



# POC State Guide

All-State Reference Guide



STATE	POC FORMAT	# OF DAYS POLICIES DUE FROM EFFECTIVE DATE	ACCEPTS COVERAGE NOTICE/BINDERS	# OF DAYS CANCELLATIONS DUE PRIOR TO THE CANCELLATION EFFECTIVE DATE/SPECIAL TIME FRAME FOR REASON OF NONPAYMENT	CONTINUOUS COVERAGE STATE	NONRENEWALS REQUIRED (YES/NO) TO STATE	# OF DAYS REINSTATEMENTS DUE AFTER REINSTATEMENT EFFECTIVE DATE
AL	IAIABC 3.0	30	Y	10	N	N	30
AK	IAIABC 2.0	10	Y	20	Y	Y—45 days prior to Nonrenewal Effective Date	10
AZ	NCCI DAILY	5	Y	30	N	Y—At least 30 days prior to Nonrenewal Effective Date	5
AR	POC INQUIRY	20	Y	30/10	N	N	30
CO	IAIABC 2.0	30	Y	Within 30 days after the Cancellation Effective Date	N	N	30
CT	IAIABC 3.0	15	Y	15	N	N	15
DC	POC INQUIRY	10	Y	30	Y	Y—30 days prior to Nonrenewal Effective Date	10
FL	IAIABC 2.1	30	Y	30/10	Y	Y—30 days prior to Nonrenewal Effective Date	30
GA	POC INQUIRY	30	Y	<p>If within the first 60 days of policy, then 10 days regardless of reason</p> <p>If after first 60 days of policy:</p> <ul style="list-style-type: none"> <li>• Nonpayment—10</li> <li>• Insured’s failure to submit to or allow an audit for the current or most recently expired term—10</li> <li>• All other reasons—75</li> </ul>	N	N	30
HI <sup>†</sup>	IAIABC 3.0	10*	N	10*	N	N	10*



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ID	IAIABC 3.0	30	N	10—For Nonpayment cancellations, nonreport, material misrepresentation by the insured, substantial and unforeseen changes in the risk, substantial breaches of contractual duties, conditions of warranties, and cancellations and nonrenewals at the employer’s request  60—All other reasons	Y	Y—60 days prior to Nonrenewal Effective Date; 10 days if at request of employer	30
IL	POC INQUIRY	5	Y	30—If within first 60 days of policy 60—If after first 60 days of policy 10—For all Nonpayment cancellations	Y	Y—60 days prior to Nonrenewal Effective Date	5
IN	POC INQUIRY	New policies immediately/ Renewals within 10 days after expiration of prior policy	Y	Cancellation for fraud or material misrepresentation is due at least 20 days prior to the Cancellation Effective Date  Cancellations for any other reason within the first 90 days of the policy period are due at least 30 days prior to the Cancellation Effective Date. If after the 90th day of the policy, then cancellations for the following reasons are due at least 45 days prior to the Cancellation Effective Date: <ul style="list-style-type: none"> <li>Due to a substantial change in the scale of risk covered by the policy</li> </ul>	N	N	10



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				<ul style="list-style-type: none"> <li>Due to the insured failing to comply with reasonable safety recommendations</li> <li>Or, due to reinsurance of the risk associated with the policy being cancelled</li> </ul> <p>Nonpayment cancellations are due at least 10 days prior to the Cancellation Effective Date</p>			
IA	POC INQUIRY	30	Y	30/10	N	N	30
KS	IAIABC 3.0	10	Y	Within 10 days after the Cancellation Effective Date	N	If reported—within 10 days after Nonrenewal Effective Date	10
KY <sup>†</sup>	IAIABC 2.1	10	Y	At least 75	Y	Y—At least 75 days prior to Nonrenewal Effective Date	10
LA	POC INQUIRY	30	Y	60—New business in effect < 60 days 30—New business in effect at least 60 days 10—Nonpayment	N	If reported—60 days prior to Nonrenewal Effective Date	10
ME <sup>†</sup>	IAIABC 3.0	30	N	30	N	N—If reported are not sent	5
MD	NCCI DAILY	30	Y	45/10	Y	Y—45 days prior to Nonrenewal Effective Date	15
MS	IAIABC 2.0	30	Y	30	Y	Y—30 days prior to Nonrenewal Effective Date	30
MO	NCCI DAILY	30	Y	30/10	Y	Y—60 days prior to Nonrenewal Effective Date	30
MT	IAIABC 2.1	30	Y	20	Y	Y—45 days prior to Nonrenewal Effective Date	30



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NE	IAIABC 2.1	10	Y	30**	Y	Y—30 days prior to Nonrenewal Effective Date	10
NV	POC INQUIRY	15	Y	15 days after Cancellation Effective Date	N	Y	15
NH <sup>†</sup>	IAIABC 2.1	10	Y—Full policy required within 30 days after POC Notice is submitted	45/30	Y	Y—45 days prior to Nonrenewal Effective Date	45/30
NM	IAIABC 2.1	30	Y	10	N	N—But preferred	30
NY <sup>†</sup>	IAIABC 2.1	30	Y	30/10	Y	Y—30 days prior to Nonrenewal Effective Date	30
OK	NCCI DAILY	30	Y	30/10	N	N	30
OR <sup>†</sup>	IAIABC 2.1	30	Y	10	N	N	30
RI	IAIABC 2.1	5	Y	Not in effect until notice received by Director	Y	Y—Not in effect until notice received by Director	5
SC	IAIABC 2.1	30	Y	30/10	Y	Y—30 days prior to Nonrenewal Effective Date	30
SD	POC INQUIRY	30	Y	20/10	N	N	30
TN	IAIABC 2.0	30	Y	15	N	N—But accepted	30
TX	POC INQUIRY	10	Y	30/10	Y	Y—30 days prior to Nonrenewal Effective Date	30
UT	IAIABC 3.0	30	Y	10	Y	Y—10 days prior to Nonrenewal Effective Date	30
VT	POC INQUIRY	30	Y	45	Y	Y—45 days prior to Nonrenewal Effective Date	30
VA	NCCI DAILY	30	Y	30/10	N	Y—30 days prior to Nonrenewal Effective Date if	30



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				<b>Note:</b> Insured’s requests for cancellations are in effect when cancellation is received by VA Worker’s Compensation Commission		nonrenewed by Insurer; Nonrenewal not required if Insurer offered renewal and Insured did not accept	
WV	NCCI DAILY	30	Y	10	N	N	30

†Data is considered received by the state on the date that the state receives and accepts the data (not NCCI’s receive date).

\*Filed and served within 10 days to the Hawaii Department of Labor and Industry Relations.

\*\*See Nebraska Revised Statute 48-144.03 for additional cancellation rules.

Most of the data in the above chart was obtained from NCCI’s *POC State Guide* on [ncci.com](http://ncci.com). All data is subject to change and dependent on notification from the state. Please refer to applicable state statutes or industrial/workers compensation commissions’ administrative rules for more current information that may be applicable.