

Assigned Risk Updates

Heidi Boehringer

Executive Director, Assigned Risk
NCCI



Agenda



Assigned Carrier
Electronic
Communications &
e-Signatures



Decimal Extension
RMAPS® Testing



Business Continuity
Preparedness



The Source You Trust

Assigned Carrier Electronic Communications & e-Signatures



RMF
2025

RMAPS® Landing Page Language



RMAPS® Online Application Service

[Quick Links ▼](#)

[About](#)

Welcome!

Terms of Use Overview

NCCI's **RMAPS® Online Application Service** is designed for you to obtain premium estimates or submit applications for assigned risk workers compensation insurance in states with a filed and approved Workers Compensation Insurance Plan (WCIP or Plan) developed and administered by the National Council on Compensation Insurance (NCCI).

Estimates

Receive a premium estimate within seconds simply by entering a few Applicant details in NCCI's **RMAPS® Premium Estimator**. Use the results for informational purposes only or transfer the Applicant details with a single click to begin an online application. A premium estimate should not be used as the NCCI-calculated Total Estimated Annual Premium on a submitted application. Premium estimates are NOT binding on NCCI and/or any carrier that is or may be assigned under the WCIP.

Applications

Apply for assigned risk workers compensation insurance online via **RMAPS® Online Application Service**—the fastest, easiest way to complete and submit an application in the market of last resort. Assigned risk insurance is afforded to eligible Applicants under the state WCIP and is charged at rates that may be higher than those in the voluntary market. Coverage is not bound until eligibility is determined by NCCI as Plan Administrator and the signed and complete application is received by the Plan Administrator with appropriate premium.

NCCI's **Voluntary Coverage Assistance Program (VCAP® Service)** operates as a supplemental program for all employers applying for assigned risk workers compensation insurance through the WCIP. **VCAP® Service** is incorporated into and made a part of the WCIP, and submitted applications may be selected for

Consent to Electronic Communications and Electronic Signatures

New Section

Through the use of NCCI's electronic **RMAPS® Online Application Service** and by selecting "I agree" below, you (meaning the employer/Applicant or Producer) hereby consent and agree to the use of electronic signatures and to receive electronically transmitted information and/or communications issued by a) NCCI, by means of electronic mail (email) messages that may contain electronic documents, including, without limitation, any binder/verification pages issued by NCCI and any notifications or other communications as determined by NCCI, and b) electronically transmitted policy notifications and/or communications issued by the assigned carrier by means of electronic mail (email) messages that may contain electronic documents, including, without limitation, any policy documents, cancellations, endorsements, renewal and/or nonrenewal notices, and any other policy notifications and/or communications as determined by the assigned carrier, including the use of electronic signatures to the extent applicable. If the assigned carrier is unable or does not choose to transmit such policy notifications and/or communications electronically, then hard copy notifications and/or communications will be provided to the Applicant by the assigned carrier as determined by the assigned carrier, subject to any requirements applicable to the assigned carrier under any applicable laws or regulations. Regardless, the assigned carrier must comply with any applicable laws or regulations that require a specific method of delivery for policy notifications, documents, or other information, including, without limitation, mailing notices of cancellation and/or nonrenewal of policies by certified mail or certificate of mailing.

You acknowledge, understand, and agree through your use of NCCI's electronic **RMAPS® Online Application Service** that NCCI and the assigned carrier are authorized, but neither NCCI nor the assigned carrier separately is required or obligated, to use electronic signatures or electronically transmit any notifications and/or communications referenced above to the designated email addresses that you provided in the **RMAPS® Online Application Service** or other means acceptable to NCCI and the assigned carrier. By consenting and agreeing to the use of NCCI's electronic **RMAPS® Online Application Service**, including the use of electronic signatures and receiving such electronically transmitted notifications and/or communications from NCCI and/or the assigned carrier, you acknowledge and agree to be legally bound by this consent and hereby release, indemnify, and hold harmless NCCI and the assigned carrier from any and all claims pertaining to the use of electronic signatures and electronically transmitted notifications and/or communications utilizing the designated email addresses as provided in the **RMAPS® Online Application Service** or to NCCI and/or the assigned carrier, including, without limitation, any changes and/or updates to the required email addresses for both the Producer and the Applicant. To the extent that you desire to withdraw consent of your use of electronic communications and electronic signatures, please contact NCCI at 800-622-4123. If you desire to use your own electronic signature platform, you are required to follow the prompts as contained in the **RMAPS® Online Application Service**.

