



May 11, 2015

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 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.

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, 2015 in accordance with the following Rule of Application:

These changes are applicable to all policies becoming effective on or after October 1, 2015. No policy effective prior to October 1, 2015 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, 2015.

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, 2015 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, 2015, these changes may not be applied until the first experience rating date on or after October 1, 2015.

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-15-4

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	1.20	1.25	1.28	1.33	1.20
50/100	49	1.14	1.17	1.20	1.25	1.17
100/100	52	1.26	1.34	1.40	1.44	1.26
100/300	52	1.49	1.59	1.69	1.80	1.50
100/500	55	1.58	1.76	1.83	1.99	1.62
300/300	64	1.78	1.98	2.13	2.32	1.79
250/500	61	1.83	2.11	2.25	2.46	1.89
400/400	68	1.93	2.22	2.39	2.63	1.96
500/500	68	2.07	2.39	2.61	2.90	2.11
750/750	73	2.37	2.78	3.08	3.45	2.42
1000/1000	73	2.60	3.10	3.47	3.92	2.65
1500/1500	74	2.95	3.63	4.10	4.65	2.99
2000/2000	75	3.26	4.06	4.63	5.29	3.31
2500/2500	76	3.47	4.42	5.12	5.83	3.59
5000/5000	79	4.39	5.79	6.84	7.89	4.50
7500/7500	82	4.99	6.75	8.04	9.33	5.09
10000/10000	85	5.35	7.37	8.82	10.27	5.44
12500/12500	86	5.55	7.74	9.29	10.83	5.63
15000/15000	86	5.65	7.94	9.55	11.14	5.73

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	1.20	1.21	1.21	1.18
750	17	1.20	1.22	1.23	1.23	1.20
1000	18	1.22	1.24	1.25	1.25	1.22
1500	19	1.25	1.28	1.29	1.29	1.25
2000	20	1.27	1.30	1.33	1.33	1.27
2500	21	1.28	1.31	1.35	1.34	1.28
5000	23	1.32	1.35	1.39	1.38	1.32
7500	24	1.35	1.38	1.42	1.41	1.35
10000	25	1.37	1.40	1.44	1.43	1.37
12500	26	1.38	1.41	1.45	1.44	1.38
15000	26	1.39	1.42	1.46	1.45	1.39

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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	184	210	274	176	185	54	64	71
	Fleet	202	230	301	194	204			
12	Non-Fleet	282	321	420	270	284	82	99	108
	Fleet	310	353	462	297	312			
13	Non-Fleet	214	244	319	205	215	62	75	82
	Fleet	235	268	350	226	237			
14	Non-Fleet	216	246	322	206	216	63	76	83
	Fleet	238	271	355	227	238			
15	Non-Fleet	171	195	255	164	172	50	60	66
	Fleet	188	214	280	180	189			
16	Non-Fleet	259	295	386	248	260	76	91	99
	Fleet	285	325	425	273	287			
17	Non-Fleet	207	236	308	198	208	60	72	79
	Fleet	228	260	340	218	229			
18	Non-Fleet	208	237	310	199	209	61	73	80
	Fleet	229	261	341	219	230			
19	Non-Fleet	156	178	232	149	156	46	55	60
	Fleet	172	196	256	164	172			
20	Non-Fleet	218	249	325	209	219	64	76	84
	Fleet	240	274	358	230	242			
21	Non-Fleet	216	246	322	207	217	63	76	83
	Fleet	238	271	355	228	239			
22	Non-Fleet	204	233	304	195	205	60	71	78
	Fleet	224	255	334	215	226			
23	Non-Fleet	156	178	232	149	156	46	55	60
	Fleet	172	196	256	164	172			
24	Non-Fleet	161	184	240	155	163	47	56	62
	Fleet	177	202	264	171	180			

