



March 11, 2025

CIRCULAR LETTER TO ALL MEMBER COMPANIES

Re: Revision to the Personal Auto Manual – Non-Fleet Rate Order Calculation Exhibit

Summary:

- **A Non-Fleet Rate Order Calculation exhibit has been added to the Personal Auto Manual that is intended to illustrate and reinforce the premium determination procedures currently set forth in the Personal Auto Manual.**
- **Circular RF-22-8 issued on June 16, 2022 provided important revisions to Rule 3. Premium Determination that went into effect on April 1, 2023.**
- **Your organization should review its own premium determination procedures to ensure they align with the Non-Fleet Rate Order Calculation exhibit and applicable Personal Auto Manual rule revisions that went into effect on April 1, 2023.**
- **Please forward this notice to all interested parties within your organization**

By Circular Letter to all member companies RF-22-8, dated June 16, 2022, the North Carolina Reinsurance Facility communicated that the Commissioner of Insurance (“Commissioner”) had approved several revisions to the Personal Auto Policy Program that were filed on behalf of the member companies of the NCRF. The changes included revisions to the Personal Auto Manual rules, specifically *Rule 3. Premium Determination*. The revisions to *Rule 3. Premium Determination* were intended to reinforce language related to the premium determination for private passenger autos. The revisions published in Circular Letter RF-22-8 became effective on April 1, 2023. (The NCRB Circular Letter A-22-1 issued on the same date likewise published those revisions.)

By Circular Letter to all member companies RF-24-15, dated August 19, 2024, the NCRF reiterated the revisions to *Rule 3. Premium Determination* based on preliminary audit results from the NCRF compliance team. Member companies were directed by the Board of Governors to review the rule changes published in NCRF Circular Letter RF-22-8, including specifically the changes to *Rule 3. Premium Determination*, to ensure compliance. Further, member companies were directed by the Board of Governors to make any necessary updates to their rate order calculation.

To illustrate and further reinforce the premium determination procedures set forth in *Rule 3. Premium Determination* in the Personal Auto Manual, the Commissioner has approved the addition to that manual of a Non-Fleet Rate Order Calculation exhibit. Member companies are instructed to review this exhibit and ensure that their rate order calculation is in compliance with *Rule 3. Premium Determination*, bearing in mind that the rule in its current form has been and remains applicable to all new and renewal policies becoming effective on or after April 1, 2023.

The Non-Fleet Rate Order Calculation exhibit will be included in the Personal Auto Manual as an appendix and be referenced specifically in *Rule 3. Premium Determination*. Reprinted manual pages will be distributed in the usual manner as soon as possible.

It is mandatory that each member company's rate order calculation be in compliance with *Rule 3. Premium Determination*. Please see to it that this Circular is brought to the attention of all interested personnel in your company. Any questions regarding this circular letter should be directed to Andy Montano at (919) 582-1021 or email afm@ncrb.org.

Sincerely,

Andy Montano

Automobile Manager

AM: lad

Attachment

RF-25-5

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Please note that this rate order calculation should be utilized in conjunction with the applicable Personal Auto Manual rules and tables to calculate the premium for each applicable coverage and vehicle.

Step 1: Determine the Primary Classification Rating Factor for Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision Coverages.

	PRIMARY CLASSIFICATION RATING FACTOR ELEMENTS	EXPLANATORY NOTES	RULE REFERENCE
	Use Factor	Refer to Rule 4.A. for classification details and table for the appropriate factor.	Rule 4.A. Classification Primary Classification Rating Factor table
+	Single Car or Multi-Car And Inexperienced Operator Rating Factor	Refer to Rule 4.D. for classification details and table for the appropriate factor. Refer to Rule 4.F. for classification details and table for the appropriate factor.	Rule 4.D. Classification Rule 4.F. Classification Primary Classification Rating Factor table
=	PRIMARY CLASSIFICATION RATING FACTOR		

Step 2: Determine the Combined Rating Factor for Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision Coverages.

	COMBINED RATING FACTOR ELEMENTS	EXPLANATORY NOTES	RULE REFERENCE
	Primary Classification Rating Factor from Step 1		
x	Increased Limits Factor (Includes Combined Single Limit)	Refer to Rule 18. for the Increased Limits Factor based on applicable coverage. Only applies to Liability Coverages.	Rule 18. Increased Limits
x	Deductible Relativities	Refer to Rule 14.D. for the applicable Deductible Insurance Factor. Only applies to Comp and Coll Coverages.	Rule 14.D. Miscellaneous Coverages
x	Airbag Discount	Refer to Rule 4.G. for classification details. Only applies to Medical Payments Coverage.	Rule 4.G. Classification
x	Out of State Vehicle Surcharge	Refer to Rule 4.H. for classification details. Only applies to Liability and Medical Payments Coverages.	Rule 4.H. Classification
=	COMBINED RATING FACTOR		

**PERSONAL AUTO MANUAL
NON-FLEET RATE ORDER CALCULATION**

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Step 3: Determine the Base Rate for Comprehensive and Collision Coverages from the Rate Pages using the Model Year and Symbol and the Territory. Determine the Base Rate for Bodily Injury, Property Damage, and Medical Payments from the Rate Pages using the applicable Voluntary Business or Ceded Business Table and the Territory.

