



**NORTH CAROLINA REINSURANCE FACILITY**  
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April 3, 2003

CIRCULAR LETTER TO ALL MEMBER COMPANIES  
VIA E-MAIL

Re: Revised Commercial Automobile Policy Language

The Commissioner of Insurance has recently approved revisions to [Endorsement CA 21 16](#) - North Carolina Uninsured Motorists Coverage of the Commercial Automobile Policy Program utilized by the North Carolina Reinsurance Facility. This change is designed to track the recently approved changes to the Insurance Services Office (ISO) Commercial Automobile Coverage Policy Program.

The revision to the Reinsurance Facility Commercial Automobile Policy Program is for use on an optional basis by the member companies of the North Carolina Reinsurance Facility in connection with eligible commercial automobile business ceded to the Reinsurance Facility.

In that regard, please click on the link to find a copy of the approved [Endorsement CA 21 16](#) - North Carolina Uninsured Motorist Coverage for use in connection with commercial automobile business ceded to the North Carolina Reinsurance Facility. If you are a current member of ISO and subscribe to ISOnet, you may use your current login. If you are a member of ISO and do not subscribe to ISOnet, please contact ISO Customer Service at 800-888-4476 to obtain information regarding a login. If you are not a member of ISO and do not subscribe to ISOnet, please e-mail the Rate Bureau at [isonet@ncrb.org](mailto:isonet@ncrb.org) and we will provide you with information on how to access ISOnet. This service is available only to member companies of the Rate Bureau and is provided at no additional charge by ISO.

This change becomes effective in accordance with the following Rule of Application:

This change becomes effective with respect to policies written on or after April 1, 2003.

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

Very truly yours,

F. Timothy Lucas

Automobile Manager

FTL:dp  
Enclosures  
RF-03-6

# Revised North Carolina Uninsured Motorists Coverage Endorsement

## About This Filing

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This filing is being made in order to more closely track the North Carolina General Statutes with respect to the definition of an uninsured motor vehicle.

## Revised Form

We are revising endorsement CA 21 16 06 01, North Carolina Uninsured Motorists Coverage. We have used a format of ~~striking through~~ deletions, underlining additions and inserting a revision bar in the left margin to indicate changes from the 06 01 edition to the 03 03 edition. Concurrent with implementation, the 03 03 edition will supersede the 06 01 edition.

## Background

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N.C.G.S. § 20-279.21(b)(3) provides that the term "uninsured motor vehicle" shall not include "[a] motor vehicle that is owned by the United States of America, Canada, a state or any agency of the forgoing (excluding, however, political subdivisions thereof)."

Currently, the definition of "uninsured motor vehicle" found in endorsement CA 21 16 06 01, North Carolina Uninsured Motorists Coverage, indicates, in part, that a motor vehicle that is owned by a governmental unit or agency is not included. However, no exception is made for vehicles owned by political subdivisions of these agencies or units.

## **Explanation of Changes**

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In order to more closely track the definition of an uninsured motor vehicle provided by N.C.G.S. § 20-279.21(b)(3), we have filed revised endorsement CA 21 16 03 03 to exclude vehicles owned by the United States of America, Canada, a state or any agency of the foregoing from the definition of "uninsured motor vehicle." Excepted from this exclusion are vehicles owned by political subdivisions of any of the foregoing.

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## **Important Note**

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