

November 5, 2024

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*, is 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, 2025** in accordance with the following Rule of Application:

These changes are applicable to all policies becoming effective on or after April 1, 2025. No policy effective prior to April 1, 2025 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, 2025.

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 fb@ncrb.org.

Sincerely,

Thomas F. Burns

Director, Auto Operations

North Carolina Reinsurance Facility

TFB:lad

Attachments

RF-24-18

NORTH CAROLINA REINSURANCE FACILITY
COMMERCIAL AUTOMOBILE MANUAL
Effective 4/1/2025

(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	1.43	1.55	1.62	1.97	1.43
50/100	49	1.32	1.38	1.43	1.73	1.38
100/100	52	1.59	1.74	1.92	2.27	1.60
100/300	52	2.11	2.31	2.55	3.33	2.16
100/500	55	2.27	2.68	2.87	3.90	2.36
300/300	64	2.76	3.18	3.52	4.83	2.76
250/500	61	2.87	3.49	3.77	5.26	2.96
400/400	68	3.07	3.71	4.10	5.75	3.14
500/500	68	3.37	4.10	4.55	6.54	3.49
750/750	73	4.02	4.94	5.62	8.12	4.15
1000/1000	73	4.56	5.67	6.49	9.53	4.68
1500/1500	74	5.32	6.81	7.87	11.64	5.43
2000/2000	75	6.00	7.77	9.04	13.50	6.14
2500/2500	76	6.49	8.63	10.13	15.07	6.75
5000/5000	79	8.52	11.64	13.96	21.10	8.77
7500/7500	82	9.94	13.75	16.64	25.32	10.18
10000/10000	85	10.86	15.12	18.38	28.06	11.10
12500/12500	86	11.41	15.94	19.42	29.70	11.65
15000/15000	86	11.71	16.39	19.99	30.60	11.95

NORTH CAROLINA REINSURANCE FACILITY
COMMERCIAL AUTOMOBILE MANUAL
Effective 4/1/2025

(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	1.03	1.03	1.03	1.03	1.02
50	8	1.07	1.08	1.08	1.12	1.07
85	9	1.14	1.14	1.14	1.21	1.14
100	10	1.16	1.16	1.16	1.23	1.16
300	14	1.23	1.24	1.23	1.40	1.23
400	15	1.26	1.27	1.26	1.44	1.26
500	16	1.28	1.29	1.28	1.47	1.28
750	17	1.30	1.32	1.31	1.52	1.30
1000	18	1.32	1.34	1.34	1.57	1.32
1500	19	1.35	1.37	1.39	1.67	1.35
2000	20	1.37	1.39	1.44	1.74	1.38
2500	21	1.38	1.41	1.48	1.76	1.40
5000	23	1.43	1.48	1.53	1.86	1.43
7500	24	1.47	1.53	1.57	1.93	1.45
10000	25	1.50	1.56	1.60	1.98	1.46
12500	26	1.52	1.58	1.62	2.01	1.47
15000	26	1.53	1.59	1.63	2.03	1.48

North Carolina Reinsurance Facility
Commercial Automobile Manual

Commercial Auto Liability Rates

(State Code 32)

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	334	441	705	441	472	98	117	128
	Fleet	367	484	774	485	519			
112	Non-Fleet	588	776	1241	777	831	172	206	226
	Fleet	647	854	1365	855	915			
113	Non-Fleet	438	578	924	579	620	128	153	168
	Fleet	482	636	1017	637	682			
114	Non-Fleet	409	540	863	540	578	119	143	157
	Fleet	450	594	950	594	636			
115	Non-Fleet	344	454	726	455	487	100	120	132
	Fleet	378	499	798	501	536			
116	Non-Fleet	495	653	1044	654	700	145	173	190
	Fleet	545	719	1150	719	769			
117	Non-Fleet	385	508	812	508	544	112	135	148
	Fleet	424	560	895	559	598			
118	Non-Fleet	383	506	808	506	541	112	134	147
	Fleet	421	556	888	557	596			
119	Non-Fleet	315	416	665	416	445	92	110	121
	Fleet	347	458	732	458	490			
120	Non-Fleet	438	578	924	579	620	128	153	168
	Fleet	482	636	1017	637	682			
121	Non-Fleet	392	517	827	518	554	114	137	151
	Fleet	431	569	909	570	610			
122	Non-Fleet	399	527	842	527	564	117	140	153
	Fleet	439	579	926	580	621			
123	Non-Fleet	328	433	692	434	464	96	115	126
	Fleet	361	477	762	477	510			
124	Non-Fleet	342	451	722	451	483	100	120	131
	Fleet	376	496	793	496	531			

