

November 29, 2018

CIRCULAR LETTER TO ALL MEMBER COMPANIES

Re: Revision of NCRF Commercial Automobile Insurance Rates and Rules

On behalf of all member companies, the North Carolina Reinsurance Facility filed with the Commissioner of Insurance revised (A) basic limits premium rates for liability insurance for trucks, tractors and trailers and public vehicles, zone rated vehicles, and private passenger types not eligible for rating under the North Carolina Personal Auto Manual; (B) bodily injury and property damage liability increased limits factors; (C) rating rules for Toter Homes, Experience Mods and Zone Rated vehicles 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 *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.

Exhibit 1 – Zone Rating (Rule 35) Trucks, Tractors, and Trailers

Note: Public's (Rule 44) Zone Rated Public Transportation - It is expected that similar rule revisions will apply pending approval. A separate circular will be published with the final wording in the very near future.

Exhibit 2 – Toter Home (Rule 68)

Exhibit 3 – Experience Rating (Rule 83)

Exhibit 4 – Rate Changes

The revised rates and other **changes will become effective April 1, 2019** in accordance with the following Rule of Application:

These changes are applicable to all policies becoming effective on or after April 1, 2019. No policy effective prior to April 1, 2019 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, 2019.

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 April 1, 2019 is to apply and may not be applied to such policies prior to the experience rating date. With respect to any policy to which an experience rating modification applies which becomes effective prior to April 1, 2019, these changes may not be applied until the first experience rating date on or after April 1, 2019.

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.

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

Sincerely,

Thomas F. Burns

Director, Auto Operations

North Carolina Reinsurance Facility

TFB/lad

Attachment

RF-18-14

Material underlined is new; material ~~struck through~~ is deleted.

Rule 35. PREMIUM DEVELOPMENT—ZONE RATED AUTOS

A. Except for light trucks and trailers used with light trucks, this Rule applies to trucks, tractors, and trailers regularly operated beyond a 200-mile radius from the street address of principal garaging.

B. Premium Development

1. For vehicles principally garaged in North Carolina and regularly operate beyond a 200-mile radius.

When an auto is principally garaged in a regional zone and operates from terminals in that zone and in one or more metropolitan zones, the zone combination is the regional zone and the metropolitan zone farthest away.

In all other situations, the zone combination is the zone of principal garaging and the zone of the terminal (included in the auto's operations) farthest from that point.

A terminal is any point at which an auto regularly loads or unloads. It is not limited to a terminal facility which the insured owns and operates.

EXAMPLES:

The auto is principally garaged in Raleigh, North Carolina (regional zone 47) and its operations include terminals in Sacramento, California (regional zone 40) and Denver, Colorado (metropolitan zone 10). The proper zone combination is 47 and 10.

The auto is principally garaged in Raleigh, North Carolina (regional zone 47) and its operations include a terminal in Asheville, North Carolina (regional zone 47). The proper zone combination is 47.

The auto is principally garaged in Charlotte, North Carolina (metropolitan zone 5) and has terminals in Denver, Colorado (metropolitan zone 10) and Sacramento, California (regional zone 40). The proper zone combination is 5 and 40.

- a. Determine the classification rating factor and class code as follows:
 - (1) Determine whether the auto is classified as fleet or non-fleet according to the Trucks, Tractors, and Trailers

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Material underlined is new; material ~~struck through~~ is deleted.

Classifications Rule (Rule 33).

- (2) Determine the primary rating factor from the Trucks, Tractors, and Trailers Classifications Rule (Rule 33).
- (3) Determine the secondary classifications code from the Trucks, Tractors, and Trailers Classifications Rule (Rule 33).

b. Liability Coverages

- (1) Determine the liability fleet or non-fleet base premiums for the zone combination from the Zone Rating Table – Garaged in North Carolina ~~zone~~-rating table.
- (2) For fleets, multiply the base premiums by .70.
- (3) Multiply the base premium by the long distance rating factor from the primary classification table in the Trucks, Tractors, and Trailers Classifications Rule (Rule 33).

c. Medical Payments

(1) Trucks and Tractors

- i. Determine the \$500 medical payments premium of the zone combination from the Zone Rating Table – Garaged in North Carolina ~~zone~~-rating table.
- ii. Primary and secondary rating factors do not apply.
- iii. For limits not shown, refer to the commercial auto liability rate schedules.

(2) Trailers

- i. Determine the \$500 medical payments premium of the zone combination from the Zone Rating Table – Garaged in North Carolina ~~zone~~-rating table.
- ii. Multiply the medical payments premium by the primary rating factor.
- iii. For limits not shown, refer to the Commercial Auto Liability Rate schedules.

- (4) Secondary rating factors do not apply.

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d. Uninsured and Underinsured Motorists Insurance

- (1) Primary and secondary rating factors do not apply.
- (2) For rates, refer to the Uninsured and Underinsured Motorists Rule (Rule 20) in the Common Coverages Section of this Manual.

2. For vehicles principally garaged in states other than North Carolina and regularly operate beyond a 200-mile radius.

When a vehicle is principally garaged in a state other than North Carolina only regional zones will be utilized. The zone combination is the regional zone of principal garaging and the regional zone of the terminal (included in the auto's operation) farthest from that point.

A terminal is any point at which an auto regularly loads or unloads. It is not limited to a terminal facility which the insured owns and operates.

