

May 11, 2016

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 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, including garages, rated under the Facility's Commercial Automobile Insurance Manual. The rate level for garages is not being revised. However, even though the rate level for garages did not change it is necessary to publish a revised rate page as the increase limits factors for the higher limits have been revised.

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 are designed to replace the similar pages included in the current North Carolina Reinsurance Facility Commercial Automobile Manual of Rules and Rates.

In addition to the manual pages that are attached, please find attached various increased limits factors and combined single limits factors that are not normally published in the manual.

The revised rates and other changes will become effective October 1, 2016 in accordance with the following Rule of Application:

These changes are applicable to all policies becoming effective on or after October 1, 2016. No policy effective prior to October 1, 2016 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 October 1, 2016.

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 October 1, 2016 is

to apply and may not be applied to such policies prior to the experience rating date. As respects any policy to which an experience rating modification applies which becomes effective prior to October 1, 2016, these changes may not be applied until the first experience rating date on or after October 1, 2016.

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(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.

Very truly yours,
F. Timothy Lucas
Automobile Manager

FTL:dms
Enclosure
RF-16-7

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	1.33	1.16
50/100	49	1.11	1.13	1.16	1.25	1.13
100/100	52	1.21	1.27	1.32	1.44	1.21
100/300	52	1.39	1.47	1.55	1.80	1.40
100/500	55	1.46	1.60	1.66	1.99	1.49
300/300	64	1.62	1.78	1.89	2.32	1.62
250/500	61	1.66	1.88	1.99	2.46	1.70
400/400	68	1.74	1.97	2.10	2.63	1.76
500/500	68	1.85	2.10	2.27	2.90	1.88
750/750	73	2.08	2.41	2.65	3.45	2.12
1000/1000	73	2.27	2.66	2.95	3.92	2.31
1500/1500	74	2.54	3.08	3.45	4.65	2.57
2000/2000	75	2.79	3.42	3.87	5.29	2.83
2500/2500	76	2.95	3.71	4.26	5.83	3.05
5000/5000	79	3.68	4.79	5.62	7.89	3.77
7500/7500	82	4.15	5.55	6.57	9.33	4.24
10000/10000	85	4.43	6.04	7.19	10.27	4.52
12500/12500	86	4.58	6.33	7.56	10.83	4.67
15000/15000	86	4.66	6.49	7.76	11.14	4.75

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	1.05	1.05	1.05	1.05	1.05
85	9	1.10	1.10	1.10	1.10	1.10
100	10	1.11	1.11	1.11	1.11	1.11
300	14	1.16	1.16	1.17	1.17	1.16
400	15	1.17	1.18	1.19	1.19	1.17
500	16	1.18	1.19	1.20	1.21	1.18
750	17	1.20	1.21	1.22	1.23	1.20
1000	18	1.22	1.23	1.24	1.25	1.22
1500	19	1.24	1.27	1.28	1.29	1.24
2000	20	1.26	1.29	1.32	1.33	1.26
2500	21	1.27	1.30	1.34	1.34	1.27
5000	23	1.31	1.34	1.38	1.38	1.31
7500	24	1.34	1.37	1.41	1.41	1.34
10000	25	1.36	1.39	1.43	1.43	1.36
12500	26	1.37	1.40	1.44	1.44	1.37
15000	26	1.38	1.41	1.45	1.45	1.38

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
11	Non-Fleet	255	283	354	222	233	74	89	98
	Fleet	281	312	391	244	256			
12	Non-Fleet	392	435	545	341	358	114	137	151
	Fleet	431	478	599	375	394			
13	Non-Fleet	297	330	413	258	271	87	104	114
	Fleet	327	363	455	284	298			
14	Non-Fleet	299	332	416	260	273	87	105	115
	Fleet	329	365	457	286	300			
15	Non-Fleet	237	263	329	207	217	69	83	91
	Fleet	261	290	363	228	239			
16	Non-Fleet	359	398	499	312	328	105	126	138
	Fleet	395	438	549	343	360			
17	Non-Fleet	287	319	399	250	263	84	100	110
	Fleet	316	351	439	275	289			
18	Non-Fleet	289	321	402	252	265	84	101	111
	Fleet	318	353	442	277	291			
19	Non-Fleet	216	240	300	188	197	63	76	83
	Fleet	238	264	331	207	217			
20	Non-Fleet	302	335	420	263	276	88	106	116
	Fleet	332	369	461	289	303			
21	Non-Fleet	300	333	417	261	274	88	105	115
	Fleet	330	366	459	287	301			
22	Non-Fleet	282	313	392	246	258	82	99	108
	Fleet	310	344	431	271	285			
23	Non-Fleet	216	240	300	188	197	63	76	83
	Fleet	238	264	331	207	217			
24	Non-Fleet	224	249	311	195	205	65	78	86
	Fleet	246	273	342	215	226			

