



November 13, 2023

CIRCULAR LETTER TO ALL MEMBER COMPANIES

Re: Revision of NCRF Commercial Automobile Insurance Rates

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

Enclosed is Exhibit 1, which sets forth the basic limits rates and increased limits tables to be implemented by member companies in accordance with the effective date rule set forth below. The exhibit, which has been *tentatively marked with page numbers*, are designed to replace the similar rules or pages included in the current North Carolina Reinsurance Facility Commercial Automobile Manual.

The revised rates and other **changes will become effective April 1, 2024** in accordance with the following Rule of Application:

These changes are applicable to all policies becoming effective on or after April 1, 2024. No policy effective prior to April 1, 2024 shall be endorsed or cancelled and rewritten to take advantage of or to avoid the application of these changes except at the request of the insured and at the customary short rate charges as of the date of such request, but in no event prior to April 1, 2024.

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

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

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

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

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

Sincerely,

Thomas F. Burns

Director, Auto Operations

North Carolina Reinsurance Facility

TFB:lad

Attachments

RF-23-13

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	1.80	2.06	2.18	2.83	1.86
300/300	64	2.11	2.38	2.59	3.42	2.11
250/500	61	2.18	2.57	2.75	3.69	2.24
400/400	68	2.31	2.71	2.96	4.00	2.35
500/500	68	2.50	2.96	3.24	4.50	2.57
750/750	73	2.91	3.49	3.92	5.50	2.99
1,000/1,000	73	3.24	3.95	4.47	6.39	3.32
1,500/1,500	74	3.72	4.67	5.34	7.72	3.80
2,000/2,000	75	4.16	5.28	6.08	8.90	4.25
2,500/2,500	76	4.47	5.82	6.77	9.89	4.63
5,000/5,000	79	5.75	7.72	9.19	13.70	5.91
7,500/7,500	82	6.65	9.05	10.88	16.37	6.81
10,000/10,000	85	7.24	9.91	11.98	18.11	7.40
12,500/12,500	86	7.59	10.43	12.64	19.15	7.75
15,000/15,000	86	7.78	10.72	13.00	19.72	7.94

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	1.11	1.11	1.11	1.16	1.11
100	10	1.12	1.12	1.12	1.18	1.12
300	14	1.18	1.18	1.18	1.31	1.18
400	15	1.20	1.21	1.21	1.34	1.20
500	16	1.21	1.22	1.22	1.36	1.21
750	17	1.23	1.24	1.24	1.40	1.23
1,000	18	1.25	1.26	1.26	1.44	1.25
1,500	19	1.27	1.28	1.30	1.52	1.27
2,000	20	1.28	1.30	1.34	1.57	1.29
2,500	21	1.29	1.32	1.37	1.59	1.31
5,000	23	1.33	1.37	1.41	1.66	1.33
7,500	24	1.36	1.41	1.44	1.71	1.34
10,000	25	1.38	1.44	1.46	1.74	1.35
12,500	26	1.39	1.46	1.47	1.76	1.36
15,000	26	1.40	1.47	1.48	1.77	1.37

North Carolina Reinsurance Facility
Commercial Automobile Manual

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
111	Non-Fleet	312	374	530	386	409	91	109	120
	Fleet	343	412	583	425	451			
112	Non-Fleet	550	660	935	679	720	161	193	211
	Fleet	605	726	1029	747	792			
113	Non-Fleet	410	492	697	506	536	120	144	157
	Fleet	451	541	767	557	590			
114	Non-Fleet	382	458	649	472	500	112	134	147
	Fleet	420	504	714	519	550			
115	Non-Fleet	322	386	547	398	422	94	113	124
	Fleet	354	425	602	438	464			
116	Non-Fleet	463	556	787	572	606	135	162	178
	Fleet	509	611	865	629	667			
117	Non-Fleet	360	432	612	444	471	105	126	138
	Fleet	396	475	673	488	517			
118	Non-Fleet	358	430	609	442	469	105	125	137
	Fleet	394	473	670	486	515			
119	Non-Fleet	294	353	500	363	385	86	103	113
	Fleet	323	388	549	399	423			
120	Non-Fleet	410	492	697	506	536	120	144	157
	Fleet	451	541	767	557	590			
121	Non-Fleet	367	440	624	453	480	107	128	141
	Fleet	404	485	687	498	528			
122	Non-Fleet	373	448	634	461	489	109	131	143
	Fleet	410	492	697	507	537			
123	Non-Fleet	307	368	522	379	402	90	107	118
	Fleet	338	406	575	417	442			
124	Non-Fleet	319	383	542	394	418	93	112	122
	Fleet	351	421	597	433	459			