EXAMPLE

The auto is principally garaged in Charleston, South Carolina (regional zone 47) and has terminals in Sacramento, California (regional zone 40). The proper zone combination is 47 and 40.

a. Determine the classification rating factor and class

code as follows:

- (1) Determine whether the auto is classified as fleet or non-fleet according to the Trucks, Tractors, and Trailers Classifications Rule (Rule 33).
- (2) Determine the primary rating factor from the Trucks, Tractors, and Trailers Classifications Rule (Rule 33).
- (3) Determine the secondary classifications code from the Trucks, Tractors, and Trailers Classifications Rule (Rule 33).

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Material underlined is new; material ~~struck through~~ is deleted.

b. Liability Coverages

- (1) Determine the liability fleet or non-fleet base premiums for the zone combination from the Zone Rating Table – Garaged in States Other than North Carolina rating table.
- (2) For fleets, multiply the base premiums by .70.
- (3) Multiply the base premium by the long distance rating factor from the primary classification table in the Trucks, Tractors, and Trailers Classifications Rule (Rule 33).

c. Medical Payments

(1) Trucks and Tractors

- i. Determine the \$500 medical payments premium of the zone combination from the Zone Rating Table – Garaged in States Other than North Carolina rating table.
1. Primary and secondary rating factors do not apply.
—
- iii. For limits not shown, refer to the commercial auto liability rate schedules.

(2) Trailers

- i. Determine the \$500 medical payments premium of the zone combination from the Zone Rating Table – Garaged in States Other than North Carolina rating table.
- ii. Multiply the medical payments premium by the primary rating factor.
- iii. For limits not shown, refer to the Commercial Auto Liability Rate schedules.

(4) Secondary rating factors do not apply.

d. Uninsured and Underinsured Motorists Insurance

- (1) Primary and secondary rating factors do not apply.

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Material underlined is new; material ~~struck through~~ is deleted.

- (2) For rates, refer to the Uninsured and Underinsured Motorists Rule (Rule 20) in the Common Coverages Section of this Manual.

C.D—Long Distance Zone Definitions Metropolitan Zones

- a. ATLANTA Zone includes Clayton and Cobb Counties and Atlanta, Georgia territories.
- b. BALTIMORE—WASHINGTON Zone includes Baltimore, Baltimore Suburban, and Outer Suburban, Montgomery County Suburban and Outer Suburban, and Prince Georges County Suburban and Outer Suburban, Maryland territories; the entire District of Columbia; and Alexandria City, Arlington, Falls Church City, and Arlington—Alexandria Suburban, Virginia territories.

* The remaining definitions remain unchanged and have been omitted to save space.

D.E Zone Rating Tables Are Located in the Rates Section

For liability the following tables include the zone or combination zone base premiums for fleet or non-fleet autos.

KEY TO ZONE RATING TABLES

The liability premiums are displayed as follows:

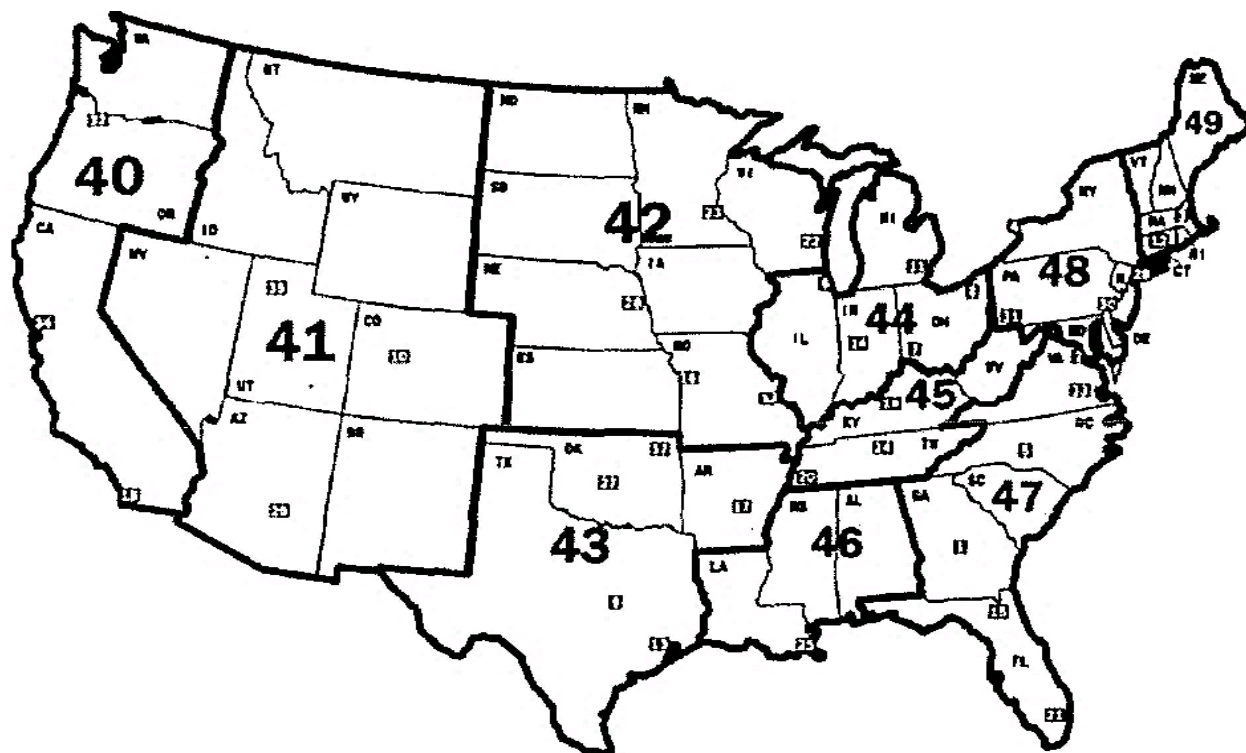
Liability Fleet and Non-fleet	
\$30,000/60,000 Bodily Injury	\$400 BI
\$25,000 Property Damage	300 PD
\$500 Medical Payments	70 MP
Zone Combination Code	12345