HIRED CAR	Bodily Injury 30/60	Property Damage 25
All Territories	\$0.39	\$0.38

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	255	288	375	222	233	74	89	98
	Fleet	281	318	413	244	256			
12	Non-Fleet	392	443	576	341	358	114	137	151
	Fleet	431	487	634	375	394			
13	Non-Fleet	297	336	437	258	271	87	104	114
	Fleet	327	370	481	284	298			
14	Non-Fleet	299	338	440	260	273	87	105	115
	Fleet	329	372	484	286	300			
15	Non-Fleet	237	268	348	207	217	69	83	91
	Fleet	261	295	384	228	239			
16	Non-Fleet	359	406	528	312	328	105	126	138
	Fleet	395	446	581	343	360			
17	Non-Fleet	287	324	422	250	263	84	100	110
	Fleet	316	357	465	275	289			
18	Non-Fleet	289	327	425	252	265	84	101	111
	Fleet	318	359	467	277	291			
19	Non-Fleet	216	244	318	188	197	63	76	83
	Fleet	238	269	350	207	217			
20	Non-Fleet	302	341	444	263	276	88	106	116
	Fleet	332	375	488	289	303			
21	Non-Fleet	300	339	441	261	274	88	105	115
	Fleet	330	373	485	287	301			
22	Non-Fleet	282	319	415	246	258	82	99	108
	Fleet	310	350	456	271	285			
23	Non-Fleet	216	244	318	188	197	63	76	83
	Fleet	238	269	350	207	217			
24	Non-Fleet	224	253	329	195	205	65	78	86
	Fleet	246	278	362	215	226			

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
11	Non-Fleet	255	296	395	222	233	74	89	98
	Fleet	281	326	436	244	256			
12	Non-Fleet	392	455	608	341	358	114	137	151
	Fleet	431	500	668	375	394			
13	Non-Fleet	297	345	460	258	271	87	104	114
	Fleet	327	379	507	284	298			
14	Non-Fleet	299	347	463	260	273	87	105	115
	Fleet	329	382	510	286	300			
15	Non-Fleet	237	275	367	207	217	69	83	91
	Fleet	261	303	405	228	239			
16	Non-Fleet	359	416	556	312	328	105	126	138
	Fleet	395	458	612	343	360			
17	Non-Fleet	287	333	445	250	263	84	100	110
	Fleet	316	367	490	275	289			
18	Non-Fleet	289	335	448	252	265	84	101	111
	Fleet	318	369	493	277	291			
19	Non-Fleet	216	251	335	188	197	63	76	83
	Fleet	238	276	369	207	217			
20	Non-Fleet	302	350	468	263	276	88	106	116
	Fleet	332	385	515	289	303			
21	Non-Fleet	300	348	465	261	274	88	105	115
	Fleet	330	383	512	287	301			
22	Non-Fleet	282	327	437	246	258	82	99	108
	Fleet	310	360	481	271	285			
23	Non-Fleet	216	251	335	188	197	63	76	83
	Fleet	238	276	369	207	217			
24	Non-Fleet	224	260	347	195	205	65	78	86
	Fleet	246	285	381	215	226			

