

NORTH CAROLINA RATE BUREAU

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December 10, 2002

CIRCULAR LETTER TO ALL MEMBER COMPANIES

Re: Amendments to the Personal Auto Policy Manual - Safe Driver Insurance Plan

The Commissioner of Insurance has recently approved an amendment to the Safe Driver Insurance Plan which is designed to clarify that companies should be charging for convictions of moving traffic violations based upon the conviction date in lieu of the violation date.

In that regard, please find attached a copy of the amended rule.

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

This change becomes effective with respect to policies written on or after February 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

Personal Lines Manager

FTL:dp

A-02-10

5. SAFE DRIVER INSURANCE PLAN (SDIP)

B. Definitions

1. Driving Record Points

a. Convictions

Records of convictions for moving traffic violations to be considered under this Plan shall be obtained at least annually from the Division of Motor Vehicles for the applicant and any currently resident operator.

Points shall be assigned for convictions during the experience period for moving traffic violations of the applicant or any currently resident operator, based on date of conviction, as follows: