



B U L L E T I N

June 10, 2026

Bulletin No. 08-2026

To: NISS Member Companies

Re: North Carolina Private Passenger Automobile – Additional Updates

The North Carolina Rate Bureau has issued Circular A 26-2, which includes revisions to Private Passenger Automobile Comprehensive and Collision coverages. In conjunction with these updates, NISS is also revising Classification, Policy Term, and Type of Loss codes to align with industry standards. A summary of the coding changes is provided below and shown in detail on the attached pages.

Comprehensive Coverage Codes

- \$300 Deductible (Code 724) - Added
- \$400 Deductible (Code 721) - Added
- \$600 Deductible (Code 722) - Added
- \$750 Deductible (Code 723) – Added
- \$3,000 Deductible (Code 743) – Added
- Extended Transportation Expense Coverage – Limit \$15/450 (Code 701) – Removed

Collision Coverage Codes

- \$400 Deductible (Code 725) - Added
- \$600 Deductible (Code 726) - Added
- \$750 Deductible (Code 727) - Added
- \$3,000 Deductible (Code 742) – Added

Classification Codes

- Excess Non-Owned Automobile Coverage (Code 9519) – Removed
- Extended Non-Owned, Primary in effect, Named Insured and Spouse (Code 9021) – Added
- Extended Non-Owned, Primary in effect, Named Insured and Resident Relative (Code 9022) – Added
- Extended Non-Owned, Primary not in effect, Named Insured and Spouse (Code 9023) – Added
- Extended Non-Owned, Primary not in effect, Named Insured and Resident Relative (Code 9024) – Added
- Modified Utility Vehicle (Code 9030) – Added

Term of Policy Codes

- 12 Months (Code 2) – Updated definition
- All Other (Code 3) – Added

Type of Loss Codes

- Key Replacement and Related Services (Code K) – Added
- Pet Injury (Code P) - Added

These changes apply to policies effective October 1, 2026, and subsequent. The updated coding on the attached pages will be reflected in the 4th 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,

A handwritten signature in black ink, appearing to read "Jeffrey R. Patterson", with a long horizontal flourish extending to the right.

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
\$ 300 Deductible.....	724
\$ 400 Deductible.....	721
\$ 500 Deductible.....	033
\$ 600 Deductible.....	722
\$ 750 Deductible.....	723
\$1,000 Deductible.....	073
\$1,500 Deductible.....	735
\$2,000 Deductible.....	730
\$2,500 Deductible.....	733
\$3,000 Deductible.....	743
\$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

CODING SECTION

<input checked="" type="checkbox"/> Premiums	<input 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 Passenger
	<input checked="" type="checkbox"/> Physical Damage	<input type="checkbox"/> Assigned Risks
<input checked="" type="checkbox"/> Voluntary Risks		

COVERAGE CODE

NORTH CAROLINA

Description	CODE
<u>NORTH CAROLINA ENDORSEMENT 03 15 06 05</u>	
Audio, Visual, and Data Electronic Equipment Coverage permanently installed by other than the vehicle manufacture excluding coverage for tapes, records, disks, and other media (which if purchased, should be reported as Coverage Code 049).....	844+
Customizing Equipment Coverage (Premium records only).....	843+
<u>OTHER PHYSICAL DAMAGE COVERAGES:</u>	
Automobile Rental Reimbursement.....	048+
Comprehensive coverage for tapes, records, disks and other media used with Audio, Visual and Data Electronic Equipment permanently installed in an automobile, where coverage for equipment is <u>rejected by the insured</u> (Full or Deductible Coverage).....	049+
Mechanical Breakdown Policies	
\$25 Deductible.....	041
\$50 Deductible.....	047
Towing and Road Service.....	016
Towing and Road Service with "Unlimited" coverage option.....	856
Extended Transportation Expense Coverage (Rental reimbursement - Class, Model Year and Symbol not required)	
Limit of \$30/900.....	703
Limit of \$50/1,500.....	768
Limit of \$75/2,250.....	704
Limit of \$100/3,000.....	706
All Other Physical Damage Coverages (Except Collision).....	019*

+ For Coverages 048, 049, 843 and 844, Symbol and Model Year are not required.

* 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

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

COVERAGE CODE

NORTH CAROLINA

Description	CODE
<u>COLLISION:</u>	
\$ 50 Deductible.....	023
\$ 100 Deductible.....	024
\$ 200 Deductible.....	027
\$ 250 Deductible.....	025
\$ 300 Deductible.....	021
\$ 400 Deductible.....	725
\$ 500 Deductible.....	034
\$ 600 Deductible.....	726
\$ 750 Deductible.....	727
\$1,000 Deductible.....	036
\$1,500 Deductible.....	738
\$2,000 Deductible.....	732
\$2,500 Deductible.....	734
\$3,000 Deductible.....	742
\$5,000 Deductible.....	737
Repair or Replacement Coverage	
Five Year Option.....	020
One Year Option.....	809
Original Equipment Manufacturer Parts Loss Settlement Option.....	807
Single Interest Collision.....	031
All Other Collision Coverages.....	029*

* 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 Risks

Voluntary Risks

TERM OF POLICY CODE

NORTH CAROLINA

Quarterly Call - AQR-XXXX

Six Months	Code 1
12 Months	Code 2
All Other	Code 3

