

November 5, 2012

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, and (2) bodily injury and property damage liability increased limits factors for such coverages rated under the Facility's Commercial Automobile Insurance 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, S-3 and S-4 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, 2013 in accordance with the following Rule of Application:

These changes are applicable to all policies effective on or after March 1, 2013. No policy effective prior to March 1, 2013 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, 2013.

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, 2013 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, 2013, these changes may not be applied until the first experience rating date on or after March 1, 2013.

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-12-11

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	1.16	1.20	1.22	1.25	1.16
50/100	49	1.11	1.14	1.16	1.19	1.13
100/100	52	1.21	1.27	1.31	1.34	1.21
100/300	52	1.38	1.47	1.54	1.61	1.39
100/500	55	1.46	1.60	1.66	1.76	1.49
300/300	64	1.61	1.77	1.89	2.01	1.62
250/500	61	1.66	1.87	1.99	2.12	1.70
400/400	68	1.73	1.96	2.09	2.25	1.76
500/500	68	1.85	2.09	2.27	2.45	1.87
750/750	73	2.08	2.40	2.64	2.87	2.12
1000/1000	73	2.26	2.65	2.94	3.23	2.30
1500/1500	74	2.54	3.07	3.44	3.79	2.57
2000/2000	75	2.78	3.41	3.86	4.28	2.82
2500/2500	76	2.94	3.69	4.24	4.69	3.04
5000/5000	79	3.67	4.78	5.60	6.27	3.76
7500/7500	82	4.14	5.54	6.55	7.38	4.23
10000/10000	85	4.42	6.03	7.17	8.10	4.51
12500/12500	86	4.57	6.32	7.54	8.53	4.66
15000/15000	86	4.65	6.48	7.74	8.77	4.74

NORTH CAROLINA REINSURANCE FACILITY
COMMERCIAL AUTOMOBILE MANUAL

(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	1.04	1.04	1.04	1.03	1.04
85	9	1.08	1.08	1.08	1.06	1.08
100	10	1.09	1.09	1.09	1.07	1.09
300	14	1.13	1.13	1.14	1.10	1.13
400	15	1.14	1.15	1.16	1.12	1.14
500	16	1.15	1.16	1.17	1.13	1.15
750	17	1.17	1.18	1.19	1.15	1.17
1000	18	1.18	1.20	1.21	1.17	1.18
1500	19	1.20	1.22	1.24	1.19	1.20
2000	20	1.21	1.24	1.27	1.20	1.21
2500	21	1.22	1.25	1.28	1.21	1.22
5000	23	1.25	1.28	1.31	1.23	1.25
7500	24	1.27	1.30	1.33	1.25	1.27
10000	25	1.29	1.32	1.35	1.27	1.29
12500	26	1.30	1.33	1.36	1.28	1.30
15000	26	1.31	1.34	1.37	1.29	1.31

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LIGHT AND MEDIUM TRUCKS

Territory	Class	Bodily Injury Limit			Property Damage Limit		Medical Payments Limit		
		30/60	50/100	100/300	25	50	500	1000	2000
11	Non-Fleet	155	172	214	137	142	45	54	60
	Fleet	171	190	236	151	157			
12	Non-Fleet	228	253	315	202	210	67	80	88
	Fleet	251	279	346	222	231			
13	Non-Fleet	180	200	248	159	165	53	63	69
	Fleet	198	220	273	175	182			
14	Non-Fleet	190	211	262	168	175	55	67	73
	Fleet	209	232	288	185	192			
15	Non-Fleet	149	165	206	131	136	44	52	57
	Fleet	164	182	226	144	150			
16	Non-Fleet	225	250	311	199	207	66	79	86
	Fleet	248	275	342	219	228			
17	Non-Fleet	184	204	254	162	168	54	64	71
	Fleet	202	224	279	178	185			
18	Non-Fleet	159	176	219	141	147	46	56	61
	Fleet	175	194	242	155	161			
19	Non-Fleet	138	153	190	122	127	40	48	53
	Fleet	152	169	210	134	139			
20	Non-Fleet	179	199	247	158	164	52	63	69
	Fleet	197	219	272	174	181			
21	Non-Fleet	190	211	262	168	175	55	67	73
	Fleet	209	232	288	185	192			
22	Non-Fleet	175	194	242	155	161	51	61	67
	Fleet	193	214	266	171	178			
23	Non-Fleet	138	153	190	122	127	40	48	53
	Fleet	152	169	210	134	139			
24	Non-Fleet	137	152	189	121	126	40	48	53
	Fleet	151	168	208	133	138			