HIRED CAR	Bodily Injury 30/60	Property Damage 25
All Territories	\$0.56	\$0.81

North Carolina Reinsurance Facility
Commercial Automobile Manual

Commercial Auto Liability Rates

(State Code 32)

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	334	461	772	441	476	98	117	128
	Fleet	367	506	848	485	524			
112	Non-Fleet	588	811	1358	777	839	172	206	226
	Fleet	647	893	1495	855	923			
113	Non-Fleet	438	604	1012	579	625	128	153	168
	Fleet	482	665	1113	637	688			
114	Non-Fleet	409	564	945	540	583	119	143	157
	Fleet	450	621	1040	594	642			
115	Non-Fleet	344	475	795	455	491	100	120	132
	Fleet	378	522	873	501	541			
116	Non-Fleet	495	683	1143	654	706	145	173	190
	Fleet	545	752	1259	719	777			
117	Non-Fleet	385	531	889	508	549	112	135	148
	Fleet	424	585	979	559	604			
118	Non-Fleet	383	529	885	506	546	112	134	147
	Fleet	421	581	973	557	602			
119	Non-Fleet	315	435	728	416	449	92	110	121
	Fleet	347	479	802	458	495			
120	Non-Fleet	438	604	1012	579	625	128	153	168
	Fleet	482	665	1113	637	688			
121	Non-Fleet	392	541	906	518	559	114	137	151
	Fleet	431	595	996	570	616			
122	Non-Fleet	399	551	922	527	569	117	140	153
	Fleet	439	606	1014	580	626			
123	Non-Fleet	328	453	758	434	469	96	115	126
	Fleet	361	498	834	477	515			
124	Non-Fleet	342	472	790	451	487	100	120	131
	Fleet	376	519	869	496	536			

North Carolina Reinsurance Facility
Commercial Automobile Manual

Commercial Auto Liability Rates

(State Code 32)

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	334	478	852	441	476	98	117	128
	Fleet	367	525	936	485	524			
112	Non-Fleet	588	841	1499	777	839	172	206	226
	Fleet	647	925	1650	855	923			
113	Non-Fleet	438	626	1117	579	625	128	153	168
	Fleet	482	689	1229	637	688			
114	Non-Fleet	409	585	1043	540	583	119	143	157
	Fleet	450	644	1148	594	642			
115	Non-Fleet	344	492	877	455	491	100	120	132
	Fleet	378	541	964	501	541			
116	Non-Fleet	495	708	1262	654	706	145	173	190
	Fleet	545	779	1390	719	777			
117	Non-Fleet	385	551	982	508	549	112	135	148
	Fleet	424	606	1081	559	604			
118	Non-Fleet	383	548	977	506	546	112	134	147
	Fleet	421	602	1074	557	602			
119	Non-Fleet	315	450	803	416	449	92	110	121
	Fleet	347	496	885	458	495			
120	Non-Fleet	438	626	1117	579	625	128	153	168
	Fleet	482	689	1229	637	688			
121	Non-Fleet	392	561	1000	518	559	114	137	151
	Fleet	431	616	1099	570	616			
122	Non-Fleet	399	571	1017	527	569	117	140	153
	Fleet	439	628	1119	580	626			
123	Non-Fleet	328	469	836	434	469	96	115	126
	Fleet	361	516	921	477	515			
124	Non-Fleet	342	489	872	451	487	100	120	131
	Fleet	376	538	959	496	536			

