



June 6, 2025

**CIRCULAR LETTER TO ALL MEMBER COMPANIES**

Re: Revised Private Passenger Automobile and Motorcycle  
Insurance Rates – North Carolina

**Summary:**

- **Revised Private Passenger Automobile and Motorcycle Insurance Rates effective 10/1/25**
- **Revised Class Plan Factors, including expansion of the Inexperienced Operator Surcharge Period to 8 years**
- **Revised Deductible Relativities**
- **Removal of the \$25 Collision Deductible**
- **Revised Extended Transportation Rates**
- **Revised Rule 4.F for Inexperienced Operators based on legislative changes provided by S.L. 2023-133 and S.L. 2024-29**
- **Note: Revisions to Rule 5. SDIP reflecting legislative changes required by S.L. 2023-133 and S.L. 2024-29 are forthcoming after further anticipated legislative action**
- **Please forward this notice to all interested parties within your organization**

On February 3, 2025, the Rate Bureau filed with the Commissioner of Insurance rate level changes for non-fleet private passenger automobiles and motorcycles. The Rate Bureau's filing set forth (1) an overall +23.0% average rate level change for non-fleet private passenger automobiles, with +22.6% for liability coverages and +23.4% for physical damage coverages; (2) an average rate level change for motorcycle liability coverages of -9.1%; (3) revised class plan factors; (4) miscellaneous rate, rule, and coverage changes; and (5) rule revisions necessitated by S.L. 2023-133 and S.L. 2024-29.

Following negotiations, the Rate Bureau and Commissioner of Insurance have agreed to a settlement of the 2025 private passenger auto insurance rate filing for an overall +5.0% rate level increase, with +9.0% for liability coverages and +0.7% for physical damage coverages, and -16.3% for motorcycles, along with various other rate, rating factor, and rule changes. The approved rate level changes by coverage are set forth below. The revised rates, rating factors, and rules are set forth on the attached exhibits. A copy of the Signed Settlement Agreement and Consent Order dated June 6, 2025 will be available on the Rate Bureau's website.

- Exhibit A (3 pages) – Revised base rates for liability and physical damage by territory, and revised per policy rates for combined uninsured/underinsured motorists coverage
- Exhibit B (1 page) – Revised motorcycle relativities in Rule 19.B.
- Exhibit C (1 page) – Revised deductible relativities in Rule 14.B
- Removal of the \$25 collision deductible in Rules 14.B., 19.A., and 19.D.

- Exhibit D (1 page) – Revised inexperienced operator class factors, including the expansion of the inexperienced operator surcharge period to 8 years, as provided by S.L. 2023-133 and S.L. 2024-29
- Exhibit E (1 page) – Revised extended transportation rates in Rule 14.C.
- Exhibit F (1 page) – Revised model year and symbol relativities for physical damage coverage-comprehensive
- Exhibit G (1 page) – Revised model year and symbol relativities for physical damage coverage- collision
- Exhibit H (1 page) – Revised Rule 4.F for Inexperienced Operators, as a result of S.L. 2023-133 and S.L. 2024-29

	EARNED PREMIUMS* AT PRESENT <u>MANUAL RATES</u>	<b>10/01/2025</b> EFFECTIVE RATE LEVEL <u>CHANGE (A)</u>
Auto Liability:		
Bodily Injury	\$2,031,347	1.8%
Property Damage	\$2,206,408	14.0%
Medical Payments	\$144,549	0.0%
Uninsured Motorists	\$220,000	20.3%
Underinsured Motorists	\$426,688	14.7%
Auto Liability Total	\$5,028,992	9.0%
Auto Physical Damage:		
Comprehensive	\$1,291,777	2.5%
Collision	\$3,441,089	0.0%
Auto Physical Damage Total	\$4,732,866	0.7%
Auto GRAND TOTAL	\$9,761,858	5.0%
MOTORCYCLE LIABILITY	\$78,428	-16.3%

\* In thousands.

(A) Effective changes after whole dollar rounding of rates.

#### **CHANGES TO BE IMPLEMENTED OCTOBER 1, 2025**

These changes are effective in accordance with the following Rule of Application:

The following changes are applicable to all new and renewal policies written to become effective on or after October 1, 2025. No policy effective prior to October 1, 2025 shall be endorsed or cancelled and rewritten to take advantage of or to avoid the application of these changes except at the request of the insured and at the customary short rate charges as of the date of such request, but in no event prior to October 1, 2025.

## NOTICE REQUIREMENTS

Also be advised that G. S. 58-36-45 provides as follows:

"Whenever an insurer changes the coverage other than at the request of the insured or changes the premium rate, it shall give the insured written notice of such coverage change or premium rate change at least 15 days in advance of the effective date of such change or changes with a copy of such notice to the agent. This section shall apply to all policies and coverages subject to the provisions of this Article..."

In the past, some insurers have given notice of premium rate changes by providing to an insured and agent, at least 15 days in advance of the effective date, a renewal policy, renewal certificate, billing, or endorsement showing revised rates, together with a written notice substantially as follows:

### NOTICE OF RATE CHANGE - NORTH CAROLINA

The premium for this policy reflects changes in rates applicable to North Carolina placed into effect under the provisions of Article 36, Chapter 58 of the North Carolina General Statutes.

