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Subject: High School Catastrophic Athletic Accident Insurance
To: Heckle, Bryan K <bryan.heckle@ncdoi.gov>



MIKE CAUSEY
INSURANCE COMMISSIONER & STATE FIRE MARSHAL
BRIAN TAYLOR, CHIEF STATE FIRE MARSHAL

To: High School Athletic Directors, High School Principals and Local School District Finance Contacts

From: Bryan Heckle, Deputy Commissioner of Risk Management, NCDOI

Re: High School Catastrophic Athletic Accident Insurance

The 2021 Legislative session brought several changes to the way High School Athletics are administered in the State of North Carolina. House Bill 91, which became Session Law 2021-184, introduced a change in the process of procuring catastrophic athletic accident insurance for high school athletes. Here is a link to the Session Law, which you are probably familiar with by now, <https://www.ncleg.gov/Sessions/2021/Bills/House/PDF/H91v9.pdf>.

In particular, Part III changed Article 31A of the General Statutes to add the procurement of Catastrophic Athletic Accident insurance coverage to the responsibility of the Commissioner of Insurance. The Risk Management Division at the Department of Insurance is responsible for all insurance purchases made by the State of North Carolina. NCGS 58-31A-60 was added to our existing statutes and reads in part:

(b) The Commissioner of Insurance shall have the duty to offer catastrophic insurance coverage for covered persons to participating schools for covered activities.

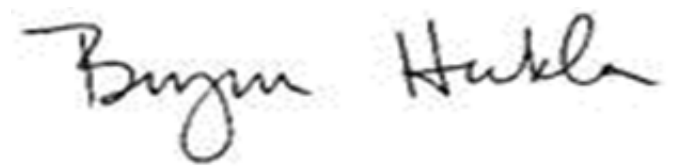
(c) Premiums for catastrophic insurance for covered activities shall be paid by each participating school in accordance with rates fixed by the Commissioner, and the Commissioner may purchase from insurers admitted to do business in North Carolina such insurance as may be necessary.

We are currently working to obtain Catastrophic coverage to meet the needs of all participating high schools offering athletic programs. We would like to thank the NCHSAA for providing information on the current program and how this coverage is currently managed. We are hopeful that there will be minimal change for you in the service of this coverage. We are working through the logistics of how to make this happen and make the transition as seamless as possible. What will not change is the way that your primary \$0-\$25k athletic accident coverage is provided. If your county, district, or school currently provides this layer of coverage, it will continue to be placed through your current procurement mechanism.

We will be utilizing the census information that was provided in the fall of 2021 to NCHSAA to obtain the coverage that begins in the 2022-23 school year. We will also be setting up a portal for reporting future census information and provide you all the details for the program as it develops. You can bookmark our school insurance web page and check back for additional information as it is developed; <https://www.ncosfm.gov/risk-mgmt/school-insurance-fund>.

Please share this information with others in your school system who may be involved with this coverage or who may need the information. I am sure there will be questions, to discuss the program please feel free to give me a call or send me an email at bryan.heckle@ncdoi.gov.

Warmest Regards,



Bryan Heckle, CIC, CPCU, CRM

Division Chief | Deputy Commissioner of Risk Management



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