

## NCCI WCIP STATE INSTRUCTIONS

Use the state chart below along with the ACORD® Forms Instruction Guide for completing the ACORD® 133 Workers Compensation Insurance Plan Assigned Risk section and ACORD® 130 Workers Compensation Application. For questions relating to the Plan, please refer to Rule 4 of NCCI's **Basic Manual for Workers Compensation and Employers Liability Insurance**, NCCI's **Basic Manual User's Guide** (National pages), and NCCI's **Assigned Risk Supplement**, or contact NCCI's Customer Service Center at 800-NCCI-123 (800-622-4123).

<b>DISTRICT OF COLUMBIA</b>				
Estimated Annual Premium	Premium Installment Basis	Minimum Deposit %	Additional Payments During Year	Number of Refusers: Two—one must be the current carrier, if applicable.
Under \$5,000	Annual	100%	None	<b>Effective Date:</b> The later of the following options: <ul style="list-style-type: none"> <li>12:01 a.m. on the date following receipt by the Plan Administrator of a complete and eligible application</li> <li>The date of expiration of existing coverage</li> <li>A date the applicant requests</li> </ul> If an eligible application and check are sent via US mail, coverage will be bound at 12:01 a.m. on the day following the postmark on the envelope or the expiration of existing coverage. For effective date determination, a private postage meter mark will not be accepted, and only a US Postal Service postmark affixed to the envelope will be accepted by the Plan Administrator as a valid postmark.
At least \$5,000	Semi-annual	75%	One	
At least \$10,000	Quarterly	50%	Three	
<p>Additional premium installments must be made in equal amounts, the sum of which, when added to the deposit premium, must equal 100% of estimated annual premium. Estimated annual premium and the premium installment schedule are subject to adjustment at preliminary, interim, and/or final audit(s) or when an endorsement is issued. At policy inception, the employer may request a higher minimum deposit percentage, but may not select a deposit percentage lower than the otherwise applicable minimum stated in the deposit and premium installment table.</p> <p>The deposit and premium installment table is followed by all assigned carriers. However, the assigned carrier, based on sound underwriting practices, may make appropriate changes to the governing state's premium installment basis that the employer selected. The assigned carrier must provide the reason(s) for such change(s) to the employer and will appropriately document the file.</p> <p><b>Minimum Premium Policies</b>                      The deposit premium for a minimum premium policy is 100% of the estimated annual premium. Minimum premium policies must be paid in full and are not eligible for premium installments.</p> <p><b>Short-Term Policies</b>                      The deposit premium for short-term policies with a duration of six months or less is 100% of the estimated premium. The estimated premium is based on the estimated payroll for the policy period, unless otherwise approved by the Plan Administrator.</p> <p>For any dispute concerning the change of an employer's payment basis, refer to <b>Basic Manual</b> Rule 4-A-10.</p>				
<p><b>Application Submission Options:</b></p> <ul style="list-style-type: none"> <li>Online—Applications may be submitted via NCCI's website at <b>ncci.com</b>. To enroll for access to this free service, contact NCCI's Customer Service Center at 800-NCCI-123 or at <b>customer_service@ncci.com</b>.</li> <li>Telephone—Applications may be submitted by contacting NCCI's Customer Service Center at 800-NCCI-123.</li> <li>Mail—Applications may be submitted via the US Postal Service or private overnight delivery service to the address provided below.</li> </ul> <p><b>Note:</b> Under District of Columbia law, an out-of-state agent/producer is required to have a District of Columbia resident or nonresident license to submit an application to NCCI for primary coverage. Additionally, when an agency submits an application, the agency's employee who submits the application must have a District of Columbia producer license, the agency must have a District of Columbia producer license, and each officer, director, partner, and employee of the agency who acts as a producer must have a District of Columbia license.</p>				
<p><b>Voluntary Coverage Assistance Program (VCAP® Service):</b></p> <p>NCCI's <b>VCAP® Service</b> applies to all employers seeking coverage through the residual market in which NCCI is the Plan Administrator, and is offered through NCCI's Residual Market Application Processing System (<b>RMAPS® Online Application Service</b>). Through this free, Internet-based application, voluntary coverage providers have the opportunity to evaluate potential employers that submit applications through the residual market. All assigned risk applications (electronic, phone-in, or mail-in) submitted to NCCI as Plan Administrator are processed through <b>VCAP® Service</b> to determine if they match the preselected criteria specified by a participating voluntary coverage provider.</p> <p>Refer to NCCI's <b>Basic Manual</b> Rule 4-D—Voluntary Coverage Assistance Program (<b>VCAP® Service</b>) for the applicable rules.</p>				
<p><b>Loss Sensitive Rating Plan:</b></p> <p>The Loss Sensitive Rating Plan (LSRP) is a mandatory assigned risk retrospective rating plan for those employers that have a workers compensation and employers liability insurance policy(ies) with a standard premium that equals or exceeds \$250,000. In addition to the WCIP initial or deposit premium, employers qualifying for the LSRP are required to submit an LSRP contingency premium to the assigned carrier.</p> <p>The LSRP contingency premium is calculated by multiplying the standard premium by 20%. The LSRP contingency deposit may be paid either by check, made payable to the assigned carrier, or by an Irrevocable Letter of Credit (ILOC), made payable to the assigned carrier. All ILOCs must be drawn on a bank that is a member of the Federal Reserve.</p> <p>Refer to NCCI's <b>Basic Manual</b> Rule 4-C—Loss Sensitive Rating Plan (LSRP) for the applicable rules.</p>				
<p><b>Guide to Premium Calculation</b> (for detailed information, refer to District of Columbia State Special Rules in NCCI's <b>Basic Manual</b>):</p> <ul style="list-style-type: none"> <li>Experience modification, if applicable</li> </ul>				