~~Commercial Statistical Plan (CSP) coding instructions for zone combinations:~~

- a. ~~intermediate Plan—Code as instructed on zone rating table schedules.~~
—
- b. ~~Full Plan—Do not insert the state code as the first two digits. Use only the three digits shown in the tables as the zone combination code.~~

STATE TO REGION TABLE (ZONE RATED)

Alabama	46
Alaska	40
Arizona	41
Arkansas	43
California	40
Colorado	41
Connecticut	49
Delaware	48
Florida	47
Georgia	47
Idaho	41
Illinois	44
Indiana	44
Iowa	42
Kansas	42
Kentucky	45
Louisiana	46
Maine	49
Maryland	48
Massachusetts	49
Michigan	44
Minnesota	42
Mississippi	46
Missouri	42
Montana	41
Nebraska	42
Nevada	41
New Hampshire	49
New Jersey	48
New Mexico	41
New York	48
North Dakota	42
Ohio	44
Oklahoma	43
Oregon	40
Pennsylvania	48
Rhode Island	49
South Carolina	47
South Dakota	42
Tennessee	45
Texas	43
Utah	41
Vermont	49
Virginia	47
Washington	40
West Virginia	45
Wisconsin	42
Wyoming	41



COMMERCIAL AUTOMOBILE MANUAL

Material underlined is new.

Rule 68. MOBILE HOMES**A. Trailers (Class Code 7963)**

1. Mobile home trailers equipped as living quarters (including cooking, dining, plumbing, or refrigeration facilities), other than recreational or camper types designed for use with a private passenger auto.
 - a. Liability. Multiply the appropriate fleet or non-fleet trucks, tractors, and trailers base premium by .40.
 - b. Medical payments. Charge the trucks, tractors, and trailers premiums.
2. Mobile home trailers designed for use with a private passenger auto if used with another type auto.
 - a. Liability. Multiply the appropriate fleet or non-fleet trucks, tractors, and trailers base premium by .40.
 - b. Medical payments. Charge the trucks, tractors, and trailers premiums.

B. Motor Homes (Class Code 7957)

1. Self-propelled autos equipped as living quarters (including cooking, dining, plumbing, or refrigeration facilities).
2. Bodily Injury and Property Damage Liability— Charge 65% of the rates for private passenger types.
3. Medical Payments—Use rates for private passenger types.

C. Toter Homes (Class Code 7973)

1. A toter home is a motor home built around a semi-truck chassis with the ability to tow or carry a vehicle, boat, trailer, etc and has a GCW greater than 20,001 lbs.
2. Bodily Injury and Property Damage Liability - based upon the GCW, multiply the appropriate heavy or extra-heavy Trucks, Tractors, Trailers base rate from the state rate pages by the appropriate increased limits factor. Then multiply the result by 2.6. After determining the otherwise applicable rate multiply the result by .75.
3. Medical Payments – Use the rates for Trucks, Tractors Trailers.

D. Camper Bodies

1. Pickup trucks used solely in connection with and to transport a camper body or other similar living quarters.
All coverages—Rate as a motor home.
2. Pickups used to transport a portable camper body or similar living quarters but also used for other purposes.
Bodily Injury and Property Damage Liability and Medical Payments—Rate according to the other- wise regular use of the pickup truck.

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Experience Rating Plan

Rule 83. EXPERIENCE USED

The experience modification shall be determined from the latest available three years' experience incurred by the company establishing the rating in this State, or in all states, for the forms of auto liability insurance to be rated. In the event the experience for the full experience period is not available, at least ~~one completed policy year~~ twelve months experience shall be used. If there is a lapse in coverage during the experience period, please disregard the lapse in coverage and treat the experience as if there had been no lapse in coverage. The experience period shall end at least six months prior to the rating date.

Experience incurred by companies other than the company establishing the rating must be used subject to the periods specified above. In the event that such experience cannot be obtained by the current carrier, it shall be obtained by the North Carolina Reinsurance Facility upon notification by the carrier. No self-insured experience shall be used in determination of the experience modification.

