

Carrier Audit Services Updates

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Why Are We Here?

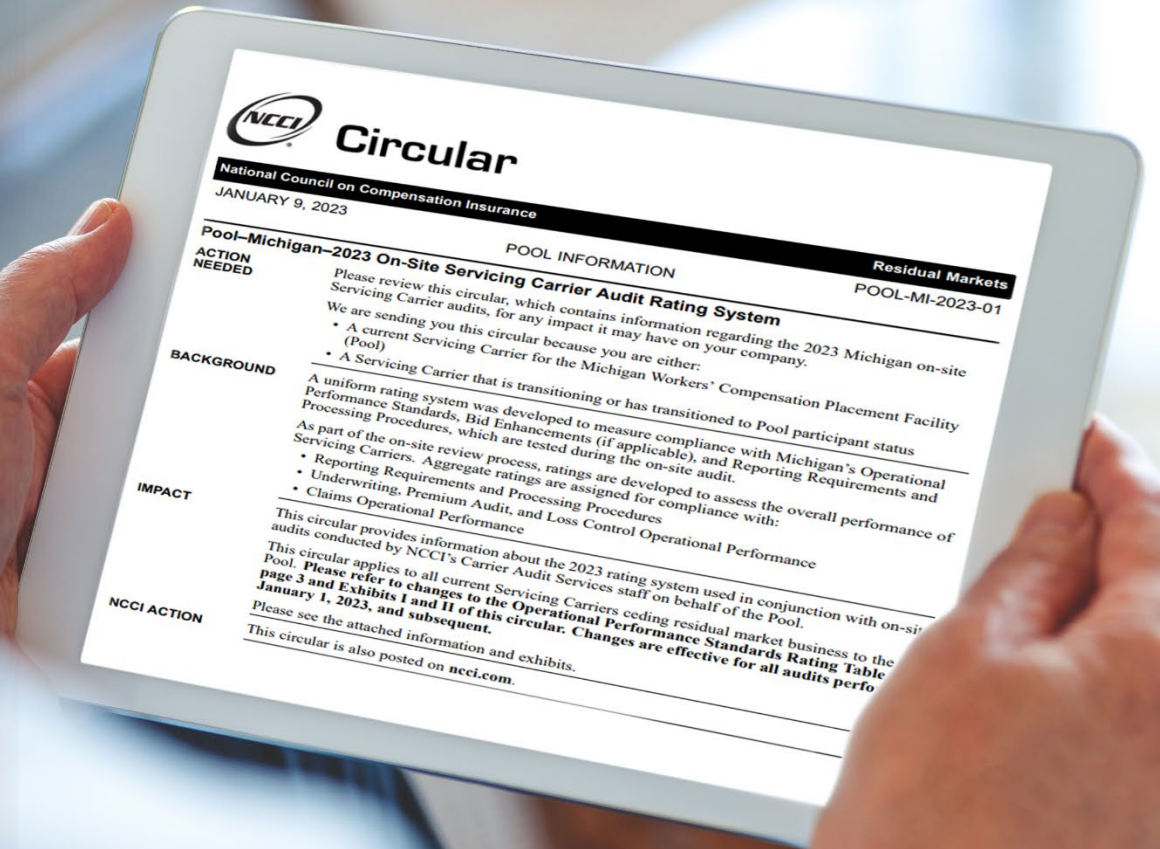
To provide updates on:

- Michigan Pool On-Site Rating System circular
- Self-Audit reports
- Revised record layout
- FYIs to help avoid possible errors during an audit



Michigan Pool On-Site Rating System Circulars

Michigan Pool circular can now be found in the ***Servicing Carrier Reference Guide (SCRG)***



Carrier Audit Program (CAP) Updates

The screenshot shows the NCCI Carrier Audit Program web application. At the top left is the NCCI logo and the text "Carrier Audit Program". At the top right is a search bar and navigation links for "Contact Us", "Log Out", and "My Profile". Below this is a navigation menu with "Work List" selected. The main content area is titled "Work List" and contains a table with columns for "Year", "Pool", "Carrier Group Number", and "Carrier Group Name". The table is filtered for "2021" and shows three rows for "Indiana", "Michigan Pool", and "National Pool". Two large orange callout boxes are overlaid on the table. The first box, on the left, contains the text "CAP Self-Audit Report headers". The second box, on the right, contains the text "New Record Layout requirements".

