



B U L L E T I N

May 20, 2025

Bulletin No. 07-2025

To: NISS Member Companies

Re: North Carolina Automobile Changes

North Carolina Session Laws 2024-29 (former S.B.319) and 2023-133 (former S.B. 452), which were enacted during the 2024 Session of the North Carolina General Assembly, require the following changes:

1. The minimum financial responsibility law limits for North Carolina Private Passenger and Commercial risks have been increased to \$50,000/100,000/50,000 from \$30,000/60,000/25,000.
2. For Private Passenger Automobile policies, the rules were revised for Uninsured and Underinsured Motorists Coverages. Underinsured Motorists Coverage, in its revised form, will be mandatory on all policies, including minimum premium policies. As a practical matter, that means that every liability policy will include Combined Uninsured/Underinsured Motorists Coverage.

NISS is revising the Private Passenger Coverage codes, Policy Limits codes, and Type of Loss codes applicable to these risks in North Carolina accordingly.

These changes apply to policies effective July 1, 2025, and subsequent. The updated coding on the attached pages will be reflected in the 3rd Quarter 2025 revisions to the NISS Automobile Volume II Statistical Plan.

Sincerely,

A handwritten signature in blue ink, which appears to read "Jeff R. Patterson", is positioned above the printed name and title.

Jeffrey R. Patterson
President & CEO

Attachments

CODING SECTION

<u>X</u> Premiums	<u>X</u> Liability	<u>X</u> Private Passenger
<u>X</u> Losses	<u> </u> No-Fault	<u> </u> Other Than Private
	<u> </u> Physical Damage	Passenger
<u> </u> Voluntary Risks		<u> </u> Assigned Risk

COVERAGE CODES

NORTH CAROLINA

Description	CODE
Bodily Injury.....	001
Auto Death and Disability.....	001+
Medical Payment.....	003
Property Damage.....	004
Bodily Injury and Property Damage Liability - Combined Single/Split Limit-Single Premium Policies.....	006
All Other Liability Coverages.....	009*

Description	Per Vehicle Code	Per Policy Code
<u>Bodily Injury</u> Uninsured/Underinsured Motorists Coverage (Indivisible Premium Charged and Recorded).....	203	208
<u>Property Damage</u> Uninsured Motorists Coverage.....	231	236

Type of Loss (one-digit) - Applicable to loss transactions on Coverage Codes 006, 203 and 208. See page NC-501 for coding.

+ Death & Disability Coverages are identified by class. Page NC-302 for Classification Codes.

* If a company writes any coverage other than that specifically set forth in this plan in such volume as to result in the "all other coverage codes" 009, 019 or 029 exceeding 10% of the company's total automobile business in North Carolina, contact must be made with NISS to secure reporting procedures.

CODING SECTION

☒ Premiums
☒ Losses

☒ Liability
☐ No-Fault
☐ Physical Damage

☒ Private Passenger
☐ Other Than Private Passenger
☐ Assigned Risk

☒ Voluntary Risks

COVERAGE CODES

NORTH CAROLINA

Description	CODE
Package Auto Policies	
All Liability - Exposures and Premiums Only.....	050**
Bodily Injury - Losses.....	051**
Medical Payments - Losses.....	053**
Property Damage - Losses.....	054**
Uninsured Motorist - Losses (Bodily Injury).....	056**
Uninsured Motorist - Losses (Property Damage).....	057**
Underinsured Motorist - Losses (Bodily Injury).....	052**
Death Benefit/Residual Death Benefit - Losses.....	055**
All Other Losses.....	058**

** Companies are only to report those coverages rated as part of the package using these codes. Individually rated coverages should be coded and reported using the non-package coverage codes.