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(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	1.24	1.30	1.33	1.52	1.24
50/100	49	1.17	1.21	1.24	1.39	1.21
100/100	52	1.32	1.41	1.49	1.69	1.32
100/300	52	1.60	1.71	1.84	2.26	1.62
100/500	55	1.69	1.91	2.01	2.56	1.74
300/300	64	1.95	2.18	2.36	3.08	1.95
250/500	61	2.01	2.34	2.50	3.30	2.06
400/400	68	2.12	2.47	2.67	3.57	2.15
500/500	68	2.29	2.67	2.92	4.00	2.34
750/750	73	2.64	3.14	3.51	4.86	2.70
1000/1000	73	2.92	3.52	3.97	5.61	2.99
1500/1500	74	3.33	4.15	4.72	6.76	3.39
2000/2000	75	3.71	4.67	5.35	7.77	3.78
2500/2500	76	3.97	5.12	5.95	8.62	4.11
5000/5000	79	5.07	6.76	8.02	11.87	5.21
7500/7500	82	5.90	7.91	9.47	14.15	6.04
10000/10000	85	6.48	8.66	10.41	15.63	6.62
12500/12500	86	6.86	9.11	10.97	16.52	7.00
15000/15000	86	7.09	9.36	11.28	17.01	7.23

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(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	1.02	1.01
50	8	1.04	1.04	1.04	1.06	1.04
85	9	1.08	1.08	1.08	1.13	1.08
100	10	1.09	1.09	1.09	1.14	1.09
300	14	1.13	1.13	1.13	1.22	1.13
400	15	1.14	1.14	1.14	1.25	1.14
500	16	1.15	1.15	1.15	1.27	1.15
750	17	1.17	1.17	1.17	1.30	1.17
1000	18	1.18	1.19	1.19	1.33	1.18
1500	19	1.20	1.21	1.22	1.38	1.20
2000	20	1.21	1.23	1.25	1.42	1.21
2500	21	1.22	1.24	1.27	1.44	1.22
5000	23	1.24	1.27	1.30	1.49	1.24
7500	24	1.26	1.29	1.32	1.53	1.26
10000	25	1.28	1.31	1.34	1.56	1.28
12500	26	1.29	1.32	1.35	1.58	1.29
15000	26	1.30	1.33	1.36	1.59	1.30

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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	239	280	382	260	270	70	84	92
	Fleet	263	308	421	286	297			
12	Non-Fleet	401	469	642	438	456	117	140	154
	Fleet	441	516	706	482	501			
13	Non-Fleet	285	333	456	310	322	83	100	109
	Fleet	314	367	502	341	355			
14	Non-Fleet	277	324	443	302	314	81	97	106
	Fleet	305	357	488	332	345			
15	Non-Fleet	226	264	362	247	257	66	79	87
	Fleet	249	291	398	272	283			
16	Non-Fleet	346	405	554	377	392	101	121	133
	Fleet	381	446	610	415	432			
17	Non-Fleet	263	308	421	286	297	77	92	101
	Fleet	289	338	462	315	328			
18	Non-Fleet	286	335	458	312	324	84	100	110
	Fleet	315	369	504	343	357			
19	Non-Fleet	202	236	323	221	230	59	71	78
	Fleet	222	260	355	243	253			
20	Non-Fleet	309	362	494	337	350	90	108	119
	Fleet	340	398	544	371	386			
21	Non-Fleet	286	335	458	312	324	84	100	110
	Fleet	315	369	504	343	357			
22	Non-Fleet	277	324	443	302	314	81	97	106
	Fleet	305	357	488	332	345			
23	Non-Fleet	202	236	323	221	230	59	71	78
	Fleet	222	260	355	243	253			
24	Non-Fleet	218	255	349	238	248	64	76	84
	Fleet	240	281	384	262	272			

HIRED CAR	Bodily Injury 30/60	Property Damage 25
All Territories	\$0.37	\$0.45

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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	239	289	409	260	270	70	84	92
	Fleet	263	318	450	286	297			
12	Non-Fleet	401	485	686	438	456	117	140	154
	Fleet	441	534	754	482	501			
13	Non-Fleet	285	345	487	310	322	83	100	109
	Fleet	314	380	537	341	355			
14	Non-Fleet	277	335	474	302	314	81	97	106
	Fleet	305	369	522	332	345			
15	Non-Fleet	226	273	386	247	257	66	79	87
	Fleet	249	301	426	272	283			
16	Non-Fleet	346	419	592	377	392	101	121	133
	Fleet	381	461	652	415	432			
17	Non-Fleet	263	318	450	286	297	77	92	101
	Fleet	289	350	494	315	328			
18	Non-Fleet	286	346	489	312	324	84	100	110
	Fleet	315	381	539	343	357			
19	Non-Fleet	202	244	345	221	230	59	71	78
	Fleet	222	269	380	243	253			
20	Non-Fleet	309	374	528	337	350	90	108	119
	Fleet	340	411	581	371	386			
21	Non-Fleet	286	346	489	312	324	84	100	110
	Fleet	315	381	539	343	357			
22	Non-Fleet	277	335	474	302	314	81	97	106
	Fleet	305	369	522	332	345			
23	Non-Fleet	202	244	345	221	230	59	71	78
	Fleet	222	269	380	243	253			
24	Non-Fleet	218	264	373	238	248	64	76	84
	Fleet	240	290	410	262	272			

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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	239	296	440	260	270	70	84	92
	Fleet	263	326	484	286	297			
12	Non-Fleet	401	497	738	438	456	117	140	154
	Fleet	441	547	811	482	501			
13	Non-Fleet	285	353	524	310	322	83	100	109
	Fleet	314	389	578	341	355			
14	Non-Fleet	277	343	510	302	314	81	97	106
	Fleet	305	378	561	332	345			
15	Non-Fleet	226	280	416	247	257	66	79	87
	Fleet	249	309	458	272	283			
16	Non-Fleet	346	429	637	377	392	101	121	133
	Fleet	381	472	701	415	432			
17	Non-Fleet	263	326	484	286	297	77	92	101
	Fleet	289	358	532	315	328			
18	Non-Fleet	286	355	526	312	324	84	100	110
	Fleet	315	391	580	343	357			
19	Non-Fleet	202	250	372	221	230	59	71	78
	Fleet	222	275	408	243	253			
20	Non-Fleet	309	383	569	337	350	90	108	119
	Fleet	340	422	626	371	386			
21	Non-Fleet	286	355	526	312	324	84	100	110
	Fleet	315	391	580	343	357			
22	Non-Fleet	277	343	510	302	314	81	97	106
	Fleet	305	378	561	332	345			
23	Non-Fleet	202	250	372	221	230	59	71	78
	Fleet	222	275	408	243	253			
24	Non-Fleet	218	270	401	238	248	64	76	84
	Fleet	240	298	442	262	272			

