



October 18, 2011

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) primary and secondary rating factors included in the trucks, tractors and trailers classification plan; and (3) 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. In addition, please find attached the revised primary and secondary rating factors as well as an expanded table of increased limits that may be useful.

The revised rates and other changes will become effective March 1, 2012 in accordance with the following Rule of Application:

These changes are applicable to all policies effective on or after March 1, 2012. No policy effective prior to March 1, 2012 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, 2012.

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, 2012 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, 2012, these changes may not be applied until the first experience rating date on or after March 1, 2012.

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-11-13

NORTH CAROLINA REINSURANCE FACILITY
COMMERCIAL AUTOMOBILE MANUAL

INCREASED LIABILITY LIMITS

BODILY INJURY FACTORS

Classification	Limits Identifier Code (3)				
	Limit of Liability (in 1000's)				
	30/60	85/85	50/100	100/100	100/300
	Limit Codes				
	49	52	49	52	52
1. Light and Medium Trucks	1.00	1.18	1.12	1.23	1.42
2. Heavy Trucks and Truck Tractors	1.00	1.22	1.16	1.30	1.52
3. Extra-Heavy Trucks and Truck Tractors	1.00	1.24	1.18	1.34	1.60
4. Trucks, Tractors and Trailers Zone Rated	1.00	1.25	1.19	1.34	1.61
5. All Other Risks	1.00	1.18	1.14	1.23	1.43

NORTH CAROLINA REINSURANCE FACILITY
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INCREASED LIABILITY LIMITS

PROPERTY DAMAGE FACTORS

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

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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	144	161	204	132	136	42	50	55
	Fleet	158	177	224	145	149			
12	Non-Fleet	217	243	308	199	205	63	76	83
	Fleet	239	268	339	219	226			
13	Non-Fleet	173	194	246	159	164	51	61	66
	Fleet	190	213	270	175	180			
14	Non-Fleet	183	205	260	168	173	53	64	70
	Fleet	201	225	285	185	191			
15	Non-Fleet	141	158	200	130	134	41	49	54
	Fleet	155	174	220	143	147			
16	Non-Fleet	212	237	301	195	201	62	74	81
	Fleet	233	261	331	215	221			
17	Non-Fleet	179	200	254	165	170	52	63	69
	Fleet	197	221	280	182	187			
18	Non-Fleet	146	164	207	134	138	43	51	56
	Fleet	161	180	229	147	151			
19	Non-Fleet	134	150	190	123	127	39	47	51
	Fleet	147	165	209	135	139			
20	Non-Fleet	169	189	240	155	160	49	59	65
	Fleet	186	208	264	171	176			
21	Non-Fleet	174	195	247	160	165	51	61	67
	Fleet	191	214	271	176	181			
22	Non-Fleet	165	185	234	152	157	48	58	63
	Fleet	182	204	258	167	172			
23	Non-Fleet	134	150	190	123	127	39	47	51
	Fleet	147	165	209	135	139			
24	Non-Fleet	130	146	185	120	124	38	46	50
	Fleet	143	160	203	132	136			

HIRED CAR	Bodily Injury 30/60	Property Damage 25
All Territories	\$0.23	\$0.24

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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	144	167	219	132	136	42	50	55
	Fleet	158	183	240	145	149			
12	Non-Fleet	217	252	330	199	205	63	76	83
	Fleet	239	277	363	219	226			
13	Non-Fleet	173	201	263	159	164	51	61	66
	Fleet	190	220	289	175	180			
14	Non-Fleet	183	212	278	168	173	53	64	70
	Fleet	201	233	306	185	191			
15	Non-Fleet	141	164	214	130	134	41	49	54
	Fleet	155	180	236	143	147			
16	Non-Fleet	212	246	322	195	201	62	74	81
	Fleet	233	270	354	215	221			
17	Non-Fleet	179	208	272	165	170	52	63	69
	Fleet	197	229	299	182	187			
18	Non-Fleet	146	169	222	134	138	43	51	56
	Fleet	161	187	245	147	151			
19	Non-Fleet	134	155	204	123	127	39	47	51
	Fleet	147	171	223	135	139			
20	Non-Fleet	169	196	257	155	160	49	59	65
	Fleet	186	216	283	171	176			
21	Non-Fleet	174	202	264	160	165	51	61	67
	Fleet	191	222	290	176	181			
22	Non-Fleet	165	191	251	152	157	48	58	63
	Fleet	182	211	277	167	172			
23	Non-Fleet	134	155	204	123	127	39	47	51
	Fleet	147	171	223	135	139			
24	Non-Fleet	130	151	198	120	124	38	46	50
	Fleet	143	166	217	132	136			