HIRED CAR	Bodily Injury		Property Damage	
	30/60		25	
All Territories	\$0.24		\$0.24	

North Carolina Reinsurance Facility
Commercial Automobile Manual

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	155	177	228	137	142	45	54	60
	Fleet	171	195	251	151	157			
12	Non-Fleet	228	260	335	202	210	67	80	88
	Fleet	251	286	369	222	231			
13	Non-Fleet	180	205	265	159	165	53	63	69
	Fleet	198	226	291	175	182			
14	Non-Fleet	190	217	279	168	175	55	67	73
	Fleet	209	238	307	185	192			
15	Non-Fleet	149	170	219	131	136	44	52	57
	Fleet	164	187	241	144	150			
16	Non-Fleet	225	257	331	199	207	66	79	86
	Fleet	248	283	365	219	228			
17	Non-Fleet	184	210	270	162	168	54	64	71
	Fleet	202	230	297	178	185			
18	Non-Fleet	159	181	234	141	147	46	56	61
	Fleet	175	200	257	155	161			
19	Non-Fleet	138	157	203	122	127	40	48	53
	Fleet	152	173	223	134	139			
20	Non-Fleet	179	204	263	158	164	52	63	69
	Fleet	197	225	290	174	181			
21	Non-Fleet	190	217	279	168	175	55	67	73
	Fleet	209	238	307	185	192			
22	Non-Fleet	175	200	257	155	161	51	61	67
	Fleet	193	220	284	171	178			
23	Non-Fleet	138	157	203	122	127	40	48	53
	Fleet	152	173	223	134	139			
24	Non-Fleet	137	156	201	121	126	40	48	53
	Fleet	151	172	222	133	138			

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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	155	180	239	137	142	45	54	60
	Fleet	171	198	263	151	157			
12	Non-Fleet	228	264	351	202	210	67	80	88
	Fleet	251	291	387	222	231			
13	Non-Fleet	180	209	277	159	165	53	63	69
	Fleet	198	230	305	175	182			
14	Non-Fleet	190	220	293	168	175	55	67	73
	Fleet	209	242	322	185	192			
15	Non-Fleet	149	173	229	131	136	44	52	57
	Fleet	164	190	253	144	150			
16	Non-Fleet	225	261	347	199	207	66	79	86
	Fleet	248	288	382	219	228			
17	Non-Fleet	184	213	283	162	168	54	64	71
	Fleet	202	234	311	178	185			
18	Non-Fleet	159	184	245	141	147	46	56	61
	Fleet	175	203	270	155	161			
19	Non-Fleet	138	160	213	122	127	40	48	53
	Fleet	152	176	234	134	139			
20	Non-Fleet	179	208	276	158	164	52	63	69
	Fleet	197	229	303	174	181			
21	Non-Fleet	190	220	293	168	175	55	67	73
	Fleet	209	242	322	185	192			
22	Non-Fleet	175	203	270	155	161	51	61	67
	Fleet	193	224	297	171	178			
23	Non-Fleet	138	160	213	122	127	40	48	53
	Fleet	152	176	234	134	139			
24	Non-Fleet	137	159	211	121	126	40	48	53
	Fleet	151	175	233	133	138			

