



BULLETIN

March 31, 2026

Bulletin No. 07-2026

To: NISS Member Companies

Re: North Carolina Private Passenger Automobile Updates

The North Carolina Rate Bureau has issued Circular P-26-1, which includes updates to the Statistical Data Call – Standardized Reporting Requirements. As a result of these changes, the North Carolina Private Passenger Automobile Coding is being updated.

To comply with North Carolina’s mandated enhancements, NISS is updating the following Coverage Codes:

Comprehensive Coverage Codes

- \$25 Deductible (Code 018) - Removed
- \$1,500 Deductible (Code 735) - Added
- \$2,000 Deductible (Code 730) - Added
- \$2,500 Deductible (Code 733) - Added
- \$5,000 Deductible (Code 736) - Added
- Extended Transportation Expense Coverage – Limit \$20/900 (Code 703) – Limit updated to \$30/900
- Extended Transportation Expense Coverage – Limit \$75/2,250 (Code 704) – Added
- Extended Transportation Expense Coverage – Limit \$100/3,000 (Code 706) – Added

Collision Coverage Codes

- \$25 Deductible (Code 022) - Removed
- \$1,500 Deductible (Code 738) - Added
- \$2,000 Deductible (Code 732) - Added
- \$2,500 Deductible (Code 734) - Added
- \$5,000 Deductible (Code 737) - Added

The Policy Limits were also updated to accommodate the limits outlined in Circular P-26-1 and are reflected on the attached pages.

These changes apply to policies effective April 1, 2026, and subsequent. The updated coding on the attached pages will be reflected in the 2nd Quarter 2026 revisions to the NISS Automobile Volume II Statistical Plan.

Please let us know if you have any questions or need any additional information.

Sincerely,

Jeffrey R. Patterson
President & CEO

CODING SECTION

Premiums
 Losses

Liability
 No-Fault
 Physical Damage

Private Passenger
 Other Than Private Passenger
 Assigned Risks

Voluntary Risks

COVERAGE CODE

NORTH CAROLINA

Description	CODE
<u>COMPREHENSIVE</u>	
Full Coverage.....	011
\$ 50 Deductible.....	017
\$ 100 Deductible.....	046
\$ 200 Deductible.....	037
\$ 250 Deductible.....	044
\$ 500 Deductible.....	033
\$1,000 Deductible.....	073
\$1,500 Deductible.....	735
\$2,000 Deductible.....	730
\$2,500 Deductible.....	733
\$5,000 Deductible.....	736
\$ 25 Glass Deductible.....	042
\$ 50 Glass Deductible.....	043
Repair or Replacement Coverage	
Five Year Option.....	010
One Year Option.....	808
Original Equipment Manufacturer Parts Loss Settlement Option.....	806
All Other Deductibles (Including Separate Full Coverage Glass Deductible Only Policies).....	039
<u>FIRE AND THEFT COVERAGES:</u>	
All Fire only, Fire and Theft only, and Fire, Theft and Miscellaneous Additional Coverages.....	045
Fire and Theft - Single Interest.....	015

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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	100,000	B	100,000	6	750	2
100,000	200,000	7	250,000	7	1,000	3
100,000	300,000	8	500,000	A	2,000	4
250,000	500,000	2	750,000	B	3,000	5
300,000	300,000	C	1,000,000	C	5,000	8
500,000	1,000,000	D			10,000	9
1,000,000	1,000,000	E			25,000	A
1,000,000	2,000,000	F			50,000	B
					75,000	C
					100,000	D
All Other		1	All Other	9	All Other	7

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	7
250,000	500,000	2	500,000	A
300,000	300,000	C	750,000	B
500,000	500,000	G	1,000,000	C
500,000	1,000,000	D		
1,000,000	1,000,000	E		
All Other		1	All Other	1

Note: See page NC-461 for coding notes.

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POLICY LIMITS CODES

NORTH CAROLINA

SINGLE LIMIT POLICIES	
Limit	Code
\$150,000	6
\$200,000	B
\$300,000	8
\$400,000	5
\$550,000	C
\$750,000	2
\$1,000,000	D
\$1,500,000	E
\$2,000,000	F
All Other	1

CODING NOTES

1. Deductible Insurance shall be assigned to the code for "All Other."
2. Single limit/split premium policies which must be recorded separately for Bodily Injury and Property Damage shall be assigned as follows:
 - (a) Bodily Injury
 Policy Limits Code 1 - Single Limits of \$750,000 and under
 Policy Limits Code A - Single Limits over \$750,000
 - (b) Property Damage
 Policy Limits Code 9 - All Single Limits
3. Split limit/single premium policies which must be recorded together for Bodily Injury and Property Damage shall be assigned as follows:
 - (a) 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.
 - (b) For example:

\$100,000 BI per Accident Limit
+ <u>\$ 50,000 PD per Accident Limit</u>
= \$150,000 Single Limit per Occurrence

 Policy Limits Code would be reported as '6'.