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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	144	170	230	132	136	42	50	55
	Fleet	158	186	253	145	149			
12	Non-Fleet	217	256	347	199	205	63	76	83
	Fleet	239	282	382	219	226			
13	Non-Fleet	173	204	277	159	164	51	61	66
	Fleet	190	224	304	175	180			
14	Non-Fleet	183	216	293	168	173	53	64	70
	Fleet	201	237	322	185	191			
15	Non-Fleet	141	166	226	130	134	41	49	54
	Fleet	155	183	248	143	147			
16	Non-Fleet	212	250	339	195	201	62	74	81
	Fleet	233	275	373	215	221			
17	Non-Fleet	179	211	286	165	170	52	63	69
	Fleet	197	232	315	182	187			
18	Non-Fleet	146	172	234	134	138	43	51	56
	Fleet	161	190	258	147	151			
19	Non-Fleet	134	158	214	123	127	39	47	51
	Fleet	147	173	235	135	139			
20	Non-Fleet	169	199	270	155	160	49	59	65
	Fleet	186	219	298	171	176			
21	Non-Fleet	174	205	278	160	165	51	61	67
	Fleet	191	225	306	176	181			
22	Non-Fleet	165	195	264	152	157	48	58	63
	Fleet	182	215	291	167	172			
23	Non-Fleet	134	158	214	123	127	39	47	51
	Fleet	147	173	235	135	139			
24	Non-Fleet	130	153	208	120	124	38	46	50
	Fleet	143	169	229	132	136			

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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	141	161	202	134	138	14	18	20
12	203	231	290	192	198	20	25	29
13	164	187	235	155	160	16	21	23
14	147	168	210	139	143	14	18	21
15	169	193	242	160	165	16	21	24
16	157	179	225	149	153	15	20	22
17	159	181	227	150	155	15	20	23
18	150	171	215	142	146	15	19	21
19	143	163	204	135	139	14	18	20
20	162	185	232	154	159	16	20	23
21	143	163	204	135	139	14	18	20
22	158	180	226	150	155	15	20	22
23	143	163	204	135	139	14	18	20
24	138	157	197	131	135	13	17	20

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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	930	1060	1330	338	348	171	201	230
	Fleet	1023	1166	1463	372	383			
12	Non-Fleet	1402	1598	2005	509	524	258	303	346
	Fleet	1542	1758	2205	560	577			
13	Non-Fleet	1118	1275	1599	407	419	206	241	276
	Fleet	1230	1402	1759	448	461			
14	Non-Fleet	1182	1347	1690	430	443	217	255	292
	Fleet	1300	1482	1859	473	487			
15	Non-Fleet	911	1039	1303	333	343	168	197	225
	Fleet	1002	1142	1433	366	377			
16	Non-Fleet	1370	1562	1959	499	514	252	296	338
	Fleet	1507	1718	2155	549	565			
17	Non-Fleet	1156	1318	1653	422	435	213	250	286
	Fleet	1272	1450	1819	464	478			
18	Non-Fleet	943	1075	1348	343	353	174	204	233
	Fleet	1037	1182	1483	377	388			
19	Non-Fleet	866	987	1238	315	324	159	187	214
	Fleet	953	1086	1363	347	357			
20	Non-Fleet	1092	1245	1562	397	409	201	236	270
	Fleet	1201	1369	1717	437	450			
21	Non-Fleet	1124	1281	1607	410	422	207	243	278
	Fleet	1236	1409	1767	451	465			
22	Non-Fleet	1066	1215	1524	389	401	196	230	263
	Fleet	1173	1337	1677	428	441			
23	Non-Fleet	866	987	1238	315	324	159	187	214
	Fleet	953	1086	1363	347	357			
24	Non-Fleet	840	958	1201	307	316	155	181	207
	Fleet	924	1053	1321	338	348			

