

APRIL 2021

IN THE LOOP

OFFICIAL NORTH CAROLINA RATE BUREAU AGENT NEWSLETTER



IN THIS ISSUE:

HAPPY SPRING!

This spring hopefully brings about positive change for all of us. If the blooming flowers and better weather are any indication, we are in good shape! The Rate Bureau completed multiple projects last quarter that are sure to make doing business with us easier. 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, reach out to the NCRB if you have further questions or concerns at (919)582-1056.

- COVID-19 Response
- Meet our 2021 Summer Interns
- Helpful Tip!
- Website Improvements
- ManageAR Enhancements

COVID-19 RESPONSE

In response to the COVID-19 pandemic and its potential impacts on Workers Compensation insurance, a temporary rule was announced changing the NC Basic Manual Classifications section. This revision is specific to North Carolina and allows employees who are working remotely due to the stay-at-home order and are performing duties consistent with clerical operations to be reassigned to Classification Code 8871 – Clerical Telecommuter Employees, if their governing classification does not include clerical operations. This rule is applicable if payroll records clearly reflect the division of payroll between the pre and post North Carolina stay-at-home order. If separate, accurate, and verifiable records are not maintained, payroll is assigned to the classification for work normally performed by the employee prior to the any emergency orders, laws, or regulations issued due to the COVID-19 (coronavirus) pandemic.

The approved payroll reclassification is applicable to policies in effect on or after March 30, 2020 – the day the North Carolina stay-at-home order was issued – until 45 days after the order is lifted to allow employers flexibility to implement their own return-to-work-plan. On Wednesday, February 24, 2021, Governor Roy Cooper announced an Executive Order lifting the North Carolina stay-at-home order effective as of 5pm Friday, February 26, 2021. As the North Carolina stay-at-home order is lifted, the temporary payroll reclassification rule will expire on April 12, 2021. This does not expire the revisions to the NC Basic Manual announced by NCCI Item B-1441 – *Revisions to NCCI Manual Rules Related to the COVID-19 (Coronavirus) Pandemic* that revised and established rules stating that payments to paid furloughed employees are excluded from premium calculations.

Once an expiration date for other rule revisions related to the COVID-19 (Coronavirus) pandemic is determined, a future filing will be made.

For further information, please reference Circular [C-21-7](#).

MEET OUR 2021 SUMMER INTERNS

The North Carolina Rate Bureau will be continuing its summer internship program in 2021. The internship helps develop technical, collaborative, professional and interpersonal skills for those individuals wishing to pursue a career in the insurance industry. Working side by side with us, they will do meaningful work that has a direct impact on our business and customers. Please meet our 2021 interns below.

DAVID BALL



My name is David Ball and I am a rising Senior at East Carolina University pursuing a degree in Risk Management & Insurance. I am originally from Youngsville, NC, and my passions are investments, analytics, and college sports. Through the RMI program here, I have taken CPCU and liability courses for pre-licensure, and am currently working on a nationally-broadcast webinar for ISO about emerging risks in the insurance industry. Emerging risks are my top interest and I am excited to bring fresh ideas to the table while also learning an in-depth understanding of the history, culture, and practices at NCRB.

AYAN SINGH



My name is Ayan Singh and I am a graduating senior from the University of North Carolina at Charlotte. I am graduating with a major in Finance with a concentration in Risk Management & Insurance and I am now looking forward to gaining real world experience that will allow me to push towards my goals as a professional. I am most interested in seeing first-hand how the NCRB works from an internal perspective and learning more about its role in the regulation of the insurance industry right here in North Carolina.

HELPFUL TIP!

Class Codes continue to be the leading cause of an application being “pending” for more information during our assigned risk application review process. To avoid a pending application for this reason, utilize the Class Code Lookup tool on our website to research the proper code. If you still have questions, you can reach out to our information center at (919)582-1056 or support@ncrb.org. By providing the applicant name and a brief overall description of the business, an analyst can provide their opinion on the appropriate class code. Once the class code has been provided you can add it to the application. **Be sure to note the support ticket number in the remarks section of the application, located on the coverages screen.**

WEBSITE IMPROVEMENTS

Over the past year we have been working to update our website. These enhancements are designed to improve the ease of use of our website and streamline where information can be found. Below are some of the improvements that have been made.

SUBSCRIBE TO CIRCULARS

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Users can now subscribe and unsubscribe to circulars directly from our website. Located at the top right on the menu bar is a Subscribe to Circulars link. This link will navigate the user to a list of all available circulars they would like to receive. The Rate Bureau strongly recommends subscribing to applicable circulars to ensure you receive all pertinent information.

CONTACT US FORM

[Contact Us](#) | [Subscribe to Circulars](#) | [Member Login](#) | [Home](#)

Located on the same menu bar, is a link for a contact us form. This link will navigate the user to a fillable contact us form. Once the form has been filled out and submitted, the inquiry will be assigned to an appropriate person for response.

LEARNING CENTER

[WORKERS COMPENSATION*](#) | [PRIVATE PASSENGER AUTOMOBILE*](#) | [RESIDENTIAL PROPERTY*](#) | [FOSTER CARE LIABILITY*](#) | [LEARNING CENTER*](#)

We have updated our menu options to include a Learning Center. The Rate Bureau is in the process of updating the content located here, but currently we have tutorial videos that walk the user through common applications, and user guides that provide the same direction in written format. Be on the look-out for additional training located here as we work to bring valuable content!

CHAT FEATURE

By the end of April, we hope to also launch our Chat Feature on our website. This feature will allow the user to contact us by chat, in addition to phone or email. This chat feature will be monitored and responded to by our information center during business hours. Similar to phone and email, the information center will assist with your questions or concerns.

MANAGE AR ENHANCEMENTS

The North Carolina Rate Bureau has also been working diligently to make enhancements to our ManageAR application. The goal of these enhancements is to add features that make the application process easier and reduce the number of pended applications. Please see below the changes that have been implemented and those that are coming soon.

1

UPDATED QUESTIONS

The first update is within the questions section of the application. Previously there were three questions in regards to whether the applicant was a PEO. Those questions have been condensed into one, shown below.

5. Do you lease employees to or from any other organization? ⓘ
Answer: Yes No
If yes: Please complete the Employee Leasing Application on the **Documents** tab.

The user will also notice the information icon to the right of the question. When the user hovers over the icon it will advise this question is related to labor contracting.

Another change is to the wording of the ownership question - question # 3. The question clarifies what constitutes an ownership change. If the answer is “yes” the user will be required to complete an ERM-14 form to be submitted with the application.

2

LEGAL STATUS

Legal status has been a top reason for pended applications in the past. Frequently, the title of the owners and/or officers did not match the legal status provided on the applicant page. To help reduce this error, when you choose a legal status on the applicant page, your options for owners and/or officers will be limited to only applicable titles for that legal status.

3

ELIGIBILITY TOOL

Currently to determine if an applicant is eligible for the Assigned Risk market, the user has to contact the Rate Bureau to inquire as to eligibility status. To eliminate that unnecessary step, we are in the process of developing an online eligibility tool. Once completed, it will provide real-time access to eligibility status directly in the ManageAR application. This tool should be available 4th quarter of this year!