HIRED CAR	Bodily Injury 30/60	Property Damage 25
All Territories	\$0.52	\$0.71

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
111	Non-Fleet	312	387	571	386	409	91	109	120
	Fleet	343	425	628	425	451			
112	Non-Fleet	550	682	1007	679	720	161	193	211
	Fleet	605	750	1107	747	792			
113	Non-Fleet	410	508	750	506	536	120	144	157
	Fleet	451	559	825	557	590			
114	Non-Fleet	382	474	699	472	500	112	134	147
	Fleet	420	521	769	519	550			
115	Non-Fleet	322	399	589	398	422	94	113	124
	Fleet	354	439	648	438	464			
116	Non-Fleet	463	574	847	572	606	135	162	178
	Fleet	509	631	931	629	667			
117	Non-Fleet	360	446	659	444	471	105	126	138
	Fleet	396	491	725	488	517			
118	Non-Fleet	358	444	655	442	469	105	125	137
	Fleet	394	489	721	486	515			
119	Non-Fleet	294	365	538	363	385	86	103	113
	Fleet	323	401	591	399	423			
120	Non-Fleet	410	508	750	506	536	120	144	157
	Fleet	451	559	825	557	590			
121	Non-Fleet	367	455	672	453	480	107	128	141
	Fleet	404	501	739	498	528			
122	Non-Fleet	373	463	683	461	489	109	131	143
	Fleet	410	508	750	507	537			
123	Non-Fleet	307	381	562	379	402	90	107	118
	Fleet	338	419	619	417	442			
124	Non-Fleet	319	396	584	394	418	93	112	122
	Fleet	351	435	642	433	459			

North Carolina Reinsurance Facility
Commercial Automobile Manual

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
111	Non-Fleet	312	396	618	386	409	91	109	120
	Fleet	343	436	679	425	451			
112	Non-Fleet	550	699	1089	679	720	161	193	211
	Fleet	605	768	1198	747	792			
113	Non-Fleet	410	521	812	506	536	120	144	157
	Fleet	451	573	893	557	590			
114	Non-Fleet	382	485	756	472	500	112	134	147
	Fleet	420	533	832	519	550			
115	Non-Fleet	322	409	638	398	422	94	113	124
	Fleet	354	450	701	438	464			
116	Non-Fleet	463	588	917	572	606	135	162	178
	Fleet	509	646	1008	629	667			
117	Non-Fleet	360	457	713	444	471	105	126	138
	Fleet	396	503	784	488	517			
118	Non-Fleet	358	455	709	442	469	105	125	137
	Fleet	394	500	780	486	515			
119	Non-Fleet	294	373	582	363	385	86	103	113
	Fleet	323	410	640	399	423			
120	Non-Fleet	410	521	812	506	536	120	144	157
	Fleet	451	573	893	557	590			
121	Non-Fleet	367	466	727	453	480	107	128	141
	Fleet	404	513	800	498	528			
122	Non-Fleet	373	474	739	461	489	109	131	143
	Fleet	410	521	812	507	537			
123	Non-Fleet	307	390	608	379	402	90	107	118
	Fleet	338	429	669	417	442			
124	Non-Fleet	319	405	632	394	418	93	112	122
	Fleet	351	446	695	433	459			

North Carolina Reinsurance Facility
Commercial Automobile Manual

PRIVATE PASSENGER TYPES

	Bodily Injury Limit			Property Damage Limit		Medical Payments Limit		
	30/60	50/100	100/300	25	50	500	1000	2000
Territory								
111	429	532	742	558	586	42	54	61
112	620	769	1073	807	847	60	78	88
113	489	606	846	636	668	47	61	69
114	398	494	689	518	544	39	50	57
115	454	563	785	591	621	44	57	64
116	495	614	856	644	676	48	62	70
117	559	693	967	728	764	54	70	79
118	463	574	801	603	633	45	58	66
119	420	521	727	546	573	41	53	60
120	543	673	939	707	742	53	68	77
121	481	596	832	626	657	47	60	68
122	456	565	789	593	623	44	57	65
123	429	532	742	558	586	42	54	61
124	415	515	718	540	567	40	52	59

