



North Carolina General Assembly
House of Representatives

HOUSE OVERSIGHT AND REFORM COMMITTEE

REPRESENTATIVE JAKE JOHNSON, CO-CHAIR
DISTRICT 113

REPRESENTATIVE HARRY WARREN, CO-CHAIR
DISTRICT 76

December 20, 2023

Joanna Biliouris
General Manager
North Carolina Reinsurance Facility
2910 Sumner Boulevard
Raleigh, NC 27616

Dear Ms. Biliouris:

Pursuant to N.C. Gen. Stat. §120-14, the House Oversight and Reform Committee requests your appearance to testify on January 30, 2024, from 9:00 am until the conclusion of the hearing in the Legislative Building Auditorium.

In your role as General Manager of the North Carolina Reinsurance Facility, you are uniquely qualified to explain the benefits and costs of the Facility. At the hearing, please be prepared to address the following topics.

- Basic numbers on people, policies, and premiums in the Facility
- How much policyholders pay the Facility in clean risk surcharges, loss recoupment surcharges, and any other surcharges
- How those surcharges are established each year and the range for each surcharge, in dollars and percent of premium, since 2014
- Other fees and rates companies may charge policies in the Facility
- A distribution analysis of policies in the Facility, specifically the Committee hopes to understand how many drivers would have paid more in the voluntary market than they pay in combined premiums and associated charges and surcharges
- The role of contributory negligence in North Carolina's liability system to keep insurance premiums low compared to other states
- The role of uninsured motorist rates in keeping premiums low compared to other states
- The Reinsurance Facility's relationship to the Department of Insurance

Please read this letter carefully to ensure that you comply with all hearing requirements and that you understand your rights as a witness.

Each witness who is to appear before the House Oversight and Reform Committee must file with the Committee Clerk a written statement of proposed testimony. This must be filed by 12:00 noon one week before your appearance. Failure to comply with this requirement may result in the exclusion of your written testimony from the hearing record, the barring of your oral presentation of the testimony, or both. Responses to questions at the hearing should be limited to no more than five minutes per response.

Witnesses appearing before the Committee must include with their written testimony, a current resume summarizing education, experience, and affiliations pertinent to the subject matter of the hearing.

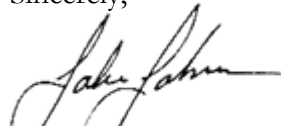
Witnesses at hearings may be accompanied by their own counsel to advise them concerning their constitutional rights but accompanying counsel shall not directly respond to questions. We reserve the right to place any witness under oath. Finally, witnesses may obtain a transcript copy of their testimony given in open, public session, or in a closed session only when authorized by the Committee.

To fully prepare for this hearing, your testimony must be submitted electronically in Microsoft Word (docx) or Adobe Acrobat (pdf) format to Megan.Kluttz@ncleg.gov no later than Tuesday, January 23 at 12:00 noon.

Accommodations for individuals with disabilities, including assistive listening systems, interpreters, and materials in alternate formats, may be arranged by contacting the Committee Clerk in advance of the hearing.

Should you or your staff have any questions or need additional information, please contact Megan Kluttz at (919)-715-4466 or Megan.Kluttz@ncleg.gov.

Sincerely,



Rep. Jake Johnson
Co-Chair



Rep. Harry Warren
Co-Chair