BASE RATE ELEMENTS	EXPLANATORY NOTES	RULE REFERENCE
Territory Definition	Determine Territory Number.	Rule 3.B.4 Premium Determination Personal Vehicle Manual Territory Pages table
For Comprehensive and Collision Coverages:		
Model Year and Symbol	Determine Model Year and Symbol. Refer to the Personal Auto Manual Rate Pages table to determine the Base Rate based on desired coverage.	Rule 3.B.3 Premium Determination Refer to the Model Year Rule and Symbol and Identification Manual. <i>Note:</i> This manual is available on ISONet. Rule 3.B.5 Premium Determination Refer to the Personal Auto Manual Rate Pages table.
For Bodily Injury, Property Damage, and Medical Payments Coverages:		
Voluntary/Ceded Status	Select the Voluntary Business table (includes "clean risks" ceded to the North Carolina Reinsurance Facility) or Ceded Business table. Refer to Personal Auto Manual State Rate Pages – Voluntary Business and Ceded Business table to determine Base Rate based on desired coverage.	Rule 3.B.5 Premium Determination Personal Auto Manual State Rate Pages – Voluntary Business and Ceded Business table
=	BASE RATE	

Step 4: Determine the Base Premium for Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision Coverages for each vehicle separately. The highest rated vehicle is the vehicle with the highest Total Base Premium calculated as the sum of all coverages [BI PD MP CP (or Fire, Theft, and Combined Additional Coverage) CL].

BASE PREMIUM ELEMENTS	EXPLANATORY NOTES	RULE REFERENCE
Combined Rating Factor from Step 2		
x	Base Rate from Step 3	
=	BASE PREMIUM	

Step 5: Determine the Driving Record Surcharge Premium separately by coverage for Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision Coverages for each auto that is insured for that coverage and eligible for SDIP rating.

DRIVING RECORD SURCHARGE PREMIUM ELEMENTS	EXPLANATORY NOTES	RULE REFERENCE
<p>Use the Base Premium for the applicable coverage of the Highest Rated Vehicle from Step 4</p>	<p>For Multi-Car Risks, assign the driving record sub-classification statistical code reflecting:</p> <ul style="list-style-type: none"> a. the number of driving record points to the highest rated vehicle. b. zero driving record points to the other autos. 	
<p>x SDIP Rating Factor</p>	<p>Refer to Rule 3.B.2 for autos not eligible for SDIP.</p> <p>Refer to Rule 5.D.1 for Single Car risks eligible for SDIP.</p> <p>Refer to Rule 5.D.2 for Multi-Car risks eligible for SDIP.</p>	<p>Rule 3.B.2 Premium Determination</p> <p>Rule 5.D.1 and Rule 5.D.2 Safe Driver Insurance Plan (SDIP)</p> <p>Safe Driver Insurance Plan Factors and Codes table</p>
<p>= SDIP Surcharge for the Applicable Coverage</p>		
<p>/ Number of Eligible Vehicles Insured for that Coverage</p>		
<p>= DRIVING RECORD SURCHARGE PREMIUM FOR THE APPLICABLE COVERAGE</p>	<p>For Single Car risks, round each coverage surcharge to the nearest whole dollar.</p> <p>For Multi-Car risks:</p> <ul style="list-style-type: none"> a. The Whole Dollar Premium Rule does not apply if the Driving Record Surcharge Premium results in a fractional dollar amount for each auto. Determine the remainder dollar amount and add it to the Driving Record Surcharge Premium for one of the insured autos and disregard the fractional dollar amount. b. If an auto is insured for a coverage that is not applicable to the auto with the highest total Base Premium, then no surcharge applies to that coverage for that auto. 	<p>Rule 5.D.1 and Rule 5.D.2 Safe Driver Insurance Plan (SDIP)</p>

Step 6: Determine the Total Premium for each coverage and vehicle by reviewing any applicable Miscellaneous Coverages, the Driving Record Surcharge Premium, and the applicable Policy Period.

PREMIUM DETERMINATION ELEMENTS	EXPLANATORY NOTES	RULE REFERENCE
Total Base Premium from Step 4		
+	Miscellaneous Coverages Premium (Combined UM/UIM BI & UMPD)	Refer to Rule 14. for Miscellaneous Coverages details.
+	Driving Record Surcharge Premium for each Coverage for which the Vehicle is Insured from Step 5	Does not apply to Rule 14. Miscellaneous Coverages.
x	Any Policy Period Adjustment	Refer to Rule 8. for Policy Period details.
=	TOTAL PREMIUM FOR THE VEHICLE	Determine premium for each applicable coverage and vehicle.