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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	148	167	206	123	128	14	19	21
12	212	240	295	178	185	21	27	30
13	171	193	238	143	149	17	21	24
14	153	173	213	128	133	15	19	22
15	176	199	245	147	153	17	22	25
16	165	186	229	138	144	16	21	23
17	166	188	231	139	145	16	21	24
18	157	177	218	131	136	15	20	22
19	150	170	209	125	130	15	19	21
20	170	192	236	142	148	16	21	24
21	149	168	207	125	130	14	19	21
22	165	186	229	138	144	16	21	23
23	150	170	209	125	130	15	19	21
24	145	164	202	121	126	14	18	21

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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	1001	1131	1391	351	365	184	216	247
	Fleet	1101	1244	1530	386	401			
12	Non-Fleet	1473	1664	2047	517	538	271	318	364
	Fleet	1620	1831	2252	569	592			
13	Non-Fleet	1163	1314	1617	407	423	214	251	287
	Fleet	1279	1445	1778	448	466			
14	Non-Fleet	1227	1387	1706	430	447	226	265	303
	Fleet	1350	1526	1877	473	492			
15	Non-Fleet	963	1088	1339	335	348	177	208	238
	Fleet	1059	1197	1472	369	384			
16	Non-Fleet	1454	1643	2021	509	529	268	314	359
	Fleet	1599	1807	2223	560	582			
17	Non-Fleet	1189	1344	1653	415	432	219	257	294
	Fleet	1308	1478	1818	457	475			
18	Non-Fleet	1027	1161	1428	361	375	189	222	254
	Fleet	1130	1277	1571	397	413			
19	Non-Fleet	891	1007	1238	312	324	164	192	220
	Fleet	980	1107	1362	343	357			
20	Non-Fleet	1156	1306	1607	404	420	213	250	286
	Fleet	1272	1437	1768	444	462			
21	Non-Fleet	1227	1387	1706	430	447	226	265	303
	Fleet	1350	1526	1877	473	492			
22	Non-Fleet	1131	1278	1572	397	413	208	244	279
	Fleet	1244	1406	1729	437	454			
23	Non-Fleet	891	1007	1238	312	324	164	192	220
	Fleet	980	1107	1362	343	357			
24	Non-Fleet	885	1000	1230	310	322	163	191	219
	Fleet	974	1101	1354	341	355			

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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	127	144	177	85	88	29	34	39
	Fleet	140	158	195	94	98			
12	Non-Fleet	187	211	260	125	130	42	50	57
	Fleet	206	233	286	138	144			
13	Non-Fleet	148	167	206	99	103	33	39	45
	Fleet	163	184	227	109	113			
14	Non-Fleet	156	176	217	104	108	35	41	48
	Fleet	172	194	239	114	119			
15	Non-Fleet	122	138	170	81	84	27	32	37
	Fleet	134	151	186	89	93			
16	Non-Fleet	185	209	257	123	128	42	49	57
	Fleet	204	231	284	135	140			
17	Non-Fleet	151	171	210	100	104	34	40	46
	Fleet	166	188	231	110	114			
18	Non-Fleet	130	147	181	87	90	29	35	40
	Fleet	143	162	199	96	100			
19	Non-Fleet	113	128	157	76	79	25	30	35
	Fleet	124	140	172	84	87			
20	Non-Fleet	147	166	204	98	102	33	39	45
	Fleet	162	183	225	108	112			
21	Non-Fleet	156	176	217	104	108	35	41	48
	Fleet	172	194	239	114	119			
22	Non-Fleet	144	163	200	96	100	32	38	44
	Fleet	158	179	220	106	110			
23	Non-Fleet	113	128	157	76	79	25	30	35
	Fleet	124	140	172	84	87			
24	Non-Fleet	112	127	156	75	78	25	30	34
	Fleet	123	139	171	83	86			

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Commercial Automobile Manual