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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	154	186	249	198	206	15	19	22
12	229	277	371	294	306	22	29	33
13	182	220	295	234	243	18	23	26
14	150	182	243	193	201	15	19	21
15	175	212	284	225	234	17	22	25
16	171	207	277	219	228	17	21	24
17	188	227	305	242	252	18	24	27
18	161	195	261	207	215	16	20	23
19	159	192	258	204	212	15	20	23
20	182	220	295	234	243	18	23	26
21	170	206	275	218	227	16	21	24
22	165	200	267	213	222	16	21	23
23	159	192	258	204	212	15	20	23
24	150	182	243	193	201	15	19	21

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TAXIS AND LIMOUSINES

Territory	Class	Bodily Injury Limit			Property Damage Limit		Medical Payments Limit		
		30/60	50/100	100/300	25	50	500	1000	2000
11	Non-Fleet	1518	1837	2459	1147	1193	279	328	375
	Fleet	1670	2021	2705	1262	1312			
12	Non-Fleet	2546	3081	4125	1932	2009	468	550	629
	Fleet	2801	3389	4538	2125	2210			
13	Non-Fleet	1810	2190	2932	1367	1422	333	391	447
	Fleet	1991	2409	3225	1504	1564			
14	Non-Fleet	1759	2128	2850	1332	1385	324	380	434
	Fleet	1935	2341	3135	1465	1524			
15	Non-Fleet	1435	1736	2325	1089	1133	264	310	354
	Fleet	1579	1911	2558	1198	1246			
16	Non-Fleet	2197	2658	3559	1663	1730	404	475	543
	Fleet	2417	2925	3916	1829	1902			
17	Non-Fleet	1670	2021	2705	1261	1311	307	361	412
	Fleet	1837	2223	2976	1387	1442			
18	Non-Fleet	1816	2197	2942	1376	1431	334	392	449
	Fleet	1998	2418	3237	1514	1575			
19	Non-Fleet	1283	1552	2078	975	1014	236	277	317
	Fleet	1411	1707	2286	1073	1116			
20	Non-Fleet	1962	2374	3178	1486	1545	361	424	485
	Fleet	2158	2611	3496	1635	1700			
21	Non-Fleet	1816	2197	2942	1376	1431	334	392	449
	Fleet	1998	2418	3237	1514	1575			
22	Non-Fleet	1759	2128	2850	1332	1385	324	380	434
	Fleet	1935	2341	3135	1465	1524			
23	Non-Fleet	1283	1552	2078	975	1014	236	277	317
	Fleet	1411	1707	2286	1073	1116			
24	Non-Fleet	1384	1675	2242	1050	1092	255	299	342
	Fleet	1522	1842	2466	1155	1201			

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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	186	225	301	153	159	42	49	57
	Fleet	205	248	332	168	175			
12	Non-Fleet	313	379	507	258	268	70	83	96
	Fleet	344	416	557	284	295			
13	Non-Fleet	222	269	360	183	190	50	59	68
	Fleet	244	295	395	201	209			
14	Non-Fleet	216	261	350	178	185	49	57	66
	Fleet	238	288	386	196	204			
15	Non-Fleet	176	213	285	146	152	40	47	54
	Fleet	194	235	314	161	167			
16	Non-Fleet	270	327	437	222	231	61	72	83
	Fleet	297	359	481	244	254			
17	Non-Fleet	205	248	332	169	176	46	55	63
	Fleet	226	273	366	186	193			
18	Non-Fleet	223	270	361	184	191	50	59	68
	Fleet	245	296	397	202	210			
19	Non-Fleet	158	191	256	130	135	36	42	48
	Fleet	174	211	282	143	149			
20	Non-Fleet	241	292	390	199	207	54	64	74
	Fleet	265	321	429	219	228			
21	Non-Fleet	223	270	361	184	191	50	59	68
	Fleet	245	296	397	202	210			
22	Non-Fleet	216	261	350	178	185	49	57	66
	Fleet	238	288	386	196	204			
23	Non-Fleet	158	191	256	130	135	36	42	48
	Fleet	174	211	282	143	149			
24	Non-Fleet	170	206	275	140	146	38	45	52
	Fleet	187	226	303	154	160			