The form of this notice has varied at the option of the insurer (printed notice, stamp, stick-on label, etc.). Companies should consult their own legal counsel with respect to the appropriateness of their procedures under this statute.

Reprinted Personal Auto Manual pages will be distributed, in the usual fashion, as soon as possible. In the interim, notice of the revised rates should be sent as soon as possible to your agents to make them aware of the new rates and rules.

Please note that there remain pending revisions to Rule 5. SDIP necessitated by S.L. 2023-133 and S.L. 2024-29. These forthcoming revisions include (1) revised language pertaining to the experience period and the surcharge period for certain convictions for which four or more SDIP points are assigned; (2) revised language on operation of the waiver provision for convictions of speeding 10 mph or less over the posted speed limit; and (3) revised language on operation of the waiver provision for prayers for judgment continued (PJC's). These revisions are dependent on further legislative action, which is anticipated soon. Note further that these remaining Rule 5. SDIP revisions are anticipated to become effective on July 1, 2025 and they will be distributed as soon as they are available.

Please see to it that this circular letter is brought to the attention of all interested personnel in your company.

Sincerely,

Andy Montano

Personal Lines Director

AM:amt

A-25-3

Attachment

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
APPROVED BASE RATES - LIABILITY

<u>Terr</u> <u>Code</u>	<u>\$50,000/100,000</u> <u>Bodily Injury</u>	<u>\$50,000</u> <u>Property Damage</u>	<u>\$500</u> <u>Medical Payments</u>
110	\$213	\$302	\$13
120	256	297	17
130	286	316	19
140	400	358	26
150	342	392	21
170	212	314	17
180	260	367	21
190	231	375	15
200	303	381	22
210	226	268	18
220	330	309	22
230	408	336	25
240	347	329	21
250	365	434	27
260	286	371	21
270	219	370	15
280	332	448	24
290	295	400	19
300	202	358	14
310	182	314	12
320	215	307	13
340	340	426	23
350	243	337	16
360	273	344	19
370	303	399	21
380	339	427	22
390	264	407	17
420	471	515	38
440	333	429	26
450	382	445	25
460	236	370	17
470	287	372	18
480	176	285	12
490	175	315	14

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

APPROVED PHYSICAL DAMAGE BASE RATES (A)

<u>Terr Code</u>	<u>FULL COVERAGE COMPREHENSIVE</u>	<u>\$100 DEDUCTIBLE COLLISION</u>
110	\$134	\$647
120	221	746
130	189	738
140	148	865
150	151	760
170	112	631
180	133	752
190	83	658
200	114	711
210	102	553
220	245	773
230	175	857
240	190	760
250	127	917
260	142	759
270	98	676
280	111	864
290	126	843
300	102	673
310	117	631
320	159	696
340	127	891
350	109	699
360	123	741
370	115	811
380	154	869
390	101	786
420	143	1104
440	115	864
450	117	923
460	110	767
470	156	781
480	163	705
490	110	724

(A) MODEL YEAR 2026 SYMBOL 11

14. MISCELLANEOUS COVERAGES(Cont'd)

A. Combined Uninsured/Underinsured Motorists Bodily Injury Coverage and  
Uninsured Motorists Property Damage Coverage

1.a.

1.b. Rates

The per policy rates for Combined Uninsured/Underinsured Motorists Bodily Injury Coverage are as follows:

	B.I. UM/UIM Coverage	
	Single Vehicle* Policy	Multi-Vehicle* Policy
\$ 50/100	\$ [55] <u>64</u>	\$ [136] <u>158</u>
100/200	[84] <u>97</u>	[207] <u>240</u>
100/300	[87] <u>101</u>	[215] <u>249</u>
250/500	[142] <u>164</u>	[351] <u>405</u>
300/300	[150] <u>174</u>	[371] <u>430</u>
500/500	[175] <u>202</u>	[432] <u>499</u>
500/1,000	[181] <u>209</u>	[447] <u>516</u>
1,000/1,000	[226] <u>261</u>	[558] <u>645</u>

The per policy rates for Uninsured Motorists Property Damage Coverage sold with Combined Uninsured/Underinsured Motorist Bodily Injury Coverage are as follows:

	P.D. UM Coverage	
	Single Vehicle* Policy	Multi-Vehicle* Policy
\$ 50,000	[3] <u>4</u>	[7] <u>10</u>
100,000	[4] <u>5</u>	[10] <u>12</u>
250,000	[6] <u>7</u>	[15] <u>17</u>
500,000	[8] <u>9</u>	[20] <u>22</u>
750,000	[10] <u>12</u>	[25] <u>30</u>
1,000,000	[11] <u>13</u>	[27] <u>32</u>

For limits other than those shown, charge the premium for the next higher limit.

\*For the purposes of this rule, the term vehicle includes a private passenger auto, low speed vehicle, modified utility vehicle, motorcycle, golf cart, or other miscellaneous type vehicle.