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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	118	135	169	82	84	27	31	36
	Fleet	130	148	186	90	93			
12	Non-Fleet	178	203	255	123	127	40	47	54
	Fleet	196	223	280	135	139			
13	Non-Fleet	142	162	203	99	102	32	38	43
	Fleet	156	178	223	109	112			
14	Non-Fleet	150	171	215	104	107	34	40	46
	Fleet	165	188	236	114	117			
15	Non-Fleet	116	132	166	81	83	26	31	35
	Fleet	128	146	183	89	92			
16	Non-Fleet	174	198	249	121	125	39	46	53
	Fleet	191	218	273	133	137			
17	Non-Fleet	147	168	210	102	105	33	39	45
	Fleet	162	185	232	112	115			
18	Non-Fleet	120	137	172	83	85	27	32	37
	Fleet	132	150	189	91	94			
19	Non-Fleet	110	125	157	76	78	25	29	34
	Fleet	121	138	173	84	87			
20	Non-Fleet	139	158	199	96	99	31	37	43
	Fleet	153	174	219	106	109			
21	Non-Fleet	143	163	204	99	102	32	38	44
	Fleet	157	179	225	109	112			
22	Non-Fleet	135	154	193	94	97	30	36	41
	Fleet	149	170	213	103	106			
23	Non-Fleet	110	125	157	76	78	25	29	34
	Fleet	121	138	173	84	87			
24	Non-Fleet	107	122	153	74	76	24	28	33
	Fleet	118	135	169	81	83			

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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	1122	1279	1604	257	265	149	174	196
	Fleet	1234	1407	1765	283	291			
12	Non-Fleet	1690	1927	2417	388	400	225	262	296
	Fleet	1859	2119	2658	427	440			
13	Non-Fleet	1348	1537	1928	310	319	179	209	236
	Fleet	1483	1691	2121	341	351			
14	Non-Fleet	1426	1626	2039	328	338	190	221	250
	Fleet	1569	1789	2244	361	372			
15	Non-Fleet	1098	1252	1570	254	262	146	170	192
	Fleet	1208	1377	1727	279	287			
16	Non-Fleet	1651	1882	2361	380	391	220	256	289
	Fleet	1816	2070	2597	418	431			
17	Non-Fleet	1394	1589	1993	322	332	185	216	244
	Fleet	1533	1748	2192	354	365			
18	Non-Fleet	1137	1296	1626	261	269	151	176	199
	Fleet	1251	1426	1789	287	296			
19	Non-Fleet	1044	1190	1493	240	247	139	162	183
	Fleet	1148	1309	1642	264	272			
20	Non-Fleet	1317	1501	1883	302	311	175	204	230
	Fleet	1449	1652	2072	332	342			
21	Non-Fleet	1355	1545	1938	312	321	180	210	237
	Fleet	1491	1700	2132	343	353			
22	Non-Fleet	1285	1465	1838	296	305	171	199	225
	Fleet	1414	1612	2022	326	336			
23	Non-Fleet	1044	1190	1493	240	247	139	162	183
	Fleet	1148	1309	1642	264	272			
24	Non-Fleet	1013	1155	1449	234	241	135	157	177
	Fleet	1114	1270	1593	257	265			

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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	118	135	169	108	111	34	41	45
	Fleet	130	148	186	119	123			
12	Non-Fleet	178	203	255	163	168	52	62	68
	Fleet	196	223	280	179	184			
13	Non-Fleet	142	162	203	130	134	41	50	55
	Fleet	156	178	223	143	147			
14	Non-Fleet	150	171	215	138	142	44	53	58
	Fleet	165	188	236	152	157			
15	Non-Fleet	116	132	166	107	110	34	41	45
	Fleet	128	146	183	118	122			
16	Non-Fleet	174	198	249	160	165	51	61	67
	Fleet	191	218	273	176	181			
17	Non-Fleet	147	168	210	135	139	43	51	56
	Fleet	162	185	232	149	153			
18	Non-Fleet	120	137	172	110	113	35	42	46
	Fleet	132	150	189	121	125			
19	Non-Fleet	110	125	157	101	104	32	39	42
	Fleet	121	138	173	111	114			
20	Non-Fleet	139	158	199	127	131	41	49	53
	Fleet	153	174	219	140	144			
21	Non-Fleet	143	163	204	131	135	42	50	55
	Fleet	157	179	225	144	148			
22	Non-Fleet	135	154	193	125	129	39	47	52
	Fleet	149	170	213	138	142			
23	Non-Fleet	110	125	157	101	104	32	39	42
	Fleet	121	138	173	111	114			
24	Non-Fleet	107	122	153	98	101	31	37	41
	Fleet	118	135	169	108	111			

