



## 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:

- NCCI's **Residual Market Manual for Workers Compensation and Employers Liability Insurance** for Idaho (**Residual Market Manual** for Idaho)
- NCCI's **Basic Manual for Workers Compensation and Employers Liability Insurance** for Idaho (**Basic Manual** for Idaho)
- NCCI's **Basic Manual User's Guide**, and
- NCCI's **Assigned Risk Supplement**.

You may also contact NCCI's Customer Service Center at 800-NCCI-123 (800-622-4123).

IDAHO (as of 01/01/2025)			
Estimated Annual Premium	Minimum Deposit %	Premium Installment Basis	Number of Refusers: Two—one must be current carrier, if applicable.
Under \$2,000	100%	Annual	<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 \$2,000	75%	Semiannual	
At least \$5,000	50%	Quarterly	
At least \$25,000	25%	Monthly	
Additional premium installments must be made in equal amounts, the sum of which, when added to the deposit premium, must equal 100% of the 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.			
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.			
<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.			
<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.			
For any dispute concerning the change of an employer's payment basis, refer to NCCI's <b>Residual Market Manual</b> for Idaho rule, Dispute resolution procedure.			
<b>Application Submission Options:</b>			
<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 (800-622-4123) or <b>customer_service@ncci.com</b>.</li><li>• Telephone—Applications may be submitted by contacting NCCI's Customer Service Center at 800-NCCI-123 (800-622-4123).</li><li>• Mail—Applications may be submitted via the US Postal Service or private overnight delivery to the address provided below.</li></ul>			
<b>Note:</b> The state of Idaho requires that when an agency submits an application, the agency's employee who submits the application must have an Idaho license, and the agency must also have an Idaho license. A servicing carrier may only write a policy through a licensed producer. Additionally, the carrier must maintain a copy of the active Idaho producer license, including the expiration date, in each policy file. An out-of-state agent/producer is required to have an Idaho resident or nonresident license to submit an application to NCCI for primary coverage. An employer may not submit an application to NCCI for primary coverage.			
<b>Voluntary Coverage Assistance Program (VCAP® Service):</b>			
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.			
Refer to NCCI's <b>Residual Market Manual</b> for Idaho rule, Voluntary Coverage Assistance Program ( <b>VCAP® Service</b> ) for more information.			
<b>Loss Sensitive Rating Plan:</b>			
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 an LSRP standard premium that equals or exceeds \$250,000 (effective 1/1/12).			



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In addition to the WCIP initial or deposit premium, employers qualifying for the LSRP are required to submit an LSRP contingency deposit to the assigned carrier. The LSRP contingency deposit premium is calculated by multiplying the LSRP standard premium by 20%. Subject to certain conditions, the LSRP contingency deposit may be paid by Automated Clearing House/Electronic Funds Transfer (ACH/EFT), credit card, personal or business check, or an Irrevocable Letter of Credit (ILOC).

Refer to NCCI's **Residual Market Manual** for Idaho rule, Loss Sensitive Rating Plan (LSRP) for more information.

### Guide to Premium Calculation

- Experience rating modification, if applicable
- Assigned Risk Adjustment Program (ARAP), if applicable, applies to total modified premium with a maximum surcharge of 1.25
- Idaho Assigned Risk Surcharge applies to total modified premium, in a multiplicative manner, after applying ARAP, if applicable. The Assigned Risk Premium Surcharge does not apply to minimum premium policies. For minimum premium policies, only the minimum premium is applied.
- Idaho Alcohol- and Drug-Free Workplace Premium Credit, if applicable

### Election/Rejection Under State Law:

#### Corporate Officers:

- An officer who at all times during the period involved owns not less than 10% of all of the issued and outstanding voting stock of the corporation and, if the corporation has directors, is also a director thereof, is not automatically covered, but may elect coverage. Such an election to be covered is made by filing with the Idaho Industrial Commission the applicable form. Attach a copy of the form to the application. Payroll must be included for any corporate officers electing coverage.
- Officers of a corporation are automatically covered under the Act (except for officers as described above). Payrolls for such officers must be included.

#### Sole Proprietorship:

- **An owner of a sole proprietorship and a family member employee residing in the sole proprietor's household** are not automatically covered, but may elect coverage. Such an election to be covered is made by filing with the Idaho Industrial Commission the applicable form. Attach a copy of the form to the application. Payroll must be included for any sole proprietor or family member employee residing in sole proprietor's house electing coverage.
- **A family member employee who does not reside in the household of the sole proprietor and who is related to the sole proprietor employer within the first degree of consanguinity** is automatically covered, but may elect to be exempt from coverage. Such an election to be exempt from coverage is made by filing with the Idaho Industrial Commission the applicable form. For details regarding the filing procedure, see ID ADC 17.02.02.011. Attach a copy of the form to the application. Payroll must be excluded for any individual rejecting coverage.

**Partnership:** Working members of a partnership are not automatically covered but may elect coverage. Such an election to be covered is made by filing with the Idaho Industrial Commission the applicable form. Attach a copy of the form to the application. Payroll must be included for any working partner electing coverage.

**Member of a limited liability company (LLC):** Working members of an LLC are not automatically covered but may elect coverage. Such an election to be covered is made by filing with the Idaho Industrial Commission the applicable form. Attach a copy of the form to the application. Payroll must be included for any working members of an LLC electing coverage. Members of limited liability companies are treated as executive officers for premium determination purposes in Idaho.

**Note:** Failure to file the appropriate forms/notices for election or rejection of coverage in accordance with state laws may result in additional premium being charged and collected by the Plan Administrator or the assigned carrier.

#### Volunteers

**Volunteer emergency responders** are automatically covered under the Act. "Volunteer emergency responders" includes:

- firefighter
- peace officer
- "publicly employed certified personnel," which includes first responder; emergency medical technician—basic; advanced emergency medical technician—ambulance; emergency medical technician—intermediate; and emergency medical technician—paramedic
- regularly enrolled volunteer member or trainee of the department of disaster and civil defense, or of a civil defense corps, and
- persons providing voluntary service to an approved Idaho national guard morale, welfare, and recreational activity.

**Volunteer ski patrollers** are not automatically covered under the Act, but the employer may elect coverage. Such an election to be covered is made by filing with the Idaho Industrial Commission the applicable form. Attach a copy of the form to the application.

Refer to the Idaho Industrial Commission at [www.iic.idaho.gov](http://www.iic.idaho.gov) for the most current rules, regulations, and forms.

**Note:** This information applies only to Idaho 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 **Residual Market Manual** for Idaho rule, Professional Employer Organization (PEO) arrangements for more information. 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 the 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



## NCCI WCIP STATE INSTRUCTIONS

**Submit Application via Regular Mail to:** 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

**Submit Application via Overnight Delivery to:** NCCI  
Attn: Treasury Department  
901 Peninsula Corporate Circle  
Boca Raton, FL 33487-1362