North Carolina Reinsurance Facility
Commercial Automobile Manual

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
111	Non-Fleet	1441	1787	2493	1177	1236	265	311	356
	Fleet	1585	1965	2742	1295	1360			
112	Non-Fleet	2541	3151	4396	2071	2175	468	549	628
	Fleet	2795	3466	4835	2278	2392			
113	Non-Fleet	1894	2349	3277	1543	1620	348	409	468
	Fleet	2083	2583	3604	1697	1782			
114	Non-Fleet	1765	2189	3053	1440	1512	325	381	436
	Fleet	1942	2408	3360	1584	1663			
115	Non-Fleet	1488	1845	2574	1214	1275	274	321	368
	Fleet	1637	2030	2832	1335	1402			
116	Non-Fleet	2139	2652	3700	1745	1832	394	462	528
	Fleet	2353	2918	4071	1920	2016			
117	Non-Fleet	1663	2062	2877	1354	1422	306	359	411
	Fleet	1829	2268	3164	1489	1563			
118	Non-Fleet	1654	2051	2861	1348	1415	304	357	409
	Fleet	1819	2256	3147	1483	1557			
119	Non-Fleet	1358	1684	2349	1107	1162	250	293	335
	Fleet	1494	1853	2585	1218	1279			
120	Non-Fleet	1894	2349	3277	1543	1620	348	409	468
	Fleet	2083	2583	3604	1697	1782			
121	Non-Fleet	1696	2103	2934	1382	1451	312	366	419
	Fleet	1866	2314	3228	1520	1596			
122	Non-Fleet	1723	2137	2981	1406	1476	317	372	426
	Fleet	1895	2350	3278	1547	1624			
123	Non-Fleet	1418	1758	2453	1156	1214	261	306	350
	Fleet	1560	1934	2699	1272	1336			
124	Non-Fleet	1474	1828	2550	1202	1262	271	318	364
	Fleet	1621	2010	2804	1322	1388			

North Carolina Reinsurance Facility
Commercial Automobile Manual

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
111	Non-Fleet	218	270	377	162	170	49	58	67
	Fleet	240	298	415	178	187			
112	Non-Fleet	385	477	666	285	299	87	102	118
	Fleet	424	526	734	314	330			
113	Non-Fleet	287	356	497	213	224	65	76	88
	Fleet	316	392	547	234	246			
114	Non-Fleet	267	331	462	198	208	60	71	82
	Fleet	294	365	509	218	229			
115	Non-Fleet	225	279	389	167	175	51	60	69
	Fleet	248	308	429	184	193			
116	Non-Fleet	324	402	561	240	252	73	86	99
	Fleet	356	441	616	264	277			
117	Non-Fleet	252	312	436	186	195	57	67	77
	Fleet	277	343	479	205	215			
118	Non-Fleet	251	311	434	186	195	56	67	77
	Fleet	276	342	477	205	215			
119	Non-Fleet	206	255	356	152	160	46	55	63
	Fleet	227	281	393	167	175			
120	Non-Fleet	287	356	497	213	224	65	76	88
	Fleet	316	392	547	234	246			
121	Non-Fleet	257	319	445	190	200	58	68	79
	Fleet	283	351	490	209	219			
122	Non-Fleet	261	324	452	194	204	59	69	80
	Fleet	287	356	497	213	224			
123	Non-Fleet	215	267	372	159	167	48	57	66
	Fleet	237	294	410	175	184			
124	Non-Fleet	223	277	386	165	173	50	59	68
	Fleet	245	304	424	182	191			

