



December 1, 2010

CIRCULAR LETTER TO ALL MEMBER COMPANIES

Re: Revision of Commercial Automobile
Insurance Rates

On behalf of all member companies, the North Carolina Reinsurance Facility filed with the Commissioner of Insurance revised (1) basic limits premium rates for liability insurance for trucks, tractors and trailers, garages, and private passenger types not eligible for rating under the North Carolina Personal Auto Manual; (2) bodily injury and property damage liability increased limits tables for such coverages rated under the Facility's Commercial Automobile Manual.

Enclosed are exhibits which set forth the revised basic limits rates and increased limits tables to be implemented by member companies in accordance with the effective date rule set forth below. The exhibits which have been marked R-3 - R-13 and are designed to replace the like-numbered pages included in the current North Carolina Reinsurance Facility Commercial Automobile Manual of Rules and Rates.

The revised rates and other changes will become effective March 1, 2011 in accordance with the following Rule of Application:

These changes are applicable to all policies which becomes effective on or after March 1, 2011. No policy effective prior to March 1, 2011 shall be endorsed or cancelled and rewritten to take advantage of or to avoid the application of these changes except at the request of the insured and at the customary short rate charges as of the date of such request, but in no event prior to March 1, 2011.

Exception for Experience Rated Policies: These changes are applicable as of the experience rating date to all policies to which an experience rating modification which becomes effective on or after March 1, 2011 is to apply and may not be applied to such policies prior to the experience rating date. As respect any policy to which an experience rating modification applies which becomes effective prior to March 1, 2011, these changes may not be applied until the first experience rating date on or after March 1, 2011.

Reprinted North Carolina Reinsurance Facility Commercial Automobile Manual of Rules and Rates pages will be distributed, in the usual fashion, as soon as possible. In the meantime, notice of the revised rates should be sent as soon as possible to your Company's North Carolina agents to make them aware of the new rates.

In connection with the implementation of the revised rates, your attention is directed to G. S. 58-37-35(1) which provides, in part, as follows:

"The classifications, rules, rates, rating plans, and policy forms used on motor vehicle insurance policies reinsured by the facility may be made by the facility or by a licensed or statutory rating organization or bureau on its behalf and shall be filed with the Commissioner." . . . "If the Commissioner finds, after a hearing, that a rate is either excessive, inadequate or unfairly discriminatory, he shall issue an order specifying in what respect it is deficient and stating when, within a reasonable period thereafter such rate shall be deemed no longer effective. Said order is subject to judicial review as set out in Article 2 of this Chapter. Pending judicial review of said order, the filed classification plan and the filed rates may be used, charged and collected in the same manner as set out in G. S. 58-40-45 of this Chapter. Said order shall not affect any contract or policy made or issued prior to the expiration of the period set forth in the order."

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

Very truly yours,

F. Timothy Lucas
Automobile Manager

FTL:dms
Enclosure

RF-10-15

NORTH CAROLINA REINSURANCE FACILITY
COMMERCIAL AUTOMOBILE MANUAL

(State Code 32)

BODILY INJURY FACTORS
Limits Identifier Code (3)

Limit of Liability (1000s)	Limit Code	1. Light and Medium Trucks	2. Heavy Trucks and Truck-Tractors	3. Extra Heavy Trucks and Truck-Tractors	4. Trucks, Tractors, and Trailers Zone Rated	5. All Other Risks
30/60	49	1.00	1.00	1.00	1.00	1.00
85/85	52	1.20	1.24	1.27	1.25	1.20
50/100	49	1.13	1.18	1.20	1.19	1.15
100/100	52	1.25	1.33	1.38	1.34	1.25
100/300	52	1.47	1.57	1.66	1.61	1.48
100/500	55	1.56	1.73	1.81	1.76	1.60
300/300	64	1.74	1.94	2.08	2.01	1.76
250/500	61	1.81	2.06	2.21	2.12	1.85
400/400	68	1.90	2.17	2.33	2.25	1.93
500/500	68	2.04	2.34	2.55	2.45	2.06
750/750	73	2.32	2.71	3.00	2.87	2.37
1000/1000	73	2.54	3.02	3.37	3.23	2.59
1500/1500	74	2.88	3.53	3.99	3.79	2.93
2000/2000	75	3.18	3.95	4.50	4.28	3.22
2500/2500	76	3.38	4.30	4.96	4.69	3.50
5000/5000	79	4.26	5.62	6.63	6.27	4.37
7500/7500	82	4.83	6.54	7.80	7.38	4.94
10000/10000	85	5.17	7.14	8.56	8.10	5.28
12500/12500	86	5.36	7.50	9.02	8.53	5.47
15000/15000	86	5.46	7.70	9.27	8.77	5.57