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	1207	1364	1678	267	278	161	187	211
	Fleet	1328	1501	1846	294	306			
12	Non-Fleet	1776	2007	2469	394	410	236	275	311
	Fleet	1954	2208	2716	433	450			
13	Non-Fleet	1402	1584	1949	310	322	186	217	245
	Fleet	1542	1742	2143	341	355			
14	Non-Fleet	1480	1672	2057	328	341	197	229	259
	Fleet	1628	1840	2263	361	375			
15	Non-Fleet	1161	1312	1614	255	265	154	180	203
	Fleet	1277	1443	1775	281	292			
16	Non-Fleet	1753	1981	2437	388	404	233	272	307
	Fleet	1928	2179	2680	427	444			
17	Non-Fleet	1433	1619	1992	316	329	191	222	251
	Fleet	1576	1781	2191	348	362			
18	Non-Fleet	1239	1400	1722	275	286	165	192	217
	Fleet	1363	1540	1895	303	315			
19	Non-Fleet	1075	1215	1494	238	248	143	167	188
	Fleet	1183	1337	1644	262	272			
20	Non-Fleet	1394	1575	1938	308	320	185	216	244
	Fleet	1533	1732	2131	339	353			
21	Non-Fleet	1480	1672	2057	328	341	197	229	259
	Fleet	1628	1840	2263	361	375			
22	Non-Fleet	1363	1540	1895	302	314	181	211	239
	Fleet	1499	1694	2084	332	345			
23	Non-Fleet	1075	1215	1494	238	248	143	167	188
	Fleet	1183	1337	1644	262	272			
24	Non-Fleet	1067	1206	1483	236	245	142	165	187
	Fleet	1174	1327	1632	260	270			

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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	127	144	177	112	116	37	44	49
	Fleet	140	158	195	123	128			
12	Non-Fleet	187	211	260	166	173	55	65	72
	Fleet	206	233	286	183	190			
13	Non-Fleet	148	167	206	130	135	43	52	57
	Fleet	163	184	227	143	149			
14	Non-Fleet	156	176	217	138	144	46	55	60
	Fleet	172	194	239	152	158			
15	Non-Fleet	122	138	170	107	111	36	43	47
	Fleet	134	151	186	118	123			
16	Non-Fleet	185	209	257	163	170	54	65	71
	Fleet	204	231	284	179	186			
17	Non-Fleet	151	171	210	133	138	44	53	58
	Fleet	166	188	231	146	152			
18	Non-Fleet	130	147	181	116	121	38	46	50
	Fleet	143	162	199	128	133			
19	Non-Fleet	113	128	157	100	104	33	40	43
	Fleet	124	140	172	110	114			
20	Non-Fleet	147	166	204	130	135	43	51	56
	Fleet	162	183	225	143	149			
21	Non-Fleet	156	176	217	138	144	46	55	60
	Fleet	172	194	239	152	158			
22	Non-Fleet	144	163	200	127	132	42	50	55
	Fleet	158	179	220	140	146			
23	Non-Fleet	113	128	157	100	104	33	40	43
	Fleet	124	140	172	110	114			
24	Non-Fleet	112	127	156	99	103	33	39	43
	Fleet	123	139	171	109	113			

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GARAGES

		Bodily Injury Limit			Property Damage Limit	
		30/60	50/100	100/300	25	50
Territory	Class					
11	Dealers	305	345	424	214	223
12	Dealers	461	521	641	324	337
13	Dealers	367	415	510	257	267
14	Dealers	389	440	541	273	284
15	Dealers	300	339	417	211	219
16	Dealers	451	510	627	317	330
17	Dealers	381	431	530	267	278
18	Dealers	310	350	431	217	226
19	Dealers	285	322	396	200	208
20	Dealers	358	405	498	251	261
21	Dealers	369	417	513	259	269
22	Dealers	351	397	488	246	256
23	Dealers	285	322	396	200	208
24	Dealers	277	313	385	194	202

NORTH CAROLINA REINSURANCE FACILITY
COMMERCIAL AUTOMOBILE MANUAL

SUPPLEMENTARY RATING PROCEDURES SECTION

Rule 2. INCREASED LIMITS

A. Bodily Injury

BODILY INJURY FACTORS

Limits Identifier Code (3)