HIRED CAR	Bodily Injury	Property Damage
	30/60	25
All Territories	\$0.28	\$0.30

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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	184	215	293	176	185	54	64	71
	Fleet	202	236	321	194	204			
12	Non-Fleet	282	330	448	270	284	82	99	108
	Fleet	310	363	493	297	312			
13	Non-Fleet	214	250	340	205	215	62	75	82
	Fleet	235	275	374	226	237			
14	Non-Fleet	216	253	343	206	216	63	76	83
	Fleet	238	278	378	227	238			
15	Non-Fleet	171	200	272	164	172	50	60	66
	Fleet	188	220	299	180	189			
16	Non-Fleet	259	303	412	248	260	76	91	99
	Fleet	285	333	453	273	287			
17	Non-Fleet	207	242	329	198	208	60	72	79
	Fleet	228	267	363	218	229			
18	Non-Fleet	208	243	331	199	209	61	73	80
	Fleet	229	268	364	219	230			
19	Non-Fleet	156	183	248	149	156	46	55	60
	Fleet	172	201	273	164	172			
20	Non-Fleet	218	255	347	209	219	64	76	84
	Fleet	240	281	382	230	242			
21	Non-Fleet	216	253	343	207	217	63	76	83
	Fleet	238	278	378	228	239			
22	Non-Fleet	204	239	324	195	205	60	71	78
	Fleet	224	262	356	215	226			
23	Non-Fleet	156	183	248	149	156	46	55	60
	Fleet	172	201	273	164	172			
24	Non-Fleet	161	188	256	155	163	47	56	62
	Fleet	177	207	281	171	180			

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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	184	221	311	176	185	54	64	71
	Fleet	202	242	341	194	204			
12	Non-Fleet	282	338	477	270	284	82	99	108
	Fleet	310	372	524	297	312			
13	Non-Fleet	214	257	362	205	215	62	75	82
	Fleet	235	282	397	226	237			
14	Non-Fleet	216	259	365	206	216	63	76	83
	Fleet	238	286	402	227	238			
15	Non-Fleet	171	205	289	164	172	50	60	66
	Fleet	188	226	318	180	189			
16	Non-Fleet	259	311	438	248	260	76	91	99
	Fleet	285	342	482	273	287			
17	Non-Fleet	207	248	350	198	208	60	72	79
	Fleet	228	274	385	218	229			
18	Non-Fleet	208	250	352	199	209	61	73	80
	Fleet	229	275	387	219	230			
19	Non-Fleet	156	187	264	149	156	46	55	60
	Fleet	172	206	291	164	172			
20	Non-Fleet	218	262	368	209	219	64	76	84
	Fleet	240	288	406	230	242			
21	Non-Fleet	216	259	365	207	217	63	76	83
	Fleet	238	286	402	228	239			
22	Non-Fleet	204	245	345	195	205	60	71	78
	Fleet	224	269	379	215	226			
23	Non-Fleet	156	187	264	149	156	46	55	60
	Fleet	172	206	291	164	172			
24	Non-Fleet	161	193	272	155	163	47	56	62
	Fleet	177	212	299	171	180			

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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	153	179	230	129	135	15	19	22
12	220	257	330	186	195	21	28	31
13	177	207	266	149	156	17	22	25
14	159	186	239	134	141	15	20	23
15	183	214	275	154	162	18	23	26
16	170	199	255	144	151	16	21	24
17	172	201	258	145	152	17	22	24
18	163	191	245	137	144	16	20	23
19	155	181	233	131	138	15	19	22
20	176	206	264	148	155	17	22	25
21	155	181	233	130	137	15	19	22
22	171	200	257	144	151	17	21	24
23	155	181	233	131	138	15	19	22
24	150	176	225	126	132	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	1189	1391	1784	451	474	219	257	294
	Fleet	1308	1530	1962	496	521			
12	Non-Fleet	1822	2132	2733	691	726	335	394	450
	Fleet	2004	2345	3006	760	798			
13	Non-Fleet	1382	1617	2073	525	551	254	299	341
	Fleet	1520	1778	2280	578	607			
14	Non-Fleet	1395	1632	2093	527	553	257	301	345
	Fleet	1535	1796	2303	580	609			
15	Non-Fleet	1105	1293	1658	420	441	203	239	273
	Fleet	1216	1423	1824	462	485			
16	Non-Fleet	1673	1957	2510	635	667	308	361	413
	Fleet	1840	2153	2760	699	734			
17	Non-Fleet	1337	1564	2006	507	532	246	289	330
	Fleet	1471	1721	2207	558	586			
18	Non-Fleet	1344	1572	2016	509	534	247	290	332
	Fleet	1478	1729	2217	560	588			
19	Non-Fleet	1008	1179	1512	381	400	185	218	249
	Fleet	1109	1298	1664	419	440			
20	Non-Fleet	1408	1647	2112	535	562	259	304	348
	Fleet	1549	1812	2324	589	618			
21	Non-Fleet	1395	1632	2093	530	557	257	301	345
	Fleet	1535	1796	2303	583	612			
22	Non-Fleet	1318	1542	1977	499	524	243	285	326
	Fleet	1450	1697	2175	549	576			
23	Non-Fleet	1008	1179	1512	381	400	185	218	249
	Fleet	1109	1298	1664	419	440			
24	Non-Fleet	1040	1217	1560	397	417	191	225	257
	Fleet	1144	1338	1716	437	459			