These rates are not subject to modification under the provisions of any rating plan or other manual rule.

19. MISCELLANEOUS TYPES (Cont'd)

- B. Motorcycles, Motorscooters, Motorbikes, Mopeds and Other Similar Motor Vehicles Not Used for Commercial Purposes.

Liability Coverages Only.

With respect to voluntary risks and "clean risks" ceded to the North Carolina Reinsurance Facility, determine the appropriate premium by applying the following factors to the applicable voluntary private passenger bodily injury, property damage, and medical payments rates. For Combined Uninsured/Underinsured Motorists Coverage, charge the applicable private passenger premium shown in Rule 14.

Engine Size Cubic Centimeters (cc)	Bodily Injury and Property Damage	Medical Payments*
0-499	[0.10]0.08	[0.35]0.29
500-1249	[0.17]0.13	[0.35]0.29
1250-1499	[0.25]0.19	[0.35]0.29
1500-up	[0.32]0.25	[0.35]0.29

\*Note: Medical Payments coverage for these vehicles is not eligible for cession to the North Carolina Reinsurance Facility.

(Remainder of rule is unchanged.)

Memorandum - North Carolina Personal Auto Manual  
 Matter underlined is new; matter in brackets [ ] is deleted.

#### 14. MISCELLANEOUS COVERAGES (Cont'd)

##### C. Deductible Insurance

1. Deductible Liability Insurance is not available for vehicles classified and rated in accordance with the rules of this manual.
2. Collision Deductibles For Which No Premiums Are Shown
  - [\$25 Deduct. (071)] - [Charge 150% of the \$50 Deduct. Collision Premium]
  - \$50 Deduct. (072) - Charge [102]101% of the \$100 Deduct. Collision Premium
  - \$200 Deduct. (073) - Charge [97]98% of the \$100 Deduct. Collision Premium
  - \$250 Deduct. (076) - Charge [96]97% of the \$100 Deduct. Collision Premium
  - \$500 Deduct. (077) - Charge [91]93% of the \$100 Deduct. Collision Premium
  - \$1,000 Deduct. (078) - Charge [81]87% of the \$100 Deduct. Collision Premium
3. Comprehensive Deductibles For Which No Premiums Are Shown
  - \$50 Deduct. (003) - Charge [96]97% of the Full Coverage Comprehensive Premium
  - \$100 Deduct. (010) - Charge [93]95% of the Full Coverage Comprehensive Premium
  - \$250 Deduct. (055) - Charge [84]88% of the Full Coverage Comprehensive Premium
  - \$500 Deduct. (726) - Charge [70]77% of the Full Coverage Comprehensive Premium
  - \$1,000 Deduct. (727) - Charge [58]65% of the Full Coverage Comprehensive Premium
4. Theft - \$50 Deductible - Charge 75% of the Full Coverage Theft rate.



NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE

INEXPERIENCED OPERATOR SURCHARGES  
INCLUDING NEW CATEGORIES UP TO 8 YEARS DRIVING EXPERIENCE

**Approved Surcharges - Single Car**

<u>Operator*</u>	<u>Liability Coverages</u>	<u>Collision Coverage</u>	<u>Comprehensive Coverage</u>
Principal < 1 year driving	2.50	2.10	0.20
Occasional <1 year driving	1.50	1.00	0.10
Principal < 2 years driving	1.40	1.20	0.20
Occasional <2 years driving	0.75	0.60	0.00
Principal < 3 years driving	1.05	0.90	0.20
Occasional < 3 years driving	0.60	0.40	0.00
Principal < 4 years driving	0.85	0.70	0.15
Occasional < 4 years driving	0.50	0.30	0.00
Principal < 5 years driving	0.65	0.50	0.15
Occasional < 5 years driving	0.40	0.20	0.00
Principal < 6 years driving	0.50	0.30	0.10
Occasional < 6 years driving	0.30	0.10	0.00
Principal < 7 years driving	0.30	0.20	0.10
Occasional < 7 years driving	0.20	0.00	0.00
Principal < 8 years driving	0.20	0.10	0.00
Occasional < 8 years driving	0.10	0.00	0.00

**Approved Surcharges - Multi-Car**

<u>Operator*</u>	<u>Liability Coverages</u>	<u>Collision Coverage</u>	<u>Comprehensive Coverage</u>
Principal < 1 year driving	2.15	1.75	0.10
Occasional <1 year driving	1.15	0.65	0.00
Principal < 2 years driving	1.05	0.85	0.10
Occasional <2 years driving	0.40	0.25	-0.10
Principal < 3 years driving	0.70	0.55	0.10
Occasional < 3 years driving	0.25	0.05	-0.10
Principal < 4 years driving	0.50	0.35	0.05
Occasional < 4 years driving	0.15	-0.05	-0.10
Principal < 5 years driving	0.30	0.15	0.05
Occasional < 5 years driving	0.05	-0.15	-0.10
Principal < 6 years driving	0.15	-0.05	0.00
Occasional < 6 years driving	-0.05	-0.25	-0.10
Principal < 7 years driving	-0.05	-0.15	0.00
Occasional < 7 years driving	-0.15	-0.35	-0.10
Principal < 8 years driving	-0.15	-0.25	-0.10
Occasional < 8 years driving	-0.25	-0.35	-0.10

\* Shaded Categories are new.