North Carolina Reinsurance Facility
Commercial Automobile Manual

Commercial Auto Liability Rates

(State Code 32)

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	606	836	1309	816	873	59	76	86
112	876	1209	1892	1178	1260	85	110	124
113	690	952	1490	928	993	67	86	98
114	561	774	1212	755	808	54	70	80
115	642	886	1387	863	923	62	80	91
116	699	965	1510	940	1006	68	87	99
117	790	1090	1706	1063	1137	77	99	112
118	654	903	1413	880	942	63	82	93
119	593	818	1281	798	854	58	74	84
120	767	1058	1657	1032	1104	74	96	109
121	679	937	1467	913	977	66	85	96
122	644	889	1391	866	927	62	81	91
123	606	836	1309	816	873	59	76	86
124	586	809	1266	789	844	57	73	83

North Carolina Reinsurance Facility
Commercial Automobile Manual

Commercial Auto Liability Rates

(State Code 32)

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	1733	2392	3743	1446	1547	319	374	428
	Fleet	1906	2630	4117	1591	1702			
112	Non-Fleet	3052	4212	6592	2549	2727	562	659	754
	Fleet	3357	4633	7251	2804	3000			
113	Non-Fleet	2273	3137	4910	1899	2032	418	491	561
	Fleet	2500	3450	5400	2089	2235			
114	Non-Fleet	2123	2930	4586	1771	1895	391	459	524
	Fleet	2335	3222	5044	1948	2084			
115	Non-Fleet	1785	2463	3856	1492	1596	328	386	441
	Fleet	1964	2710	4242	1641	1756			
116	Non-Fleet	2569	3545	5549	2145	2295	473	555	635
	Fleet	2826	3900	6104	2360	2525			
117	Non-Fleet	1998	2757	4316	1666	1783	368	432	494
	Fleet	2198	3033	4748	1833	1961			
118	Non-Fleet	1988	2743	4294	1660	1776	366	429	491
	Fleet	2187	3018	4724	1826	1954			
119	Non-Fleet	1635	2256	3532	1364	1459	301	353	404
	Fleet	1799	2483	3886	1500	1605			
120	Non-Fleet	2273	3137	4910	1899	2032	418	491	561
	Fleet	2500	3450	5400	2089	2235			
121	Non-Fleet	2034	2807	4393	1699	1818	374	439	502
	Fleet	2237	3087	4832	1869	2000			
122	Non-Fleet	2071	2858	4473	1729	1850	381	447	512
	Fleet	2278	3144	4920	1902	2035			
123	Non-Fleet	1702	2349	3676	1424	1524	313	368	420
	Fleet	1872	2583	4044	1566	1676			
124	Non-Fleet	1775	2450	3834	1479	1583	327	383	438
	Fleet	1953	2695	4218	1627	1741			

North Carolina Reinsurance Facility
Commercial Automobile Manual

Commercial Auto Liability Rates

(State Code 32)