North Carolina Reinsurance Facility
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
111	Non-Fleet	1579	1958	2732	965	1013	210	245	276
	Fleet	1737	2154	3005	1062	1115			
112	Non-Fleet	2783	3451	4815	1698	1783	370	431	487
	Fleet	3061	3796	5296	1868	1961			
113	Non-Fleet	2075	2573	3590	1265	1328	276	322	363
	Fleet	2283	2831	3950	1392	1462			
114	Non-Fleet	1933	2397	3344	1180	1239	257	300	338
	Fleet	2126	2636	3678	1298	1363			
115	Non-Fleet	1629	2020	2818	995	1045	217	252	285
	Fleet	1792	2222	3100	1095	1150			
116	Non-Fleet	2343	2905	4053	1430	1502	312	363	410
	Fleet	2577	3195	4458	1573	1652			
117	Non-Fleet	1822	2259	3152	1110	1166	242	282	319
	Fleet	2004	2485	3467	1221	1282			
118	Non-Fleet	1811	2246	3133	1105	1160	241	281	317
	Fleet	1992	2470	3446	1216	1277			
119	Non-Fleet	1488	1845	2574	908	953	198	231	260
	Fleet	1637	2030	2832	999	1049			
120	Non-Fleet	2075	2573	3590	1265	1328	276	322	363
	Fleet	2283	2831	3950	1392	1462			
121	Non-Fleet	1857	2303	3213	1133	1190	247	288	325
	Fleet	2043	2533	3534	1246	1308			
122	Non-Fleet	1887	2340	3265	1153	1211	251	292	330
	Fleet	2076	2574	3591	1268	1331			
123	Non-Fleet	1553	1926	2687	948	995	207	241	272
	Fleet	1708	2118	2955	1043	1095			
124	Non-Fleet	1614	2001	2792	985	1034	215	250	282
	Fleet	1775	2201	3071	1084	1138			

North Carolina Reinsurance Facility
Commercial Automobile Manual

VAN POOLS

Territory	Class	Bodily Injury Limit			Property Damage Limit		Medical Payments Limit		
		30/60	50/100	100/300	25	50	500	1000	2000
111	Non-Fleet	256	317	443	317	333	75	90	98
	Fleet	282	350	488	349	366			
112	Non-Fleet	451	559	780	557	585	132	158	173
	Fleet	496	615	858	613	644			
113	Non-Fleet	336	417	581	415	436	98	118	129
	Fleet	370	459	640	457	480			
114	Non-Fleet	313	388	541	387	406	91	110	120
	Fleet	344	427	595	426	447			
115	Non-Fleet	264	327	457	326	342	77	92	101
	Fleet	290	360	502	359	377			
116	Non-Fleet	380	471	657	469	492	111	133	146
	Fleet	418	518	723	516	542			
117	Non-Fleet	295	366	510	364	382	86	103	113
	Fleet	325	403	562	400	420			
118	Non-Fleet	294	365	509	362	380	86	103	113
	Fleet	323	401	559	398	418			
119	Non-Fleet	241	299	417	298	313	70	84	93
	Fleet	265	329	458	328	344			
120	Non-Fleet	336	417	581	415	436	98	118	129
	Fleet	370	459	640	457	480			
121	Non-Fleet	301	373	521	371	390	88	105	116
	Fleet	331	410	573	408	428			
122	Non-Fleet	306	379	529	378	397	89	107	118
	Fleet	337	418	583	416	437			
123	Non-Fleet	252	312	436	311	327	74	88	97
	Fleet	277	343	479	342	359			
124	Non-Fleet	262	325	453	323	339	77	92	101
	Fleet	288	357	498	355	373			

North Carolina Reinsurance Facility
Commercial Automobile Manual

Auto Dealers

		Bodily Injury Limit			Property Damage Limit	
		30/60	50/100	100/300	25	50
Territory	Class					
111	Dealers	456	565	789	504	529
112	Dealers	790	980	1367	873	917
113	Dealers	598	742	1035	662	695
114	Dealers	547	678	946	604	634
115	Dealers	466	578	806	514	540
116	Dealers	661	820	1144	731	768
117	Dealers	509	631	881	563	591
118	Dealers	523	649	905	578	607
119	Dealers	400	496	692	443	465
120	Dealers	601	745	1040	664	697
121	Dealers	533	661	922	590	620
122	Dealers	536	665	927	593	623
123	Dealers	456	565	789	504	529
124	Dealers	464	575	803	513	539