- Assigned Risk Adjustment Program (ARAP) factor, if applicable, applies to total modified premium with a maximum surcharge of 1.25
- District of Columbia Safe Workplace Program, if applicable

**Election/Rejection Under State Law:**

For information on District of Columbia sole proprietors, partners, and corporate officer election/rejection of coverages, please refer to state law.

**Volunteers**

No volunteers are automatically covered under the Act, or may elect coverage under the Act.

Refer to the Department of Employment Services at <http://does.dc.gov> for the most current rules and regulations.

**Note:** This information applies only to District of Columbia law. If additional states are to be covered, additional action may be necessary under applicable state law.

**Employee Leasing:**

**IMPORTANT: Before completing Professional Employer Organization (PEO) Arrangement applications, refer to NCCI's *Basic Manual Rule 4-B—Professional Employer Organization (PEO) Arrangements for the applicable rules. Obtain forms from NCCI.***

- All of the PEO's leased workers to clients under the state's WCIP must be secured under an MCP basis
- The client's policy covering its leased workers will be issued in the name and FEIN of the client in accordance with this rule and all other rules governing the issuance of a standard policy for assigned risk business
  - Direct workers of a client will not be included on the client's policy for its leased workers
- The PEO's policy covering its direct workers will be issued in the name and FEIN of the PEO in accordance with this rule and all other rules governing the issuance of a standard policy for assigned risk business under the WCIP
  - If the PEO has no direct workers in the state where its clients' coverage is being obtained, the PEO's policy will be issued with premium based on the use of Code 8810—Clerical Office Employees NOC on an "if any" basis

**Submit Application via**

NCCI  
Attn: Treasury Department  
PO Box 3045  
Boca Raton, FL 33431

**Send Correspondence to:**

NCCI Customer Service Center  
901 Peninsula Corporate Circle  
Boca Raton, FL 33487-1362  
Phone: 800-622-4123  
Fax: 561-893-1191

**Regular Mail to:**

**Submit Application via**

**Overnight Delivery to:**

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Attn: Treasury Department  
901 Peninsula Corporate Circle  
Boca Raton, FL 33487-1362