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GARAGES

		Bodily Injury Limit			Property Damage Limit	
		30/60	50/100	100/300	25	50
Territory	Class					
11	Dealers	265	302	379	208	214
12	Dealers	401	457	573	314	323
13	Dealers	319	364	456	250	258
14	Dealers	338	385	483	265	273
15	Dealers	261	298	373	205	211
16	Dealers	393	448	562	308	317
17	Dealers	331	377	473	259	267
18	Dealers	269	307	385	211	217
19	Dealers	248	283	355	194	200
20	Dealers	311	355	445	244	251
21	Dealers	321	366	459	251	259
22	Dealers	305	348	436	239	246
23	Dealers	248	283	355	194	200
24	Dealers	240	274	343	189	195

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	1.51	1.66	1.73	1.76	1.54
300/300	64	1.67	1.85	1.98	2.01	1.69
250/500	61	1.73	1.96	2.09	2.12	1.77
400/400	68	1.81	2.06	2.20	2.25	1.84
500/500	68	1.94	2.21	2.40	2.45	1.96
750/750	73	2.19	2.55	2.81	2.87	2.24
1000/1000	73	2.39	2.83	3.14	3.23	2.44
1500/1500	74	2.70	3.29	3.70	3.79	2.74
2000/2000	75	2.97	3.67	4.16	4.28	3.01
2500/2500	76	3.15	3.98	4.58	4.69	3.26
5000/5000	79	3.95	5.18	6.09	6.27	4.05
7500/7500	82	4.47	6.02	7.15	7.38	4.56
10000/10000	85	4.78	6.57	7.84	8.10	4.87
12500/12500	86	4.95	6.90	8.25	8.53	5.04
15000/15000	86	5.04	7.08	8.48	8.77	5.13

NORTH CAROLINA REINSURANCE FACILITY
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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	1.06	1.06	1.06	1.06	1.06
100	10	1.07	1.07	1.07	1.07	1.07
300	14	1.09	1.09	1.10	1.10	1.09
400	15	1.10	1.10	1.11	1.12	1.10
500	16	1.11	1.11	1.12	1.13	1.11
750	17	1.12	1.13	1.14	1.15	1.12
1000	18	1.13	1.15	1.16	1.17	1.13
1500	19	1.15	1.17	1.18	1.19	1.15
2000	20	1.16	1.18	1.20	1.20	1.16
2500	21	1.17	1.19	1.21	1.21	1.17
5000	23	1.19	1.21	1.23	1.23	1.19
7500	24	1.21	1.23	1.25	1.25	1.21
10000	25	1.23	1.25	1.27	1.27	1.23
12500	26	1.24	1.26	1.28	1.28	1.24
15000	26	1.25	1.27	1.29	1.29	1.25

NORTH CAROLINA REINSURANCE FACILITY
COMMERCIAL AUTOMOBILE MANUAL

TRUCKS, TRACTORS, AND TRAILERS

Material Underlined is new; Material ~~Struck through~~ is deleted.

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	1.00 014--	1.20 <u>1.25</u> 015--	1.30 016--
	Retail	Factor CD	1.50 <u>1.45</u> 024--	1.80 025--	1.80 026--
	Commercial	Factor CD	1.35 <u>1.30</u> 034--	1.65 <u>1.60</u> 035--	1.75 <u>1.65</u> 036--
ZONE RATED					
Medium Trucks (10,001–20,000 lbs. GVW)	Service	Factor CD	1.05 214--	1.25 <u>1.30</u> 215--	.90 216--
	Retail	Factor CD	1.55 224--	1.85 <u>1.90</u> 225--	.90 226--
	Commercial	Factor CD	1.40 234--	1.70 235--	.90 236--
Heavy Trucks (20,001–45,000 lbs. GVW)	Service	Factor CD	1.10 314--	1.40 315--	1.0 0

NORTH CAROLINA REINSURANCE FACILITY
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TRUCKS, TRACTORS, AND TRAILERS

Material Underlined is new; Material ~~Struck through~~ is deleted.

