

With regard to the Bureau's prospective loss costs reference filings, NCGS '58-36-100(j) provides as follows:

- (1) If the insurer has filed to have its loss multiplier remain on file, applicable to subsequent reference filings, and a new reference filing is filed and approved and if:
  - a. The insurer decides to use the revision of the prospective loss costs and effective date as filed, then the insurer does not file anything with the Commissioner. Rates are the combination of the prospective loss costs and the on-file loss multiplier and become effective on the effective date of the loss costs.
  - b. The insurer decides to use the prospective loss costs as filed but with a different effective date, then the insurer must notify the Commissioner of its effective date before the effective date of the loss costs.
  - c. The insurer decides to use the revision of the prospective loss costs, but wishes to change its loss multiplier, then the insurer must file a revised reference filing adoption form before the effective date of the reference filing.
  - d. The insurer decides not to revise its rates using the prospective loss costs, then the insurer must notify the Commissioner before the effective date of the loss costs.
- (2) If an insurer has not elected to have its loss multiplier remain on file, applicable to future prospective loss costs reference filings, and a new reference filing is filed and approved, and if:
  - a. The insurer decides to use the prospective loss costs to revise its rates, then the insurer must file a reference filing adoption form, including its effective date.
  - b. The insurer decides not to use the revisions, then the insurer does not file anything with the Commissioner.
  - c. The insurer decides to change its multiplier, then the insurer must file a reference filing adoption form referencing the current approved prospective loss costs, including its effective date and, if applicable, its loss costs modification factor and supporting documentation. The insurer shall not make a change to its loss cost multiplier based on any reference filing other than the current approved reference filing.

The North Carolina Department of Insurance (a) Reference Filing Adoption Form, (b) Summary of Supporting Information Form - Calculation of Company Loss Costs Multiplier and (c) Summary of Supporting Information Form - Expense Provisions Exhibit, which have been developed for insurers to file their loss costs multipliers and/or amend minimum premium formulas, expense constants or premium discount schedules, may be found under the "Voluntary Market" links on the Workers Comp Services section of the Rate Bureau's web site.

Note: The Reference Filing Adoption Form should be completed to show NCDOI File Number, NCRB Reference Filing Number and NCRB Effective Date.

Duplicate copies of the reference filing adoption forms (with a postage-paid, self-addressed envelope) are to be submitted to:

**Mr. Bob Mack**, Deputy Commissioner  
Property and Casualty Division  
North Carolina Department of Insurance  
1201 Mail Service Center, 430 North Salisbury Street  
Raleigh, North Carolina 27699-1201

Pursuant to NCGS '58-36-100, a copy of each insurer's filing must also be sent to the North Carolina Rate Bureau. Bureau copies should be submitted to:

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Hard Copy

North Carolina Rate Bureau  
Attn: Donna Guin  
Support Assistant – Insurance Operations  
P. O. box 176010  
Raleigh, NC 27619-0610

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Electronic Copy

[WCFilings@ncrb.org](mailto:WCFilings@ncrb.org)