

February 15, 2024

Bulletin No. 2024-AU-01

Topic: North Carolina Commercial Automobile Class Coding

Revision

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The North Carolina Reinsurance Facility (NCRF) approved revisions to the Commercial Auto Manual. This is a wording change that has no impact on eligibility or rating.

Non-Fleet Class Code 7391 for Private Passenger type vehicles is now approved for use with applicable risks according to Rule 12 in the Commercial Auto Manual.

All member companies that cede Commercial Auto Business to the Facility must use class code 7391 for eligible Private Passenger type vehicles for new and renewal business effective on or after April 1, 2024.

ISS is updating the Other Than Personal Vehicle Coding Tables in the Statistical Plan to reflect this change. Updated Classification Code page from the statistical plan is attached.



## PRIVATE PASSENGER TYPES – ALL STATES EXEPT HI, NY, AND SC

Per car risks.

Description	Code
Private Passenger Cars, including vehicles owned by corporations, co-partnerships or unincorporated associations, under a fleet basis.	7398
Private Passenger Types owned by corporations, co-partnerships, or unincorporated associations, <u>not</u> under a fleet basis, used exclusively for business purposes (This code must also be used for incidental Personal Vehicles not owned by the business but written on a commercial automobile policy * #).	7391
Farmers Private Passenger Autos, Pickups, Panel Trucks and Vans, under a fleet basis.	7399

<sup>\*</sup> Companies reporting these risks as Class 4193 under the Personal Vehicles section of the Voluntary Automobile Statistical Plan may continue to do so (not applicable to NC).

## PRIVATE PASSENGER TYPES - NON-FLEET - ALL STATES EXCEPT HI, NY, AND SC

Per car risks.

Description of Operator	Not Driven to Work or School	Driven to or from Work or School less than 15 miles	Driven to or from Work or School 15 or more miles
No operator licensed less than five years	7381	7382	7383
Operator licensed less than five years not owner or principal operator	7386	7387	7388
Owner or principal operator licensed less than five years	7392	7393	7394

## PRIVATE PASSENGER TYPES - HI

Description	74 200	Code
	Cars, including vehicles owned by corporations, co- nincorporated associations, under a fleet basis.	7398
associations, <u>not</u> u	Types owned by corporations, co-partnerships, or unincorporated under a fleet basis, used exclusively for business purposes (This code must cidental Personal Vehicles <u>not</u> owned by the business but written on a nobile policy *).	7391
Farmers Private Pa	assenger Autos, Pickups, Panel Trucks and Vans, under a fleet basis.	7399

<sup>\*</sup> Companies reporting these risks as Class 4193 under the Personal Vehicles section of the Voluntary Automobile Statistical Plan may continue to do so.

## PRIVATE PASSENGER TYPES - NON-FLEET - HI

Per car risks.

Description of Operator	Not Driven to Work or School	Driven to or From Work or School Less than 15 miles	Driven to or from work or school 15 or more miles
All Operators (Option 1)	7361	7362	7363
All Operators (Option 2)	7364	7364	7364

<sup>#</sup> NC: as of 4/1/2024, use Classification Code 7391 for Ceded Non-Fleet Private Passenger Types.