					316--
	Retail	Factor CD	1.65 <u>1.60</u> 324--	2.05 325--	0 1.0 326--
	Commercial	Factor CD	1.50 <u>1.45</u> 334--	1.90 <u>1.80</u> 335--	0 1.0 336--
<hr/>					
	Extra Heavy Trucks (Over 45,000 lbs. GVW)	Factor CD	2.10 <u>2.15</u> 404--	2.70 <u>2.80</u> 405--	0 1.4 406--
<hr/>					
	Service	Factor CD	1.35 <u>1.40</u> 344--	1.65 <u>1.75</u> 345--	0 1.0 346--
	Retail	Factor CD	2.00 354--	2.45 <u>2.55</u> 355--	0 1.0 356--
	Heavy Truck- Tractors (0-45,000 lbs. GCW)	Factor CD	1.85 <u>1.80</u> 364--	2.30 <u>2.25</u> 365--	0 1.0 366--

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TRUCKS, TRACTORS, AND TRAILERS

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					1.4
Extra Heavy Truck-Tractors (Over 45,000 lbs. GCW)	Factor CD	2.35 504--	3.00 <u>2.05</u> 505--	0 506--	
Trailer Types					
Semitrailers	Factor CD	.10 674--	.15 675--	.15 676--	
Trailers	Factor CD	.10 684--	.15 685--	.15 686--	
Service or Utility Trailer (0-2,000 lbs. Load Capacity)	Factor CD	.00 694--	.00 695--	.00 696--	

NORTH CAROLINA REINSURANCE FACILITY
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TRUCKS, TRACTORS, AND TRAILERS

Material Underlined is new; Material ~~Struck through~~ is deleted.

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	1.00 011--	1.20 <u>1.25</u> 012--	1.30 013--
	Retail	Factor CD	1.50 <u>1.45</u> 021--	1.80 022--	1.80 023--
	Commercial	Factor CD	1.35 <u>1.30</u> 031--	1.65 <u>1.60</u> 032--	1.75 <u>1.65</u> 033--
ZONE RATED					
Medium Trucks (10,001–20,000 lbs. GVW)	Service	Factor CD	1.05 211--	1.25 <u>1.30</u> 212--	.90 213--
	Retail	Factor CD	1.55 221--	1.85 <u>1.90</u> 222--	.90 223--
	Commercial	Factor CD	1.40 231--	1.70 232--	.90 233--
Heavy Trucks	Service	Factor CD	1.10 311--	1.40 312--	1.00 313--

NORTH CAROLINA REINSURANCE FACILITY
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TRUCKS, TRACTORS, AND TRAILERS

Material Underlined is new; Material ~~Struck through~~ is deleted.

(20,001–45,000 lbs. GVW)	Retail	Factor CD	1.65 <u>1.60</u>	2.05	1.00
			321--	322--	323--
	Commercial	Factor CD	1.50 <u>1.45</u>	1.90 <u>1.80</u>	1.00
			331--	332--	333--
<hr/>					
Extra Heavy Trucks (Over 45,000 lbs. GVW)		Factor CD	2.10 <u>2.15</u>	2.70 <u>2.80</u>	1.40
			401--	402--	403--
<hr/>					
Heavy Truck-Tractors (0–45,000 lbs. GCW)	Service	Factor CD	1.35 <u>1.40</u>	1.65 <u>1.75</u>	1.00
			341--	342--	343--
	Retail	Factor CD	2.00	2.45 <u>2.55</u>	1.00
			351--	352--	353--
	Commercial	Factor CD	1.85 <u>1.80</u>	2.30 <u>2.35</u>	1.00
			361--	362--	363--
<hr/>					
Extra Heavy Truck-Tractors (Over 45,000 lbs. GCW)		Factor CD	2.35	3.00 <u>3.05</u>	1.40
			501--	502--	503--
<hr/>					
Trailer Types					
Semitrailers		Factor CD	.10	.15	.15
			671--	672--	673--
Trailers		Factor CD	.10	.15	.15

NORTH CAROLINA REINSURANCE FACILITY
COMMERCIAL AUTOMOBILE MANUAL

TRUCKS, TRACTORS, AND TRAILERS

Material Underlined is new; Material ~~Struck through~~ is deleted.

		681--	682--	683--
Service or Utility Trailer (0-2,000 lbs. Load Capacity)	Factor CD	.00 691--	.00 692--	.00 693--

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TRUCKS, TRACTORS, AND TRAILERS

Material Underlined is new; Material ~~Struck through~~ is deleted.

