



October 1, 2026

CIRCULAR LETTER TO ALL MEMBER COMPANIES

Re: New NCRB Education Center for Member Companies

Purpose of This Circular

We are pleased to announce the launch of the Education Center, a new resource available to authorized NCRB Web Portal users of member companies through the [NCRB Web Portal](#). The Education Center provides short, on-demand educational videos and learning materials across NCRB lines of business.

In the Education Center, you can:

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

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

The Education Center currently offers educational materials for **Workers Compensation** and **Personal Lines Property**. The NCRB will continue to evaluate opportunities to expand the Education Center with materials for other supported lines of business.

The Personal Lines Property section of the Education Center will contain six modules covering the topics presented during the August 20, 2026 Information Session on the North Carolina 2027 Homeowners Program. Modules 1-3 are available now, with Modules 4-6 scheduled for release during the fourth quarter of 2026. Please check the Education Center regularly for updates and the release of upcoming modules.

Education Center Access

Access to the Education Center is available immediately to active NCRB Web Portal users who are authorized users of member companies. Once logged into the NCRB Web Portal, users may refer to the How-To Guide for instructions on locating and accessing the Education Center.

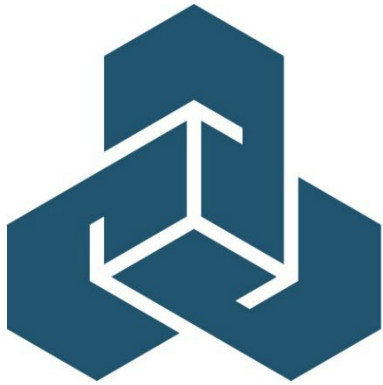
If you do not currently have access to the NCRB Web Portal, please contact your company's **Master Web Administrator (MWA)** to request access. To maintain the security and administration of portal accounts, NCRB cannot grant portal access directly to individual users.

If you are unsure who your company's MWA is or have questions, please contact support@ncrb.org or **(919) 783-9790**. NCRB can provide your MWA's contact information so they can assist you with obtaining access.

Sincerely,

A handwritten signature in dark ink, appearing to be 'JC' followed by a long horizontal stroke.

Jarred Chappell
Chief Operating Officer
Attachment
G-26-6



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 education center 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