North Carolina Reinsurance Facility
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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	1212	1467	1963	637	662	161	188	212
	Fleet	1333	1613	2159	701	729			
12	Non-Fleet	2033	2460	3293	1073	1116	270	315	356
	Fleet	2236	2706	3622	1180	1227			
13	Non-Fleet	1445	1748	2341	760	790	192	224	253
	Fleet	1590	1924	2576	836	869			
14	Non-Fleet	1404	1699	2274	740	770	187	218	246
	Fleet	1544	1868	2501	814	847			
15	Non-Fleet	1146	1387	1857	605	629	152	178	201
	Fleet	1261	1526	2043	666	693			
16	Non-Fleet	1754	2122	2841	924	961	233	272	307
	Fleet	1929	2334	3125	1016	1057			
17	Non-Fleet	1333	1613	2159	701	729	177	207	233
	Fleet	1466	1774	2375	771	802			
18	Non-Fleet	1450	1755	2349	764	795	193	225	254
	Fleet	1595	1930	2584	840	874			
19	Non-Fleet	1024	1239	1659	541	563	136	159	179
	Fleet	1126	1362	1824	595	619			
20	Non-Fleet	1567	1896	2539	826	859	208	243	274
	Fleet	1724	2086	2793	909	945			
21	Non-Fleet	1450	1755	2349	764	795	193	225	254
	Fleet	1595	1930	2584	840	874			
22	Non-Fleet	1404	1699	2274	740	770	187	218	246
	Fleet	1544	1868	2501	814	847			
23	Non-Fleet	1024	1239	1659	541	563	136	159	179
	Fleet	1126	1362	1824	595	619			
24	Non-Fleet	1105	1337	1790	583	606	147	171	193
	Fleet	1216	1471	1970	641	667			

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	196	237	318	213	222	57	69	75
	Fleet	216	261	350	234	243			
12	Non-Fleet	329	398	533	359	373	96	115	126
	Fleet	362	438	586	395	411			
13	Non-Fleet	234	283	379	254	264	68	82	90
	Fleet	257	311	416	279	290			
14	Non-Fleet	227	275	368	248	258	66	79	87
	Fleet	250	303	405	273	284			
15	Non-Fleet	185	224	300	203	211	54	65	71
	Fleet	204	247	330	223	232			
16	Non-Fleet	284	344	460	309	321	83	99	109
	Fleet	312	378	505	340	354			
17	Non-Fleet	216	261	350	235	244	63	76	83
	Fleet	238	288	386	259	269			
18	Non-Fleet	235	284	381	256	266	69	82	90
	Fleet	259	313	420	282	293			
19	Non-Fleet	166	201	269	181	188	48	58	64
	Fleet	183	221	296	199	207			
20	Non-Fleet	253	306	410	276	287	74	89	97
	Fleet	278	336	450	304	316			
21	Non-Fleet	235	284	381	256	266	69	82	90
	Fleet	259	313	420	282	293			
22	Non-Fleet	227	275	368	248	258	66	79	87
	Fleet	250	303	405	273	284			
23	Non-Fleet	166	201	269	181	188	48	58	64
	Fleet	183	221	296	199	207			
24	Non-Fleet	179	217	290	195	203	52	63	69
	Fleet	197	238	319	215	224			

North Carolina Reinsurance Facility
Commercial Automobile Manual

GARAGES

Territory	Class	Bodily Injury Limit			Property Damage Limit	
		30/60	50/100	100/300	25	50
11	Dealers	305	369	494	214	223
12	Dealers	461	558	747	324	337
13	Dealers	367	444	595	257	267
14	Dealers	389	471	630	273	284
15	Dealers	300	363	486	211	219
16	Dealers	451	546	731	317	330
17	Dealers	381	461	617	267	278
18	Dealers	310	375	502	217	226
19	Dealers	285	345	462	200	208
20	Dealers	358	433	580	251	261
21	Dealers	369	446	598	259	269
22	Dealers	351	425	569	246	256
23	Dealers	285	345	462	200	208
24	Dealers	277	335	449	194	202

COMMERCIAL AUTOMOBILE LIABILITY RATES

Section I

Exhibit 1

STATE RATE SCHEDULES

Sheet 1

TRUCKS, TRACTORS, AND TRAILERS

State		Bodily Injury	Property Damage	Medical Payments		
		Limit \$30/\$60	Limit \$25	\$500	\$1,000	\$2,000
Georgia	Nonfleet	1,922	718	561	673	738
	Fleet	2,114	790			
Florida	Nonfleet	3,065	658	895	1,073	1,177
	Fleet	3,372	724			
New Jersey	Nonfleet	2,828	1,542	826	990	1,086
	Fleet	3,111	1,696			
New York	Nonfleet	4,029	1,110	1,176	1,410	1,547
	Fleet	4,432	1,221			
South Carolina	Nonfleet	1,267	691	370	443	487
	Fleet	1,394	760			
Tennessee	Nonfleet	828	564	242	290	318
	Fleet	911	620			
Virginia	Nonfleet	1,819	1,037	531	637	698
	Fleet	2,001	1,141			
All Other States	Nonfleet	1,748	713	510	612	671
	Fleet	1,923	784			

COMMERCIAL AUTOMOBILE LIABILITY RATES

Section I

Exhibit 1

STATE RATE SCHEDULES

Sheet 2

OTHER BUSES

State		Bodily Injury	Property Damage	Medical Payments		
		Limit \$30/\$60	Limit \$25	\$500	\$1,000	\$2,000
Georgia	Nonfleet	7,195	2,692	957	1,115	1,259
	Fleet	7,915	2,961			
Florida	Nonfleet	11,739	2,515	1,561	1,820	2,054
	Fleet	12,913	2,767			
New Jersey	Nonfleet	16,565	9,035	2,203	2,568	2,899
	Fleet	18,222	9,939			
New York	Nonfleet	17,627	4,790	2,344	2,732	3,085
	Fleet	19,390	5,269			
South Carolina	Nonfleet	2,419	1,320	322	375	423
	Fleet	2,661	1,452			
Tennessee	Nonfleet	3,186	2,169	424	494	558
	Fleet	3,505	2,386			
Virginia	Nonfleet	14,006	7,982	1,863	2,171	2,451
	Fleet	15,407	8,780			
All Other States	Nonfleet	6,733	2,888	895	1,044	1,178
	Fleet	7,406	3,177			

