

January 13, 2016

## CIRCULAR LETTER TO ALL MEMBER COMPANIES

Re: Workers Compensation Insurance

North Carolina Basic Manual Effective April 1, 2016

The North Carolina Rate Bureau is pleased to introduce the North Carolina Basic Manual (Manual). This Manual was approved by the North Carolina Department of Insurance on December 14, 2015 to be effective April 1, 2016. The rules provided in the Manual are to be used by all member companies writing North Carolina workers compensation and employers liability insurance policies effective on or after April 1, 2016.

There are no substantive changes to existing rules in the North Carolina Basic Manual, however, below are the highlights of improvements that you will notice when utilizing the Manual:

- We have made the Manual specific to North Carolina and incorporated verbiage changes where appropriate to provide clarification and simplification of rules. These changes do not impact how the rules are applied. Our objective is to remove ambiguity in the rules pertaining to North Carolina.
- The Classification section is streamlined to list the approved class codes for North Carolina in alphabetical order and by industry.
- Examples from the User's Guide are included within the applicable rules for easier reference.
- The North Carolina Workers Compensation Insurance Plan (WCIP) has been moved to Rule 4-A.
  It will remain a stand-alone "Plan" document. There was one minor change to the WCIP to reflect the recent changes to NCRB's office hours.
- Rules 5 (Policy and Endorsements) and 6 (Dispute Procedures) are new rules incorporating information from the User's Guide and from the Workers Compensation policy form for reference.

The Manual will be accessible on the Bureau's website on April 1, 2016. Attached is the Manual for preview prior to the effective date of April 1, 2016.

If you have questions regarding manual content or access, please contact the NCRB Information Center at 919-582-1056 or via email at <a href="mailto:wcinfo@ncrb.org">wcinfo@ncrb.org</a>.

Sincerely,

Joanna Biliouris

**Chief Operating Officer** 

JB:dms Attachment C-16-2