



Guidelines for submitting COVID-19 filings for benefits to North Carolina consumers

Option 1: If the insurance company plans to offer the consumer benefit as a policyholder dividend, savings, or unabsorbed premium deposit as allowed under G.S. 58-36-60, then no product filing is required with NCDOI's Property and Casualty Division.

Option 2: If Option 1 is not selected, then insurance companies who plan to offer a COVID-19 policyholder benefit may submit as an Optional Enhancement Form filing under G.S. 58-36-43. This applies whether the insurer plans to offer the benefit to its auto or residential property policyholders.

Option 3: If Option 1 and Option 2 are not selected, the companies may file as a rate deviation under G.S. 58-36-30.

Filing instructions for Option 2 and Option 3 are located on the Property and Casualty section of the Department's website at www.ncdoi.gov. See Enhancement Filing or Deviation Filing instructions.

Please be aware that NCDOI will not accept any language that refers to the policyholder benefit as a "payback", "giveback", "refund", "return of premium" or any other nomenclature that hints of a rebate as defined under G.S. 58-33-85.

NCDOI is glad to assist any insurer that wants to provide COVID-19 benefits to its policyholders. Questions may be directed to the Property and Casualty Division at (919) 807-6075 and P&Cinbox@ncdoi.gov