

**NORTH CAROLINA RATE BUREAU**

**POST OFFICE BOX 176010  
RALEIGH, NORTH CAROLINA 27619-6010**

JOHN W. WATKINS  
General Manager

5401 SIXFORKS ROAD  
RALEIGH, NORTH CAROLINA 27609-4433

TELEPHONE (919) 783-9790  
FAC SIMILE (919) 783-0355

JERRY G. HAMRICK  
Workers Compensation Manager

DAVID E. SMYK, JR.  
Accounting Manager

CHARLES B. TAYLOR  
Personal Lines Manager

**September 16, 1997**

**CIRCULAR LETTER TO ALL MEMBER COMPANIES**

**Re: Graduated Drivers Licenses**

Under the provisions of House Bill 248, which was enacted during the 1997 Session of the North Carolina General Assembly, graduated drivers licenses are to be implemented in North Carolina effective December 1, 1997.

House Bill 248 provides that a Level 1 operator is a person which holds a "limited" learner's permit. The note under Rule 4.G. - Inexperienced Operator in the North Carolina Personal Auto Manual provides as follows:

Note: A driver who holds a learner's permit only shall not be deemed a licensed driver for the purpose of determining the inexperienced operator premium surcharge.

The purpose of this circular letter is to clarify that a driver who holds a "limited" learner's permit, as referred to in House Bill 248, shall not be deemed a licensed operator for the purpose of application of an inexperienced operator surcharge.

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

Very truly yours,

John W. Watkins

General Manager

JWW:lg

A-97-8