

**11 NCAC 10 .0305          EMPLOYEES: CARS: NOT INSURED IN EMPLOYER'S FLEET POLICY**

It is the policy of the N.C. Department of Insurance that the insuring of employees' automobiles in fleet policies of their employer at lower rates than those which apply to other owners of private automobiles is unfair discrimination and is not permitted, whether or not the employees' private cars are operated part of the time in the interest of the employer. This applies to all forms of automobile insurance. The inclusion of a privately owned car in a fleet or group policy will be construed as prima facie evidence of unfair discrimination.

*History Note:*      *Authority G.S. 58-2-40; 58-3-120;*  
*Eff. February 1, 1976;*  
*Readopted Eff. July 11, 1978;*  
*Amended Eff. July 1, 1986;*  
*Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. January 3,*  
*2017.*