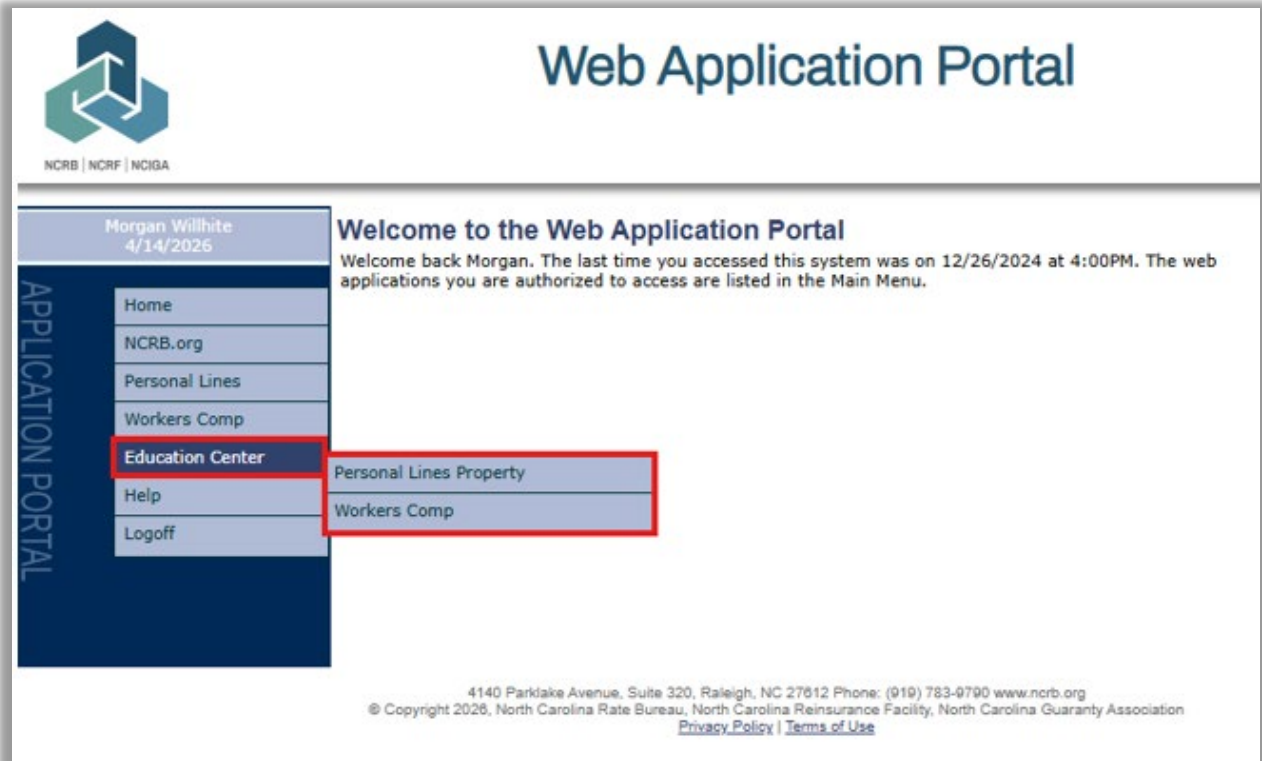
Access the Education Center

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**.



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.

Exit the Education Center

To exit the Education Center, select **Back to Portal** from the navigation menu.

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.

The screenshot shows the Education Center homepage with the NCRB | NCRF | NCIGA logo. The main heading is 'Workers Comp Videos'. A video player is embedded, showing a slide titled 'North Carolina: Flood Rating'. The slide contains a table with various factors and their corresponding values, and a list of items on the left. The video player has a play button, a progress bar, and a volume icon. Below the video player, there is a red-bordered box containing the text 'Flood Program Coverage' and 'Another video from the NCRB Vimeo site'. The date '04/03/2026' is displayed in the bottom right corner.

Item	Value	Value	Value
(1) Base Rate Grid A1	208.960	208.960	208.960
(2) Base Rate Adjustment	0.00216	0.00216	0.00216
(3) Coverage Value or Limit (Note 1)	208.960	208.960	208.960
(4) Coverage Base Rate	131.68	67.68	9.80
(1) Separable Rate 2	2.016	0.868	0.876
(2) Insurance to Value (Note 3)	1.000	1.000	1.000
(3) Construction	0.000	0.000	0.000
(4) Flood Rating (Note 4)	0.001	0.001	0.001
(5) Number of Floors	0.010	0.010	0.010
(6) Point of Interest (Note 5)	1.000	1.000	1.000
(7) Type of Basis (Special Area Rating)	0.000	0.000	0.000
(8) Building (Note 6)	0.000	0.000	0.000
(9) Building Equipment in a Close Space or Attached Garage (Note 7)	0.000	0.000	0.000
(10) Coverage or Limit (Note 8)	0.000	0.000	0.000
(11) Personal Property Replacement Cost (Note 9)	0.000	0.000	0.000
(12) Optional Cover Structures Adjustment (Note 10)	0.000	0.000	0.000
(13) Coverage Limit Code	0.000	0.000	0.000
(14) Loss Cost Multiplier (Note 11)	0.000	0.000	0.000
(15) Coverage Base Premium	0.000	0.000	0.000
(16) Optional Cover Structures Limit	0.000	0.000	0.000
(17) Coverage B Base Premium	0.000	0.000	0.000
(18) Loss Assessment Limit	0.000	0.000	0.000
(19) Loss Assessment Premium	0.000	0.000	0.000
(20) Increased Cost of Compliance Limit	0.000	0.000	0.000
(21) Increased Cost of Compliance Factor	0.000	0.000	0.000
(22) Increased Cost of Compliance Premium	0.000	0.000	0.000
(23) Premium Subsidy	0.000	0.000	0.000
(24) Minimum Premium	0.000	0.000	0.000
(25) Total Premium	0.000	0.000	0.000

Search for Videos

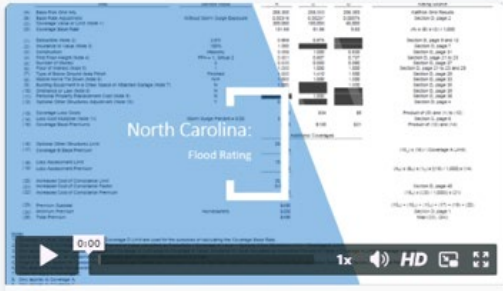
Step 1: Use Control + F to search for relevant videos on the page.

