

April 8, 2025

**CIRCULAR LETTER TO ALL MEMBER COMPANIES**

Re: Revised Personal Auto Policy Form *PP 55 45 Limited Transportation Network Driver Coverage (No Passenger) – North Carolina* due to S.L. 2023-133 and S.L. 2024-29

**Summary:**

- **Important changes to the Personal Auto Policy form *PP 55 45 Limited Transportation Network Driver Coverage (No Passenger) – North Carolina***
- **For new and renewal policies becoming effective on or after 7/1/2025**
- **Changes align Uninsured Motorist Coverage and Underinsured Motorist Coverage with legislative changes made in SL 2023-133 and SL 2024-29 and reflected in the North Carolina Reinsurance Facility’s Personal Auto Program**
- **Please forward this notice to all interested parties within your organization**

By Circular Letter to all member companies RF-25-2, dated January 14, 2025, the North Carolina Reinsurance Facility communicated that the Commissioner of Insurance (“Commissioner”) had approved several revised Personal Auto Manual forms pertaining to uninsured motorist and underinsured motorist coverages in response to S.L. 2023-133 and S.L. 2024-29. Since that time, the Commissioner has approved the revised Personal Auto Policy form *PP 55 45 Limited Transportation Network Driver Coverage (No Passenger) – North Carolina* for use with the Personal Auto Policy in the Facility. The revisions were made to align with changes to the Facility’s Personal Auto Program pertaining to uninsured motorist and underinsured motorist coverages in response to S.L. 2023-133 and S.L. 2024-29.

Please note that the Facility has adopted this endorsement and the associated manual rule (Rule 14.N.) as the only endorsement and manual rule to be used with a ceded Personal Auto Policy when a driver is providing services for Transportation Network Companies (TNCs). Regardless of what policy form a member company chooses to use in the voluntary market, the company is required to use the current edition of endorsement PP 55 45 and the associated manual rule for any policy ceded to the Facility. Please note also that the Personal Auto Policy form excludes coverage while a vehicle is being used as a public or livery conveyance, including when used by an insured who is logged into a transportation network platform (see, for example, liability exclusion A.5). The buyback of limited coverage for drivers providing services for TNCs that is available through endorsement PP 55 45 is optional. Companies are not required to provide such coverage and thus are not required to offer endorsement PP 55 45.

Pursuant to S.L. 2024-29, these revisions are to become effective in accordance with the following Rule of Application:

These changes are applicable to all policies becoming effective on or after July 1, 2025. No policy effective prior to July 1, 2025, shall be endorsed or cancelled and rewritten to take advantage of or to void the application of these changes except at the request of the insured and at the customary short rate charges as of the date of such request, but in no event prior to July 1, 2025.

The attached exhibits are intended to enable you to implement the approved revisions in accordance with the above Rule of Application. Reprinted manual pages will be distributed in the usual manner as soon as possible.

Please see to it that this Circular is brought to the attention of all interested personnel in your company.

Sincerely,

Andy Montano

Automobile Manager

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Attachment

RF-25-9

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**  
**LIMITED TRANSPORTATION NETWORK DRIVER COVERAGE (NO PASSENGER) –**  
**NORTH CAROLINA**

**SCHEDULE**

Description Of Vehicle			
1.			
2.			
3.			
Coverages	Premium		
	Vehicle 1	Vehicle 2	Vehicle 3
<b>Liability</b>	\$	\$	\$
<b>Medical Payments</b>	\$	\$	\$
<del><b>Uninsured Motorists</b></del>	<del>\$</del>	<del>\$</del>	<del>\$</del>
<b>Combined Uninsured/Underinsured Motorists Bodily Injury and Uninsured Motorists Property Damage</b>	\$ <b>INCL</b>	\$ <b>INCL</b>	\$ <b>INCL</b>
<b>Collision</b>	\$	\$	\$
<b>Other Than Collision</b>	\$	\$	\$

The provisions of the Policy apply unless modified by this endorsement. Limited Transportation Network Driver Coverage is only provided where a Limited Transportation Network Driver Coverage premium is shown for the vehicle and the coverage.

**I. Part A – Liability Coverage**

The following is added to Exclusion A.5.:

Paragraph a.(1) of this exclusion (A.5.) does not apply to the ownership or operation of a vehicle during any period of time such vehicle is being used by an **insured** who is logged into a **transportation network platform** as a driver, a passenger is not occupying the vehicle and that driver has not accepted a request through the **transportation network platform** to transport a passenger if:

- (1) Such vehicle is described in the Schedule or in the Declarations; and
- (2) A specific premium charge indicates that coverage under this Part is provided for such vehicle.

**II. Part B – Medical Payments Coverage**

The following is added to Exclusion 1.:

Paragraph a.(1) of this exclusion (1.) does not apply while occupying **your covered auto** during any period of time such vehicle is being used by an **insured** who is logged into a **transportation network platform** as a driver, a passenger is not occupying the vehicle and that driver has not accepted a request through the **transportation network platform** to transport a passenger if:

- (1) Such vehicle is described in the Schedule or in the Declarations; and
- (2) A specific premium charge indicates that coverage under this Part is provided for such vehicle.

