, 1989

TERRITORIES SECTION

June 1, 1980

COMMERCIAL AUTOMOBILE LIABILITY RATES SECTION July 1, 2005

EXPLANATORY MEMORANDUM

The purpose of the revisions of this Manual is to bring the Facility Commercial Auto Manual (Facility Manual) more in line with the Insurance Services Office (ISO) voluntary Commercial Auto Manual (Voluntary Manual). Where there are changes to track the ISO language this memorandum will identify those rules. There are also other changes and those rules will be identified and explained. The rules have been renumbered to track the format of the ISO voluntary manual rule.

General Rules

The Reinsurance Facility Rules of Operation Section is being eliminated as these rules are published in the Facility Standard Practice Manual.

Rule 1 – Reinsurance Facility Selected Rules of Operation - is new and explains what can be found in the Standard Practice Manual.

Rule 2 – Application of this Manual - is new and spells out the format of the manual.

Rule 3 – Policy Period – has been revised to include language from the ISO voluntary manual rule. Some language has been retained from the Facility manual and some of the language from this Rule has been moved to Rule 4 – Premium Computation.

Rule 4 – Premium Computation –the language for this new rule came from the previous Rule 3 regarding policy period. We are also eliminating the short term policy language.

Rule 5 – Factors or Multipliers – this is a new rule. The language for this Rule tracks the ISO voluntary manual rule.

Rule 6 – Premium Rounding – the revisions to this Rule are editorial in nature.

Rule 7 – Minimum Premium – we are revising the minimum premium from \$10 to \$200. This is in line with what other residual markets are charging in other states. The remaining changes are editorial in nature.

Rule 8 – Additional Premium Changes – we are revising the waiver amount from \$5 to \$10. We are also allowing each member company to adopt their own premium waiver rule up to the \$10 as long as the company is consistent in the application of the rule between their Facility business and their voluntary business.

Rule 9 – Return Premium Changes – this rule is being revised to track the changes in Rule 8 related to the waiver of premium.

Rule 10 – Cancellation – the revisions to this rule are editorial in nature and designed to track the revisions to Rule 9 related to waiver of premium. We are also eliminating the example and the pro rata chart from the rule.

Former Rule 5 – Installment Payments – this rule is being eliminated as the Facility requires member companies to report the full policy premium.

Former Rule 6 – Suspension – this rule is being eliminated.

Common Coverages

Rule 11 – How to Classify Automobiles – these revisions are editorial in nature.

Rule 12 – Private Passenger Types – this rule is being updated to track the revisions made to the Personal Auto Manual regarding when private passenger non-fleet vehicles may be written on a commercial auto policy. The Premium Determination portion of this rule is new and is from the ISO voluntary manual rule with the exception of E.2. Non-Fleet which has been added for clarification.

Rule 13 – Farmers Autos – this rule is being amended to track the ISO voluntary manual rule however this rule is still maintaining the same rate that is currently in the Facility manual.

Rule 15 – Drive Other Car Coverage – this rule is being amended to track the ISO voluntary manual rule. All rating factors/rates remain the same from the current Facility manual.

Rule 16 – Non-ownership Liability – the revisions to this Rule are editorial in nature and for clarification.

Rule 17 – Hired Autos – these revisions are being made to track the ISO voluntary manual rule.

Rule 18 – Individual as the Named Insured – this revision is adding endorsement references and is editorial in nature.

Rule 19 – Medical Payments – this rule is being amended to add endorsement reference and to change rule references.

Rule 20 – Uninsured and Underinsured Motorist Insurance – we are adding endorsement references and a paragraph that indicates that punitive damages must be excluded (former Rule 98) from policies that provide UM/UIM coverage. A paragraph is added related to trailers for clarification.

Rule 21 - Certificated Risks – Financial Responsibility Laws – this rule replaces the former Rule 7. This tracks the language in the same rule from the Personal Auto Manual.

Rule 23 – Deductible Insurance – these changes are editorial in nature. Reference to the endorsement has been added. We are eliminating the smaller property damage deductible options.

Rule 24 – Pollution Liability – Updated the Federal references.