TRUCKS

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

Zone	Liability Non Fleet		Zone	Liability Non Fleet		Zone	Liability Non Fleet		Zone	Liability Non Fleet	
01 Atlanta	1910 1940 369 **201	BI PD MP	13 Houston	1911 1942 369 **213	BI PD MP	25 New Orleans	1934 1966 373 **225	BI PD MP	37 Tulsa	1911 1942 369 **237	BI PD MP
02 Balt.- Wash.	1883 1912 363 **202	BI PD MP	14 Indian- apolis	1656 1682 320 **214	BI PD MP	26 N.Y. City	1883 1912 363 **226	BI PD MP	40 Pacific	2189 2224 422 **240	BI PD MP
03 Boston	2013 2044 389 **203	BI PD MP	15 Jackson- ville	1910 1940 369 **215	BI PD MP	27 Okla.- City	1911 1942 369 **227	BI PD MP	41 Mountain	2428 2467 469 **241	BI PD MP
04 Buffalo	1883 1912 363 **204	BI PD MP	16 Kansas City	1968 2000 380 **216	BI PD MP	28 Omaha	1968 2000 380 **228	BI PD MP	42 Midwest	2020 2052 390 **242	BI PD MP
05 Char- lotte	1910 1940 369 **205	BI PD MP	17 Little Rock	1911 1942 369 **217	BI PD MP	29 Phoenix	2366 2404 457 **229	BI PD MP	43 South- west	1962 1993 379 **243	BI PD MP
06 Chicago	1656 1682 320 **206	BI PD MP	18 Los Angeles	2133 2167 412 **218	BI PD MP	30 Phila- delphia	1883 1912 363 **230	BI PD MP	44 North- Central	1699 1726 328 **244	BI PD MP
07 Cincin- nati	1656 1682 320 **207	BI PD MP	19 Louis- ville	1845 1874 356 **219	BI PD MP	31 Pitts- burgh	1883 1912 363 **231	BI PD MP	45 Midcast	1893 1924 365 **245	BI PD MP
08 Cleve- land	1656 1682 320 **208	BI PD MP	20 Memphis	1845 1874 356 **220	BI PD MP	32 Portland	2133 2167 412 **232	BI PD MP	46 Gulf	1985 2017 383 **246	BI PD MP
09 Dallas Ft. Worth	1911 1942 369 **209	BI PD MP	21 Miami	1910 1940 369 **221	BI PD MP	33 Richmond	1910 1940 369 **233	BI PD MP	47 South- east	1960 1991 378 **247	BI PD MP
10 Denver	2366 2404 457 **210	BI PD MP	22 Mil- waukee	1968 2000 380 **222	BI PD MP	34 St. Louis	1968 2000 380 **234	BI PD MP	48 Eastern	1932 1963 373 **248	BI PD MP
11 Detroit	1656 1682 320 **211	BI PD MP	23 Minn.- St. Paul	1968 2000 380 **223	BI PD MP	35 Salt Lake City	2366 2404 457 **235	BI PD MP	49 New England	2066 2098 399 **249	BI PD MP
12 Hart- ford	2013 2044 389 **212	BI PD MP	24 Nash- ville	1845 1874 356 **224	BI PD MP	36 San Francisco	2133 2167 412 **236	BI PD MP			

TRUCKS

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

Zone	Liability Non Fleet		Zone	Liability Non Fleet		Zone	Liability Non Fleet		Zone	Liability Non Fleet	
01 Atlanta	1960 1991 378 **901	BI PD MP	13 Houston	1962 1993 379 **913	BI PD MP	25 New Orleans	1985 2017 383 **925	BI PD MP	37 Tulsa	1962 1993 379 **937	BI PD MP
02 Balt.- Wash.	1932 1963 373 **902	BI PD MP	14 Indian- apolis	1699 1726 328 **914	BI PD MP	26 N.Y. City	1932 1963 373 **926	BI PD MP	40 Pacific	2245 2281 433 **940	BI PD MP
03 Boston	2066 2098 399 **903	BI PD MP	15 Jackson- ville	1960 1991 378 **915	BI PD MP	27 Okla.- City	1962 1993 379 **927	BI PD MP	41 Mountain	2490 2530 481 **941	BI PD MP
04 Buffalo	1932 1963 373 **904	BI PD MP	16 Kansas City	2020 2052 390 **916	BI PD MP	28 Omaha	2020 2052 390 **928	BI PD MP	42 Midwest	2072 2105 400 **942	BI PD MP
05 Char- lotte	1960 1991 378 **905	BI PD MP	17 Little Rock	1962 1993 379 **917	BI PD MP	29 Phoenix	2428 2467 469 **929	BI PD MP	43 South- west	2012 2044 388 **943	BI PD MP
06 Chicago	1699 1726 328 **906	BI PD MP	18 Los Angeles	2189 2224 422 **918	BI PD MP	30 Phila- delphia	1932 1963 373 **930	BI PD MP	44 North- Central	1743 1770 336 **944	BI PD MP
07 Cincin- nati	1699 1726 328 **907	BI PD MP	19 Louis- ville	1893 1924 365 **919	BI PD MP	31 Pitts- burgh	1932 1963 373 **931	BI PD MP	45 Mideast	1942 1973 375 **945	BI PD MP
08 Cleve- land	1699 1726 328 **908	BI PD MP	20 Memphis	1893 1924 365 **920	BI PD MP	32 Portland	2189 2224 422 **932	BI PD MP	46 Gulf	2036 2069 393 **946	BI PD MP
09 Dallas Ft. Worth	1962 1993 379 **909	BI PD MP	21 Miami	1960 1991 378 **921	BI PD MP	33 Richmond	1960 1991 378 **933	BI PD MP	47 South- east	2010 2042 388 **947	BI PD MP
10 Denver	2428 2467 469 **910	BI PD MP	22 Mil- waukee	2020 2052 390 **922	BI PD MP	34 St. Louis	2020 2052 390 **934	BI PD MP	48 Eastern	1982 2013 383 **948	BI PD MP
11 Detroit	1699 1726 328 **911	BI PD MP	23 Minn.- St. Paul	2020 2052 390 **923	BI PD MP	35 Salt Lake City	2428 2467 469 **935	BI PD MP	49 New England	2119 2152 409 **949	BI PD MP
12 Hart- ford	2066 2098 399 **912	BI PD MP	24 Nash- ville	1893 1924 365 **924	BI PD MP	36 San Francisco	2189 2224 422 **936	BI PD MP			