Limit of Liability (1000's)	Limit Code	1. Light and Medium Trucks	2. Heavy Trucks and Truck-Tractors	3. Extra-Heavy Trucks and Truck-Tractors	4. Trucks, Tractors and Trailers Zone Rated	5. All Other Risks
100/500	55	1.46	1.60	1.66	1.76	1.49
300/300	64	1.61	1.77	1.89	2.01	1.62
250/500	61	1.66	1.87	1.99	2.12	1.70
400/400	68	1.73	1.96	2.09	2.25	1.76
500/500	68	1.85	2.09	2.27	2.45	1.87
750/750	73	2.08	2.40	2.64	2.87	2.12
1000/1000	73	2.26	2.65	2.94	3.23	2.30
1500/1500	74	2.54	3.07	3.44	3.79	2.57
2000/2000	75	2.78	3.41	3.86	4.28	2.82
2500/2500	76	2.94	3.69	4.24	4.69	3.04
5000/5000	79	3.67	4.78	5.60	6.27	3.76
7500/7500	82	4.14	5.54	6.55	7.38	4.23
10000/10000	85	4.42	6.03	7.17	8.10	4.51
12500/12500	86	4.57	6.32	7.54	8.53	4.66
15000/15000	86	4.65	6.48	7.74	8.77	4.74

NORTH CAROLINA REINSURANCE FACILITY
COMMERCIAL AUTOMOBILE MANUAL

SUPPLEMENTARY RATING PROCEDURES SECTION

Rule 2. INCREASED LIMITS

B. Property Damage

PROPERTY DAMAGE FACTORS

Limits Identifier Code (3)

Limit of Liability (1000's)	Limit Code	1. Light and Medium Trucks	2. Heavy Trucks and Truck-Tractors	3. Extra-Heavy Trucks and Truck-Tractors	4. Trucks, Tractors and Trailers Zone Rated	5. All Other Risks
85	9	1.08	1.08	1.08	1.06	1.08
100	10	1.09	1.09	1.09	1.07	1.09
300	14	1.13	1.13	1.14	1.10	1.13
400	15	1.14	1.15	1.16	1.12	1.14
500	16	1.15	1.16	1.17	1.13	1.15
750	17	1.17	1.18	1.19	1.15	1.17
1000	18	1.18	1.20	1.21	1.17	1.18
1500	19	1.20	1.22	1.24	1.19	1.20
2000	20	1.21	1.24	1.27	1.20	1.21
2500	21	1.22	1.25	1.28	1.21	1.22
5000	23	1.25	1.28	1.31	1.23	1.25
7500	24	1.27	1.30	1.33	1.25	1.27
10000	25	1.29	1.32	1.35	1.27	1.29
12500	26	1.30	1.33	1.36	1.28	1.30
15000	26	1.31	1.34	1.37	1.29	1.31

North Carolina Reinsurance Facility
Increased Limits Factors for Various Tables
BI factors effective March 1, 2013