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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	151	177	227	109	114	34	40	46
	Fleet	166	194	249	120	126			
12	Non-Fleet	231	270	347	167	175	52	61	71
	Fleet	254	297	381	184	193			
13	Non-Fleet	175	205	263	127	133	39	47	54
	Fleet	193	226	290	140	147			
14	Non-Fleet	177	207	266	128	134	40	47	54
	Fleet	195	228	293	141	148			
15	Non-Fleet	140	164	210	102	107	32	37	43
	Fleet	154	180	231	112	118			
16	Non-Fleet	212	248	318	154	162	48	56	65
	Fleet	233	273	350	169	177			
17	Non-Fleet	170	199	255	123	129	38	45	52
	Fleet	187	219	281	135	142			
18	Non-Fleet	171	200	257	123	129	38	45	52
	Fleet	188	220	282	135	142			
19	Non-Fleet	128	150	192	92	97	29	34	39
	Fleet	141	165	212	101	106			
20	Non-Fleet	179	209	269	130	137	40	48	55
	Fleet	197	230	296	143	150			
21	Non-Fleet	177	207	266	128	134	40	47	54
	Fleet	195	228	293	141	148			
22	Non-Fleet	167	195	251	121	127	38	44	51
	Fleet	184	215	276	133	140			
23	Non-Fleet	128	150	192	92	97	29	34	39
	Fleet	141	165	212	101	106			
24	Non-Fleet	132	154	198	96	101	30	35	40
	Fleet	145	170	218	106	111			

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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	1433	1677	2150	343	360	191	222	251
	Fleet	1576	1844	2364	377	396			
12	Non-Fleet	2197	2570	3296	527	553	292	341	384
	Fleet	2417	2828	3626	580	609			
13	Non-Fleet	1667	1950	2501	400	420	222	258	292
	Fleet	1834	2146	2751	440	462			
14	Non-Fleet	1683	1969	2525	402	422	224	261	295
	Fleet	1851	2166	2777	442	464			
15	Non-Fleet	1332	1558	1998	320	336	177	206	233
	Fleet	1465	1714	2198	352	370			
16	Non-Fleet	2018	2361	3027	484	508	268	313	353
	Fleet	2220	2597	3330	532	559			
17	Non-Fleet	1613	1887	2420	386	405	215	250	282
	Fleet	1774	2076	2661	425	446			
18	Non-Fleet	1620	1895	2430	388	407	215	251	284
	Fleet	1782	2085	2673	427	448			
19	Non-Fleet	1215	1422	1823	291	306	162	188	213
	Fleet	1337	1564	2006	320	336			
20	Non-Fleet	1698	1987	2547	408	428	226	263	297
	Fleet	1868	2186	2802	449	471			
21	Non-Fleet	1683	1969	2525	404	424	224	261	295
	Fleet	1851	2166	2777	444	466			
22	Non-Fleet	1589	1859	2384	380	399	211	246	278
	Fleet	1748	2045	2622	418	439			
23	Non-Fleet	1215	1422	1823	291	306	162	188	213
	Fleet	1337	1564	2006	320	336			
24	Non-Fleet	1254	1467	1881	302	317	167	194	219
	Fleet	1379	1613	2069	332	349			

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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	151	177	227	144	151	44	53	58
	Fleet	166	194	249	158	166			
12	Non-Fleet	231	270	347	221	232	67	81	89
	Fleet	254	297	381	243	255			
13	Non-Fleet	175	205	263	168	176	51	61	67
	Fleet	193	226	290	185	194			
14	Non-Fleet	177	207	266	169	177	52	62	68
	Fleet	195	228	293	186	195			
15	Non-Fleet	140	164	210	134	141	41	49	54
	Fleet	154	180	231	147	154			
16	Non-Fleet	212	248	318	203	213	62	74	81
	Fleet	233	273	350	223	234			
17	Non-Fleet	170	199	255	162	170	50	60	65
	Fleet	187	219	281	178	187			
18	Non-Fleet	171	200	257	163	171	50	60	66
	Fleet	188	220	282	179	188			
19	Non-Fleet	128	150	192	122	128	37	45	49
	Fleet	141	165	212	134	141			
20	Non-Fleet	179	209	269	171	180	52	63	69
	Fleet	197	230	296	188	197			
21	Non-Fleet	177	207	266	170	179	52	62	68
	Fleet	195	228	293	187	196			
22	Non-Fleet	167	195	251	160	168	49	58	64
	Fleet	184	215	276	176	185			
23	Non-Fleet	128	150	192	122	128	37	45	49
	Fleet	141	165	212	134	141			
24	Non-Fleet	132	154	198	127	133	39	46	51
	Fleet	145	170	218	140	147			

