



June 5, 2026

NORTH CAROLINA AGENT COMMUNICATION

Re: New NCRB Education Center

We are pleased to share the NCRB Education Center, a new resource available to all agents through the NCRB Web Portal.

The Education Center provides short, on-demand educational videos and learning materials across lines of business. Content is designed to support agents as a quick reference and refresher on common topics.

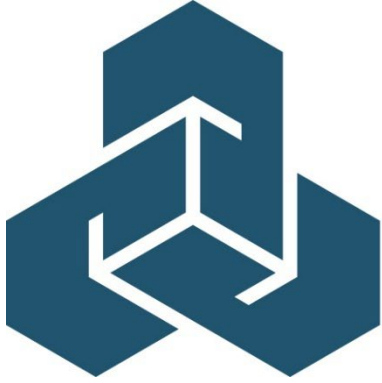
In the Education Center, you can:

- View short educational videos organized by topic.
- Learn at your own pace using on-demand content.

We encourage you to explore the Education Center and use it as a reference as questions arise. Additional videos and topics will be added over time.

A brief **How To Guide** is available to help you navigate the Education Center and locate available content.

Attachment  
AG-26-1



NORTH CAROLINA

**Rate Bureau**

# Education Center

## General Information

The Education Center is a web-based application that provides users access to educational videos, and learning materials. The application is accessed through the NCRB's Web Portal and is available to users who have been granted Education Center access.

## Intended Audience and Scope

This training is intended for external users who have been granted access to the NCRB Education Center.

This guide:

- Applies only to users with approved portal access.
- Covers how to locate and view educational videos.
- Explains how to control video playback for an effective learning experience.

This guide does not provide policy, regulatory, or legal guidance.

## About This Guide

This User Guide describes the features and functions of the Education Center and provides step-by-step instructions for common tasks.

By using this guide, you will be able to:

- Access the Education Center
- Find and view educational videos
- Control video playback and viewing options

## Module 1: Accessing the Education Center

### Access the Education Center

Follow the steps below to access the Education Center.

**Step 1.** Log in to the NCRB Web Portal.

**Step 2.** From the **Portal Home** page, select **Education Center** from the navigation menu.

**Step 3.** Based on your permissions, you will have access to either **Personal Lines Property Videos** or **Workers' Compensation Videos**.

The screenshot shows the 'Web Application Portal' interface. At the top left is the logo for NCRB | NCRF | NCIGA. The main header reads 'Web Application Portal'. Below this, a user profile for 'Morgan Willhite' is shown with the date '4/14/2026'. A 'Welcome to the Web Application Portal' message follows, stating: 'Welcome back Morgan. The last time you accessed this system was on 12/26/2024 at 4:00PM. The web applications you are authorized to access are listed in the Main Menu.' On the left, a vertical navigation menu labeled 'APPLICATION PORTAL' contains items: Home, NCRB.org, Personal Lines, Workers Comp, Education Center (highlighted in red), Help, and Logoff. To the right of the 'Education Center' item, a sub-menu is displayed with two items: 'Personal Lines Property' and 'Workers Comp', both highlighted in red. At the bottom of the page, contact information and copyright details are provided: '4140 Parklake Avenue, Suite 320, Raleigh, NC 27612 Phone: (919) 783-0790 www.ncrb.org © Copyright 2026, North Carolina Rate Bureau, North Carolina Reinsurance Facility, North Carolina Guaranty Association Privacy Policy | Terms of Use'.

## Access Requirements and System Expectations

- Portal access is required.
- Videos are view-only and cannot be downloaded.
- A modern web browser, enabled audio, and a stable internet connection are recommended.

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## Module 2: Navigate Learning Content

### View Available Videos

The Education Center home page displays a list of educational videos available to you.

**Step 1.** Review the list of available videos.

Videos will display from most recently published. Each video will display the title and a brief description of the video's content.