Sample Report Without Header



Carrier Audit Program Self-Audit Answer Worksheet

				12/17/2020	New	0106			\$20,150	12/17/2021	12/18/2020	0.000							
1a	1b	1c	3a	3b	4a	4b	4c	5a	5b	5c	6a	6b	6c	7a	7b	7c	7d	7e	7f
Y	12/25/2020	Y	0	0	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0
				01/01/2021	New	6217			\$207,442	01/01/2022	01/05/2021	1.460							
1a	1b	1c	3a	3b	4a	4b	4c	5a	5b	5c	6a	6b	6c	7a	7b	7c	7d	7e	7f
Y	01/09/2021	Y	0	0	4	4	4	0	0	0	1	1	1	1	1	0	0	0	0
				01/01/2021	New	5506			\$70,300	01/01/2022	01/08/2021	2.360		1.25					
1a	1b	1c	3a	3b	4a	4b	4c	5a	5b	5c	6a	6b	6c	7a	7b	7c	7d	7e	7f
Y	01/17/2021	Y	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
				01/28/2021	New	7225			\$18,506	01/28/2022	01/29/2021	0.000							
1a	1b	1c	3a	3b	4a	4b	4c	5a	5b	5c	6a	6b	6c	7a	7b	7c	7d	7e	7f
Y	02/04/2021	Y	0	0	0	0	0	0	0	0	1	1	1	1	1	0	0	0	0
				01/28/2021	Renewal	5022			\$20,600	08/03/2021			0.000				Incorrect policy type		

Comments

Reinstated with lapse in coverage Renewal

Sample Report With Header



Carrier Audit Program Self-Audit Answer Worksheet

Underwriting

Policy Number		Insured Name				Effective Date	Policy Type	Governing Class Code	State			Estimated Annual Premium	Expiration/Cancellation Date	Receipt of Assignment Date	Experience Mod Factor	ARAP Factor	Bypass Reason			
1a	1b	1c	3a	3b	4a	4b	4c	5a	5b	5c	6a	6b	6c	7a	7b	7c	7d	7e	7f	
Y	12/20/2021	Y	0	0	0	0	0	0	0	0	\$1,000	0	0	0	0	0	0	0	0	0
						12/13/2021	New	2709					12/13/2022	12/18/2021	0.000					
						01/01/2022	Renewal	5474				\$22,616	01/01/2023		0.912					
Y	11/24/2021	Y	Y	2	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
						10/13/2021	Renewal	0910				\$161	10/13/2022		1.000					
Y	09/24/2021	Y	Y	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
						08/01/2022	Renewal	0910				\$162	08/01/2023		1.000					
Y	07/19/2022	Y	Y	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
						05/24/2022	Renewal	0968				\$2,150	08/24/2022		0.950					
Y	05/26/2022	Y	Y	0	0	0	0	0	0	0	0	0	0	0	1	1	0	0	0	0

Record Layout Changes

Old Record Layout

14	<p>WRITTEN PREMIUM (Required)</p> <p>If the carrier reports premium to the Pool on a paid basis, report paid premium in place of written premium.</p> <p>If the carrier reports premium to the Pool on a billed basis, report billed premium in place of written premium.</p> <p>Report the numeric dollar amount.</p> <p>Do not report this amount for each individual state. Each amount must:</p> <ul style="list-style-type: none"> • be the sum of all premium transactions during the quarter, for all states, at a policy level, and • include both traumatic and occupational disease premium transactions in the sum. 	(N)	155-166	12

Old: \$10,000 was reported as 10000

New Record Layout

14	<p>WRITTEN PREMIUM (Required)</p> <p>If the carrier reports premium to the Pool on a paid basis, report paid premium in place of written premium.</p> <p>If the carrier reports premium to the Pool on a billed basis, report billed premium in place of written premium.</p> <p>Report the numeric amount to two decimal places. There is an assumed decimal point between Positions 164 and 165.</p> <p>Do not report this amount for each individual state. Each amount must:</p> <ul style="list-style-type: none"> • be the sum of all premium transactions during the quarter, for all states, at a policy level, and • include both traumatic and occupational disease premium transactions in the sum. <p>Report Written Premium as right-justified and left zero-filled if fewer than 12 positions. Do not include blanks or punctuation marks.</p> <p>For negative amounts, report the "-" immediately before (to the left of) the number, including any preceding zeros.</p> <p>For positive amounts, do not report "+".</p>	(N)	155-166	12

New: \$10,000 now reported as 1000000
Now, 10000, will be assumed as \$100.00

Carrier Audit Services FYI

- Cancellation status pauses time frame to complete
- Pay attention to bid enhancements
- Virtual Preliminary Physical Audits and Loss Prevention Surveys
- Last audit date for reporting uncollectible premium

Carrier Audit Services FYI

- Clarification to Self-Audit questions and instructions
- Remote audits - On-site review every two or three cycles

Document, Document, Document!



The Cardinal Rule

“ If you didn’t
DOCUMENT IT,
you didn’t
DO IT. ”

Summary

- Michigan On-Site Rating System circular now part of the **SCRG**
- Repeating report headers
- New record layout requirements
- For Your Information topics
- Document, document, document