## NORTH CAROLINA

## EXTENDED TRANSPORTATION COVERAGE RATES

<u>Daily/Monthly Limit</u>	<u>Approved Rate (\$)</u>
\$15/\$450	19
\$30/\$900	37
\$50/\$1500	59
\$75/\$2250	84
\$100/\$3000	107

NORTH CAROLINA  
MODEL YEAR AND SYMBOL RELATIVITIES - PHYSICAL DAMAGE COVERAGES  
COMPREHENSIVE

Symbol	Model Year												Symbol	Factor	2010-1990
	2028	2027	Base 2026	2025	2024	2023	2022	2021	2020	2019	2018	2017-2011			
1	0.33	0.32	0.31	0.30	0.29	0.28	0.27	0.25	0.24	0.23	0.22	0.20			
2	0.43	0.42	0.41	0.40	0.38	0.36	0.35	0.34	0.32	0.30	0.29	0.27			
3	0.54	0.53	0.51	0.49	0.47	0.45	0.44	0.42	0.40	0.38	0.36	0.33	1	0.38	0.25
4	0.62	0.61	0.59	0.57	0.55	0.53	0.51	0.48	0.46	0.44	0.42	0.38	2	0.53	0.34
5	0.69	0.68	0.66	0.64	0.61	0.59	0.57	0.54	0.51	0.49	0.47	0.43	3	0.60	0.39
6	0.77	0.75	0.73	0.71	0.68	0.65	0.63	0.60	0.57	0.54	0.52	0.47	4	0.66	0.43
7	0.85	0.83	0.81	0.79	0.75	0.72	0.70	0.66	0.63	0.60	0.58	0.53	5	0.75	0.49
8	0.91	0.90	0.87	0.84	0.81	0.77	0.75	0.71	0.68	0.64	0.62	0.57	6	0.84	0.55
10	0.99	0.97	0.94	0.91	0.87	0.84	0.81	0.77	0.73	0.70	0.67	0.61	7	0.92	0.60
11	1.05	1.03	1.00	0.97	0.93	0.89	0.86	0.82	0.78	0.74	0.71	0.65	8	1.00	0.65
12	1.10	1.08	1.05	1.02	0.98	0.93	0.90	0.86	0.82	0.78	0.75	0.68	10	1.08	0.70
13	1.14	1.12	1.09	1.06	1.01	0.97	0.94	0.89	0.85	0.81	0.77	0.71	11	1.17	0.76
14	1.20	1.17	1.14	1.11	1.06	1.01	0.98	0.93	0.89	0.84	0.81	0.74	12	1.28	0.83
15	1.25	1.23	1.19	1.15	1.11	1.06	1.02	0.98	0.93	0.88	0.84	0.77	13	1.37	0.89
16	1.30	1.28	1.24	1.20	1.15	1.10	1.07	1.02	0.97	0.92	0.88	0.81	14	1.48	0.96
17	1.35	1.33	1.29	1.25	1.20	1.15	1.11	1.06	1.01	0.95	0.92	0.84	15	1.63	1.06
18	1.41	1.38	1.34	1.30	1.25	1.19	1.15	1.10	1.05	0.99	0.95	0.87	16	1.79	1.16
19	1.45	1.42	1.38	1.34	1.28	1.23	1.19	1.13	1.08	1.02	0.98	0.90	17	1.98	1.29
20	1.49	1.46	1.42	1.38	1.32	1.26	1.22	1.16	1.11	1.05	1.01	0.92	18	2.16	1.40
21	1.54	1.51	1.47	1.43	1.37	1.31	1.26	1.21	1.15	1.09	1.04	0.96	19	2.36	1.53
22	1.59	1.56	1.51	1.46	1.40	1.34	1.30	1.24	1.18	1.12	1.07	0.98	20	2.61	1.70
23	1.64	1.61	1.56	1.51	1.45	1.39	1.34	1.28	1.22	1.15	1.11	1.01	21	2.90	1.89
24	1.68	1.65	1.60	1.55	1.49	1.42	1.38	1.31	1.25	1.18	1.14	1.04	22	3.28	2.13
25	1.73	1.70	1.65	1.60	1.53	1.47	1.42	1.35	1.29	1.22	1.17	1.07	23	3.67	2.39
26	1.79	1.75	1.70	1.65	1.58	1.51	1.46	1.39	1.33	1.26	1.21	1.11	24	4.25	2.76
27	1.84	1.80	1.75	1.70	1.63	1.56	1.51	1.44	1.37	1.30	1.24	1.14	25	5.23	3.40
28	1.90	1.86	1.81	1.76	1.68	1.61	1.56	1.48	1.41	1.34	1.29	1.18	26	6.42	4.17
29	1.96	1.93	1.87	1.81	1.74	1.66	1.61	1.53	1.46	1.38	1.33	1.22			
30	2.02	1.98	1.92	1.86	1.79	1.71	1.65	1.57	1.50	1.42	1.36	1.25			
31	2.08	2.04	1.98	1.92	1.84	1.76	1.70	1.62	1.54	1.47	1.41	1.29			
32	2.14	2.10	2.04	1.98	1.90	1.82	1.75	1.67	1.59	1.51	1.45	1.33			
33	2.21	2.16	2.10	2.04	1.95	1.87	1.81	1.72	1.64	1.55	1.49	1.37			
34	2.26	2.21	2.15	2.09	2.00	1.91	1.85	1.76	1.68	1.59	1.53	1.40			