**Education Center**  
NCRB | NCRF | NCIGA

### Workers Comp Videos

**North Carolina: Flood Rating**

	Without Storm Surge Exposure	Storm Surge Percent = 0.00	Storm Surge Percent = 0.02	Storm Surge Percent = 0.05
(1) Base Rate (Rate A)	208,360	208,360	208,360	208,360
(2) Base Rate Adjustment	0.0000	0.0000	0.0000	0.0000
(3) Coverage Value of Limit (Rate 1)	100,000	100,000	100,000	100,000
(4) Coverage Base Rate	131.44	61.86	61.86	61.86
(5) Deductible (Rate 2)	0.000	0.000	0.000	0.000
(6) Insurance to Value (Rate 3)	100%	100%	100%	100%
(7) Construction	None	None	None	None
(8) First Four Weeks (Rate 4)	None	None	None	None
(9) Number of Weeks	1	1	1	1
(10) Type of Storm Surge Area (Rate 5)	None	None	None	None
(11) Water Main To Open (Rate 6)	None	None	None	None
(12) Building Equipment in a Other Space or Attached Garage (Rate 7)	None	None	None	None
(13) Distance of Loss (Rate 8)	None	None	None	None
(14) Personal Property Replacement Cost (Rate 9)	None	None	None	None
(15) Optional Other Structures Adjustment (Rate 10)	None	None	None	None
(16) Coverage Limit Dates	None	None	None	None
(17) Loss Cost Multiplier (Rate 11)	None	None	None	None
(18) Coverage Base Premium	\$34	\$8	\$8	\$8
(19) Optional Other Structures Limit	None	None	None	None
(20) Coverage B Base Premium	None	None	None	None
(21) Loss Assessment Limit	None	None	None	None
(22) Loss Assessment Premium	None	None	None	None
(23) Increased Cost of Compliance Limit	None	None	None	None
(24) Increased Cost of Compliance Factor	None	None	None	None
(25) Increased Cost of Compliance Premium	None	None	None	None
(26) Premium Base	\$38	\$8	\$8	\$8
(27) Minimum Premium	\$38	\$8	\$8	\$8
(28) Total Premium	\$38	\$8	\$8	\$8

**Flood Program Coverage**  
Another video from the NCRB Vimeo site  
04/03/2026

### Search for Videos

Step 1: Use Control + F to search for relevant videos on the page.

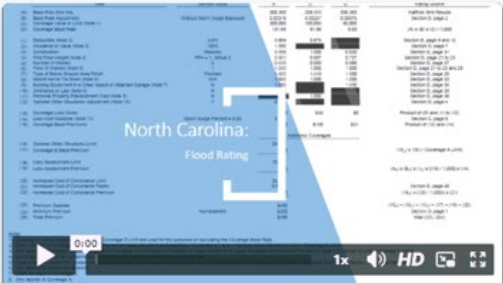
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Flood 1/1

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## Workers Comp Videos



**Flood Program Coverage**  
Another video from the NCRB Vimeo site

04/03/2026

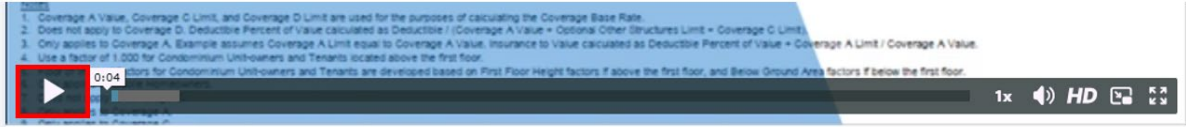
4140 Parklake Avenue, Suite 320, Raleigh, NC 27616 Phone: (919)-783-9790  
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[Privacy Statement](#) | [Terms of Use](#)

## Module 3: Watch and Control Video Playback

This module explains how to view training videos and adjust playback settings for the best learning experience.

### Play and Pause a Video

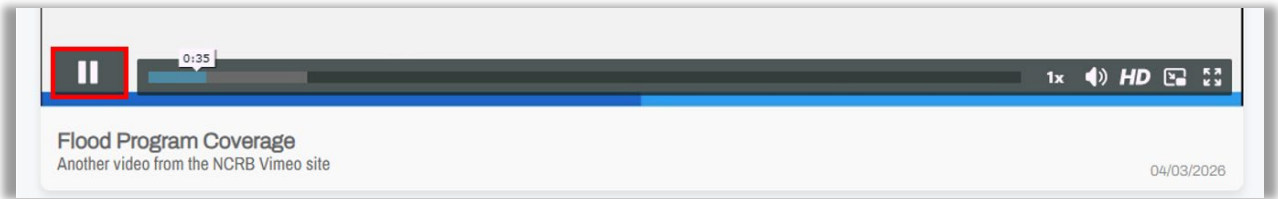
- Select the **Play** icon to begin the video.
- Select **Pause** at any time to stop playback.
- Resume playback where you left off.