D. Secondary Classification—Special Industry Class

1. These classifications and codes, but not the rating factors, apply to zone rated 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
	Trailer Types and Zone Rated Autos	All Other Autos	Code

Truckers—Autos used to haul or transport goods, materials, or commodities for another, other than autos used in moving operations

a. Common carriers	local	0.00	+0.65 <u>+0.75</u>	21
	intermediate	0.00	+0.65 <u>+0.75</u>	21
	long distance	0.00	+0.65 <u>+0.75</u>	21
b. Contract carriers (other than chemical or iron and steel haulers)	local	0.00	+0.65 <u>+0.75</u>	22
	intermediate	0.00	+0.65 <u>+0.75</u>	22
	long distance	0.00	+0.65 <u>+0.75</u>	22
c. Contract carriers hauling chemicals	local	0.00	+0.65 <u>+0.75</u>	23
	intermediate	0.00	+0.65 <u>+0.75</u>	23
	long distance	0.00	+0.65 <u>+0.75</u>	23
d. Contract carriers hauling iron and steel	local	0.00	+0.65 <u>+0.75</u>	24
	intermediate	0.00	+0.65 <u>+0.75</u>	24
	long distance	0.00	+0.65 <u>+0.75</u>	24
e. Exempt carriers (other than livestock haulers)	local	0.00	+0.65 <u>+0.75</u>	25
	intermediate	0.00	+0.65 <u>+0.75</u>	25
	long distance	0.00	+0.65 <u>+0.75</u>	25
f. Exempt carriers hauling livestock	local	0.00	+0.65 <u>+0.75</u>	26
	intermediate	0.00	+0.65 <u>+0.75</u>	26
	long distance	0.00	+0.65 <u>+0.75</u>	26

NORTH CAROLINA REINSURANCE FACILITY
COMMERCIAL AUTOMOBILE MANUAL

TRUCKS, TRACTORS, AND TRAILERS

Material Underlined is new; Material ~~Struck through~~ is deleted.

Classification	Secondary Factor to Be Combined with Primary Factor	Code to Be Inserted in 4th and 5th Digit of
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 +0.65 <u>+0.75</u> 02
	intermediate	0.00 +0.65 <u>+0.75</u> 02
	long distance	0.00 +0.65 <u>+0.75</u> 02
h. Tow trucks for hire	local	0.00 +0.65 <u>+0.75</u> 03
	intermediate	0.00 +0.65 <u>+0.75</u> 03
	long distance	0.00 +0.65 <u>+0.75</u> 03
i. All other	local	0.00 +0.65 <u>+0.75</u> 29
	intermediate	0.00 +0.65 <u>+0.75</u> 29
	long distance	0.00 +0.65 <u>+0.75</u> 29

Food delivery—Autos 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 <u>+0.45</u> 31
b. Fish and sea food	0.00	+0.40 <u>+0.45</u> 32
c. Frozen food	0.00	+0.40 <u>+0.45</u> 33
d. Fruit and vegetable	0.00	+0.40 <u>+0.45</u> 34
e. Meat or poultry	0.00	+0.40 <u>+0.45</u> 35
f. All other	0.00	+0.40 <u>+0.45</u> 39

NORTH CAROLINA REINSURANCE FACILITY
COMMERCIAL AUTOMOBILE MANUAL

TRUCKS, TRACTORS, AND TRAILERS

Material Underlined is new; Material ~~Struck through~~ is deleted.

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 Autos	All Other Autos	
Specialized delivery —Autos used in deliveries subject to time and similar constraints			
a. Armored cars	0.00	+0.65	41
b. Film delivery	0.00	+0.65	42
c. Magazines or newspapers	0.00	+0.65	43
d. Mail and parcel post	0.00	+0.65	44
e. All other	0.00	+0.65	49

**Trailer Types and
Zone Rated Autos All Other Autos**

Waste disposal—Autos transporting salvage and waste material for disposal or resale

a. Auto dismantlers	0.00	+0.25 <u>+0.30</u>	51
b. Building wrecking operators	0.00	+0.25 <u>+0.30</u>	52
c. Garbage	0.00	+0.25 <u>+0.30</u>	53
d. Junk dealers	0.00	+0.25 <u>+0.30</u>	54
e. All other	0.00	+0.25 <u>+0.30</u>	59

Trailer Types and

Material Underlined is new; Material ~~Struck through~~ is deleted.

Zone Rated Autos All Other Autos

Farmers—Autos owned by a farmer, used in connection with the operation of his own farm, and occasionally used to haul commodities for other farmers

a. Individually owned or family corp. (other than livestock hauling)	0.00	-0.50	61
	0.00	-0.50	62
b. Livestock hauling	0.00	-0.50	69
c. All other			

Trailer Types and
 Zone Rated Autos All Other Autos

Dump and transit mix trucks and trailers
 (Use these factors and codes only when no other secondary classification applies. Refer to Truckers/Motor Carriers Rule.)

a. Excavating	0.00	-0.20 <u>-.10</u>	71
b. Sand and gravel (other than quarrying)	0.00	-0.20 <u>-.10</u>	72
	0.00	-0.20 <u>-.10</u>	73
c. Mining	0.00	-0.20 <u>-.10</u>	74
d. Quarrying	0.00	-0.20	79
e. All other			

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TRUCKS, TRACTORS, AND TRAILERS

Material Underlined is new; Material ~~Struck through~~ is deleted.