35	2.31	2.27	2.20	2.13	2.05	1.96	1.89	1.80	1.72	1.63	1.56	1.43			
36	2.37	2.33	2.26	2.19	2.10	2.01	1.94	1.85	1.76	1.67	1.60	1.47			
37	2.46	2.41	2.34	2.27	2.18	2.08	2.01	1.92	1.83	1.73	1.66	1.52			
38	2.55	2.50	2.43	2.36	2.26	2.16	2.09	1.99	1.90	1.80	1.73	1.58			
39	2.64	2.59	2.51	2.43	2.33	2.23	2.16	2.06	1.96	1.86	1.78	1.63			
40	2.72	2.67	2.59	2.51	2.41	2.31	2.23	2.12	2.02	1.92	1.84	1.68			
41	2.81	2.76	2.68	2.60	2.49	2.39	2.30	2.20	2.09	1.98	1.90	1.74			
42	2.90	2.84	2.76	2.68	2.57	2.46	2.37	2.26	2.15	2.04	1.96	1.79			
43	2.98	2.93	2.84	2.75	2.64	2.53	2.44	2.33	2.22	2.10	2.02	1.85			
44	3.07	3.01	2.92	2.83	2.72	2.60	2.51	2.39	2.28	2.16	2.07	1.90			
45	3.15	3.09	3.00	2.91	2.79	2.67	2.58	2.46	2.34	2.22	2.13	1.95			
46	3.26	3.19	3.10	3.01	2.88	2.76	2.67	2.54	2.42	2.29	2.20	2.02			
47	3.36	3.30	3.20	3.10	2.98	2.85	2.75	2.62	2.50	2.37	2.27	2.08			
48	3.47	3.40	3.30	3.20	3.07	2.94	2.84	2.71	2.57	2.44	2.34	2.15			
49	3.57	3.50	3.40	3.30	3.16	3.03	2.92	2.79	2.65	2.52	2.41	2.21			
50	3.66	3.59	3.49	3.39	3.25	3.11	3.00	2.86	2.72	2.58	2.48	2.27			
51	3.77	3.70	3.59	3.48	3.34	3.20	3.09	2.94	2.80	2.66	2.55	2.33			
52	3.87	3.80	3.69	3.58	3.43	3.28	3.17	3.03	2.88	2.73	2.62	2.40			
53	3.97	3.89	3.78	3.67	3.52	3.36	3.25	3.10	2.95	2.80	2.68	2.46			
54	4.13	4.05	3.93	3.81	3.65	3.50	3.38	3.22	3.07	2.91	2.79	2.55			
55	4.33	4.24	4.12	4.00	3.83	3.67	3.54	3.38	3.21	3.05	2.93	2.68			
56	4.56	4.47	4.34	4.21	4.04	3.86	3.73	3.56	3.39	3.21	3.08	2.82			
57	4.81	4.72	4.58	4.44	4.26	4.08	3.94	3.76	3.57	3.39	3.25	2.98			
58	5.19	5.09	4.94	4.79	4.59	4.40	4.25	4.05	3.85	3.66	3.51	3.21			
59	5.75	5.64	5.48	5.32	5.10	4.88	4.71	4.49	4.27	4.06	3.89	3.56			
60	6.37	6.25	6.07	5.89	5.65	5.40	5.22	4.98	4.73	4.49	4.31	3.95			
61	6.96	6.83	6.63	6.43	6.17	5.90	5.70	5.44	5.17	4.91	4.71	4.31			
62	7.51	7.36	7.15	6.94	6.65	6.36	6.15	5.86	5.58	5.29	5.08	4.65			
63	8.06	7.91	7.68	7.45	7.14	6.84	6.60	6.30	5.99	5.68	5.45	4.99			
64	8.61	8.45	8.20	7.95	7.63	7.30	7.05	6.72	6.40	6.07	5.82	5.33			
65	9.17	8.99	8.73	8.47	8.12	7.77	7.51	7.16	6.81	6.46	6.20	5.67			
66	10.00	9.81	9.52	9.23	8.85	8.47	8.19	7.81	7.43	7.04	6.76	6.19			
67	11.10	10.89	10.57	10.25	9.83	9.41	9.09	8.67	8.24	7.82	7.50	6.87			
68	12.20	11.97	11.62	11.27	10.81	10.34	9.99	9.53	9.06	8.60	8.25	7.55			
69	13.30	13.05	12.67	12.29	11.78	11.28	10.90	10.39	9.88	9.38	9.00	8.24			
70	14.41	14.13	13.72	13.31	12.76	12.21	11.80	11.25	10.70	10.15	9.74	8.92			
71	15.51	15.21	14.77	14.33	13.74	13.15	12.70	12.11	11.52	10.93	10.49	9.60			
72	16.61	16.29	15.82	15.35	14.71	14.08	13.61	12.97	12.34	11.71	11.23	10.28			
73	17.71	17.38	16.87	16.36	15.69	15.01	14.51	13.83	13.16	12.48	11.98	10.97			
74	18.82	18.46	17.92	17.38	16.67	15.95	15.41	14.69	13.98	13.26	12.72	11.65			
75	19.92	19.54	18.97	18.40	17.64	16.88	16.31	15.56	14.80	14.04	13.47	12.33			

