

GENERAL ASSEMBLY OF NORTH CAROLINA
SESSION 2025

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HOUSE BILL 53

Short Title: Increase Accident Thresholds/Safe Driver Plan. (Public)

Sponsors: Representatives Warren, Humphrey, and Scott (Primary Sponsors).
For a complete list of sponsors, refer to the North Carolina General Assembly web site.

Referred to: Insurance, if favorable, Judiciary 1, if favorable, Finance, if favorable, Rules,
Calendar, and Operations of the House

February 5, 2025

A BILL TO BE ENTITLED

AN ACT TO INCREASE THE DAMAGE THRESHOLDS FOR ACCIDENTS DEFINED BY
THE SAFE DRIVER INCENTIVE PLAN.

The General Assembly of North Carolina enacts:

SECTION 1. G.S. 58-36-75 reads as rewritten:

"§ 58-36-75. **At-fault accidents and certain moving traffic violations under the Safe Driver
Incentive Plan.**

(a) The subclassification plan promulgated pursuant to G.S. 58-36-65(b) may provide for separate surcharges for major, intermediate, and minor accidents. A "major accident" is an at-fault accident that results in either (i) bodily injury or death or (ii) only property damage of ~~three thousand eight hundred fifty dollars (\$3,850)~~ five thousand nine hundred seventy-five dollars (\$5,975) or more. An "intermediate accident" is an at-fault accident that results in only property damage of more than ~~two thousand three hundred dollars (\$2,300)~~ three thousand five hundred seventy dollars (\$3,570) but less than ~~three thousand eight hundred fifty dollars (\$3,850)~~ five thousand nine hundred seventy-five dollars (\$5,975). A "minor accident" is an at-fault accident that results in only property damage of ~~two thousand three hundred dollars (\$2,300)~~ three thousand five hundred seventy dollars (\$3,570) or less. The subclassification plan may also exempt certain minor accidents from the Facility recoupment surcharge. The Bureau shall assign varying Safe Driver Incentive Plan point values and surcharges for bodily injury in at-fault accidents that are commensurate with the severity of the injury, provided that the point value and surcharge assigned for the most severe bodily injury shall not exceed the point value and surcharge assigned to a major accident involving only property damage.

...."

SECTION 2. This act becomes effective October 1, 2025, and applies to accidents occurring on or after that date.