You agree to notify NCCI and the assigned carrier of any and all changes and/or updates to all required email addresses (Applicant and Producer), mailing, and/or physical addresses, immediately upon making, implementing, or having knowledge of any such changes and/or updates.

By selecting **I AGREE**, you (meaning the employer/Applicant, Producer, or other authorized representative on behalf of the employer/Applicant or Producer), have read, understand and agree to the [Terms and Conditions](#) and [Disclaimer](#) for NCCI's **RMAPS® Online Application Service** and consent to receiving electronic communications and the use of electronic signatures.

I AGREE

[EXIT](#)

APPLICANT COMMUNICATIONS

1. By selecting the 'Yes' option adjacent to transmitted information and/or commu electronic documents, including without communications as determined by NCCI to NCCI.
2. If "Yes" to #1 above, provide the valid en should be electronically sent:

3. By selecting the 'Yes' option adjacent to transmitted policy notifications and/or co may contain electronic documents, inclu nonrenewal notices, and any other policy extent that the assigned carrier is able a electronically to the Applicant. If the assi communications electronically, then hard assigned carrier as determined by the as applicable laws or regulations. Regardle transmitted policy notifications and/or co laws or regulations that require a specific limitation, mailing notices of cancellation.
4. If "Yes" to #3 above, provide the valid en should be electronically sent:

The undersigned Applicant understands and a but neither NCCI nor the assigned carrier sep #1 and/or #3 above to the designated entity agreeing to receive such electronically transm releases, indemnifies, and holds harmless NC communications utilizing the Applicant's desi and/or #4 above, as applicable, and including.

The undersigned Applicant further understand Applicant's email, mailing, and/or physical add

1. By selecting the 'Yes' option adjacent to transmitted information and/or communications, including without limitation electronic documents, as determined by NCCJ to NCCI.
2. If "Yes" to #1 above, provide the valid email address to which the information should be electronically sent:

3. By selecting the 'Yes' option adjacent to transmitted policy notifications and/or communications, including without limitation electronic documents, including nonrenewal notices, and any other policy communications, to the extent that the assigned carrier is able to transmit the information electronically to the Applicant. If the assigned carrier is not able to transmit the information electronically, then the assigned carrier as determined by the applicable laws or regulations. Regardless of whether the assigned carrier is able to transmit policy notifications and/or communications electronically, the assigned carrier shall comply with applicable laws or regulations that require a specific limitation, mailing notices of cancellation.
4. If "Yes" to #3 above, provide the valid email address to which the information should be electronically sent:

The undersigned Applicant understands and agrees that neither NCCU nor the assigned carrier shall be responsible for any delay in the delivery of the above information to the designated email address. The undersigned Applicant agrees to receive such electronically transmitted information, releases, indemnifies, and holds harmless NCCU and the assigned carrier for any communications utilizing the Applicant's designated email address and/or #4 above, as applicable, and including any and all costs incurred by NCCU and the assigned carrier in the transmission of such information.

The undersigned Applicant further understand Applicant's email, mailing, and/or physical address.

for updates to the Applicant's
which changes and/or updates.

RMAPS® Online Application
required or obligated, to use
designated email address
Online Application Service,
communications from NCCI and/or the
by releases, indemnifies, and
and electronically transmitted
he assigned carrier by or on
ed Applicant's email address

agreements or certifications may result coverage under a Workers Compensation

RMAPS® eSignature Highlights

Updated RMAPS® & ACORD®
133 language: Opts in users

DocuSign

Binder Package Testing

Confirm your name, initials, and signature.