Symbol      1989  
& Prior

1      0.09  
2      0.11  
3      0.15  
4      0.18  
5      0.21  
6      0.28  
7      0.34  
8      0.40  
10      0.51  
11      0.62  
12      0.72  
13      0.85  
14      1.00  
15      1.21  
16      1.47  
17      1.76  
18      2.10  
19      2.51  
20      2.98  
21      4.12

NORTH CAROLINA  
MODEL YEAR AND SYMBOL RELATIVITIES - PHYSICAL DAMAGE COVERAGES  
COLLISION

Model Year													Symbol	Factor	2010-1990
Symbol	2028	2027	Base 2026	2025	2024	2023	2022	2021	2020	2019	2018	2017-2011			
1	0.49	0.47	0.44	0.41	0.38	0.36	0.33	0.31	0.29	0.27	0.25	0.21	1	0.58	0.27
2	0.65	0.63	0.59	0.55	0.51	0.48	0.44	0.41	0.39	0.36	0.34	0.28			
3	0.71	0.68	0.64	0.60	0.56	0.52	0.48	0.45	0.42	0.39	0.36	0.30			
4	0.83	0.80	0.75	0.70	0.65	0.61	0.56	0.53	0.50	0.46	0.43	0.35			
5	0.91	0.88	0.82	0.76	0.71	0.66	0.62	0.57	0.54	0.50	0.47	0.39			
6	0.95	0.92	0.86	0.80	0.75	0.70	0.65	0.60	0.57	0.52	0.49	0.40			
7	1.00	0.96	0.90	0.84	0.78	0.73	0.68	0.63	0.59	0.55	0.51	0.42			
8	1.04	1.01	0.94	0.87	0.82	0.76	0.71	0.66	0.62	0.57	0.54	0.44			
10	1.08	1.04	0.97	0.90	0.84	0.79	0.73	0.68	0.64	0.59	0.55	0.46			
11	1.11	1.07	1.00	0.93	0.87	0.81	0.75	0.70	0.66	0.61	0.57	0.47			
12	1.15	1.11	1.04	0.97	0.90	0.84	0.78	0.73	0.69	0.63	0.59	0.49	10	1.07	0.50
13	1.19	1.14	1.07	1.00	0.93	0.87	0.80	0.75	0.71	0.65	0.61	0.50	11	1.12	0.53
14	1.22	1.18	1.10	1.02	0.96	0.89	0.83	0.77	0.73	0.67	0.63	0.52	12	1.15	0.54
15	1.24	1.20	1.12	1.04	0.97	0.91	0.84	0.78	0.74	0.68	0.64	0.53	13	1.20	0.56
16	1.25	1.21	1.13	1.05	0.98	0.92	0.85	0.79	0.75	0.69	0.64	0.53	14	1.27	0.60
17	1.28	1.23	1.15	1.07	1.00	0.93	0.86	0.81	0.76	0.70	0.66	0.54	15	1.34	0.63
18	1.31	1.26	1.18	1.10	1.03	0.96	0.89	0.83	0.78	0.72	0.67	0.55	16	1.39	0.65
19	1.33	1.28	1.20	1.12	1.04	0.97	0.90	0.84	0.79	0.73	0.68	0.56	17	1.44	0.68
20	1.37	1.32	1.23	1.14	1.07	1.00	0.92	0.86	0.81	0.75	0.70	0.58	18	1.52	0.71
21	1.40	1.35	1.26	1.17	1.10	1.02	0.95	0.88	0.83	0.77	0.72	0.59	19	1.59	0.75
22	1.42	1.37	1.28	1.19	1.11	1.04	0.96	0.90	0.84	0.78	0.73	0.60	20	1.64	0.77
23	1.44	1.39	1.30	1.21	1.13	1.05	0.98	0.91	0.86	0.79	0.74	0.61	21	1.71	0.80
24	1.48	1.42	1.33	1.24	1.16	1.08	1.00	0.93	0.88	0.81	0.76	0.63	22	1.80	0.85
25	1.49	1.43	1.34	1.25	1.17	1.09	1.01	0.94	0.88	0.82	0.76	0.63	23	1.87	0.88
26	1.51	1.46	1.36	1.26	1.18	1.10	1.02	0.95	0.90	0.83	0.78	0.64	24	1.95	0.92
27	1.53	1.48	1.38	1.28	1.20	1.12	1.04	0.97	0.91	0.84	0.79	0.65	25	2.11	0.99
28	1.54	1.49	1.39	1.29	1.21	1.13	1.04	0.97	0.92	0.85	0.79	0.65	26	2.29	1.08
29	1.57	1.51	1.41	1.31	1.23	1.14	1.06	0.99	0.93	0.86	0.80	0.66	Symbol	1989 & Prior	
30	1.58	1.52	1.42	1.32	1.24	1.15	1.07	0.99	0.94	0.87	0.81	0.67			
31	1.60	1.54	1.44	1.34	1.25	1.17	1.08	1.01	0.95	0.88	0.82	0.68			
32	1.63	1.57	1.47	1.37	1.28	1.19	1.10	1.03	0.97	0.90	0.84	0.69			
33	1.65	1.59	1.49	1.39	1.30	1.21	1.12	1.04	0.98	0.91	0.85	0.70			