<u>Coverage Limits</u>	<u>Light and Medium</u>	<u>Heavy</u>	<u>Extra Heavy</u>	<u>Zone Rated*</u>	<u>All Other</u>	<u>Limit Code</u>
\$ 100,000	1.21	1.27	1.31	1.34	1.21	52
\$ 200,000	1.45	1.57	1.63	1.72	1.46	57
\$ 300,000	1.61	1.77	1.89	2.01	1.62	64
\$ 400,000	1.73	1.96	2.09	2.25	1.76	68
\$ 500,000	1.85	2.09	2.27	2.45	1.87	68
\$ 600,000	1.96	2.22	2.42	2.62	1.98	73
\$ 700,000	2.05	2.34	2.56	2.79	2.07	73
\$ 800,000	2.13	2.45	2.69	2.94	2.15	73
\$ 900,000	2.20	2.55	2.82	3.09	2.23	73
\$ 1,000,000	2.26	2.65	2.94	3.23	2.30	73
\$ 1,100,000	2.32	2.75	3.06	3.35	2.36	74
\$ 1,200,000	2.38	2.84	3.16	3.48	2.42	74
\$ 1,300,000	2.44	2.93	3.26	3.59	2.47	74
\$ 1,400,000	2.49	3.00	3.35	3.70	2.52	74
\$ 1,500,000	2.54	3.07	3.44	3.79	2.57	74
\$ 1,600,000	2.59	3.14	3.53	3.90	2.62	75
\$ 1,700,000	2.64	3.21	3.62	4.01	2.67	75
\$ 1,800,000	2.69	3.28	3.70	4.10	2.72	75
\$ 1,900,000	2.74	3.35	3.78	4.18	2.77	75
\$ 2,000,000	2.78	3.41	3.86	4.28	2.82	75
\$ 2,100,000	2.82	3.47	3.94	4.36	2.87	76
\$ 2,200,000	2.85	3.53	4.02	4.45	2.92	76
\$ 2,300,000	2.88	3.59	4.10	4.53	2.96	76
\$ 2,400,000	2.91	3.64	4.17	4.61	3.00	76
\$ 2,500,000	2.94	3.69	4.24	4.69	3.04	76
\$ 2,600,000	2.97	3.74	4.31	4.77	3.08	77
\$ 2,700,000	3.00	3.79	4.38	4.84	3.12	77
\$ 2,800,000	3.03	3.84	4.44	4.92	3.16	77
\$ 2,900,000	3.06	3.89	4.50	4.98	3.19	77
\$ 3,000,000	3.09	3.94	4.56	5.06	3.22	77
\$ 3,100,000	3.12	3.99	4.62	5.12	3.25	79
\$ 3,200,000	3.15	4.04	4.68	5.20	3.28	79
\$ 3,300,000	3.18	4.09	4.74	5.26	3.31	79
\$ 3,400,000	3.21	4.14	4.80	5.34	3.34	79
\$ 3,500,000	3.24	4.19	4.86	5.40	3.37	79
\$ 3,600,000	3.27	4.24	4.92	5.46	3.40	79
\$ 3,700,000	3.30	4.28	4.98	5.52	3.43	79
\$ 3,800,000	3.33	4.32	5.03	5.58	3.46	79
\$ 3,900,000	3.36	4.36	5.08	5.64	3.49	79
\$ 4,000,000	3.39	4.40	5.13	5.71	3.52	79
\$ 4,100,000	3.42	4.44	5.18	5.76	3.55	79
\$ 4,200,000	3.45	4.48	5.23	5.83	3.58	79
\$ 4,300,000	3.48	4.52	5.28	5.89	3.61	79
\$ 4,400,000	3.51	4.56	5.33	5.95	3.64	79
\$ 4,500,000	3.54	4.60	5.38	6.01	3.66	79
\$ 4,600,000	3.57	4.64	5.43	6.05	3.68	79
\$ 4,700,000	3.60	4.68	5.48	6.11	3.70	79
\$ 4,800,000	3.63	4.72	5.52	6.17	3.72	79
\$ 4,900,000	3.65	4.75	5.56	6.21	3.74	79
\$ 5,000,000	3.67	4.78	5.60	6.27	3.76	79

* Note that zone rated factors were not changed in this review; the current zone rated factors became effective on 3/1/2010.