NORTH CAROLINA REINSURANCE FACILITY
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(State Code 32)

PROPERTY DAMAGE FACTORS

Limits Identifier Code (3)

Limit of Liability (1000s)	Limit Code	1. Light and Medium Trucks	2. Heavy Trucks and Truck-Tractors	3. Extra Heavy Trucks and Truck-Tractors	4. Trucks, Tractors, and Trailers Zone Rated	5. All Other Risks
25	5	1.00	1.00	1.00	1.00	1.00
30	6	1.01	1.01	1.01	1.01	1.01
50	8	1.03	1.03	1.03	1.03	1.03
85	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	1.08	1.09	1.10	1.08
400	15	1.09	1.09	1.10	1.12	1.09
500	16	1.10	1.10	1.11	1.13	1.10
750	17	1.11	1.12	1.13	1.15	1.11
1000	18	1.12	1.13	1.14	1.17	1.12
1500	19	1.13	1.15	1.16	1.19	1.13
2000	20	1.14	1.16	1.18	1.20	1.14
2500	21	1.15	1.17	1.19	1.21	1.15
5000	23	1.17	1.19	1.21	1.23	1.17
7500	24	1.19	1.21	1.23	1.25	1.19
10000	25	1.21	1.23	1.25	1.27	1.21
12500	26	1.22	1.24	1.26	1.28	1.22
15000	26	1.23	1.25	1.27	1.29	1.23

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LIGHT AND MEDIUM TRUCKS

Territory	Class	Bodily Injury Limit			Property Damage Limit		Medical Payments Limit		
		30/60	50/100	100/300	25	50	500	1000	2000
11	Non-Fleet	130	147	191	143	147	38	46	50
	Fleet	143	162	210	157	162			
12	Non-Fleet	205	232	301	226	233	60	72	79
	Fleet	226	255	332	249	256			
13	Non-Fleet	165	186	243	182	187	48	58	63
	Fleet	182	206	268	200	206			
14	Non-Fleet	170	192	250	187	193	50	60	65
	Fleet	187	211	275	206	212			
15	Non-Fleet	139	157	204	153	158	41	49	53
	Fleet	153	173	225	168	173			
16	Non-Fleet	200	226	294	220	227	58	70	77
	Fleet	220	249	323	242	249			
17	Non-Fleet	169	191	248	186	192	49	59	65
	Fleet	186	210	273	205	211			
18	Non-Fleet	137	155	201	151	156	40	48	53
	Fleet	151	171	222	166	171			
19	Non-Fleet	131	148	193	145	149	38	46	50
	Fleet	144	163	212	160	165			
20	Non-Fleet	158	179	232	174	179	46	55	61
	Fleet	174	197	256	191	197			
21	Non-Fleet	159	180	234	175	180	46	56	61
	Fleet	175	198	257	193	199			
22	Non-Fleet	158	179	232	175	180	46	55	61
	Fleet	174	197	256	193	199			
23	Non-Fleet	131	148	193	145	149	38	46	50
	Fleet	144	163	212	160	165			
24	Non-Fleet	125	141	184	137	141	37	44	48
	Fleet	138	156	203	151	156			

HIRED CAR	Bodily Injury 30/60	Property Damage 25
All Territories	\$0.22	\$0.27

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HEAVY TRUCKS AND TRUCK TRACTORS