CODING SECTION

☒ Premiums
☒ Losses

☒ Liability
☐ No-Fault
☐ Physical Damage

☒ Private Passenger
☐ Other Than Private Passenger
☐ Assigned Risks

☒ Voluntary Risks

POLICY LIMITS CODES

NORTH CAROLINA

BODILY INJURY			PROPERTY DAMAGE		MEDICAL PAYMENTS INSURANCE	
Limit of Liability		Code	Limit of Liability	Code	Limit per Person	Code
Per Claim	Per Accident		Per Accident			
\$ 50,000	\$100,000	6	\$ 50,000	5	\$ 500	1
100,000	200,000	7	100,000	6	750	2
100,000	300,000	8	250,000	7	1,000	3
250,000	500,000	2			2,000	4
					3,000	5
					5,000 and over	6
Over 250,000/500,000 (over both limits)		A	All Other	9	All Other	7
All Other		1				

UNINSURED/UNDERINSURED MOTORISTS				
BODILY INJURY			PROPERTY DAMAGE	
Limit of Liability		Code	Limit of Liability	Code
Per Claim	Per Accident		Per Accident	
\$ 50,000	\$100,000	6	\$ 50,000	5
100,000	200,000	7	100,000	6
100,000	300,000	8		
250,000	500,000	2		
Over 250,000/500,000 (over both limits)		A	All Other	1
All Other		1		

Note: See page NC-461 for coding instructions.

CODING SECTION

☒ Premiums
☒ Losses

☒ Liability
☐ No-Fault
☐ Physical Damage

☒ Private Passenger
☐ Other Than Private Passenger
☐ Assigned Risks

☒ Voluntary Risks

POLICY LIMITS CODES

NORTH CAROLINA

SINGLE LIMIT POLICIES	
Limit	Code
\$150,000	6
\$300,000	8
\$400,000	5
\$750,000	2
Over \$750,000	A
All Other	1

SINGLE LIMIT/SINGLE PREMIUM POLICIES UNINSURED/UNDERINSURED MOTORISTS	
Limit	Code
\$150,000	6
\$300,000	8
\$400,000	5
\$750,000	2
Over \$750,000	A
All Other	1

CODING NOTES

- Deductible Insurance shall be assigned to the code for "All Other."
- Single limit/split premium policies which must be recorded separately for Bodily Injury and Property Damage shall be assigned as follows:
 - Bodily Injury
Policy Limits Code 1 - Single Limits of \$750,000 and under
Policy Limits Code A - Single Limits over \$750,000
 - Property Damage
Policy Limits Code 9 - All Single Limits
- Split limit/single premium policies which must be recorded together for Bodily Injury and Property Damage shall be assigned as follows:
 - Add the Bodily Injury and Property Damage per Accident Limits together to arrive at a Single Limit of Liability per Occurrence. Then use the Single Limit Policies Table above for Policy Limits Codes.
 - For example:

$$\begin{array}{r}
 \$ 50,000 \text{ BI per Accident Limit} \\
 + \text{ \$100,000 PD per Accident Limit} \\
 = \$150,000 \text{ Single Limit per Occurrence}
 \end{array}$$
 Policy Limits Code would be reported as '6'.

CODING SECTION

<input type="checkbox"/> Premiums	<input checked="" type="checkbox"/> Liability	<input checked="" type="checkbox"/> Private Passenger
<input checked="" type="checkbox"/> Losses	<input type="checkbox"/> No-Fault	<input type="checkbox"/> Other Than Private
	<input type="checkbox"/> Physical Damage	Passenger
<input checked="" type="checkbox"/> Voluntary Risks		<input type="checkbox"/> Assigned Risks

TYPE OF LOSS CODES

NORTH CAROLINA

Description	CODE
Bodily Injury and Property Damage Liability - Combined Single/Split Limit-Single Premium Policies (Coverage 006)	
Bodily Injury.....	1
Property Damage.....	4

UNINSURED MOTORISTS/UNDERINSURED MOTORISTS*

Description	CODE
Bodily Injury Uninsured Motorists/Underinsured Motorists	
Uninsured Motorists Loss.....	1
Underinsured Motorists Loss.....	2

* Applicable to loss transactions for Coverage Codes 203 and 208.