Zone	Liability Non Fleet		Zone	Liability Non Fleet		Zone	Liability Non Fleet		Zone	Liability Non Fleet	
01 Atlanta	1317	BI	13 Houston	1318	BI	25 New Orleans	1334	BI	37 Tulsa	1318	BI
	1382	PD		1383	PD		1400	PD		1383	PD
	254	MP		254	MP		257	MP		254	MP
	**201			**213			**225			**237	
02 Balt.- Wash.	1299	BI	14 Indian- apolis	1142	BI	26 N.Y. City	1299	BI	40 Pacific	1509	BI
	1363	PD		1198	PD		1363	PD		1584	PD
	251	MP		220	MP		251	MP		291	MP
	**202			**214			**226			**240	
03 Boston	1388	BI	15 Jackson- ville	1317	BI	27 Okla.- City	1318	BI	41 Mountain	1674	BI
	1457	PD		1382	PD		1383	PD		1758	PD
	268	MP		254	MP		254	MP		323	MP
	**203			**215			**227			**241	
04 Buffalo	1299	BI	16 Kansas City	1358	BI	28 Omaha	1358	BI	42 Midwest	1393	BI
	1363	PD		1425	PD		1425	PD		1463	PD
	251	MP		262	MP		262	MP		269	MP
	**204			**216			**228			**242	
05 Char- lotte	1317	BI	17 Little Rock	1318	BI	29 Phoenix	1631	BI	43 South- west	1352	BI
	1382	PD		1383	PD		1713	PD		1420	PD
	254	MP		254	MP		315	MP		261	MP
	**205			**217			**229			**243	
06 Chicago	1142	BI	18 Los Angeles	1471	BI	30 Phila- delphia	1299	BI	44 North- Central	1172	BI
	1198	PD		1544	PD		1363	PD		1229	PD
	220	MP		284	MP		251	MP		226	MP
	**206			**218			**230			**244	
07 Cincin- nati	1142	BI	19 Louis- ville	1272	BI	31 Pitts- burgh	1299	BI	45 Midcast	1306	BI
	1198	PD		1336	PD		1363	PD		1371	PD
	220	MP		245	MP		251	MP		252	MP
	**207			**219			**231			**245	
08 Cleve- land	1142	BI	20 Memphis	1272	BI	32 Portland	1471	BI	46 Gulf	1369	BI
	1198	PD		1336	PD		1544	PD		1437	PD
	220	MP		245	MP		284	MP		264	MP
	**208			**220			**232			**246	
09 Dallas Ft. Worth	1318	BI	21 Miami	1317	BI	33 Richmond	1317	BI	47 South- east	1351	BI
	1383	PD		1382	PD		1382	PD		1419	PD
	254	MP		254	MP		254	MP		261	MP
	**209			**221			**233			**247	
10 Denver	1631	BI	22 Mil- waukee	1358	BI	34 St. Louis	1358	BI	48 Eastern	1333	BI
	1713	PD		1425	PD		1425	PD		1399	PD
	315	MP		262	MP		262	MP		257	MP
	**210			**222			**234			**248	
11 Detroit	1142	BI	23 Minn.- St. Paul	1358	BI	35 Salt Lake City	1631	BI	49 New England	1424	BI
	1198	PD		1425	PD		1713	PD		1496	PD
	220	MP		262	MP		315	MP		275	MP
	**211			**223			**235			**249	
12 Hart- ford	1388	BI	24 Nash- ville	1272	BI	36 San Francisco	1471	BI			
	1457	PD		1336	PD		1544	PD			
	268	MP		245	MP		284	MP			
	**212			**224			**236				

TRUCKS

Zone Rating Table-Garaged in North Carolina
Zone 47 (Southeast) CombinationsSection C
Exhibit 4
Sheet 2