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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

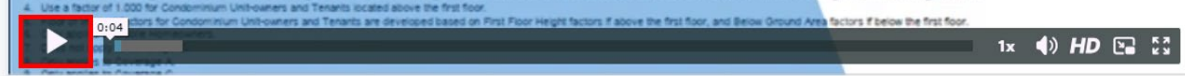
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Module 3: Watch and Control Video Playback

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

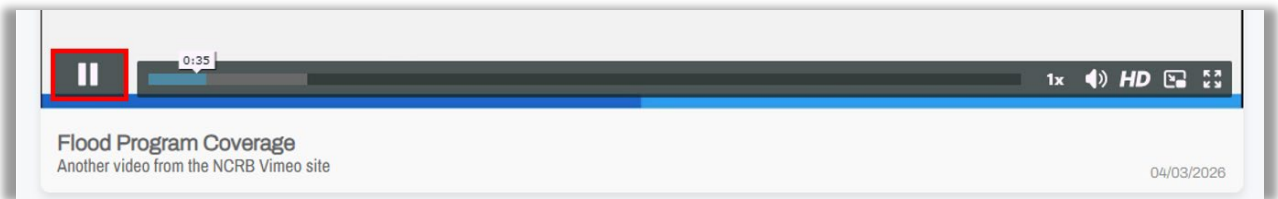
Play and Pause a Video

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



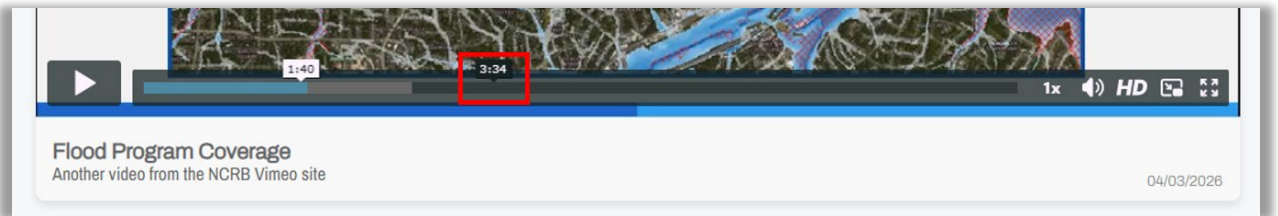
Flood Program Coverage
Another video from the NCRB Vimeo site

04/03/2026



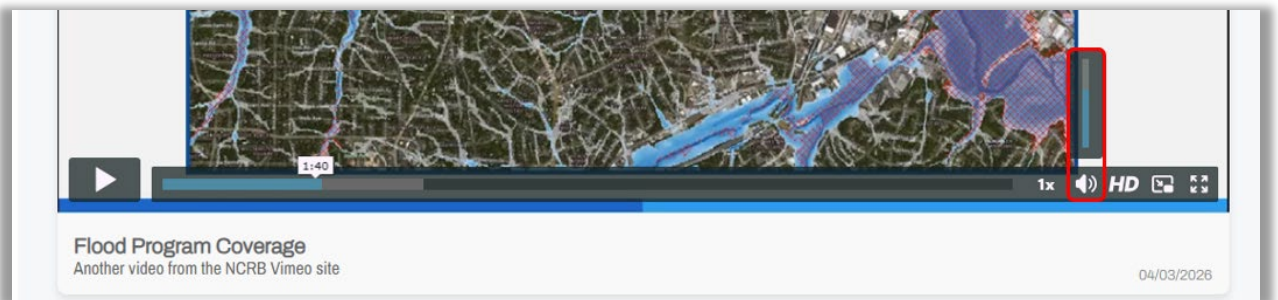
Navigate Within a Video

- 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.