Territory	Class	Bodily Injury Limit			Property Damage Limit		Medical Payments Limit		
		30/60	50/100	100/300	25	50	500	1000	2000
11	Non-Fleet	130	153	204	143	147	38	46	50
	Fleet	143	169	225	157	162			
12	Non-Fleet	205	242	322	226	233	60	72	79
	Fleet	226	267	355	249	256			
13	Non-Fleet	165	195	259	182	187	48	58	63
	Fleet	182	215	286	200	206			
14	Non-Fleet	170	201	267	187	193	50	60	65
	Fleet	187	221	294	206	212			
15	Non-Fleet	139	164	218	153	158	41	49	53
	Fleet	153	181	240	168	173			
16	Non-Fleet	200	236	314	220	227	58	70	77
	Fleet	220	260	345	242	249			
17	Non-Fleet	169	199	265	186	192	49	59	65
	Fleet	186	219	292	205	211			
18	Non-Fleet	137	162	215	151	156	40	48	53
	Fleet	151	178	237	166	171			
19	Non-Fleet	131	155	206	145	149	38	46	50
	Fleet	144	170	226	160	165			
20	Non-Fleet	158	186	248	174	179	46	55	61
	Fleet	174	205	273	191	197			
21	Non-Fleet	159	188	250	175	180	46	56	61
	Fleet	175	207	275	193	199			
22	Non-Fleet	158	186	248	175	180	46	55	61
	Fleet	174	205	273	193	199			
23	Non-Fleet	131	155	206	145	149	38	46	50
	Fleet	144	170	226	160	165			
24	Non-Fleet	125	148	196	137	141	37	44	48
	Fleet	138	163	217	151	156			

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EXTRA-HEAVY TRUCKS AND TRUCK-TRACTORS

Territory	Class	Bodily Injury Limit			Property Damage Limit		Medical Payments Limit		
		30/60	50/100	100/300	25	50	500	1000	2000
11	Non-Fleet	130	156	216	143	147	38	46	50
	Fleet	143	172	237	157	162			
12	Non-Fleet	205	246	340	226	233	60	72	79
	Fleet	226	271	375	249	256			
13	Non-Fleet	165	198	274	182	187	48	58	63
	Fleet	182	218	302	200	206			
14	Non-Fleet	170	204	282	187	193	50	60	65
	Fleet	187	224	310	206	212			
15	Non-Fleet	139	167	231	153	158	41	49	53
	Fleet	153	184	254	168	173			
16	Non-Fleet	200	240	332	220	227	58	70	77
	Fleet	220	264	365	242	249			
17	Non-Fleet	169	203	281	186	192	49	59	65
	Fleet	186	223	309	205	211			
18	Non-Fleet	137	164	227	151	156	40	48	53
	Fleet	151	181	251	166	171			
19	Non-Fleet	131	157	217	145	149	38	46	50
	Fleet	144	173	239	160	165			
20	Non-Fleet	158	190	262	174	179	46	55	61
	Fleet	174	209	289	191	197			
21	Non-Fleet	159	191	264	175	180	46	56	61
	Fleet	175	210	291	193	199			
22	Non-Fleet	158	190	262	175	180	46	55	61
	Fleet	174	209	289	193	199			
23	Non-Fleet	131	157	217	145	149	38	46	50
	Fleet	144	173	239	160	165			
24	Non-Fleet	125	150	208	137	141	37	44	48
	Fleet	138	166	229	151	156			

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PRIVATE PASSENGER TYPES

	Bodily Injury Limit			Property Damage Limit		Medical Payments Limit		
	30/60	50/100	100/300	25	50	500	1000	2000
Territory								
11	143	164	212	152	157	14	18	20
12	214	246	317	227	234	21	27	30
13	170	196	252	181	186	16	21	24
14	159	183	235	169	174	15	20	23
15	168	193	249	179	184	16	21	24
16	162	186	240	172	177	16	20	23
17	161	185	238	171	176	16	20	23
18	154	177	228	163	168	15	19	22
19	145	167	215	154	159	14	18	21
20	167	192	247	177	182	16	21	24
21	143	164	212	152	157	14	18	20
22	159	183	235	169	174	15	20	23
23	145	167	215	154	159	14	18	21
24	136	156	201	145	149	13	17	19