ZONE RATING TABLE—GARAGED IN STATES OTHER THAN NORTH CAROLINA

Region		40	41	42	43	44	45	46	47	48	49
40	BI	2,944	3,204	2,166	3,133	2,517	2,385	2,997	2,961	3,663	2,396
	PD	3,102	3,375	2,282	3,301	2,651	2,513	3,156	3,120	3,858	2,523
	MP	567	616	417	603	484	459	577	570	705	461
41	BI	3,204	1,742	2,364	2,411	2,801	2,675	3,209	3,553	3,010	2,333
	PD	3,375	1,836	2,491	2,540	2,951	2,817	3,380	3,743	3,170	2,458
	MP	616	335	455	464	539	515	617	684	579	449
42	BI	2,166	2,364	1,627	1,899	2,110	2,238	2,697	2,847	2,613	2,944
	PD	2,282	2,491	1,713	2,001	2,223	2,357	2,840	2,998	2,753	3,102
	MP	417	455	313	365	406	431	519	548	503	567
43	BI	3,133	2,411	1,899	2,049	2,556	2,268	2,995	2,801	3,617	2,011
	PD	3,301	2,540	2,001	2,158	2,692	2,389	3,155	2,951	3,810	2,119
	MP	603	464	365	394	492	436	576	539	696	387
44	BI	2,517	2,801	2,110	2,556	2,067	2,398	2,546	2,393	2,381	2,641
	PD	2,651	2,951	2,223	2,692	2,178	2,527	2,681	2,521	2,509	2,781
	MP	484	539	406	492	398	461	490	460	458	508
45	BI	2,385	2,675	2,238	2,268	2,398	2,725	2,590	2,710	2,604	2,298
	PD	2,513	2,817	2,357	2,389	2,527	2,871	2,728	2,854	2,743	2,420
	MP	459	515	431	436	461	524	498	521	501	442
46	BI	2,997	3,209	2,697	2,995	2,546	2,590	3,176	2,922	3,147	2,757
	PD	3,156	3,380	2,840	3,155	2,681	2,728	3,346	3,078	3,314	2,904
	MP	577	617	519	576	490	498	611	562	605	530
47	BI	2,961	3,553	2,847	2,801	2,393	2,710	2,922	2,716	2,791	2,886
	PD	3,120	3,743	2,998	2,951	2,521	2,854	3,078	2,862	2,939	3,040
	MP	570	684	548	539	460	521	562	523	537	555
48	BI	3,663	3,010	2,613	3,617	2,381	2,604	3,147	2,791	2,672	2,483
	PD	3,858	3,170	2,753	3,810	2,509	2,743	3,314	2,939	2,815	2,616
	MP	705	579	503	696	458	501	605	537	514	478
49	BI	2,396	2,333	2,944	2,011	2,641	2,298	2,757	2,886	2,483	2,487
	PD	2,523	2,458	3,102	2,119	2,781	2,420	2,904	3,040	2,616	2,620
	MP	461	449	567	387	508	442	530	555	478	479