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GARAGES

		Bodily Injury Limit			Property Damage Limit	
		30/60	50/100	100/300	25	50
Territory	Class					
11	Dealers	305	357	458	214	225
12	Dealers	461	539	692	324	340
13	Dealers	367	429	551	257	270
14	Dealers	389	455	584	273	287
15	Dealers	300	351	450	211	222
16	Dealers	451	528	677	317	333
17	Dealers	381	446	572	267	280
18	Dealers	310	363	465	217	228
19	Dealers	285	333	428	200	210
20	Dealers	358	419	537	251	264
21	Dealers	369	432	554	259	272
22	Dealers	351	411	527	246	258
23	Dealers	285	333	428	200	210
24	Dealers	277	324	416	194	204

North Carolina Reinsurance Facility
Increased Limits Factors for Various Tables
BI factors effective October 1, 2015

<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	1.26	1.34	1.40	1.44	1.26	52
\$ 200,000	1.57	1.73	1.80	1.94	1.58	57
\$ 300,000	1.78	1.98	2.13	2.32	1.79	64
\$ 400,000	1.93	2.22	2.39	2.63	1.96	68
\$ 500,000	2.07	2.39	2.61	2.90	2.11	68
\$ 600,000	2.21	2.55	2.81	3.12	2.24	73
\$ 700,000	2.33	2.70	2.98	3.34	2.36	73
\$ 800,000	2.44	2.84	3.15	3.54	2.47	73
\$ 900,000	2.52	2.97	3.31	3.73	2.56	73
\$ 1,000,000	2.60	3.10	3.47	3.92	2.65	73
\$ 1,100,000	2.67	3.22	3.61	4.09	2.72	74
\$ 1,200,000	2.74	3.34	3.74	4.23	2.79	74
\$ 1,300,000	2.81	3.45	3.86	4.37	2.86	74
\$ 1,400,000	2.88	3.54	3.98	4.51	2.93	74
\$ 1,500,000	2.95	3.63	4.10	4.65	2.99	74
\$ 1,600,000	3.02	3.72	4.22	4.79	3.06	75
\$ 1,700,000	3.09	3.81	4.33	4.93	3.13	75
\$ 1,800,000	3.15	3.90	4.43	5.06	3.19	75
\$ 1,900,000	3.21	3.98	4.53	5.18	3.25	75
\$ 2,000,000	3.26	4.06	4.63	5.29	3.31	75
\$ 2,100,000	3.31	4.14	4.73	5.40	3.37	76
\$ 2,200,000	3.35	4.21	4.83	5.51	3.43	76
\$ 2,300,000	3.39	4.28	4.93	5.62	3.49	76
\$ 2,400,000	3.43	4.35	5.03	5.73	3.54	76
\$ 2,500,000	3.47	4.42	5.12	5.83	3.59	76
\$ 2,600,000	3.51	4.49	5.21	5.93	3.64	77
\$ 2,700,000	3.55	4.56	5.29	6.03	3.69	77
\$ 2,800,000	3.59	4.62	5.37	6.13	3.74	77
\$ 2,900,000	3.63	4.68	5.45	6.23	3.78	77
\$ 3,000,000	3.67	4.74	5.53	6.33	3.82	77
\$ 3,100,000	3.71	4.80	5.61	6.42	3.86	79
\$ 3,200,000	3.75	4.86	5.69	6.51	3.90	79
\$ 3,300,000	3.79	4.92	5.77	6.60	3.94	79
\$ 3,400,000	3.83	4.98	5.85	6.68	3.98	79
\$ 3,500,000	3.87	5.04	5.92	6.76	4.02	79
\$ 3,600,000	3.91	5.10	5.99	6.84	4.06	79
\$ 3,700,000	3.95	5.15	6.06	6.92	4.10	79
\$ 3,800,000	3.99	5.20	6.13	7.00	4.14	79
\$ 3,900,000	4.03	5.25	6.20	7.08	4.17	79
\$ 4,000,000	4.07	5.30	6.27	7.16	4.20	79
\$ 4,100,000	4.11	5.35	6.34	7.24	4.23	79
\$ 4,200,000	4.15	5.40	6.40	7.32	4.26	79
\$ 4,300,000	4.18	5.45	6.46	7.40	4.29	79
\$ 4,400,000	4.21	5.50	6.52	7.48	4.32	79
\$ 4,500,000	4.24	5.55	6.58	7.55	4.35	79
\$ 4,600,000	4.27	5.60	6.64	7.62	4.38	79
\$ 4,700,000	4.30	5.65	6.69	7.69	4.41	79
\$ 4,800,000	4.33	5.70	6.74	7.76	4.44	79
\$ 4,900,000	4.36	5.75	6.79	7.83	4.47	79
\$ 5,000,000	4.39	5.79	6.84	7.89	4.50	79

