



BULLETIN

June 12, 2025

Bulletin No. 08-2025

To: NISS Member Companies

Re: North Carolina Private Passenger Automobile Class Codes Added

North Carolina Session Laws 2024-29 and 2023-133, which were enacted during the 2024 Session of the North Carolina General Assembly, require the expansion of the inexperienced operator surcharge period from 3 to 8 years.

NISS is adding new Private Passenger Class codes for inexperienced operators with less than 4 to less than 8 years driving experience.

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 black ink, appearing to read "Jeff R. Patterson", is written over a light blue horizontal line.

Jeffrey R. Patterson
President & CEO

Attachments

CODING SECTION

X Premiums
X Losses

X Liability
 No-Fault
X Physical Damage

X Private Passenger
 Other Than Private
 Passenger
 Assigned Risks

X Voluntary Risks

CLASSIFICATION CODES

NORTH CAROLINA

NO INEXPERIENCED OPERATOR		
Class	Single Car Risks	Multi Car Risks ø
1A	1214-	1215-
1B	1224-	1225-
1C	1234-	1235-
3	1404-	1405-
TNC	1504-	1505-
1AF	1294-	1295-

INEXPERIENCED OPERATORS					
LICENSED FOR:	CLASS	TYPE OF OPERATOR(S)			
		PRINCIPAL OPERATOR		OCCASIONAL OPERATOR	
		SINGLE CAR	MULTI CARø	SINGLE CAR	MULTI CARø
Less Than 1 Year	1A	1111-	1121-	1131-	1141-
	1B	1151-	1161-	1171-	1181-
	1C	1311-	1321-	1331-	1341-
	3	1411-	1421-	1431-	1441-
	TNC	1511-	1521-	1531-	1541-
	1AF	1351-	1361-	1371-	1381-
Less Than 2 Years	1A	1112-	1122-	1132-	1142-
	1B	1152-	1162-	1172-	1182-
	1C	1312-	1322-	1332-	1342-
	3	1412-	1422-	1432-	1442-
	TNC	1512-	1522-	1532-	1542-
	1AF	1352-	1362-	1372-	1382-
Less Than 3 Years	1A	1113-	1123-	1133-	1143-
	1B	1153-	1163-	1173-	1183-
	1C	1313-	1323-	1333-	1343-
	3	1413-	1423-	1433-	1443-
	TNC	1513-	1523-	1533-	1543-
	1AF	1353-	1363-	1373-	1383-
Less Than 4 Years	1A	1114-	1124-	1134-	1144-
	1B	1154-	1164-	1174-	1184-
	1C	1314-	1324-	1334-	1344-
	3	1414-	1424-	1434-	1444-
	TNC	1514-	1524-	1534-	1544-
	1AF	1354-	1364-	1374-	1384-

ø These codes are applicable only to risks where at least one car is written at a discount under the two or more car rule.

Note: All codes are to be reported with the applicable Safe Driver Insurance Plan code found on Page NC-345.

CODING SECTION

☒ Premiums ☒ Liability ☒ Private Passenger
☒ Losses ☐ No-Fault ☐ Other Than Private
 ☒ Physical Damage Passenger
 ☐ Voluntary Risks Assigned Risks

CLASSIFICATION CODES

**NORTH CAROLINA
CONTINUED**

INEXPERIENCED OPERATORS					
LICENSED FOR:	CLASS	TYPE OF OPERATOR(S)			
		PRINCIPAL OPERATOR		OCCASIONAL OPERATOR	
		SINGLE CAR	MULTI CARØ	SINGLE CAR	MULTI CARØ
Less Than 5 Years	1A	1115-	1125-	1135-	1145-
	1B	1155-	1165-	1175-	1185-
	1C	1315-	1325-	1335-	1345-
	3	1415-	1425-	1435-	1445-
	TNC	1515-	1525-	1535-	1545-
	1AF	1355-	1365-	1375-	1385-
Less Than 6 Years	1A	1116-	1126-	1136-	1146-
	1B	1156-	1166-	1176-	1186-
	1C	1316-	1326-	1336-	1346-
	3	1416-	1426-	1436-	1446-
	TNC	1516-	1526-	1536-	1546-
	1AF	1356-	1366-	1376-	1386-
Less Than 7 Years	1A	1117-	1127-	1137-	1147-
	1B	1157-	1167-	1177-	1187-
	1C	1317-	1327-	1337-	1347-
	3	1417-	1427-	1437-	1447-
	TNC	1517-	1527-	1537-	1547-
	1AF	1357-	1367-	1377-	1387-
Less Than 8 Years	1A	1118-	1128-	1138-	1148-
	1B	1158-	1168-	1178-	1188-
	1C	1318-	1328-	1338-	1348-
	3	1418-	1428-	1438-	1448-
	TNC	1518-	1528-	1538-	1548-
	1AF	1358-	1368-	1378-	1388-

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