NORTH CAROLINA
Reinsurance Facility

February 26, 2026

<u>CIRCULAR LETTER TO ALL MEMBER COMPANIES</u>

Re: Reporting Changes – 30/60/25 Limit Codes Discontinued On Cessions

New/Renewal Cessions effective on or after July 1, 2026

<u>Summary:</u>

As this is a change to EDGE reporting, this circular should be immediately brought to the attention of all interested personnel in your company responsible for programming, policy issuance or completing and submitting monthly accounting reports to the NCRF.

For cessions with a policy effective date of July 1, 2026, or after, the following limit codes will **<u>no longer</u>** be available:

Coverage	Limit Code	Limit
Bodily Injury (BI)	5	30,000/60,000
Property Damage (PD)	4	25,000
Uninsured Motorists Property Damage (UMPD)	4	25,000
Uninsured Motorists Coverage (UMBI)	5	30,000/60,000

***Important:** Using the codes listed above in 32C reports for cessions with policy effective dates of 7-1-26 and after will result in errors that must be manually corrected <u>one at a time</u> in EDGE.*

Member companies submit cessions to the NC Reinsurance Facility in two ways:

1. **32C report** (text file): <u>The layout for this text file is not changing</u>. Companies will simply have fewer limit codes to choose from in positions 39, 40, 42 and 44. For policies effective on or after July 1, 2026 any attempts to use the discontinued limit code(s) will result in error(s) on impacted cessions.

2. **Online**: Cessions can also be created "online" directly on our EDGE website. After July 1, 2026 the limit codes listed above will no longer be available in their respective drop-down fields.

The revisions to the Standard Practice Manual relevant to these EDGE programming changes are attached below.

Questions regarding this circular letter should be directed 919-783-9790 or email ncrfsupport@ncrb.org.

Sincerely,

Terry F. Collins

Chief Operating Officer

North Carolina Reinsurance Facility

TFC: lad

RF-26-2

LIMIT CODES FOR CESSION NOTICES

BODILY INJURY
LIMIT OF LIABILITY

CODE	PER CLAIM	PER ACCIDENT
5	30,000	60,000
6	50,000	100,000
7	100,000	200,000
8	100,000	300,000
D	250,000	500,000

COMBINED SINGLE LIMIT POLICIES (CSL)

CODE	
E	750,000
F	1,000,000
G	1,500,000
H	5,000,000
1	All other (including CSL & split limit)

MEDICAL PAYMENT

CODE	LIMIT PER PERSON
1	500
2	750
3	1,000
4	2,000
7	All Other #
9	Policies without medical payments 0

UNINSURED OR COMBINED UNINSURED/ UNDERINSURED MOTORISTS COVERAGE UMPD LIMIT OF LIABILITY

CODE	
4	25,000*
5	50,000
1	All Other #
9	Policies with neither UM nor combined UM/UIM

PROPERTY DAMAGE
LIMIT OF LIABILITY

CODE	PER ACCIDENT
4	25,000*
5	50,000
6	100,000
C	COMBINED SINGLE LIMIT
9	All Other #

UNINSURED MOTORISTS COVERAGE
B.I. LIMIT OF LIABILITY

CODE		
5	30,000*	60,000*
6	50,000	100,000
7	100,000	200,000
8	100,000	300,000
1	All Other #	
9	Policies without UM or with combined UM/UIM	

COMBINED UNINSURED/ UNDERINSURED MOTORISTS COVERAGES
B.I Limit of Liability

CODE		
6	50,000	100,000
7	100,000	200,000
8	100,000	300,000
D	250,000	500,000
E	300,000	300,000
F	500,000	500,000
G	1,000,000	1,000,000
1	All Other #	
9	Policies without combined UM/UIM	

| Not to exceed maximum limit(s) which may be ceded as provided in Paragraph D. of this Section.
0 | Not available for motorcycles.
* | These limits no longer meet the NC financial responsibility laws for new business or renewals as of 7-1-2025

FIELD	#CHAR	POSITION	COMMENTS
			5- Higher limits for personal "umbrella" or excess liability
LIMITS CODE:			Insert a one position alphanumeric code as follows:
BI	1	39	Valid Codes 1, ~~5~~ 6-8, D-H
PD	1	40	Valid Codes ~~4~~ 5-6, 9, C
MED	1	41	Valid Codes 1-4, 7, 9
UM BI	1	42	Valid Codes 1, ~~5~~ 6-9
UIM BI	1	43	Valid Codes 1, 6-9, D-G
UM PD	1	44	Valid Codes 1, ~~4,~~ 5, 9
TRANS CODE	1	45	Insert a one position numerical transaction as follows:
			1 - Binder or New Policy
			2 - Renewal Policy
			3 - Mid-Term Cession
			4 - Policy or Renewal Not Taken
POLICY NUMBER	16	46-61	Insert up to a 16 position Policy Number, left justified.
INSURED'S NAME	16	62-77	Insert up to a 16 position Insured's Name, left justified.