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	331	457	715	198	212	74	88	101
	Fleet	364	502	786	218	233			
112	Non-Fleet	582	803	1257	350	375	131	155	178
	Fleet	640	883	1382	385	412			
113	Non-Fleet	434	599	937	261	279	98	115	133
	Fleet	477	658	1030	287	307			
114	Non-Fleet	405	559	875	243	260	91	108	124
	Fleet	446	615	963	267	286			
115	Non-Fleet	341	471	737	205	219	77	91	104
	Fleet	375	518	810	226	242			
116	Non-Fleet	490	676	1058	294	315	110	130	150
	Fleet	539	744	1164	323	346			
117	Non-Fleet	381	526	823	229	245	86	101	117
	Fleet	419	578	905	252	270			
118	Non-Fleet	379	523	819	228	244	85	101	116
	Fleet	417	575	901	251	269			
119	Non-Fleet	312	431	674	187	200	70	83	95
	Fleet	343	473	741	206	220			
120	Non-Fleet	434	599	937	261	279	98	115	133
	Fleet	477	658	1030	287	307			
121	Non-Fleet	388	535	838	233	249	87	103	119
	Fleet	427	589	922	256	274			
122	Non-Fleet	395	545	853	237	254	89	105	121
	Fleet	435	600	940	261	279			
123	Non-Fleet	325	449	702	195	209	73	86	99
	Fleet	358	494	773	215	230			
124	Non-Fleet	339	468	732	203	217	76	90	104
	Fleet	373	515	806	223	239			

North Carolina Reinsurance Facility
Commercial Automobile Manual

Commercial Auto Liability Rates

(State Code 32)

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	2047	2825	4422	1252	1340	272	317	358
	Fleet	2252	3108	4864	1377	1473			
112	Non-Fleet	3604	4974	7785	2207	2361	479	559	631
	Fleet	3964	5470	8562	2428	2598			
113	Non-Fleet	2685	3705	5800	1644	1759	357	416	470
	Fleet	2954	4077	6381	1808	1935			
114	Non-Fleet	2507	3460	5415	1534	1641	333	389	439
	Fleet	2758	3806	5957	1687	1805			
115	Non-Fleet	2109	2910	4555	1292	1382	280	327	369
	Fleet	2320	3202	5011	1421	1520			
116	Non-Fleet	3034	4187	6553	1857	1987	404	470	531
	Fleet	3337	4605	7208	2043	2186			
117	Non-Fleet	2360	3257	5098	1443	1544	314	366	413
	Fleet	2596	3582	5607	1587	1698			
118	Non-Fleet	2348	3240	5072	1437	1538	312	364	411
	Fleet	2583	3565	5579	1581	1692			
119	Non-Fleet	1931	2665	4171	1181	1264	257	299	338
	Fleet	2124	2931	4588	1299	1390			
120	Non-Fleet	2685	3705	5800	1644	1759	357	416	470
	Fleet	2954	4077	6381	1808	1935			
121	Non-Fleet	2403	3316	5190	1471	1574	320	372	421
	Fleet	2643	3647	5709	1618	1731			
122	Non-Fleet	2446	3375	5283	1497	1602	325	379	428
	Fleet	2691	3714	5813	1647	1762			
123	Non-Fleet	2011	2775	4344	1233	1319	267	312	352
	Fleet	2212	3053	4778	1356	1451			
124	Non-Fleet	2096	2892	4527	1281	1371	279	325	367
	Fleet	2306	3182	4981	1409	1508			

North Carolina Reinsurance Facility
Commercial Automobile Manual

Commercial Auto Liability Rates

(State Code 32)

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	274	378	592	362	387	80	96	105
	Fleet	301	415	650	398	426			
112	Non-Fleet	482	665	1041	637	682	141	169	185
	Fleet	530	731	1145	701	750			
113	Non-Fleet	359	495	775	475	508	105	126	138
	Fleet	395	545	853	523	560			
114	Non-Fleet	335	462	724	443	474	98	117	129
	Fleet	369	509	797	487	521			
115	Non-Fleet	282	389	609	373	399	82	99	108
	Fleet	310	428	670	410	439			
116	Non-Fleet	406	560	877	536	574	119	142	156
	Fleet	447	617	966	590	631			
117	Non-Fleet	316	436	683	417	446	92	111	121
	Fleet	348	480	752	459	491			
118	Non-Fleet	314	433	678	415	444	92	110	121
	Fleet	345	476	745	457	489			
119	Non-Fleet	258	356	557	341	365	75	90	99
	Fleet	284	392	613	375	401			
120	Non-Fleet	359	495	775	475	508	105	126	138
	Fleet	395	545	853	523	560			
121	Non-Fleet	321	443	693	425	455	94	112	123
	Fleet	353	487	762	468	501			
122	Non-Fleet	327	451	706	432	462	95	114	126
	Fleet	360	497	778	475	508			
123	Non-Fleet	269	371	581	356	381	79	94	103
	Fleet	296	408	639	392	419			
124	Non-Fleet	280	386	605	370	396	82	98	108
	Fleet	308	425	665	407	435			

