

## North Carolina Rate Bureau Fine Procedures

The North Carolina Rate Bureau has established a fining program for data errors or late reporting of Workers Compensation USR data, Workers Compensation Policy data and Personal Lines Annual Data Calls. If a fine is assessed, an invoice is sent to the contact designated by the member company for receipt of fine information. Detailed information for Workers Compensation fines is available via the ManagePolicy/USR web application. Refer to circular C-15-11 for additional information.

### **Requests For Waiver/Appeals:**

- Carriers have 90 days after the receipt of a fine invoice to request a waiver of the fine(s). All requests for waiver must be in writing, must include the item number in question and must set forth all the factors which the carrier wishes to be considered in review of the request for waiver. The request should be sent directly to Felecia Taylor, Supervisor, Data Services & Systems Support at [fit@ncrb.org](mailto:fit@ncrb.org).
- Requests for Waiver will be reviewed by Bureau staff and will be responded to within 30 days of receipt.
- If a company disagrees with Bureau staff's response to a request for waiver, the company may request an appeal of the fine(s) to Joanna Biliouris, COO, Insurance Operations at [jb@ncrb.org](mailto:jb@ncrb.org). The results of the appeal review will be communicated to the carrier within 30 days of receipt.
- Member companies wishing to further appeal the decision of Bureau staff may request review of such decision by the Governing Committee of the North Carolina Rate Bureau. The review by the Governing Committee will take place at the next regularly scheduled meeting of the Governing Committee after the appeal.

### **Follow-up for Past Due Fines:**

- Once a month, carriers will receive detailed information regarding all outstanding payments due to NCRB. (Note: Personal Lines Data Call fines are sent out once a year).
- Carriers that have fines 90 days past due will receive a follow-up letter from Bureau staff notifying them of the outstanding balance and requesting prompt remittance of payment. The initial communication will be sent to the company contact responsible for the submission of the data.
- If no response is received as a result of the first letter, a second follow-up letter will be sent 30 days later. The second letter will be sent to the company contact responsible for the submission of the data as well as the President or CEO of the company. If the outstanding balance is in excess of \$10,000, contact is made with the CFO as well.
- If no response is received as a result of the second letter, a third follow-up letter will be sent to the President or CEO of the company. The third letter will provide specific detail of the Bureau's next course of action if the outstanding amount remains unresolved. The course of action may include an appearance before the North Carolina Rate Bureau's Governing Committee or escalation to the North Carolina Department of Insurance.