
Plan–Underwriting Guidelines for Employers Impacted by Inclement Weather

Recently, many states suffered extensive flooding, high winds, and tornadoes, resulting in power failures and other damages due to inclement weather. Therefore, NCCI would like to provide direction to our assigned carriers in handling states affected by this inclement weather.

If an assigned carrier has policyholders that have been impacted by inclement weather (i.e., delayed mail delivery, flooding, power failures, etc.), the carrier should be flexible in accommodating them if a **reasonable** extension of time is needed to perform an audit or loss control survey, or for premium billing/payment purposes (e.g., 30 days). Carriers may exercise reasonable judgment to determine whether an **extended** period of time is needed. However, in all instances, assigned carriers must **document their files** regarding any extensions that are provided to ensure that a complete record is available for the auditors reviewing against NCCI's *Assigned Carrier Performance Standards*. Carriers should determine the reasonable extension period consistent with applicable laws, regulations, and/or directives from governmental agencies and/or their professional business judgment, discretion, and experience.

As we have seen in the past with blizzards, hurricanes, tropical storms, flooding, and tornadoes, it is possible that many employers—both inside and outside of directly impacted areas—will assist with the cleanup effort. As a reminder to our assigned carriers handling jurisdictions affected by severe inclement weather and other environmental disasters, please keep the following in mind:

- Under NCCI's Workers Compensation Insurance Plan, the Residual Market Limited Other States Insurance Endorsement is attached to all residual market policies. This endorsement is designed solely for unknown and unanticipated exposure in states other than those designated in Part 3.A. of the Information Page and not otherwise specifically included. This endorsement **does not** provide automatic coverage for an employer's operations in other states, and it **does not** promise to add coverage.
- NCCI's Residual Market Limited Other States Insurance Endorsement is not intended to satisfy the specific requirements of any other state's workers compensation law. Please be advised that NCCI does not help determine whether coverage for these employers is required. Contact the appropriate division of workers compensation, department of labor, or other applicable state or federal agencies to determine whether workers compensation insurance is required in a specific jurisdiction. Further, a list of residual market administrators for all jurisdictions is available on ncci.com. Go to the **Residual Market** page and look under the **General Information** section.

If you have any questions, please contact:

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