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TAXIS AND LIMOUSINES

Territory	Class	Bodily Injury Limit			Property Damage Limit		Medical Payments Limit		
		30/60	50/100	100/300	25	50	500	1000	2000
11	Non-Fleet	840	966	1243	366	377	155	181	207
	Fleet	924	1063	1368	403	415			
12	Non-Fleet	1324	1523	1960	579	596	244	286	327
	Fleet	1456	1674	2155	637	656			
13	Non-Fleet	1066	1226	1578	466	480	196	230	263
	Fleet	1173	1349	1736	513	528			
14	Non-Fleet	1098	1263	1625	479	493	202	237	271
	Fleet	1208	1389	1788	527	543			
15	Non-Fleet	898	1033	1329	392	404	165	194	222
	Fleet	988	1136	1462	431	444			
16	Non-Fleet	1292	1486	1912	563	580	238	279	319
	Fleet	1421	1634	2103	619	638			
17	Non-Fleet	1092	1256	1616	476	490	201	236	270
	Fleet	1201	1381	1777	524	540			
18	Non-Fleet	885	1018	1310	387	399	163	191	219
	Fleet	974	1120	1442	426	439			
19	Non-Fleet	846	973	1252	371	382	156	183	209
	Fleet	931	1071	1378	408	420			
20	Non-Fleet	1021	1174	1511	445	458	188	221	252
	Fleet	1123	1291	1662	490	505			
21	Non-Fleet	1027	1181	1520	448	461	189	222	254
	Fleet	1130	1300	1672	493	508			
22	Non-Fleet	1021	1174	1511	448	461	188	221	252
	Fleet	1123	1291	1662	493	508			
23	Non-Fleet	846	973	1252	371	382	156	183	209
	Fleet	931	1071	1378	408	420			
24	Non-Fleet	808	929	1196	351	362	149	175	200
	Fleet	889	1022	1316	386	398			

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SCHOOL AND CHURCH BUSES

Territory	Class	Bodily Injury Limit			Property Damage Limit		Medical Payments Limit		
		30/60	50/100	100/300	25	50	500	1000	2000
11	Non-Fleet	107	123	158	89	92	24	28	33
	Fleet	118	136	175	98	101			
12	Non-Fleet	168	193	249	140	144	38	45	51
	Fleet	185	213	274	154	159			
13	Non-Fleet	135	155	200	113	116	30	36	41
	Fleet	149	171	221	124	128			
14	Non-Fleet	139	160	206	116	119	31	37	43
	Fleet	153	176	226	128	132			
15	Non-Fleet	114	131	169	95	98	26	30	35
	Fleet	125	144	185	105	108			
16	Non-Fleet	164	189	243	136	140	37	44	50
	Fleet	180	207	266	150	155			
17	Non-Fleet	139	160	206	115	118	31	37	43
	Fleet	153	176	226	127	131			
18	Non-Fleet	112	129	166	94	97	25	30	34
	Fleet	123	141	182	103	106			
19	Non-Fleet	107	123	158	90	93	24	28	33
	Fleet	118	136	175	99	102			
20	Non-Fleet	130	150	192	108	111	29	35	40
	Fleet	143	164	212	119	123			
21	Non-Fleet	130	150	192	109	112	29	35	40
	Fleet	143	164	212	120	124			
22	Non-Fleet	130	150	192	109	112	29	35	40
	Fleet	143	164	212	120	124			
23	Non-Fleet	107	123	158	90	93	24	28	33
	Fleet	118	136	175	99	102			
24	Non-Fleet	103	118	152	85	88	23	27	32
	Fleet	113	130	167	94	97			