North Carolina Reinsurance Facility
Commercial Automobile Manual

Commercial Auto Liability Rates

(State Code 32)

Auto Dealers

		Bodily Injury Limit			Property Damage Limit	
		30/60	50/100	100/300	25	50
Territory	Class					
111	Dealers	437	603	944	520	556
112	Dealers	756	1043	1633	899	962
113	Dealers	573	791	1238	681	729
114	Dealers	523	722	1130	622	666
115	Dealers	445	614	961	530	567
116	Dealers	632	872	1365	752	805
117	Dealers	487	672	1052	580	621
118	Dealers	500	690	1080	595	637
119	Dealers	383	529	827	456	488
120	Dealers	575	794	1242	685	733
121	Dealers	510	704	1102	607	649
122	Dealers	513	708	1108	610	653
123	Dealers	437	603	944	520	556
124	Dealers	444	613	959	528	565

TRUCKS

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

(State Code 32)

Zone	Liability Non Fleet		Zone	Liability Non Fleet		Zone	Liability Non Fleet		Zone	Liability Non Fleet	
01 Atlanta	1707	BI	13 Houston	1709	BI	25 New Orleans	1729	BI	37 Tulsa	1709	BI
	2229	PD		2231	PD		2257	PD		2231	PD
	329	MP		330	MP		334	MP		330	MP
	**201			**213			**225			**237	
02 Balt.- Wash.	1683	BI	14 Indian- apolis	1480	BI	26 N.Y. City	1683	BI	40 Pacific	1957	BI
	2197	PD		1932	PD		2197	PD		2555	PD
	325	MP		286	MP		325	MP		378	MP
	**202			**214			**226			**240	
03 Boston	1799	BI	15 Jackson- ville	1707	BI	27 Okla.- City	1709	BI	41 Mountain	2170	BI
	2349	PD		2229	PD		2231	PD		2834	PD
	347	MP		329	MP		330	MP		419	MP
	**203			**215			**227			**241	
04 Buffalo	1683	BI	16 Kansas City	1760	BI	28 Omaha	1760	BI	42 Midwest	1807	BI
	2197	PD		2298	PD		2298	PD		2359	PD
	325	MP		340	MP		340	MP		349	MP
	**204			**216			**228			**242	
05 Char- lotte	1707	BI	17 Little Rock	1709	BI	29 Phoenix	2115	BI	43 South- west	1754	BI
	2229	PD		2231	PD		2762	PD		2289	PD
	329	MP		330	MP		408	MP		339	MP
	**205			**217			**229			**243	
06 Chicago	1480	BI	18 Los Angeles	1907	BI	30 Phila- delphia	1683	BI	44 North- Central	1519	BI
	1932	PD		2489	PD		2197	PD		1983	PD
	286	MP		368	MP		325	MP		293	MP
	**206			**218			**230			**244	
07 Cincin- nati	1480	BI	19 Louis- ville	1649	BI	31 Pitts- burgh	1683	BI	45 Midcast	1693	BI
	1932	PD		2153	PD		2197	PD		2209	PD
	286	MP		318	MP		325	MP		327	MP
	**207			**219			**231			**245	
08 Cleve- land	1480	BI	20 Memphis	1649	BI	32 Portland	1907	BI	46 Gulf	1775	BI
	1932	PD		2153	PD		2489	PD		2317	PD
	286	MP		318	MP		368	MP		343	MP
	**208			**220			**232			**246	
09 Dallas Ft. Worth	1709	BI	21 Miami	1707	BI	33 Richmond	1707	BI	47 South- east	1752	BI
	2231	PD		2229	PD		2229	PD		2287	PD
	330	MP		329	MP		329	MP		338	MP
	**209			**221			**233			**247	
10 Denver	2115	BI	22 Mil- waukee	1760	BI	34 St. Louis	1760	BI	48 Eastern	1728	BI
	2762	PD		2298	PD		2298	PD		2255	PD
	408	MP		340	MP		340	MP		334	MP
	**210			**222			**234			**248	
11 Detroit	1480	BI	23 Minn.- St. Paul	1760	BI	35 Salt Lake City	2115	BI	49 New England	1847	BI
	1932	PD		2298	PD		2762	PD		2411	PD
	286	MP		340	MP		408	MP		356	MP
	**211			**223			**235			**249	
12 Hart- ford	1799	BI	24 Nash- ville	1649	BI	36 San Francisco	1907	BI			
	2349	PD		2153	PD		2489	PD			
	347	MP		318	MP		368	MP			
	**212			**224			**236				

