

DON'T BE FOOLED . . .

N.C. has the nation's 6th-lowest auto rates

Fair NC Says: “Drivers deserve choices. But North Carolina drivers have fewer choices – and fewer discounts – than anyone in the country.”

FACT: North Carolina has 157 insurers with 2,081 different discounts approved by the Commissioner of Insurance. The list is 48 pages long.

Fair NC Says: “People moving to North Carolina from other states often see insurance rates rise due to N.C. rules.”

FACT: Most people moving to North Carolina see their auto rates drop, as we have the 6th-lowest rates in the nation, & lowest in the Southeast.

Fair NC Says: “North Carolina requires mandatory rate increases for accidents and tickets – no matter how good your driving record.”

FACT: Under current law, there are many ways North Carolina drivers can avoid rate increases for accidents and tickets.** In addition, many companies already reduce or eliminate these so-called “mandatory” rate increases via discounts approved by the Commissioner of Insurance. And many insurers also offer – and advertise – “accident forgiveness.”

FACT: The proposed new legislation, on the other hand, puts no limit on how much N.C. insurers could raise rates for accidents or tickets – even for drivers who are *not* convicted of a violation.

Fair NC Says: “More discounts and more choices won’t happen unless the N.C. General Assembly passes the Good Driver Discount Bill.”

FACT: Under current state law, North Carolina’s auto insurers are free to reduce their rates as much as they like, whenever they want.

LowRatesNC.com

**** See Reverse Side**

FAIR NC Says: “North Carolina ... requires mandatory rate increases for accidents and tickets – no matter how good your driving record.”

FACT: North Carolina’s **Safe Driver Incentive Plan** offers drivers a variety of ways to avoid rate increases for an accident or a ticket:

- Companies are **NOT** allowed to increase their customers’ rates for speeding by less than 10 mph (unless in a school zone).
- Companies are **NOT** allowed to increase rates if the household has only one PJC (Prayer for Judgment Continued).
- Companies are **NOT** allowed to increase rates if the household has only one at-fault accident with \$1,800 or less in damage.
- Companies are **NOT** allowed to increase their rates regardless of the driver’s number of “Improper Equipment” convictions.

FACT: In addition, many companies offer **approved discounts** that **reduce or eliminate** the so-called “mandatory rate increases.”

FACT: Many auto insurers also offer optional “**accident forgiveness.**”

N.C. Safe Driver Incentive Plan Examples

Household with 3 or more drivers: **EVERY** driver can have a **FREE** ticket for speeding by 10 mph or less (unless in a school zone). State Farm, Allstate, Geico, and Progressive – all Fair NC members – **INCREASE** rates significantly for those speeding tickets in Va. and S.C.

Household with 3 or more drivers: **EVERY** driver can have a **FREE** ticket for speeding by 10 mph or less (unless in a school zone); **AND** one of the drivers in the household can have a **FREE** PJC; **AND** every driver can have a **FREE** ticket for Improper Equipment.

Household with 3 or more drivers: One driver can have a **FREE** at-fault accident with \$1,800 or less in damage **AND** a **FREE** PJC. State Farm, Allstate, Geico, and Progressive – all Fair NC members – **INCREASE** their rates significantly for those accidents in Va. and S.C.

*FACTS and Examples assume there are no other accidents or tickets.