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								
11	155	175	217	147	154	15	19	22
12	223	252	312	212	223	22	28	32
13	180	203	252	171	180	17	23	26
14	161	182	225	153	161	16	20	23
15	185	209	259	176	185	18	23	26
16	173	195	242	164	172	17	22	25
17	174	197	244	165	173	17	22	25
18	165	186	231	156	164	16	21	23
19	157	177	220	149	156	15	20	22
20	178	201	249	169	177	17	22	25
21	156	176	218	148	155	15	20	22
22	174	197	244	165	173	17	22	25
23	157	177	220	149	156	15	20	22
24	152	172	213	144	151	15	19	22

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
11	Non-Fleet	1647	1861	2306	568	596	303	356	407
	Fleet	1812	2048	2537	625	656			
12	Non-Fleet	2532	2861	3545	873	917	466	547	625
	Fleet	2785	3147	3899	960	1008			
13	Non-Fleet	1919	2168	2687	660	693	353	415	474
	Fleet	2111	2385	2955	726	762			
14	Non-Fleet	1932	2183	2705	666	699	355	417	477
	Fleet	2125	2401	2975	733	770			
15	Non-Fleet	1531	1730	2143	530	557	282	331	378
	Fleet	1684	1903	2358	583	612			
16	Non-Fleet	2319	2620	3247	799	839	427	501	573
	Fleet	2551	2883	3571	879	923			
17	Non-Fleet	1854	2095	2596	640	672	341	400	458
	Fleet	2039	2304	2855	704	739			
18	Non-Fleet	1867	2110	2614	645	677	344	403	461
	Fleet	2054	2321	2876	710	746			
19	Non-Fleet	1395	1576	1953	481	505	257	301	345
	Fleet	1535	1735	2149	529	555			
20	Non-Fleet	1951	2205	2731	673	707	359	421	482
	Fleet	2146	2425	3004	740	777			
21	Non-Fleet	1938	2190	2713	668	701	357	419	479
	Fleet	2132	2409	2985	735	772			
22	Non-Fleet	1822	2059	2551	630	662	335	394	450
	Fleet	2004	2265	2806	693	728			
23	Non-Fleet	1395	1576	1953	481	505	257	301	345
	Fleet	1535	1735	2149	529	555			
24	Non-Fleet	1447	1635	2026	499	524	266	313	357
	Fleet	1592	1799	2229	549	576			

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
11	Non-Fleet	209	236	293	138	145	47	56	64
	Fleet	230	260	322	152	160			
12	Non-Fleet	321	363	449	211	222	72	85	98
	Fleet	353	399	494	232	244			
13	Non-Fleet	244	276	342	160	168	55	65	75
	Fleet	268	303	375	176	185			
14	Non-Fleet	245	277	343	161	169	55	65	75
	Fleet	270	305	378	177	186			
15	Non-Fleet	194	219	272	128	134	44	52	59
	Fleet	213	241	298	141	148			
16	Non-Fleet	294	332	412	193	203	66	78	90
	Fleet	323	365	452	212	223			
17	Non-Fleet	235	266	329	155	163	53	63	72
	Fleet	259	293	363	171	180			
18	Non-Fleet	237	268	332	156	164	53	63	73
	Fleet	261	295	365	172	181			
19	Non-Fleet	177	200	248	117	123	40	47	54
	Fleet	195	220	273	129	135			
20	Non-Fleet	248	280	347	163	171	56	66	76
	Fleet	273	308	382	179	188			
21	Non-Fleet	246	278	344	162	170	55	65	75
	Fleet	271	306	379	178	187			
22	Non-Fleet	231	261	323	153	161	52	61	71
	Fleet	254	287	356	168	176			
23	Non-Fleet	177	200	248	117	123	40	47	54
	Fleet	195	220	273	129	135			
24	Non-Fleet	184	208	258	121	127	41	49	56
	Fleet	202	228	283	133	140			