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**Part C1 – Uninsured Motorists Coverage**

**The following is added to Exclusion A.2.:**

~~Paragraph a.(1) of this exclusion (A.2.) does not apply during any period of time when your covered auto is being used by an insured who is logged into a transportation network platform as a driver, a passenger is not occupying the vehicle and that driver has not accepted a request through the transportation network platform to transport a passenger if:~~

~~(1) Such vehicle is described in the Schedule or in the Declarations; and~~

~~(2) A specific premium charge indicates that coverage under this Part is provided for such vehicle.~~

**III.V. Part C2 – Combined Uninsured/Underinsured Motorists Coverage**

**A.** The following is added to Exclusion A.2.:

Paragraph a.(1) of this exclusion (A.2.) does not apply during any period of time when **your covered auto** is being used by an **insured** who is logged into a **transportation network platform** as a driver, a passenger is not occupying the vehicle and that driver has not accepted a request through the **transportation network platform** to transport a passenger if:

- (1) Such vehicle is described in the Schedule or in the Declarations; and
- (2) A specific premium charge indicates that coverage under this Part is provided for such vehicle.

**B.** The following is added to Exclusion C.2.:

Paragraph a.(1) of this exclusion (C.2.) does not apply during any period of time when **your covered auto** is being used by an **insured** who is logged into a **transportation network platform** as a driver, a passenger is not occupying the vehicle and that driver has not accepted a request through the **transportation network platform** to transport a passenger if:

- (1) Such vehicle is described in the Schedule or in the Declarations; and
- (2) A specific premium charge indicates that coverage under this Part is provided for such vehicle.

**IV. Part D – Coverage For Damage To Your Auto**

The following is added to Exclusion 1.:

Paragraph a.(1) of this exclusion (1.) does not apply while such vehicle is being used during any period of time a person is logged into a **transportation network platform** as a driver, a passenger is not occupying the vehicle and that driver has not accepted a request through the **transportation network platform** to transport a passenger if:

- (1) Such vehicle is described in the Schedule or in the Declarations; and
- (2) A specific premium charge indicates that coverage under this Part is provided for such vehicle.

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**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**  
**LIMITED TRANSPORTATION NETWORK DRIVER COVERAGE (NO PASSENGER) –**  
**NORTH CAROLINA**

**SCHEDULE**

Description Of Vehicle			
1.			
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Coverages	Premium		
	Vehicle 1	Vehicle 2	Vehicle 3
<b>Liability</b>	\$	\$	\$
<b>Medical Payments</b>	\$	\$	\$
<b>Combined Uninsured/Underinsured Motorists Bodily Injury and Uninsured Motorists Property Damage</b>	\$ INCL	\$ INCL	\$ INCL
<b>Collision</b>	\$	\$	\$
<b>Other Than Collision</b>	\$	\$	\$

The provisions of the Policy apply unless modified by this endorsement. Limited Transportation Network Driver Coverage is only provided where a Limited Transportation Network Driver Coverage premium is shown for the vehicle and the coverage.

**I. Part A – Liability Coverage**

The following is added to Exclusion A.5.:

Paragraph a.(1) of this exclusion (A.5.) does not apply to the ownership or operation of a vehicle during any period of time such vehicle is being used by an **insured** who is logged into a **transportation network platform** as a driver, a passenger is not occupying the vehicle and that driver has not accepted a request through the **transportation network platform** to transport a passenger if:

- (1) Such vehicle is described in the Schedule or in the Declarations; and
- (2) A specific premium charge indicates that coverage under this Part is provided for such vehicle.

**II. Part B – Medical Payments Coverage**

The following is added to Exclusion 1.:

Paragraph a.(1) of this exclusion (1.) does not apply while occupying **your covered auto** during any period of time such vehicle is being used by an **insured** who is logged into a **transportation network platform** as a driver, a passenger is not occupying the vehicle and that driver has not accepted a request through the **transportation network platform** to transport a passenger if:

- (1) Such vehicle is described in the Schedule or in the Declarations; and
- (2) A specific premium charge indicates that coverage under this Part is provided for such vehicle.

### III. Part C2 – Combined Uninsured/Underinsured Motorists Coverage

#### A. The following is added to Exclusion A.2.:

Paragraph a.(1) of this exclusion (A.2.) does not apply during any period of time when **your covered auto** is being used by an **insured** who is logged into a **transportation network platform** as a driver, a passenger is not occupying the vehicle and that driver has not accepted a request through the **transportation network platform** to transport a passenger if:

- (1) Such vehicle is described in the Schedule or in the Declarations; and
- (2) A specific premium charge indicates that coverage under this Part is provided for such vehicle.

#### B. The following is added to Exclusion C.2.:

Paragraph a.(1) of this exclusion (C.2.) does not apply during any period of time when **your covered auto** is being used by an **insured** who is logged into a **transportation network platform** as a driver, a passenger is not occupying the vehicle and that driver has not accepted a request through the **transportation network platform** to transport a passenger if:

- (1) Such vehicle is described in the Schedule or in the Declarations; and
- (2) A specific premium charge indicates that coverage under this Part is provided for such vehicle.

### IV. Part D – Coverage For Damage To Your Auto

The following is added to Exclusion 1.:

Paragraph a.(1) of this exclusion (1.) does not apply while such vehicle is being used during any period of time a person is logged into a **transportation network platform** as a driver, a passenger is not occupying the vehicle and that driver has not accepted a request through the **transportation network platform** to transport a passenger if:

- (1) Such vehicle is described in the Schedule or in the Declarations; and
- (2) A specific premium charge indicates that coverage under this Part is provided for such vehicle.