34	1.68	1.62	1.51	1.40	1.31	1.22	1.13	1.06	1.00	0.92	0.86	0.71			
35	1.70	1.64	1.53	1.42	1.33	1.24	1.15	1.07	1.01	0.93	0.87	0.72			
36	1.72	1.66	1.55	1.44	1.35	1.26	1.16	1.09	1.02	0.95	0.88	0.73			
37	1.75	1.69	1.58	1.47	1.37	1.28	1.19	1.11	1.04	0.96	0.90	0.74			
38	1.78	1.71	1.60	1.49	1.39	1.30	1.20	1.12	1.06	0.98	0.91	0.75			
39	1.79	1.72	1.61	1.50	1.40	1.30	1.21	1.13	1.06	0.98	0.92	0.76	1	0.13	
40	1.81	1.74	1.63	1.52	1.42	1.32	1.22	1.14	1.08	0.99	0.93	0.77			
41	1.83	1.77	1.65	1.53	1.44	1.34	1.24	1.16	1.09	1.01	0.94	0.78			
42	1.85	1.79	1.67	1.55	1.45	1.35	1.25	1.17	1.10	1.02	0.95	0.78			
43	1.88	1.81	1.69	1.57	1.47	1.37	1.27	1.18	1.12	1.03	0.96	0.79			
44	1.89	1.82	1.70	1.58	1.48	1.38	1.28	1.19	1.12	1.04	0.97	0.80			
45	1.92	1.85	1.73	1.61	1.51	1.40	1.30	1.21	1.14	1.06	0.99	0.81			
46	1.94	1.87	1.75	1.63	1.52	1.42	1.31	1.23	1.16	1.07	1.00	0.82			
47	1.96	1.89	1.77	1.65	1.54	1.43	1.33	1.24	1.17	1.08	1.01	0.83			
48	1.99	1.92	1.79	1.66	1.56	1.45	1.34	1.25	1.18	1.09	1.02	0.84			
49	2.01	1.94	1.81	1.68	1.57	1.47	1.36	1.27	1.19	1.10	1.03	0.85	2	0.16	
50	2.03	1.96	1.83	1.70	1.59	1.48	1.37	1.28	1.21	1.12	1.04	0.86			
51	2.05	1.98	1.85	1.72	1.61	1.50	1.39	1.30	1.22	1.13	1.05	0.87			
52	2.06	1.99	1.86	1.73	1.62	1.51	1.40	1.30	1.23	1.13	1.06	0.87			
53	2.09	2.01	1.88	1.75	1.64	1.52	1.41	1.32	1.24	1.15	1.07	0.88			
54	2.11	2.03	1.90	1.77	1.65	1.54	1.43	1.33	1.25	1.16	1.08	0.89			
55	2.14	2.07	1.93	1.79	1.68	1.56	1.45	1.35	1.27	1.18	1.10	0.91			
56	2.18	2.10	1.96	1.82	1.71	1.59	1.47	1.37	1.29	1.20	1.12	0.92			
57	2.22	2.14	2.00	1.86	1.74	1.62	1.50	1.40	1.32	1.22	1.14	0.94			
58	2.29	2.20	2.06	1.92	1.79	1.67	1.55	1.44	1.36	1.26	1.17	0.97			
59	2.38	2.29	2.14	1.99	1.86	1.73	1.61	1.50	1.41	1.31	1.22	1.01	3	0.20	
60	2.48	2.39	2.23	2.07	1.94	1.81	1.67	1.56	1.47	1.36	1.27	1.05			
61	2.55	2.46	2.30	2.14	2.00	1.86	1.73	1.61	1.52	1.40	1.31	1.08			
62	2.61	2.51	2.35	2.19	2.04	1.90	1.76	1.65	1.55	1.43	1.34	1.10			
63	2.65	2.56	2.39	2.22	2.08	1.94	1.79	1.67	1.58	1.46	1.36	1.12			
64	2.71	2.61	2.44	2.27	2.12	1.98	1.83	1.71	1.61	1.49	1.39	1.15			
65	2.76	2.66	2.49	2.32	2.17	2.02	1.87	1.74	1.64	1.52	1.42	1.17			
66	2.84	2.74	2.56	2.38	2.23	2.07	1.92	1.79	1.69	1.56	1.46	1.20			
67	2.95	2.85	2.66	2.47	2.31	2.15	2.00	1.86	1.76	1.62	1.52	1.25			
68	3.06	2.95	2.76	2.57	2.40	2.24	2.07	1.93	1.82	1.68	1.57	1.30			
69	3.17	3.06	2.86	2.66	2.49	2.32	2.15	2.00	1.89	1.74	1.63	1.34	4	0.22	
70	3.29	3.17	2.96	2.75	2.58	2.40	2.22	2.07	1.95	1.81	1.69	1.39			
71	3.40	3.27	3.06	2.85	2.66	2.48	2.30	2.14	2.02	1.87	1.74	1.44			
72	3.51	3.38	3.16	2.94	2.75	2.56	2.37	2.21	2.09	1.93	1.80	1.49			
73	3.62	3.49	3.26	3.03	2.84	2.64	2.45	2.28	2.15	1.99	1.86	1.53			
74	3.73	3.60	3.36	3.12	2.92	2.72	2.52	2.35	2.22	2.05	1.92	1.58			
75	3.84	3.70	3.46	3.22	3.01	2.80	2.60	2.42	2.28	2.11	1.97	1.63			