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
11	Non-Fleet	1986	2244	2780	433	455	264	308	348
	Fleet	2185	2469	3059	476	500			
12	Non-Fleet	3054	3451	4276	665	698	406	473	534
	Fleet	3359	3796	4703	732	769			
13	Non-Fleet	2314	2615	3240	503	528	308	359	405
	Fleet	2545	2876	3563	553	581			
14	Non-Fleet	2329	2632	3261	507	532	310	361	408
	Fleet	2562	2895	3587	558	586			
15	Non-Fleet	1846	2086	2584	404	424	246	286	323
	Fleet	2031	2295	2843	444	466			
16	Non-Fleet	2797	3161	3916	608	638	372	434	489
	Fleet	3077	3477	4308	669	702			
17	Non-Fleet	2236	2527	3130	488	512	297	347	391
	Fleet	2460	2780	3444	537	564			
18	Non-Fleet	2251	2544	3151	491	516	299	349	394
	Fleet	2476	2798	3466	540	567			
19	Non-Fleet	1683	1902	2356	367	385	224	261	295
	Fleet	1851	2092	2591	404	424			
20	Non-Fleet	2353	2659	3294	513	539	313	365	412
	Fleet	2588	2924	3623	564	592			
21	Non-Fleet	2337	2641	3272	509	534	311	362	409
	Fleet	2571	2905	3599	560	588			
22	Non-Fleet	2197	2483	3076	480	504	292	341	384
	Fleet	2417	2731	3384	528	554			
23	Non-Fleet	1683	1902	2356	367	385	224	261	295
	Fleet	1851	2092	2591	404	424			
24	Non-Fleet	1745	1972	2443	380	399	232	270	305
	Fleet	1920	2170	2688	418	439			

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
11	Non-Fleet	209	236	293	182	191	61	73	80
	Fleet	230	260	322	200	210			
12	Non-Fleet	321	363	449	280	294	94	112	123
	Fleet	353	399	494	308	323			
13	Non-Fleet	244	276	342	212	223	71	85	94
	Fleet	268	303	375	233	245			
14	Non-Fleet	245	277	343	213	224	72	86	94
	Fleet	270	305	378	234	246			
15	Non-Fleet	194	219	272	170	179	57	68	74
	Fleet	213	241	298	187	196			
16	Non-Fleet	294	332	412	256	269	86	103	113
	Fleet	323	365	452	282	296			
17	Non-Fleet	235	266	329	205	215	69	82	90
	Fleet	259	293	363	226	237			
18	Non-Fleet	237	268	332	207	217	69	83	91
	Fleet	261	295	365	228	239			
19	Non-Fleet	177	200	248	154	162	52	62	68
	Fleet	195	220	273	169	177			
20	Non-Fleet	248	280	347	216	227	72	87	95
	Fleet	273	308	382	238	250			
21	Non-Fleet	246	278	344	214	225	72	86	94
	Fleet	271	306	379	235	247			
22	Non-Fleet	231	261	323	202	212	67	81	89
	Fleet	254	287	356	222	233			
23	Non-Fleet	177	200	248	154	162	52	62	68
	Fleet	195	220	273	169	177			
24	Non-Fleet	184	208	258	160	168	54	64	71
	Fleet	202	228	283	176	185			

North Carolina Reinsurance Facility
Commercial Automobile Manual

GARAGES

		Bodily Injury Limit			Property Damage Limit	
		30/60	50/100	100/300	25	50
Territory	Class					
11	Dealers	305	345	427	214	225
12	Dealers	461	521	645	324	340
13	Dealers	367	415	514	257	270
14	Dealers	389	440	545	273	287
15	Dealers	300	339	420	211	222
16	Dealers	451	510	631	317	333
17	Dealers	381	431	533	267	280
18	Dealers	310	350	434	217	228
19	Dealers	285	322	399	200	210
20	Dealers	358	405	501	251	264
21	Dealers	369	417	517	259	272
22	Dealers	351	397	491	246	258
23	Dealers	285	322	399	200	210
24	Dealers	277	313	388	194	204

North Carolina Reinsurance Facility
 Increased Limits Factors for Various Tables
 BI factors effective October 1, 2016