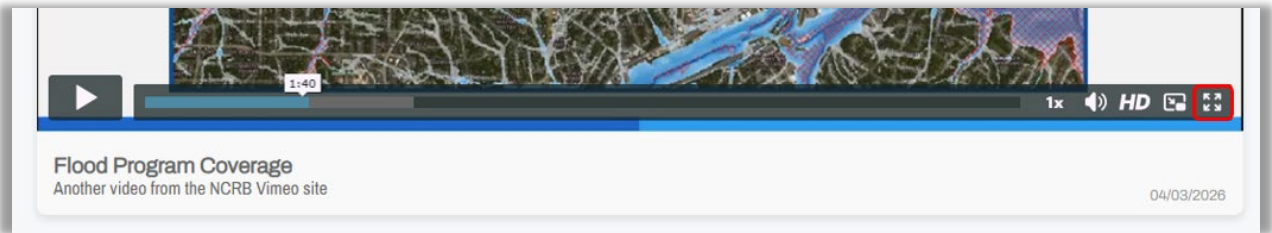
Adjust Volume

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



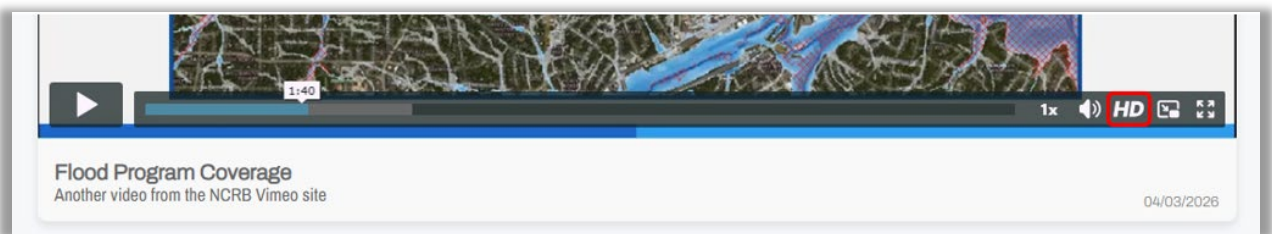
View in Full Screen

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



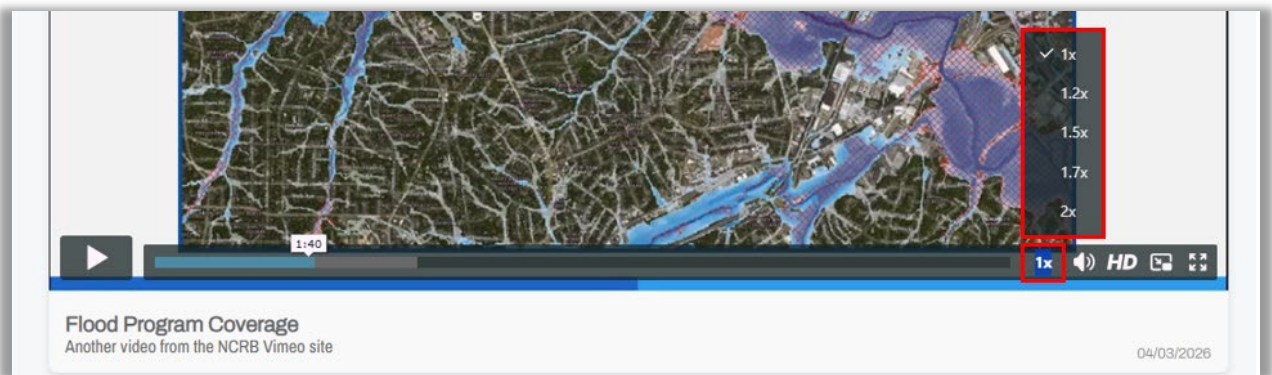
Change Video Quality

- If available, use the **HD** or quality option to improve video clarity.
- If your video looks blurry, select the HD or quality option and change the video resolution to a higher setting when available.
 - 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 educational review.



Content Updates and Environment Notice

Educational 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.