TRUCKS

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

(State Code 32)

Zone	Liability Non Fleet		Zone	Liability Non Fleet		Zone	Liability Non Fleet		Zone	Liability Non Fleet	
01 Atlanta	1752	BI	13 Houston	1754	BI	25 New Orleans	1775	BI	37 Tulsa	1754	BI
	2287	PD		2289	PD		2317	PD		2289	PD
	338	MP		339	MP		343	MP		339	MP
	**901			**913			**925			**937	
02 Balt.- Wash.	1728	BI	14 Indian- apolis	1519	BI	26 N.Y. City	1728	BI	40 Pacific	2007	BI
	2255	PD		1983	PD		2255	PD		2620	PD
	334	MP		293	MP		334	MP		387	MP
	**902			**914			**926			**940	
03 Boston	1847	BI	15 Jackson- ville	1752	BI	27 Okla.- City	1754	BI	41 Mountain	2226	BI
	2411	PD		2287	PD		2289	PD		2907	PD
	356	MP		338	MP		339	MP		430	MP
	**903			**915			**927			**941	
04 Buffalo	1728	BI	16 Kansas City	1807	BI	28 Omaha	1807	BI	42 Midwest	1853	BI
	2255	PD		2359	PD		2359	PD		2419	PD
	334	MP		349	MP		349	MP		358	MP
	**904			**916			**928			**942	
05 Char- lotte	1752	BI	17 Little Rock	1754	BI	29 Phoenix	2170	BI	43 South- west	1799	BI
	2287	PD		2289	PD		2834	PD		2348	PD
	338	MP		339	MP		419	MP		347	MP
	**905			**917			**929			**943	
06 Chicago	1519	BI	18 Los Angeles	1957	BI	30 Phila- delphia	1728	BI	44 North- Central	1558	BI
	1983	PD		2555	PD		2255	PD		2034	PD
	293	MP		378	MP		334	MP		301	MP
	**906			**918			**930			**944	
07 Cincin- nati	1519	BI	19 Louis- ville	1693	BI	31 Pitts- burgh	1728	BI	45 Midwest	1736	BI
	1983	PD		2209	PD		2255	PD		2266	PD
	293	MP		327	MP		334	MP		335	MP
	**907			**919			**931			**945	
08 Cleve- land	1519	BI	20 Memphis	1693	BI	32 Portland	1957	BI	46 Gulf	1820	BI
	1983	PD		2209	PD		2555	PD		2376	PD
	293	MP		327	MP		378	MP		351	MP
	**908			**920			**932			**946	
09 Dallas Ft. Worth	1754	BI	21 Miami	1752	BI	33 Richmond	1752	BI	47 South- east	1797	BI
	2289	PD		2287	PD		2287	PD		2346	PD
	339	MP		338	MP		338	MP		347	MP
	**909			**921			**933			**947	
10 Denver	2170	BI	22 Mil- waukee	1807	BI	34 St. Louis	1807	BI	48 Eastern	1772	BI
	2834	PD		2359	PD		2359	PD		2313	PD
	419	MP		349	MP		349	MP		342	MP
	**910			**922			**934			**948	
11 Detroit	1519	BI	23 Minn.- St. Paul	1807	BI	35 Salt Lake City	2170	BI	49 New England	1894	BI
	1983	PD		2359	PD		2834	PD		2473	PD
	293	MP		349	MP		419	MP		366	MP
	**911			**923			**935			**949	
12 Hart- ford	1847	BI	24 Nash- ville	1693	BI	36 San Francisco	1957	BI			
	2411	PD		2209	PD		2555	PD			
	356	MP		327	MP		378	MP			
	**912			**924			**936				