Classification	Secondary Factor to Be Combined with Primary Factor	Code to Be Inserted in 4th and 5th Digit of Classification Code
	All Autos	
Contractors (Other than dump trucks— Use these factors and codes only when no other secondary classification applies. Refer to Truckers/Motor Carriers 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+ <u>.35</u>	91
b. All other	0.00	99

North Carolina Reinsurance Facility
Increased Limits Factors for Various Tables
BI factors effective March 1, 2012

<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	1.23	1.30	1.34	1.34	1.23	52
\$ 200,000	1.50	1.63	1.70	1.72	1.51	57
\$ 300,000	1.67	1.85	1.98	2.01	1.69	64
\$ 400,000	1.81	2.06	2.20	2.25	1.84	68
\$ 500,000	1.94	2.21	2.40	2.45	1.96	68
\$ 600,000	2.06	2.36	2.56	2.62	2.08	73
\$ 700,000	2.14	2.48	2.72	2.79	2.18	73
\$ 800,000	2.25	2.62	2.87	2.94	2.27	73
\$ 900,000	2.31	2.73	3.01	3.09	2.36	73
\$ 1,000,000	2.39	2.83	3.14	3.23	2.44	73
\$ 1,100,000	2.46	2.93	3.28	3.35	2.52	74
\$ 1,200,000	2.53	3.03	3.39	3.48	2.56	74
\$ 1,300,000	2.57	3.13	3.50	3.59	2.65	74
\$ 1,400,000	2.65	3.21	3.59	3.70	2.70	74
\$ 1,500,000	2.70	3.29	3.70	3.79	2.74	74
\$ 1,600,000	2.75	3.37	3.81	3.90	2.83	75
\$ 1,700,000	2.83	3.44	3.90	4.01	2.88	75
\$ 1,800,000	2.87	3.51	3.99	4.10	2.93	75
\$ 1,900,000	2.92	3.59	4.08	4.18	2.98	75
\$ 2,000,000	2.97	3.67	4.16	4.28	3.01	75
\$ 2,100,000	3.00	3.73	4.25	4.36	3.08	76
\$ 2,200,000	3.05	3.78	4.33	4.45	3.12	76
\$ 2,300,000	3.11	3.85	4.42	4.53	3.16	76
\$ 2,400,000	3.13	3.92	4.50	4.61	3.21	76
\$ 2,500,000	3.15	3.98	4.58	4.69	3.26	76
\$ 2,600,000	3.21	4.04	4.63	4.77	3.30	77
\$ 2,700,000	3.26	4.11	4.72	4.84	3.34	77
\$ 2,800,000	3.29	4.15	4.79	4.92	3.38	77
\$ 2,900,000	3.31	4.21	4.87	4.98	3.40	77
\$ 3,000,000	3.36	4.26	4.94	5.06	3.45	77
\$ 3,100,000	3.40	4.33	5.00	5.12	3.49	79
\$ 3,200,000	3.44	4.38	5.06	5.20	3.52	79
\$ 3,300,000	3.47	4.44	5.14	5.26	3.56	79
\$ 3,400,000	3.50	4.48	5.19	5.34	3.59	79
\$ 3,500,000	3.55	4.53	5.26	5.40	3.63	79
\$ 3,600,000	3.58	4.58	5.32	5.46	3.68	79
\$ 3,700,000	3.59	4.62	5.38	5.52	3.70	79
\$ 3,800,000	3.63	4.67	5.45	5.58	3.73	79
\$ 3,900,000	3.67	4.72	5.50	5.64	3.76	79
\$ 4,000,000	3.69	4.77	5.55	5.71	3.78	79
\$ 4,100,000	3.72	4.81	5.61	5.76	3.82	79
\$ 4,200,000	3.74	4.86	5.66	5.83	3.85	79
\$ 4,300,000	3.77	4.90	5.72	5.89	3.87	79
\$ 4,400,000	3.79	4.95	5.78	5.95	3.90	79
\$ 4,500,000	3.83	5.00	5.83	6.01	3.93	79
\$ 4,600,000	3.85	5.03	5.89	6.05	3.96	79
\$ 4,700,000	3.88	5.06	5.94	6.11	3.98	79
\$ 4,800,000	3.91	5.10	6.00	6.17	4.01	79
\$ 4,900,000	3.93	5.15	6.04	6.21	4.03	79
\$ 5,000,000	3.95	5.18	6.09	6.27	4.05	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, 2012