#### 4. CLASSIFICATIONS

The provisions of this rule apply separately to the premiums for Bodily Injury and Property Damage Liability, Medical Payments, Fire, Theft, Combined Additional Coverage, Comprehensive and Collision Coverages.

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##### F. Inexperienced Operator

##### ~~LIABILITY, MEDICAL PAYMENTS AND COLLISION~~

1. The appropriate Inexperienced Operator Surcharge shall be applied for each owner or resident operator of the auto who has less than three years driving experience as a licensed driver. However, for insureds receiving a drivers license for the first time on or after July 1, 2025, the appropriate Inexperienced Operator Surcharge shall be applied for each owner or resident operator of the auto who has less than eight years' driving experience as a licensed driver. ~~Such~~ The appropriate Inexperienced Operator sSurcharge applies regardless of whether the owner or resident operator is a licensed driver; however, such surcharge does not apply to one who holds a learner's permit.

**Note:** The relevant experience is "driving experience as a licensed driver". An owner or resident operator does not accumulate any driving experience as a licensed driver while that person does not have a driver's license or while that person holds a learner's permit.

- a. The insurer shall obtain a verifiable motor vehicle record on each owner or resident operator from the Division of Motor Vehicles or from the governmental entity responsible for maintaining drivers' license records and shall determine the number of years of driving experience as a licensed driver for each owner or resident operator of the auto from such motor vehicle records to the extent possible.
- b. If a verifiable motor vehicle record obtained by the insurer does not show conclusively the number of years of driving experience for each owner or resident operator of the auto, the insurer may determine the number of years of driving experience as a licensed driver based upon information provided by the applicant.
- c. If a verifiable motor vehicle record cannot be obtained from the Division of Motor Vehicles or from the governmental entity responsible for maintaining drivers' license records, then the owner or resident operator shall be rated as inexperienced.

Exception: If the insurer is unable to obtain a verifiable motor vehicle record because such records are no longer available and the owner or resident operator has a drivers' license that continues to be valid by virtue of a military extension, then the insurer may determine the number of years of driving experience as a licensed driver based upon information provided by the applicant.

Insurers shall maintain in their files ~~for at least three years from the inception of the policy~~ the information upon which the number of years driving experience was determined.

Only driving experience in the United States of America, Canada or Puerto Rico may be used to determine the number of years of driving experience as a licensed driver.

The appropriate Inexperienced Operator sSurcharge shall not be applied for more than three years ~~for drivers licensed for the first time prior to July 1, 2025; however, for drivers licensed for the first time on or after July 1, 2025, such surcharge shall not be applied for more than eight years~~ regardless of policy term or effective date.

INEXPERIENCED OPERATOR SCENARIOS		
<u>Date First Licensed</u>	<u>Surcharge Trigger</u>	<u>Period of Inexperienced Operator Surcharge</u>
<u>Prior to July 1, 2025</u>	<u>Inexperienced Operator</u>	<u>Three years beginning on the date first licensed</u>
<u>July 1, 2025, and after</u>	<u>Inexperienced Operator</u>	<u>Eight years beginning on the date first licensed</u>

**Table 4.F.1.**

2. If there are two or more autos in the same household as the applicant, the inexperienced operator rates shall be applied separately to the number of autos equal to the number of inexperienced operators. Inexperienced operator rates shall not be used in rating such autos in excess of the number of inexperienced operators.

The inexperienced operator surcharge(s) shall be applied to the auto(s) which the inexperienced operator principally operates. In the case of an occasional operator, the surcharge shall be applied to the auto most frequently operated by the inexperienced operator.

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