
IN THE LOOP

OFFICIAL NORTH CAROLINA RATE BUREAU AGENT NEWSLETTER



Happy New Year!

January 2023

The Rate Bureau would like to say Happy New Year! We accomplished so much in 2022 and we look forward to continuing that success in 2023.

Please take a few minutes to review, as some of the content may impact your business and how you respond to the needs of your clients.

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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ManageAR Application Submission



Have you ever submitted an ACCORD 135NC Application to the Bureau and it resulted in a declined or pended status? We are sure you have and would like to provide some guidance on what you should do if one of your submitted applications results in a declined/pended status.

Step one: Log into ManageAR, which is located [here](#). Once logged in, locate the application and verify the current status. If the status is either declined or pended, continue with the steps below.

ManageAR Id	Employer Name	FEIN	Status	Status Date
			DECLINED	03/07/2006

Step two: Once verified, select the 'Reopen' button located at the bottom left hand side of the screen.



Step three: If an application was pended or declined by the Rate Bureau, you received an email containing the required changes that need to be made to the application before it can be approved.

Please refer back to this email and make the required changes to the application. Once all appropriate updates are made, select the 'Save' button located at the bottom of the screen.



Step four: After saving the application, be sure to select the 'Submit' button located at the bottom left hand side of the screen. This re-submits the application to the Rate Bureau for another review.



It is important to note that the application will remain in a declined or pended status until the application is saved and re-submitted.

COVID-19 Claims Update



The Bureau continues to monitor developments associated with the COVID-19 pandemic, collaboratively with the National Council on Compensation Insurance (NCCI), the Workers Compensation Insurance Organizations (WCIO), the and the North Carolina Department of Insurance. Direct COVID claims have been relatively insignificant, making up less than 1% of the incurred dollars in losses in North Carolina. As of 12/31/2021, we have 1,646 claims reported for Accident Year 2020, and only 455 claims reported for Accident Year 2021. Of the reported claims, around 50% have no reported medical component, and reflect only the indemnity benefits that are paid when an employee has to quarantine. Some of the class codes impacted the most include Nursing Homes, Retirement Centers, Hospitals and Physicians. Direct COVID claims are being removed from our annual loss cost and rate filings.

North Carolina contributed to a national research team on COVID claims, with findings issued in December 2021 ([C-21-24](#)) and phase II issued in November 2022 ([C-22-15](#)). You can also watch a Webinar from January, located under 'Recent News' located [here](#).

Workers Compensation Updates

The loss cost filing approved by the North Carolina Commissioner of Insurance to become effective April 1, 2023 provides the approved prospective loss costs, rating values, and miscellaneous rating values, including some of the miscellaneous values below. The approved prospective loss costs and a copy of the original reference filing can be found on the NCRB website located [here](#).

Executive Officer Payroll

Executive Officer Payroll maximum and minimum will increase effective 4/1/2023:

- Maximum Payroll effective 4/1/2023

- Weekly: \$2,200 / Annually \$114,400
- Minimum Payroll effective 4/1/2023
- Weekly: \$1,100 / Annually \$57,200

Partners, Sole Proprietor and Members of LLC’s Payroll

Annual Payroll used to determine premium will increase effective 4/1/2023:

- Annually: \$55,900

Other miscellaneous values effective 4/1/2023 can be found in Part 3 of the North Carolina Basic Manual for Workers Compensation and Liability.

Experience Rating Premium Eligibility

Applicable for ratings effective 4/1/2023 and subsequent

- \$12,500 / \$6,250

GET TO KNOW US!



During the last year or so we’ve introduced various teams in our Organization that play key roles in Bureau processes. This quarter, we’d like to introduce our Workers Compensation Operations Team led by Director, Allison Smart. This department has responsibilities pertaining to the maintenance and equity of a thriving workers compensation market in the state of North Carolina. Allison’s team is comprised of four skilled individuals: Lynne Mays, Latimia Roberson-Hill, Joyce Robinson, and Morgan Willhite.



Lynne manages the assigned risk and underwriting department for the Bureau. Lynne and her team are responsible for underwriting of workers compensation assigned risk applications, issuing rulings on ownership changes, and assisting in class code questions from the workers compensation market in North Carolina, both residual and voluntary.



Latimia is the Bureau’s Information Center Supervisor. Latimia and her team serve as the first point of contact for the Bureau as well as the North Carolina Reinsurance Facility and the North Carolina Insurance Guaranty Association. They are responsible for handling customer inquiries, and if additional help is needed, transferring to a subject matter expert for assistance.



Joyce manages the Bureau’s Data Services team which is comprised of four highly skilled data consultants who are responsible for the collection, review and processing of member company data. In order to maintain the integrity of our data, Joyce and her team work directly with our member companies to ensure ease and accuracy of reporting.



Morgan is the Bureau’s Training and Operations Manager. Morgan is responsible for internal and external training, and providing resources to aid operational efficiency. The Bureau has focused on cross-training efforts to ensure all employees understand the work being completed and are equipped to provide faster response times to our customers. This coincides with our efforts to build and adjust quality assurance programs that ensure we are delivering accurate work to our stakeholders.

STAFF UPDATES



This quarter, we’d like to re-introduce David Ball who interned for the Bureau in 2021. David will graduate from East Carolina University with a major in Risk Management & Insurance. We’d like to congratulate David! Please join us in welcoming him back at the Bureau as a Personal Lines Data Analyst.