
IN THE LOOP

OFFICIAL NORTH CAROLINA RATE BUREAU AGENT NEWSLETTER



HAPPY FALL!

November 2022

It's hard to believe that we've reached the last quarter of 2022. Where did the time go? For NCRB, it's been a busy year, filled with lots of activity and change. We've successfully repopulated our office, implementing a hybrid work schedule for staff. We've added new personnel and are continuing to improve and enhance the tools and systems that you rely on for your business needs.

As always, our representatives are available to assist with your questions and concerns. Our chat tool, found on the Bureau's website (www.ncrb.org) is the quickest and easiest way to contact us. We can also be reached by phone at (919) 582-1056 or email at support@ncrb.org.

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ELIGIBILITY SEARCH TOOL



The Eligibility Search tool is available in our ManageAR system. The tool allows agencies real-time access to the eligibility status of employers. An instructional video on how to use this tool is located [here](#).

ASSIGNED RISK CARRIERS

The Bureau works with servicing carriers and direct assignment carriers to place applicants requesting coverage in the residual market. This year marks the last year of a three-year term for servicing carriers that started January 1, 2020. The Bureau recently completed the bid process for the next three-year term that starts January 1, 2023, and determined that the servicing carriers will remain the same for the upcoming term. One direct assignment carrier, American Interstate, has elected to discontinue and will no longer be directly writing assigned risk policies effective January 1, 2023.

DIRECT ASSIGNMENT CARRIERS

- Accident Fund Insurance Company of America
- ACE American Insurance Company
- American Zurich Insurance Company
- Auto Owners Insurance Company
- Builders Mutual Insurance
- Cincinnati Insurance Company
- Continental Casualty Company
- Hartford Underwriting Insurance Company

SERVICING CARRIERS

- AmGuard Insurance Company
- LM Insurance Corporation
- Travelers Property & Casualty Companies of America

RATE FILINGS

WORKERS COMPENSATION



The 2022 voluntary market loss cost filing requesting a 4.8% decrease was approved by the Commissioner of Insurance, and the assigned risk rate filing was approved at a decrease of 0.8%, both effective April 1, 2023.

PROPERTY



On August 18, 2022, the Rate Bureau filed the 2022 Dwelling rate filing, as directed by the Governing Committee. The Dwelling filing proposed a two-year implementation of the indication, with 19.6% in year one and 19.2% in year two. A hearing has been scheduled on this filing to begin on April 17, 2023.

On October 31, 2022 the Rate Bureau filed the 2022 Mobile Home rate filings with the Commissioner of Insurance, as directed by the Governing Committee. The Mobile Home (F) program proposes a two-year implementation with 31.5% in year one and 33.0% in year two. The Mobile Home © program proposes a two-year implementation with 23.2% in year one and 24.5% in year two. This filing remains outstanding with the Department of Insurance at this time.

STAFF UPDATES



Since our last update, we've made some personnel changes and added a few new faces to our team. Allison Smart was promoted to the position of Director, Workers Compensation Operations, and Joyce Robinson was promoted to Manager, Data Services. Alex Allen and Ryan Philipson joined our Data Services team as data consultants and most recently, Morgan Willhite was hired as Manager, Training & Operations.



Allison Smart
Director, Workers Compensation



Joyce Robinson
Manager, Data Services



Morgan Willhite
Manager, Training and Operations



Alex Allen
Data Consultant



Ryan Philipson
Data Consultant

GET TO KNOW US!

During the last year or so, we've introduced various teams in our department that play key roles in Bureau processes. This quarter, we'd like to introduce our Data Services team led by Joyce Robinson. This team is comprised of four highly skilled data consultants who

are responsible for the collection, review and processing of member company data. This team provides support services to member companies, assisting with data and reporting issues. Their efforts are essential in ensuring the integrity of our data and system processes.



❖ Data pulled from 2021-2022

The Data Services team members are our technical experts that oversee the collection and management of Policy and Unit Statistical Data. They also serve as our subject matter experts for Spectrum as well as our other web applications. They work closely with our IT department and external software developers to provide user acceptance testing resources for new releases and ongoing improvements.

ANNUAL MEETING



On October 11, 2022, the Bureau hosted their 45th Annual Meeting at The Washington Duke Inn in Durham, North Carolina. This meeting is held annually as required by statute to provide a yearly update to our member companies. A copy of this year's Annual Report can be found [here](#).