<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	1.32	1.44	1.21	52
\$ 200,000	1.45	1.58	1.63	1.94	1.46	57
\$ 300,000	1.62	1.78	1.89	2.32	1.62	64
\$ 400,000	1.74	1.97	2.10	2.63	1.76	68
\$ 500,000	1.85	2.10	2.27	2.90	1.88	68
\$ 600,000	1.96	2.23	2.43	3.12	1.98	73
\$ 700,000	2.04	2.35	2.57	3.34	2.08	73
\$ 800,000	2.12	2.46	2.70	3.54	2.16	73
\$ 900,000	2.20	2.56	2.83	3.73	2.24	73
\$ 1,000,000	2.27	2.66	2.95	3.92	2.31	73
\$ 1,100,000	2.33	2.76	3.06	4.09	2.37	74
\$ 1,200,000	2.39	2.85	3.17	4.23	2.42	74
\$ 1,300,000	2.44	2.94	3.27	4.37	2.47	74
\$ 1,400,000	2.49	3.01	3.36	4.51	2.52	74
\$ 1,500,000	2.54	3.08	3.45	4.65	2.57	74
\$ 1,600,000	2.59	3.15	3.54	4.79	2.63	75
\$ 1,700,000	2.64	3.22	3.63	4.93	2.68	75
\$ 1,800,000	2.69	3.29	3.71	5.06	2.73	75
\$ 1,900,000	2.74	3.36	3.79	5.18	2.78	75
\$ 2,000,000	2.79	3.42	3.87	5.29	2.83	75
\$ 2,100,000	2.83	3.48	3.95	5.40	2.88	76
\$ 2,200,000	2.86	3.54	4.03	5.51	2.93	76
\$ 2,300,000	2.89	3.60	4.11	5.62	2.97	76
\$ 2,400,000	2.92	3.66	4.19	5.73	3.01	76
\$ 2,500,000	2.95	3.71	4.26	5.83	3.05	76
\$ 2,600,000	2.99	3.76	4.33	5.93	3.09	77
\$ 2,700,000	3.03	3.81	4.40	6.03	3.13	77
\$ 2,800,000	3.06	3.86	4.47	6.13	3.17	77
\$ 2,900,000	3.09	3.91	4.53	6.23	3.21	77
\$ 3,000,000	3.12	3.96	4.59	6.33	3.24	77
\$ 3,100,000	3.15	4.01	4.65	6.42	3.27	79
\$ 3,200,000	3.18	4.06	4.71	6.51	3.30	79
\$ 3,300,000	3.21	4.11	4.77	6.60	3.33	79
\$ 3,400,000	3.24	4.16	4.83	6.68	3.36	79
\$ 3,500,000	3.27	4.20	4.89	6.76	3.39	79
\$ 3,600,000	3.30	4.24	4.95	6.84	3.42	79
\$ 3,700,000	3.33	4.28	5.01	6.92	3.45	79
\$ 3,800,000	3.36	4.32	5.07	7.00	3.48	79
\$ 3,900,000	3.39	4.36	5.12	7.08	3.51	79
\$ 4,000,000	3.42	4.40	5.17	7.16	3.54	79
\$ 4,100,000	3.45	4.44	5.22	7.24	3.56	79
\$ 4,200,000	3.48	4.48	5.27	7.32	3.58	79
\$ 4,300,000	3.51	4.52	5.32	7.40	3.60	79
\$ 4,400,000	3.54	4.56	5.37	7.48	3.62	79
\$ 4,500,000	3.57	4.60	5.42	7.55	3.65	79
\$ 4,600,000	3.60	4.64	5.46	7.62	3.68	79
\$ 4,700,000	3.62	4.68	5.50	7.69	3.71	79
\$ 4,800,000	3.64	4.72	5.54	7.76	3.73	79
\$ 4,900,000	3.66	4.76	5.58	7.83	3.75	79
\$ 5,000,000	3.68	4.79	5.62	7.89	3.77	79

North Carolina Reinsurance Facility
Increased Limits Factors for Various Tables
PD factors effective October 1, 2016

