



Statistical Bulletin

July 02, 2021

Bulletin No 2021-AU-01

Topic: NC Voluntary Automobile Class Coding Revision

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On March 15, 2021, the Commissioner of Insurance has approved revisions to the North Carolina Personal Auto Policy Program which were filed on behalf of all member companies of the North Carolina Rate Bureau.

As a result of the introduction of delivery network platform (DNP), these revisions clarify the public or livery conveyance exclusion in the Personal Auto Policy applies while a driver is logged into a DNP application.

- NC 00 13 06 21 Amendatory Endorsement – This endorsement has been amended to include
 - 1) a definition of “delivery network platform”
 - 2) language reflecting that coverage for delivery services is excluded in the base policy
 - 3) exclusionary language for vehicle sharing for a fee
- NC 03 38 06 21 Delivery Coverage - This endorsement provides a buy-back option for delivery coverage.

As a result, we are updating the term transportation network company (TNC) to transportation network platform (TNP) in our stat plan to align with the NCRB definition.

"Transportation network platform" means an online-enabled application or digital network used to connect passengers with drivers using vehicles for the purpose of providing prearranged transportation services for compensation.

"Delivery network platform" means an online-enabled application or digital network used to connect customers:

1. With drivers; or
2. With local vendors using drivers; for the purpose of providing prearranged delivery services, including courier services, for compensation.

This new coding is applicable to all new and renewal policies written to become effective on or after June 1, 2021.

Table 16: North Carolina

NO INEXPERIENCED OPERATOR		
Class	Single Car Risk	Two or More Car Risks ³²
1A	1214	1215
1B	1224	1225
1C	1234	1235
TNP	1504	1505
DNP	1604	1605
3	1404	1405
1AF	1294	1295

INEXPERIENCED OPERATORS				
Type of Operator(s)	Class	Licensed for One Year	Licensed for Two Years	Licensed for Three Years
Principal – Single Car Risk	1A	1111	1112	1113
	1B	1151	1152	1153
	1C	1311	1312	1313
	TNP	1511	1512	1513
	DNP	1611	1612	1613
	3	1411	1412	1413
	1AF	1351	1352	1353
Principal – Two or More Car Risks ³²	1A	1121	1122	1123
	1B	1161	1162	1163
	1C	1321	1322	1323
	TNP	1521	1522	1523
	DNP	1621	1622	1623
	3	1421	1422	1423
	1AF	1361	1362	1363
Occasional – Single Car Risk	1A	1131	1132	1133
	1B	1171	1172	1173
	1C	1331	1332	1333
	TNP	1531	1532	1533
	DNP	1631	1632	1633
	3	1431	1432	1433
	1AF	1371	1372	1373
Occasional – Two or More Car Risks ³²	1A	1141	1142	1153
	1B	1181	1182	1183
	1C	1341	1342	1343
	TNP	1541	1542	1543
	DNP	1641	1642	1643
	3	1441	1442	1443
	1AF	1381	1382	1383

³² The codes for Two or More Car Risks are applicable only to risks where at least one car is written at a discount under the two or more car rule.