

August 1, 2018

CIRCULAR LETTER TO ALL MEMBER COMPANIES

Re: Workers Compensation  
North Carolina State-Specific Endorsement  
WC 32 06 03 - Non-Insurance Goods and/or Services

The North Carolina Rate Bureau has filed and the North Carolina Commissioner of Insurance has approved a new state-specific endorsement. This endorsement has been approved with an effective date of July 30, 2018. It is **optional**, and may be used for all new and renewal voluntary and assigned risk policies with an effective date on or after July 30, 2018.

The purpose of the Non-Insurance Goods and/or Services Endorsement (WC 32 06 03) is to inform the policyholder that as part of the policy in which it is attached, specific non-insurance goods and/or services as outlined in the endorsement schedule, are being offered by a third party vendor.

The North Carolina Non-Insurance Goods and/or Services Endorsement (WC 32 06 03) will allow carriers to provide value-added services to policyholders by making them aware of discounted pricing on goods and services while staying in compliance with the NC Anti-Rebate Laws (GS 58-33-85) and (GS 58-63-15) as outlined below:

*No insurer, agent, broker or limited representative shall pay, allow, or give, or offer to pay, allow, or give, directly or indirectly, as an inducement to insurance, or after insurance has been effected, any rebate, discount, abatement or credit, or reduction of premium named in a policy of insurance, or any special favor or advantage in dividends or other benefits to accrue thereon, or any valuable consideration or inducement whatever, not specified in the policy of insurance.*

No premium impact or charge is associated with this form.

A copy of the endorsement is attached to this circular and available in the Endorsement/Forms Listing of our website at [www.ncrb.org](http://www.ncrb.org).

If you have any questions, contact the NCRB Information Center at 919-582-1056 or via email at [wcinfo@ncrb.org](mailto:wcinfo@ncrb.org).

Sincerely,

Joanna Biliouris

Chief Operating Officer

JB:ko  
Attachment  
C-18-15

**NORTH CAROLINA NON-INSURANCE GOODS AND/OR SERVICES ENDORSEMENT**

This endorsement applies only to the insurance provided by the policy because North Carolina is shown in Item 3.A. of the Information Page.

From time to time, we may offer or provide you specific goods and/or services as outlined in the Schedule below. In addition, we may arrange for third party service providers to provide discounted goods and/or services to you as outlined in the Schedule below. While we may have arranged these goods, services and/or third party provider discounts, the third party service providers are liable to you for the provision of such goods and/or services. We are not responsible for the provision of such goods and/or services nor are we liable for the failure of the provision of the same. Further, we are not liable to you for the negligent provision of such goods and/or services by third party service providers. There is no inherent rate, premium or insurability consideration implied herein.

**SCHEDULE**

This endorsement changes the policy to which it is attached and is effective on the date issued unless otherwise stated.

**(This information below is required only when this endorsement is issued subsequent to preparation of this policy.)**

Endorsement Effective  
Insured

Policy No.

Endorsement No.  
Premium

Insurance Company

Countersigned by \_\_\_\_\_