ZONE RATING TABLE—GARAGED IN STATES OTHER THAN NORTH CAROLINA

(State Code 32)

Region		40	41	42	43	44	45	46	47	48	49
40	BI	2,632	2,864	1,936	2,801	2,250	2,132	2,679	2,647	3,275	2,142
	PD	3,564	3,878	2,622	3,793	3,046	2,887	3,626	3,585	4,433	2,899
	MP	581	632	427	618	496	470	591	584	722	472
41	BI	2,864	1,557	2,113	2,155	2,504	2,391	2,869	3,176	2,691	2,086
	PD	3,878	2,110	2,862	2,918	3,391	3,237	3,884	4,301	3,642	2,824
	MP	632	344	466	475	552	527	633	701	593	460
42	BI	1,936	2,113	1,455	1,698	1,886	2,001	2,411	2,545	2,336	2,632
	PD	2,622	2,862	1,968	2,299	2,554	2,708	3,263	3,445	3,163	3,564
	MP	427	466	321	375	416	441	532	561	515	581
43	BI	2,801	2,155	1,698	1,832	2,285	2,028	2,678	2,504	3,234	1,798
	PD	3,793	2,918	2,299	2,480	3,093	2,745	3,625	3,391	4,378	2,435
	MP	618	475	375	404	504	447	591	552	713	397
44	BI	2,250	2,504	1,886	2,285	1,848	2,144	2,276	2,139	2,129	2,361
	PD	3,046	3,391	2,554	3,093	2,503	2,904	3,080	2,897	2,883	3,195
	MP	496	552	416	504	408	473	502	472	470	521
45	BI	2,132	2,391	2,001	2,028	2,144	2,436	2,315	2,423	2,328	2,054
	PD	2,887	3,237	2,708	2,745	2,904	3,299	3,134	3,279	3,152	2,781
	MP	470	527	441	447	473	537	511	534	513	453
46	BI	2,679	2,869	2,411	2,678	2,276	2,315	2,839	2,612	2,813	2,465
	PD	3,626	3,884	3,263	3,625	3,080	3,134	3,845	3,537	3,808	3,337
	MP	591	633	532	591	502	511	626	576	620	544
47	BI	2,647	3,176	2,545	2,504	2,139	2,423	2,612	2,428	2,495	2,580
	PD	3,585	4,301	3,445	3,391	2,897	3,279	3,537	3,288	3,377	3,493
	MP	584	701	561	552	472	534	576	536	550	569
48	BI	3,275	2,691	2,336	3,234	2,129	2,328	2,813	2,495	2,389	2,220
	PD	4,433	3,642	3,163	4,378	2,883	3,152	3,808	3,377	3,234	3,006
	MP	722	593	515	713	470	513	620	550	527	490
49	BI	2,142	2,086	2,632	1,798	2,361	2,054	2,465	2,580	2,220	2,223
	PD	2,899	2,824	3,564	2,435	3,195	2,781	3,337	3,493	3,006	3,010
	MP	472	460	581	397	521	453	544	569	490	490