



CIRCULAR LETTER TO ALL MEMBER COMPANIES

Re: **Reporting Changes - New Limit Code Options on Cessions**

**New/Renewal Cessions effective on or after July 1, 2025**

**Summary:**

- This circular is a **reminder** of upcoming changes to EDGE
- There is no change from the original direction given in circular [RF 24-17](#)
- This circular has additional pages showing **Standard Practice Manual** updates

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.**

Beginning with cessions effective July 1, 2025, and after, the NCRF is introducing new limit codes in **green** below. Carriers will be required to utilize accurate codes (*where applicable*) when submitting cessions to the Facility. The “All Other” code should *only* be used when the policy limit is not represented below.

**Bodily Injury (BI)**

- 5 - 30 / 60
- 6 - 50 / 100
- 7 - 100 / 200
- 8 - 100 / 300
- **D – 250 / 500**

**Combined Single Limit Policies (CSL)\***

- **E – 750,000**
- **F - 1,000,000**
- **G - 1,500,000**
- **H – 5,000,000**
- 1 - All Other

*\* CSL for ceded commercial auto limits only*

**Combined Uninsured/Underinsured  
Motorists Coverage BI  
(UM/UIMBI)**

- 6 - 50/ 100
- 7 - 100 / 200
- 8 - 100 / 300
- **D – 250 / 500**
- **E – 300 / 300**
- **F – 500 / 500**
- **G – 1,000 / 1,000**
- 1 – All Other
- 9 – None

**Property Damage (PD):**

- 4 – 25,000
- 5 – 50,000
- **6 – 100,000**
- **C – Combined Single Limit (CSL)**
- 9 – All Other

No change to existing codes for:

- **Medical Payments**
- **Uninsured Motorists Bodily Injury (UMBI)**
- **Uninsured Motorists Property Damages**

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

1. **32C report** (text file): The layout for this text file is not changing. Companies will simply have more limit codes to choose from in positions 39, 40 and 43. The new limit codes can be submitted on the 32C report beginning April 2, 2025. (90 days in advance of July 1, 2025)
2. **Online**: Cessions can also be created “online” directly on our EDGE website. On April 2, 2025 carriers will have more limit codes to select from in the drop-down fields in EDGE for BI, PD and Combined UM/UIM coverages.

**Important:** Carriers **should not** attempt to report any of the new limit codes in 32C reports or online in EDGE prior to April 2, 2025. Doing so will result in cession errors that must be resolved manually by the carrier.

The revisions to the Standard Practice Manual relevant to these EDGE programming changes are attached below. These changes will be published and shared in an upcoming circular with all member companies.

Questions regarding this circular letter should be directed to Kevin Braswell at 919-719-3029 or email at: [KDB@ncrb.org](mailto:KDB@ncrb.org).

Sincerely,

Terry F. Collins

Chief Operating Officer

North Carolina Reinsurance Facility

TFC:lad

RF-25-6

**LIMIT CODES FOR CESSION NOTICES**

<b>BODILY INJURY LIMIT OF LIABILITY</b>			<b>PROPERTY DAMAGE LIMIT OF LIABILITY</b>		
<b>CODE</b>	<b>PER CLAIM</b>	<b>PER ACCIDENT</b>	<b>CODE</b>	<b>PER ACCIDENT</b>	
5	30,000*	60,000*	4	25,000*	
6	50,000	100,000	5	50,000	
7	100,000	200,000	6	100,000	
8	100,000	300,000	C	COMBINED SINGLE LIMIT	
D	250,000	500,000	9	All Other #	
<b>COMBINED SINGLE LIMIT POLICIES (CSL)</b>					
E	750,000				
F	1,000,000				
G	1,500,000				
H	5,000,000				
9	All other (including CSL & split limit)				
<b>MEDICAL PAYMENTS LIMIT PER PERSON</b>			<b>UNINSURED MOTORISTS COVERAGE B.I. LIMIT OF LIABILITY</b>		
<b>CODE</b>	<b>LIMIT PER PERSON</b>		<b>CODE</b>	<b>PER ACCIDENT</b>	
1	500		5	30,000*	60,000*
2	750		6	50,000	100,000
3	1,000		7	100,000	200,000
4	2,000		8	100,000	300,000
7	All Other #		1	All Other #	
9	Policies without medical payments θ		9	Policies without UM or with combined UM/UIM	
<b>UNINSURED OR COMBINED UNINSURED/UNDERINSURED MOTORISTS COVERAGE UMPD LIMIT OF LIABILITY</b>			<b>COMBINED UNINSURED/UNDERINSURED MOTORISTS COVERAGES B.I. Limit of Liability</b>		
4	25,000*		6	50,000	100,000
5	50,000		7	100,000	200,000
1	All Other#		8	100,000	300,000
9	Policies with neither UM nor combined UM/UIM		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

θ Not available for motorcycles.

\* These limits no longer meet the NC financial responsibility laws for new business or renewals as of 7-1-2025

STANDARD PRACTICE MANUAL  
NORTH CAROLINA REINSURANCE FACILITY

**Section 3. General Rules**

FIELD	#CHAR	POSITION	COMMENTS
			5- Higher limits for personal "umbrella" or excess liability
LIMITS CODE:			Insert a one position <del>numerical</del> alphanumeric code as follows:
BI	1	39	Valid Codes 1, 5-8, <del>D-H</del>
PD	1	40	Valid Codes <del>4, 5, 4-6</del> , 9, <del>C</del>
MED	1	41	Valid Codes 1-4, 7, 9
UM BI	1	42	Valid Codes 1, 5-9
UIM BI	1	43	Valid Codes 1, 6-9, <del>D-G</del>
UIM 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.