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ALL OTHER BUSES

Territory	Class	Bodily Injury Limit			Property Damage Limit		Medical Payments Limit		
		30/60	50/100	100/300	25	50	500	1000	2000
11	Non-Fleet	1013	1165	1499	279	287	135	157	177
	Fleet	1114	1281	1649	307	316			
12	Non-Fleet	1597	1837	2364	441	454	212	248	279
	Fleet	1757	2021	2600	485	500			
13	Non-Fleet	1285	1478	1902	355	366	171	199	225
	Fleet	1414	1626	2093	391	403			
14	Non-Fleet	1324	1523	1960	365	376	176	205	232
	Fleet	1456	1674	2155	402	414			
15	Non-Fleet	1083	1245	1603	298	307	144	168	190
	Fleet	1191	1370	1763	328	338			
16	Non-Fleet	1558	1792	2306	429	442	207	241	273
	Fleet	1714	1971	2537	472	486			
17	Non-Fleet	1317	1515	1949	363	374	175	204	230
	Fleet	1449	1666	2145	399	411			
18	Non-Fleet	1067	1227	1579	294	303	142	165	187
	Fleet	1174	1350	1738	323	333			
19	Non-Fleet	1020	1173	1510	283	291	136	158	179
	Fleet	1122	1290	1661	311	320			
20	Non-Fleet	1231	1416	1822	339	349	164	191	215
	Fleet	1354	1557	2004	373	384			
21	Non-Fleet	1239	1425	1834	341	351	165	192	217
	Fleet	1363	1567	2017	375	386			
22	Non-Fleet	1231	1416	1822	341	351	164	191	215
	Fleet	1354	1557	2004	375	386			
23	Non-Fleet	1020	1173	1510	283	291	136	158	179
	Fleet	1122	1290	1661	311	320			
24	Non-Fleet	974	1120	1442	267	275	130	151	170
	Fleet	1071	1232	1585	294	303			

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VAN POOLS

Territory	Class	Bodily Injury Limit			Property Damage Limit		Medical Payments Limit		
		30/60	50/100	100/300	25	50	500	1000	2000
11	Non-Fleet	107	123	158	117	121	31	37	41
	Fleet	118	136	175	129	133			
12	Non-Fleet	168	193	249	185	191	49	59	65
	Fleet	185	213	274	204	210			
13	Non-Fleet	135	155	200	149	153	39	47	52
	Fleet	149	171	221	164	169			
14	Non-Fleet	139	160	206	153	158	41	49	53
	Fleet	153	176	226	168	173			
15	Non-Fleet	114	131	169	125	129	33	40	44
	Fleet	125	144	185	138	142			
16	Non-Fleet	164	189	243	180	185	48	57	63
	Fleet	180	207	266	198	204			
17	Non-Fleet	139	160	206	153	158	41	49	53
	Fleet	153	176	226	168	173			
18	Non-Fleet	112	129	166	124	128	33	39	43
	Fleet	123	141	182	136	140			
19	Non-Fleet	107	123	158	119	123	31	37	41
	Fleet	118	136	175	131	135			
20	Non-Fleet	130	150	192	143	147	38	46	50
	Fleet	143	164	212	157	162			
21	Non-Fleet	130	150	192	144	148	38	46	50
	Fleet	143	164	212	158	163			
22	Non-Fleet	130	150	192	144	148	38	46	50
	Fleet	143	164	212	158	163			
23	Non-Fleet	107	123	158	119	123	31	37	41
	Fleet	118	136	175	131	135			
24	Non-Fleet	103	118	152	112	115	30	36	40
	Fleet	113	130	167	123	127			

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GARAGES

		Bodily Injury Limit			Property Damage Limit	
		30/60	50/100	100/300	25	50
Territory	Class					
11	Dealers	274	315	406	210	216
12	Dealers	431	496	638	330	340
13	Dealers	347	399	514	266	274
14	Dealers	357	411	528	274	282
15	Dealers	291	335	431	223	230
16	Dealers	420	483	622	322	332
17	Dealers	355	408	525	272	280
18	Dealers	287	330	425	220	227
19	Dealers	276	317	408	212	218
20	Dealers	332	382	491	255	263
21	Dealers	335	385	496	257	265
22	Dealers	333	383	493	255	263
23	Dealers	276	317	408	212	218
24	Dealers	262	301	388	201	207