* Required

Full Name*

Gary Chalmers

SELECT STYLE

DRAW

UPLOAD

PREVIEW

DocuSigned by:
Gary Chalmers
DFD21DC67BF1455...

DS
GC



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Decimal Extension *RMAPS*® Testing

RMF
2025

Decimal Extension

- Filing loss costs, rates and ELRs to three decimals
 - Proposal starts with filings made in July of 2025
 - Effective dates of January 1, 2026, and subsequent
- ***RMAPS***® Testing
 - Decimal Extension and e-Signature

Decimal Extension of Loss Costs, Rates, and Expected Loss Rates

Posted Date: November 21, 2024



Industry Information » [Decimal Extension of Loss Costs, Rates, and Expected Loss Rates](#)

PURPOSE

The decimal extension of ratemaking (loss costs and rates) and experience rating (Expected Loss Rates (ELRs) values) from two decimal places (X.XX) to three decimal places (X.XXX) aims to enhance the precision of these values. With the continued decreases in workers compensation loss costs/rates, the changes for some classification codes are mathematically constrained with two decimal places, and moving to three decimal places will provide more responsiveness.

This proposal enables NCCI to recommend more precise and responsive loss cost, rate, and ELR changes across all classification codes and statistical codes with associated rates beginning in the 2026 rate filing cycle.

BACKGROUND

Over time, the workers compensation (WC) system has witnessed an ongoing rise in the payroll exposure base, coupled with a decline in loss costs and rates. Since the onset of the COVID-19 pandemic, these trends have accelerated, bringing both higher payroll levels and a decline in bureau loss cost/rate levels.

The current practice of filing recommended loss costs, rates, and ELRs rounded to two decimal places poses challenges in some cases in achieving precise percentage changes.

WHAT'S NEW

[Frequently Asked Questions \(FAQ's\)](#)

RELATED CONTENT

[INSIGHTS Video Edition: NCCI's
Decimal Extension Initiative](#)