1. Coverage A Value, Coverage C Limit, and Coverage D Limit are used for the purposes of calculating the Coverage Base Rate.  
2. Does not apply to Coverage D. Deductible Percent of Value calculated as Deductible / Coverage A Value + Optional Cover Structures Limit + Coverage C Limit.  
3. Only applies to Coverage A. Example assumes Coverage A Limit equal to Coverage A Value. Insurance to Value calculated as Deductible Percent of Value + Coverage A Limit / Coverage A Value.  
4. Use a factor of 1,000 for Condominium Unit-owners and Tenants located above the first floor.  
Factors for Condominium Unit-owners and Tenants are developed based on First Floor Height factors if above the first floor, and Below Ground Area factors if below the first floor.

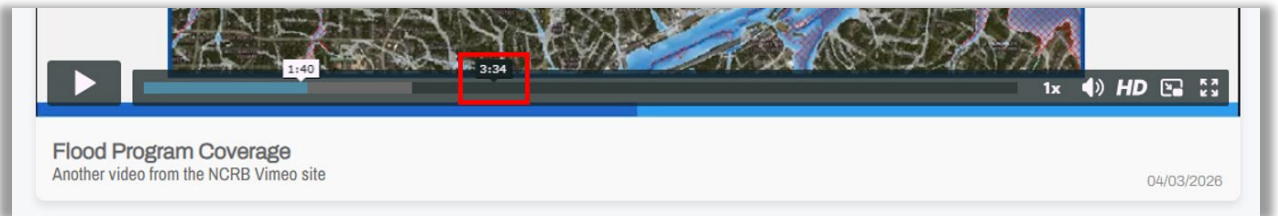
**Flood Program Coverage**  
Another video from the NCRB Vimeo site

04/03/2026



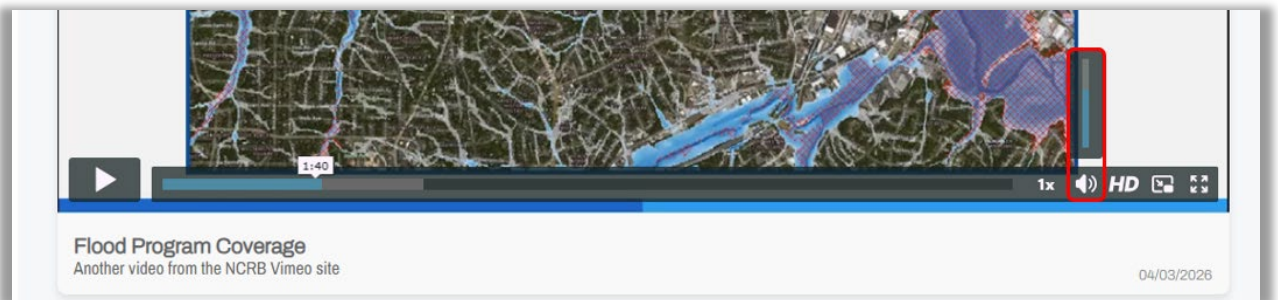
## Navigate Within a Video

- Use the **progress bar** to move forward or backward in the video.
- Drag the playhead to replay specific sections.
- This is helpful when reviewing complex topics or demonstrations.