<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	1.07	1.07	1.07	1.07	1.07	10
\$ 200,000	1.08	1.08	1.09	1.09	1.08	12
\$ 300,000	1.09	1.09	1.10	1.10	1.09	14
\$ 400,000	1.10	1.10	1.11	1.12	1.10	15
\$ 500,000	1.11	1.11	1.12	1.13	1.11	16
\$ 600,000	1.11	1.12	1.13	1.14	1.11	17
\$ 700,000	1.12	1.13	1.14	1.14	1.12	17
\$ 800,000	1.12	1.14	1.15	1.16	1.12	18
\$ 900,000	1.13	1.14	1.15	1.16	1.13	18
\$ 1,000,000	1.13	1.15	1.16	1.17	1.13	18
\$ 1,100,000	1.13	1.15	1.16	1.17	1.13	19
\$ 1,200,000	1.14	1.16	1.17	1.18	1.14	19
\$ 1,300,000	1.14	1.16	1.17	1.18	1.14	19
\$ 1,400,000	1.14	1.16	1.18	1.18	1.14	19
\$ 1,500,000	1.15	1.17	1.18	1.19	1.15	19
\$ 1,600,000	1.15	1.17	1.18	1.19	1.15	20
\$ 1,700,000	1.15	1.17	1.19	1.19	1.15	20
\$ 1,800,000	1.15	1.17	1.19	1.19	1.15	20
\$ 1,900,000	1.15	1.17	1.19	1.19	1.15	20
\$ 2,000,000	1.16	1.18	1.20	1.20	1.16	20
\$ 2,100,000	1.16	1.18	1.20	1.20	1.16	21
\$ 2,200,000	1.16	1.18	1.20	1.20	1.16	21
\$ 2,300,000	1.16	1.18	1.20	1.20	1.16	21
\$ 2,400,000	1.16	1.18	1.20	1.20	1.16	21
\$ 2,500,000	1.17	1.19	1.21	1.21	1.17	21
\$ 2,600,000	1.17	1.19	1.21	1.21	1.17	22
\$ 2,700,000	1.17	1.19	1.21	1.21	1.17	22
\$ 2,800,000	1.17	1.19	1.21	1.21	1.17	22
\$ 2,900,000	1.17	1.19	1.21	1.21	1.17	22
\$ 3,000,000	1.17	1.19	1.21	1.21	1.17	22
\$ 3,100,000	1.17	1.19	1.21	1.21	1.17	23
\$ 3,200,000	1.17	1.19	1.21	1.21	1.17	23
\$ 3,300,000	1.17	1.19	1.21	1.21	1.17	23
\$ 3,400,000	1.17	1.19	1.21	1.21	1.17	23
\$ 3,500,000	1.18	1.20	1.22	1.22	1.18	23
\$ 3,600,000	1.18	1.20	1.22	1.22	1.18	23
\$ 3,700,000	1.18	1.20	1.22	1.22	1.18	23
\$ 3,800,000	1.18	1.20	1.22	1.22	1.18	23
\$ 3,900,000	1.18	1.20	1.22	1.22	1.18	23
\$ 4,000,000	1.18	1.20	1.22	1.22	1.18	23
\$ 4,100,000	1.18	1.20	1.22	1.22	1.18	23
\$ 4,200,000	1.18	1.20	1.22	1.22	1.18	23
\$ 4,300,000	1.18	1.20	1.22	1.22	1.18	23
\$ 4,400,000	1.18	1.20	1.22	1.22	1.18	23
\$ 4,500,000	1.19	1.21	1.23	1.23	1.19	23
\$ 4,600,000	1.19	1.21	1.23	1.23	1.19	23
\$ 4,700,000	1.19	1.21	1.23	1.23	1.19	23
\$ 4,800,000	1.19	1.21	1.23	1.23	1.19	23
\$ 4,900,000	1.19	1.21	1.23	1.23	1.19	23
\$ 5,000,000	1.19	1.21	1.23	1.23	1.19	23

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