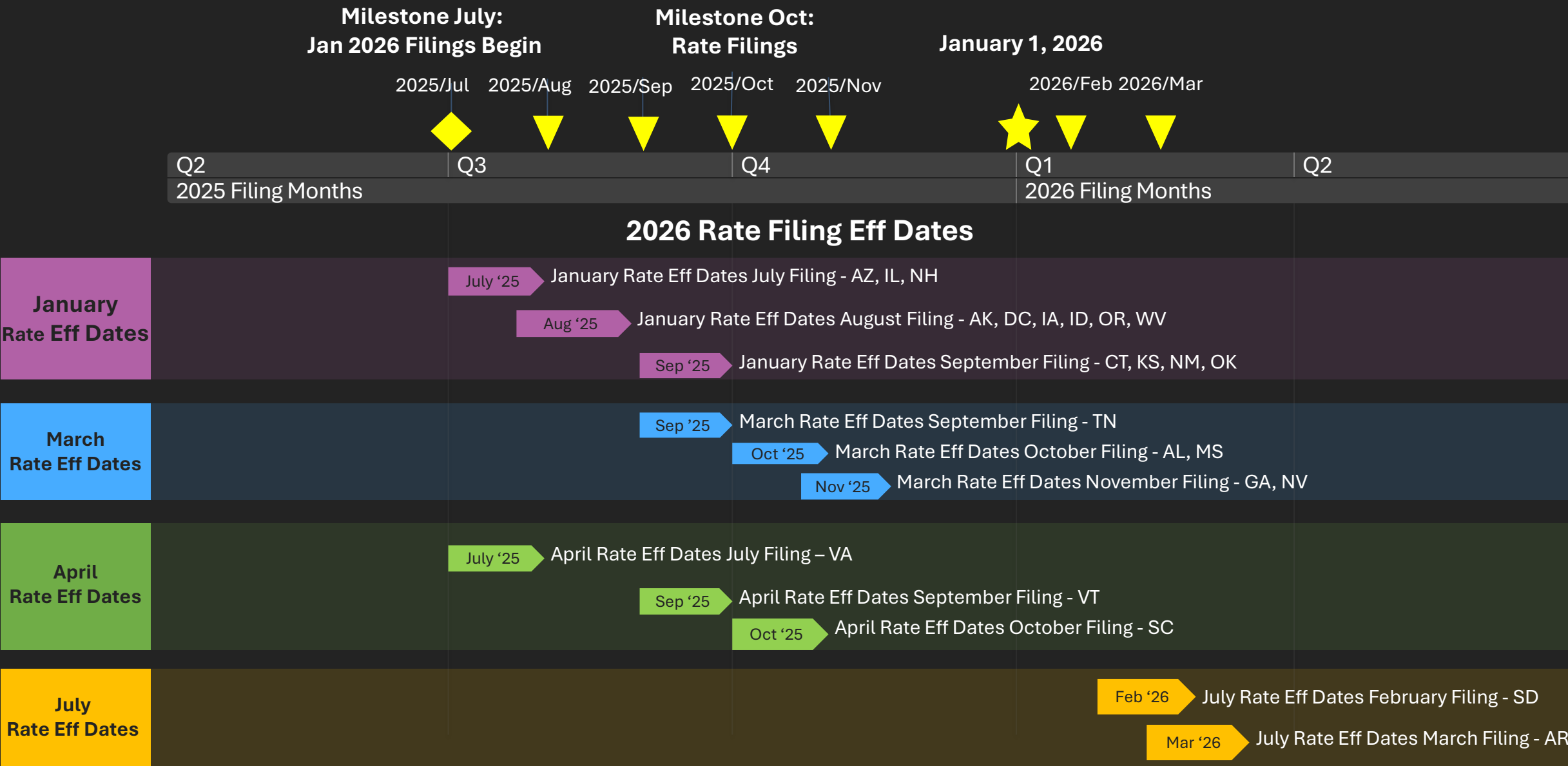
[Precision at Work: Filing of Three-
Decimal Loss Costs, Rates, and
Expected Loss Rates](#)

[Anticipated Effective Dates by State
\(PDF\)](#)

[Content Requires Authentication](#)

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Proposed Filing and Rate Effective Dates





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Business Continuity Preparedness

**BUSINESS
CONTINUITY**

standards
investment
project management
support
organizational
budget
monitoring
success
regulators
system
suppliers
backups
daily
control
recovery
change control
customers

RMF
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Business Continuity Planning

Corporate

- Business Continuity Team; IT Security and IT Infrastructure
- Phishing Campaigns and Education
- Annual IT Disaster Recovery Simulations
- Enterprise Risk Management Committee

Business Continuity Planning

Assigned Risk: Application Processing

- Known Events (e.g., hurricanes)
- Unknown Events (e.g., cyber attacks)

Not IF, but WHEN

Assigned Risk Department Continuity Plan

- Testing the Plan:
 - 2023 Tabletop and Simulation
 - 2024 Tabletop and Mini-simulation
 - 2025 Simulation
- Continuous Training

BUSINESS CONTINUITY



Planning



Recovery



Management



Ongoing Operation



Risk



Resilience



Procedures

RMF
2025

Assigned Risk Department Continuity Plan

- Testing the Plan:
 - 2023 Tabletop and Simulation
 - 2024 Tabletop and Mini-simulation
 - 2025 Simulation
- Continuous Training
- Cyber Attack Scenario
- Service Continuity: Binder Packages and Policy Issuance

BUSINESS CONTINUITY



Planning



Recovery



Management



Ongoing Operation



Risk



Resilience



Procedures

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2025

Conclusion



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