



Statistical Bulletin

April 04, 2016

Bulletin No. 2016-AU-01

Topic: North Carolina Personal Auto Class Coding Revision
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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 Transportation Network Companies (TNC), these revisions clarify that the public or livery conveyance exclusion in the Personal Auto Policy applies while a driver is logged into a TNC application.

The following mandatory endorsements have been revised for use in North Carolina.

- NC 00 12 04 16 Amendatory Endorsement (attached to the NC 00 02 – Personal Auto Policy). The NC 00 02 – Personal Auto Policy is a physical damage only policy.
- NC 00 13 04 16 Amendatory Endorsement (attached to the NC 00 01 – Personal Auto Policy)

The attached coding on page 93 will be immediately reflected in the Voluntary Risk Automobile Statistical Plan.

This new coding is applicable to all new and renewal policies written to become effective on or after May 1, 2016.

Personal Vehicle

Coding Tables - CLASSIFICATION CODING

All Coverages - both Premium and Loss Records (unless otherwise indicated below)

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
TNC	1504	1505
3	1404	1405
1AF	1294	1295

INEXPERIENCED OPERATORS				
Description	Class	Licensed for One Year	Licensed for Two Years	Licensed for Three Years
Type of Operator(s)				
Principal – Single Car Risk	1A	1111	1112	1113
	1B	1151	1152	1153
	1C	1311	1312	1313
	TNC	1511	1512	1513
	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
	TNC	1521	1522	1523
	3	1421	1422	1423
	1AF	1361	1362	1363
Occasional – Single Car Risk	1A	1131	1132	1133
	1B	1171	1172	1173
	1C	1331	1332	1333
	TNC	1531	1532	1533
	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
	TNC	1541	1542	1543
	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.