North Carolina Reinsurance Facility
Increased Limits Factors for Various Tables
PD factors effective October 1, 2015

<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	1.20	1.21	1.21	1.18	16
\$ 600,000	1.19	1.21	1.22	1.22	1.19	17
\$ 700,000	1.20	1.22	1.23	1.23	1.20	17
\$ 800,000	1.21	1.23	1.24	1.24	1.21	18
\$ 900,000	1.22	1.24	1.25	1.25	1.22	18
\$ 1,000,000	1.22	1.24	1.25	1.25	1.22	18
\$ 1,100,000	1.23	1.25	1.26	1.26	1.23	19
\$ 1,200,000	1.23	1.26	1.27	1.27	1.23	19
\$ 1,300,000	1.24	1.27	1.28	1.28	1.24	19
\$ 1,400,000	1.24	1.27	1.29	1.29	1.24	19
\$ 1,500,000	1.25	1.28	1.29	1.29	1.25	19
\$ 1,600,000	1.25	1.28	1.30	1.30	1.25	20
\$ 1,700,000	1.26	1.29	1.31	1.31	1.26	20
\$ 1,800,000	1.26	1.29	1.32	1.32	1.26	20
\$ 1,900,000	1.26	1.29	1.32	1.32	1.26	20
\$ 2,000,000	1.27	1.30	1.33	1.33	1.27	20
\$ 2,100,000	1.27	1.30	1.33	1.33	1.27	21
\$ 2,200,000	1.27	1.30	1.34	1.33	1.27	21
\$ 2,300,000	1.27	1.30	1.34	1.33	1.27	21
\$ 2,400,000	1.27	1.30	1.34	1.33	1.27	21
\$ 2,500,000	1.28	1.31	1.35	1.34	1.28	21
\$ 2,600,000	1.28	1.31	1.35	1.34	1.28	22
\$ 2,700,000	1.28	1.31	1.35	1.34	1.28	22
\$ 2,800,000	1.28	1.31	1.35	1.34	1.28	22
\$ 2,900,000	1.28	1.31	1.35	1.34	1.28	22
\$ 3,000,000	1.29	1.32	1.36	1.35	1.29	22
\$ 3,100,000	1.29	1.32	1.36	1.35	1.29	23
\$ 3,200,000	1.29	1.32	1.36	1.35	1.29	23
\$ 3,300,000	1.29	1.32	1.36	1.35	1.29	23
\$ 3,400,000	1.29	1.32	1.36	1.35	1.29	23
\$ 3,500,000	1.30	1.33	1.37	1.36	1.30	23
\$ 3,600,000	1.30	1.33	1.37	1.36	1.30	23
\$ 3,700,000	1.30	1.33	1.37	1.36	1.30	23
\$ 3,800,000	1.30	1.33	1.37	1.36	1.30	23
\$ 3,900,000	1.30	1.33	1.37	1.36	1.30	23
\$ 4,000,000	1.31	1.34	1.38	1.37	1.31	23
\$ 4,100,000	1.31	1.34	1.38	1.37	1.31	23
\$ 4,200,000	1.31	1.34	1.38	1.37	1.31	23
\$ 4,300,000	1.31	1.34	1.38	1.37	1.31	23
\$ 4,400,000	1.31	1.34	1.38	1.37	1.31	23
\$ 4,500,000	1.32	1.35	1.39	1.38	1.32	23
\$ 4,600,000	1.32	1.35	1.39	1.38	1.32	23
\$ 4,700,000	1.32	1.35	1.39	1.38	1.32	23
\$ 4,800,000	1.32	1.35	1.39	1.38	1.32	23
\$ 4,900,000	1.32	1.35	1.39	1.38	1.32	23
\$ 5,000,000	1.32	1.35	1.39	1.38	1.32	23

North Carolina Reinsurance Facility
Increased Limits Factors effective October 1, 2015

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	1.20	1.25	1.28	1.33	1.20	52
350,000	1.86	2.11	2.26	2.49	1.88	68
450,000	2.00	2.31	2.50	2.77	2.04	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	1.17	1.18	1.18	1.17	15
450,000	1.18	1.19	1.20	1.20	1.18	16