Former Rule 98 related to punitive damages is being eliminated and incorporated into Rule 21.

Trucks, Tractors, and Trailers

Rules 31 – Eligibility – has been amended to reference the new rule numbers.

Rule 32 – Premium Development – Other Than Zone Rated Autos - has been amended to reference the new rule numbers.

Rule 33 – Trucks, Tractors and Trailers Classifications – has been amended for clarification purposes and to provide endorsement reference.

Rule 34 – Trucks/Motor Carrier – this is being added to track the ISO voluntary manual rule.

Rule 35 – Premium Development-Zone Rated Autos – has been amended to reference the new rule numbers and to track the ISO voluntary manual rule.

Public Transportation

Rule 41 – Eligibility – added reference to the endorsement.

Rule 42 – Premium Development – Other Than Zone Rated Autos – has been amended to track the new rule numbers.

Rule 43 – Public Automobile Classifications – 2. Use Class b. Limousine has been modified to provide for limos that have a seating capacity of more than 8 passengers. For seating of 9 or more passengers these vehicles will be referred to the Rule Public Autos Not Otherwise Classified. The Public Autos Not Otherwise Classified is being amended to add limos with seating capacity of 9 or more. The remaining revisions are being made to track the new rule numbers and from an editorial basis.

Rule 44 – Premium Development – Zone Rated Automobiles - the revisions are being made to track rule number changes and from an editorial basis.

Rule 45 – Transportation of Migrant Farm Workers by Farm Labor Contractors – this rule has been revised to track the ISO voluntary manual rule.

Garage Dealers

Rule 52 – Automobile Dealers – Premium Development – this rule is being amended to track the ISO voluntary manual rule.

Rule 53 – Automobile Dealers – Additional Provisions – rule is amended to add reference to the endorsement number and the remaining revisions are editorial in nature.

Special Types and Operations

Rule 57 – Premium Development – clarification language is being added to show that the territory is based on the street address unless there are other provisions within the individual rules that specify otherwise.

Rule 58 – Ambulance Services – is being revised to track the ISO voluntary manual rule. We have eliminated the differentiation between emergency and non-emergency type vehicles and are using the factor of 2.50 in lieu of 3.0 for emergency vehicles and 2.00 for non-emergency vehicles.

Rule 60 – Antique Automobiles – this rule is being amended to eliminate the minimum premium. To obtain the minimum premium refer to the Minimum Premium rule.

Rule 61 – Automobile Body Manufacturers and Installers – this rule is being amended to track the ISO voluntary manual rule.

Rule 62 – Driver Training Programs – this rule is being amended to add reference to the endorsement and for editorial purposes.

Rule 63 – Drive-away Contractors – these revisions are being made to track the ISO voluntary manual rule.

Rule 64 – Fire Departments – rule is being amended to add reference to the endorsements.

Rule 65 – Funeral Directors – is being revised to add reference to the endorsements and to eliminate the medical payments minimum premium.

Rule 66 – Law Enforcement Agencies – is being amended to add reference to the endorsements.

Rule 67 – Leasing and Rental Concerns – being amended to track the ISO voluntary manual rule.

Former Rule 82 – Golfmobiles – this rule is being eliminated and incorporated into Rule 69 - Motorcycles.

Rule 69 – Motorcycles, Golfmobiles and snowmobiles – this rule is being amended to add snowmobiles and golfmobiles to the rule. It is also being amended to clarify that non-fleet motorcycles should be referred to the Personal Auto Manual.

Rule 70 – Registration Plates not Issued for a Specific Automobile – rule is amended to make reference to the endorsement.

Rule 71 – Repossessed Automobiles – Finance Companies and Banks – this rule is being amended to track the ISO voluntary manual rule.

Former Rule 89 – Snowmobiles – is being eliminated and incorporated into Rule 69 – Motorcycles, Golfmobiles and Snowmobiles.

Rule 72 – Special or Mobile Equipment – this rule has been amended to specify certain vehicles are specifically excluded from cession to the Facility.

Rule 73 – Autos Held for Sale by Service Operations – this rule is being amended to track the ISO voluntary manual rule.