<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	1.11	1.11	1.11	1.11	1.11	10
\$ 200,000	1.14	1.14	1.14	1.14	1.14	12
\$ 300,000	1.16	1.16	1.17	1.17	1.16	14
\$ 400,000	1.17	1.18	1.19	1.19	1.17	15
\$ 500,000	1.18	1.19	1.20	1.21	1.18	16
\$ 600,000	1.19	1.20	1.21	1.22	1.19	17
\$ 700,000	1.19	1.21	1.22	1.23	1.19	17
\$ 800,000	1.20	1.22	1.23	1.24	1.20	18
\$ 900,000	1.21	1.23	1.24	1.25	1.21	18
\$ 1,000,000	1.22	1.23	1.24	1.25	1.22	18
\$ 1,100,000	1.22	1.24	1.25	1.26	1.22	19
\$ 1,200,000	1.22	1.25	1.26	1.27	1.22	19
\$ 1,300,000	1.23	1.26	1.27	1.28	1.23	19
\$ 1,400,000	1.23	1.26	1.27	1.29	1.23	19
\$ 1,500,000	1.24	1.27	1.28	1.29	1.24	19
\$ 1,600,000	1.25	1.28	1.29	1.30	1.25	20
\$ 1,700,000	1.25	1.28	1.30	1.31	1.25	20
\$ 1,800,000	1.25	1.28	1.31	1.32	1.25	20
\$ 1,900,000	1.25	1.28	1.31	1.32	1.25	20
\$ 2,000,000	1.26	1.29	1.32	1.33	1.26	20
\$ 2,100,000	1.26	1.29	1.33	1.33	1.26	21
\$ 2,200,000	1.26	1.29	1.33	1.33	1.26	21
\$ 2,300,000	1.26	1.29	1.33	1.33	1.26	21
\$ 2,400,000	1.26	1.29	1.33	1.33	1.26	21
\$ 2,500,000	1.27	1.30	1.34	1.34	1.27	21
\$ 2,600,000	1.27	1.30	1.34	1.34	1.27	22
\$ 2,700,000	1.27	1.30	1.34	1.34	1.27	22
\$ 2,800,000	1.27	1.30	1.34	1.34	1.27	22
\$ 2,900,000	1.27	1.30	1.34	1.34	1.27	22
\$ 3,000,000	1.28	1.31	1.35	1.35	1.28	22
\$ 3,100,000	1.28	1.31	1.35	1.35	1.28	23
\$ 3,200,000	1.28	1.31	1.35	1.35	1.28	23
\$ 3,300,000	1.28	1.31	1.35	1.35	1.28	23
\$ 3,400,000	1.28	1.31	1.35	1.35	1.28	23
\$ 3,500,000	1.29	1.32	1.36	1.36	1.29	23
\$ 3,600,000	1.29	1.32	1.36	1.36	1.29	23
\$ 3,700,000	1.29	1.32	1.36	1.36	1.29	23
\$ 3,800,000	1.29	1.32	1.36	1.36	1.29	23
\$ 3,900,000	1.29	1.32	1.36	1.36	1.29	23
\$ 4,000,000	1.30	1.33	1.37	1.37	1.30	23
\$ 4,100,000	1.30	1.33	1.37	1.37	1.30	23
\$ 4,200,000	1.30	1.33	1.37	1.37	1.30	23
\$ 4,300,000	1.30	1.33	1.37	1.37	1.30	23
\$ 4,400,000	1.30	1.33	1.37	1.37	1.30	23
\$ 4,500,000	1.31	1.34	1.38	1.38	1.31	23
\$ 4,600,000	1.31	1.34	1.38	1.38	1.31	23
\$ 4,700,000	1.31	1.34	1.38	1.38	1.31	23
\$ 4,800,000	1.31	1.34	1.38	1.38	1.31	23
\$ 4,900,000	1.31	1.34	1.38	1.38	1.31	23
\$ 5,000,000	1.31	1.34	1.38	1.38	1.31	23

North Carolina Reinsurance Facility
Increased Limits Factors effective October 1, 2016

Bodily Injury

<u>Policy Limit</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>
85,000	1.16	1.20	1.22	1.33	1.16	52
350,000	1.68	1.88	2.00	2.49	1.70	68
450,000	1.80	2.04	2.19	2.77	1.82	68

Property Damage

<u>Policy Limit</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>
85,000	1.10	1.10	1.10	1.10	1.10	10
350,000	1.17	1.18	1.18	1.18	1.17	15
450,000	1.18	1.19	1.20	1.20	1.18	16