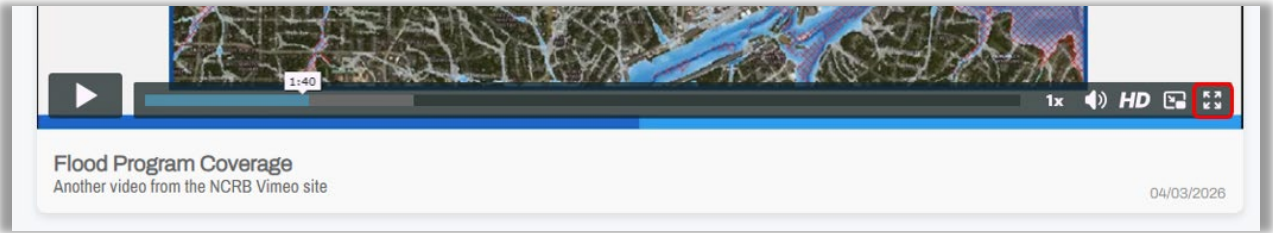
## Adjust Volume

- Use the **speaker icon** to adjust volume.
- Select the icon to mute or unmute audio.
- Headphones are recommended when viewing in shared workspaces.



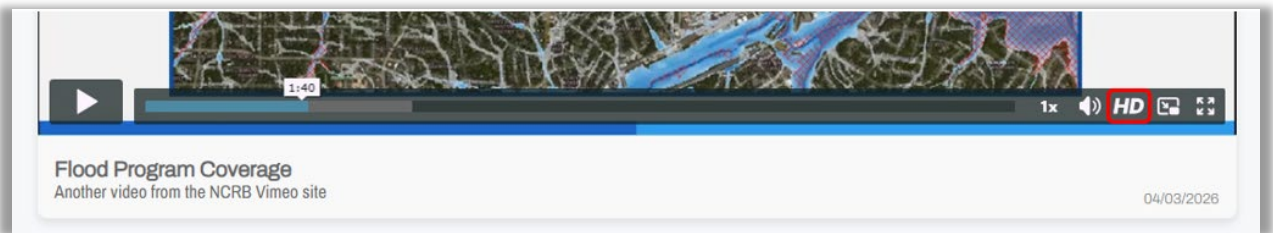
## View in Full Screen

- Select the **full screen** icon to expand the video to a larger view.
- Full screen mode is recommended for training sessions and detailed demonstrations.
- Press **Esc** to exit full screen mode.



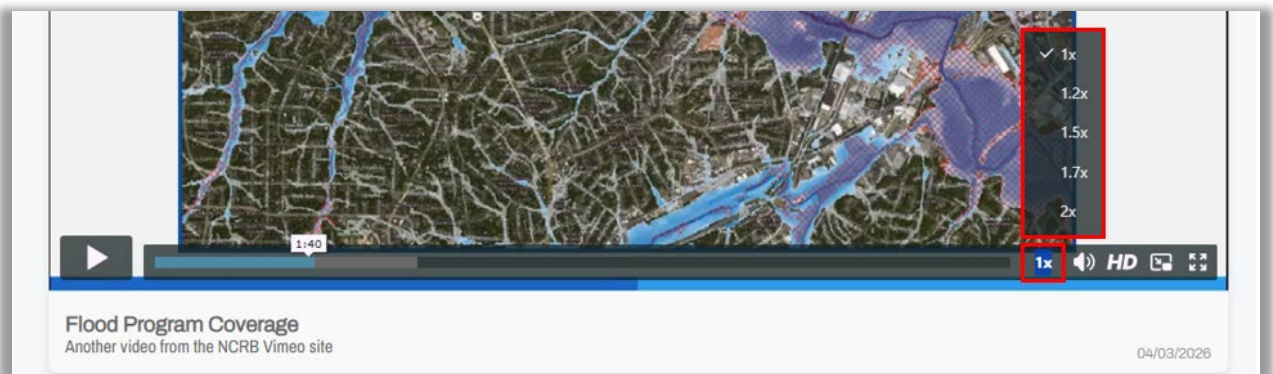
## Change Video Quality

- If available, use the **HD** or quality option to improve video clarity.
- Higher quality is recommended when viewing on larger screens.
- Lower quality may help reduce buffering on slower connections.



## Adjust Playback Speed

- Use the **speed control** (for example, 1x) to change playback speed.
- Slower speeds are helpful for first-time viewing.
- Faster speeds may be used for review or refresher training.



## Content Updates and Environment Notice

Training content may be updated over time. Screens, labels, and layouts may change without notice. Users should always rely on the most current version of the Education Center.