North Carolina Reinsurance Facility
Increased Limits Factors for Various Tables
PD factors effective March 1, 2013

<u>Coverage Limits</u>	<u>Light and Medium</u>	<u>Heavy</u>	<u>Extra Heavy</u>	<u>Zone Rated*</u>	<u>All Other</u>	<u>Limit Code</u>
\$ 100,000	1.09	1.09	1.09	1.07	1.09	10
\$ 200,000	1.11	1.11	1.12	1.09	1.11	12
\$ 300,000	1.13	1.13	1.14	1.10	1.13	14
\$ 400,000	1.14	1.15	1.16	1.12	1.14	15
\$ 500,000	1.15	1.16	1.17	1.13	1.15	16
\$ 600,000	1.16	1.17	1.18	1.14	1.16	17
\$ 700,000	1.16	1.18	1.19	1.14	1.16	17
\$ 800,000	1.17	1.19	1.20	1.16	1.17	18
\$ 900,000	1.17	1.19	1.21	1.16	1.17	18
\$ 1,000,000	1.18	1.20	1.21	1.17	1.18	18
\$ 1,100,000	1.18	1.20	1.22	1.17	1.18	19
\$ 1,200,000	1.19	1.21	1.23	1.18	1.19	19
\$ 1,300,000	1.19	1.21	1.23	1.18	1.19	19
\$ 1,400,000	1.20	1.22	1.24	1.18	1.20	19
\$ 1,500,000	1.20	1.22	1.24	1.19	1.20	19
\$ 1,600,000	1.20	1.23	1.25	1.19	1.20	20
\$ 1,700,000	1.20	1.23	1.25	1.19	1.20	20
\$ 1,800,000	1.20	1.23	1.26	1.19	1.20	20
\$ 1,900,000	1.20	1.23	1.26	1.19	1.20	20
\$ 2,000,000	1.21	1.24	1.27	1.20	1.21	20
\$ 2,100,000	1.21	1.24	1.27	1.20	1.21	21
\$ 2,200,000	1.21	1.24	1.27	1.20	1.21	21
\$ 2,300,000	1.21	1.24	1.27	1.20	1.21	21
\$ 2,400,000	1.21	1.24	1.27	1.20	1.21	21
\$ 2,500,000	1.22	1.25	1.28	1.21	1.22	21
\$ 2,600,000	1.22	1.25	1.28	1.21	1.22	22
\$ 2,700,000	1.22	1.25	1.28	1.21	1.22	22
\$ 2,800,000	1.22	1.25	1.28	1.21	1.22	22
\$ 2,900,000	1.22	1.25	1.28	1.21	1.22	22
\$ 3,000,000	1.23	1.26	1.29	1.21	1.23	22
\$ 3,100,000	1.23	1.26	1.29	1.21	1.23	23
\$ 3,200,000	1.23	1.26	1.29	1.21	1.23	23
\$ 3,300,000	1.23	1.26	1.29	1.21	1.23	23
\$ 3,400,000	1.23	1.26	1.29	1.21	1.23	23
\$ 3,500,000	1.24	1.27	1.30	1.22	1.24	23
\$ 3,600,000	1.24	1.27	1.30	1.22	1.24	23
\$ 3,700,000	1.24	1.27	1.30	1.22	1.24	23
\$ 3,800,000	1.24	1.27	1.30	1.22	1.24	23
\$ 3,900,000	1.24	1.27	1.30	1.22	1.24	23
\$ 4,000,000	1.24	1.27	1.30	1.22	1.24	23
\$ 4,100,000	1.24	1.27	1.30	1.22	1.24	23
\$ 4,200,000	1.24	1.27	1.30	1.22	1.24	23
\$ 4,300,000	1.24	1.27	1.30	1.22	1.24	23
\$ 4,400,000	1.24	1.27	1.30	1.22	1.24	23
\$ 4,500,000	1.25	1.28	1.31	1.23	1.25	23
\$ 4,600,000	1.25	1.28	1.31	1.23	1.25	23
\$ 4,700,000	1.25	1.28	1.31	1.23	1.25	23
\$ 4,800,000	1.25	1.28	1.31	1.23	1.25	23
\$ 4,900,000	1.25	1.28	1.31	1.23	1.25	23
\$ 5,000,000	1.25	1.28	1.31	1.23	1.25	23

* Note that zone rated factors were not changed in this review; the current zone rated factors became effective on 3/1/2010.