Zone	Liability Non Fleet		Zone	Liability Non Fleet		Zone	Liability Non Fleet		Zone	Liability Non Fleet	
01 Atlanta	1351	BI	13	1352	BI	25	1369	BI	37	1352	BI
	1419	PD	Houston	1420	PD	New	1437	PD	Tulsa	1420	PD
	261	MP		261	MP	Orleans	264	MP		261	MP
	**901			**913			**925			**937	
02 Balt.- Wash.	1333	BI	14	1172	BI	26	1333	BI	40	1548	BI
	1399	PD	Indian-	1229	PD	N.Y.	1399	PD	Pacific	1625	PD
	257	MP	apolis	226	MP	City	257	MP		299	MP
	**902			**914			**926			**940	
03 Boston	1424	BI	15	1351	BI	27	1352	BI	41	1717	BI
	1496	PD	Jackson-	1419	PD	Okla.-	1420	PD	Mountain	1803	PD
	275	MP	ville	261	MP	City	261	MP		331	MP
	**903			**915			**927			**941	
04 Buffalo	1333	BI	16	1393	BI	28	1393	BI	42	1429	BI
	1399	PD	Kansas	1463	PD	Omaha	1463	PD	Midwest	1500	PD
	257	MP	City	269	MP		269	MP		276	MP
	**904			**916			**928			**942	
05 Char- lotte	1351	BI	17	1352	BI	29	1674	BI	43	1387	BI
	1419	PD	Little	1420	PD	Phoenix	1758	PD	South-	1456	PD
	261	MP	Rock	261	MP		323	MP	west	268	MP
	**905			**917			**929			**943	
06 Chicago	1172	BI	18	1509	BI	30	1333	BI	44	1202	BI
	1229	PD	Los	1584	PD	Phila-	1399	PD	North-	1261	PD
	226	MP	Angeles	291	MP	delphia	257	MP	Central	232	MP
	**906			**918			**930			**944	
07 Cincin- nati	1172	BI	19	1306	BI	31	1333	BI	45	1339	BI
	1229	PD	Louis-	1371	PD	Pitts-	1399	PD	Mideast	1406	PD
	226	MP	ville	252	MP	burgh	257	MP		258	MP
	**907			**919			**931			**945	
08 Cleve- land	1172	BI	20	1306	BI	32	1509	BI	46	1404	BI
	1229	PD	Memphis	1371	PD	Portland	1584	PD	Gulf	1474	PD
	226	MP		252	MP		291	MP		271	MP
	**908			**920			**932			**946	
09 Dallas Ft. Worth	1352	BI	21	1351	BI	33	1351	BI	47	1386	BI
	1420	PD	Miami	1419	PD	Richmond	1419	PD	South-	1455	PD
	261	MP		261	MP		261	MP	east	267	MP
	**909			**921			**933			**947	
10 Denver	1674	BI	22	1393	BI	34	1393	BI	48	1367	BI
	1758	PD	Mil-	1463	PD	St. Louis	1463	PD	Eastern	1435	PD
	323	MP	waukee	269	MP		269	MP		264	MP
	**910			**922			**934			**948	
11 Detroit	1172	BI	23	1393	BI	35	1674	BI	49	1461	BI
	1229	PD	Minn.-	1463	PD	Salt Lake	1758	PD	New	1534	PD
	226	MP	St. Paul	269	MP	City	323	MP	England	282	MP
	**911			**923			**935			**949	
12 Hart- ford	1424	BI	24	1306	BI	36	1509	BI			
	1496	PD	Nash-	1371	PD	San	1584	PD			
	275	MP	ville	252	MP	Francisco	291	MP			
	**912			**924			**936				

Zone Rating Table-Garaged in States other than North Carolina

Region

		40	41	42	43	44	45	46	47	48	49
40	BI	\$2,225	2,349	1,535	2,311	1,798	1,715	2,056	2,194	2,639	1,753
	PD	2,343	2,475	1,616	2,435	1,894	1,807	2,166	2,311	2,780	1,847
	MP	428	452	295	445	346	330	396	422	508	337
41	BI	2,349	1,245	1,742	1,760	2,017	1,968	2,327	2,434	2,210	1,710
	PD	2,475	1,312	1,834	1,854	2,124	2,073	2,451	2,563	2,328	1,801
	MP	452	240	335	339	388	379	448	468	425	329
42	BI	1,535	1,742	1,219	1,361	1,632	1,649	1,941	2,024	1,832	2,154
	PD	1,616	1,834	1,284	1,434	1,719	1,737	2,045	2,133	1,930	2,268
	MP	295	335	235	262	314	317	373	390	352	414
43	BI	2,311	1,760	1,361	1,448	1,888	1,639	2,119	1,967	2,511	1,485
	PD	2,435	1,854	1,434	1,525	1,988	1,726	2,232	2,071	2,646	1,564
	MP	445	339	262	279	363	315	408	378	483	286
44	BI	1,798	2,017	1,632	1,888	1,457	1,768	1,882	1,703	1,795	1,881
	PD	1,894	2,124	1,719	1,988	1,535	1,862	1,983	1,794	1,891	1,981
	MP	346	388	314	363	280	340	362	328	345	362
45	BI	1,715	1,968	1,649	1,639	1,768	1,977	1,785	1,897	1,840	1,682
	PD	1,807	2,073	1,737	1,726	1,862	2,082	1,880	1,998	1,938	1,772
	MP	330	379	317	315	340	380	343	365	354	324
46	BI	2,056	2,327	1,941	2,119	1,882	1,785	2,148	1,989	2,259	2,021
	PD	2,166	2,451	2,045	2,232	1,983	1,880	2,263	2,095	2,379	2,128
	MP	396	448	373	408	362	343	413	383	435	389
47	BI	2,194	2,434	2,024	1,967	1,703	1,897	1,989	1,964	1,937	2,069
	PD	2,311	2,563	2,133	2,071	1,794	1,998	2,095	2,068	2,041	2,180
	MP	422	468	390	378	328	365	383	378	373	398
48	BI	2,639	2,210	1,832	2,511	1,795	1,840	2,259	1,937	1,889	1,834
	PD	2,780	2,328	1,930	2,646	1,891	1,938	2,379	2,041	1,989	1,931
	MP	508	425	352	483	345	354	435	373	363	353
49	BI	1,753	1,710	2,154	1,485	1,881	1,682	2,021	2,069	1,834	1,753
	PD	1,847	1,801	2,268	1,564	1,981	1,772	2,128	2,180	1,931	1,847
	MP	337	329	414	286	362	324	389	398	353	337