



NCCI's New York Proof of Coverage (POC) Service

Agenda

- NCCI's POC Service and Process Overview
- New York POC Service
 - Guidelines
 - Penalty Process and Performance Standard
- POC Resources

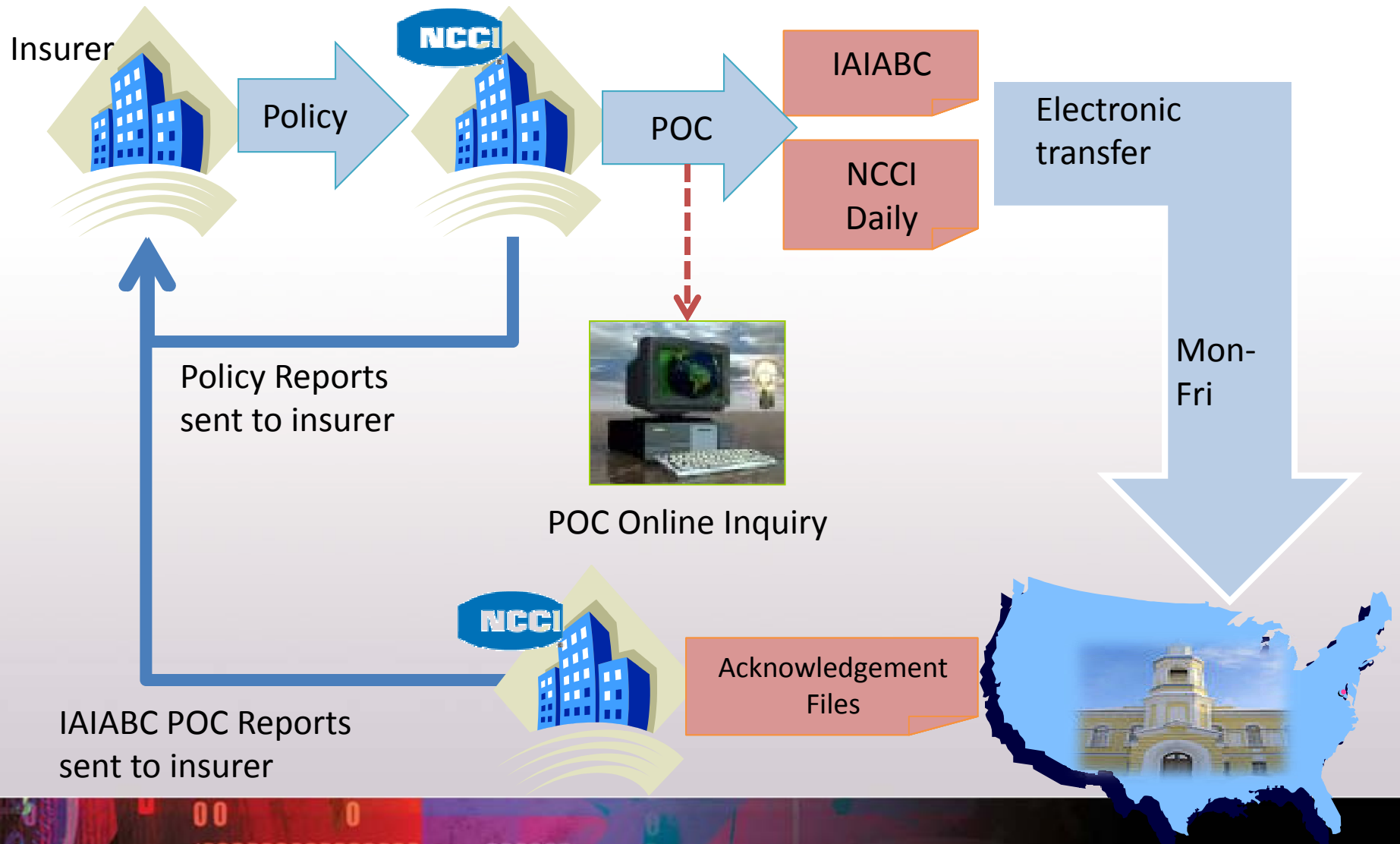


What Is Proof of Coverage?

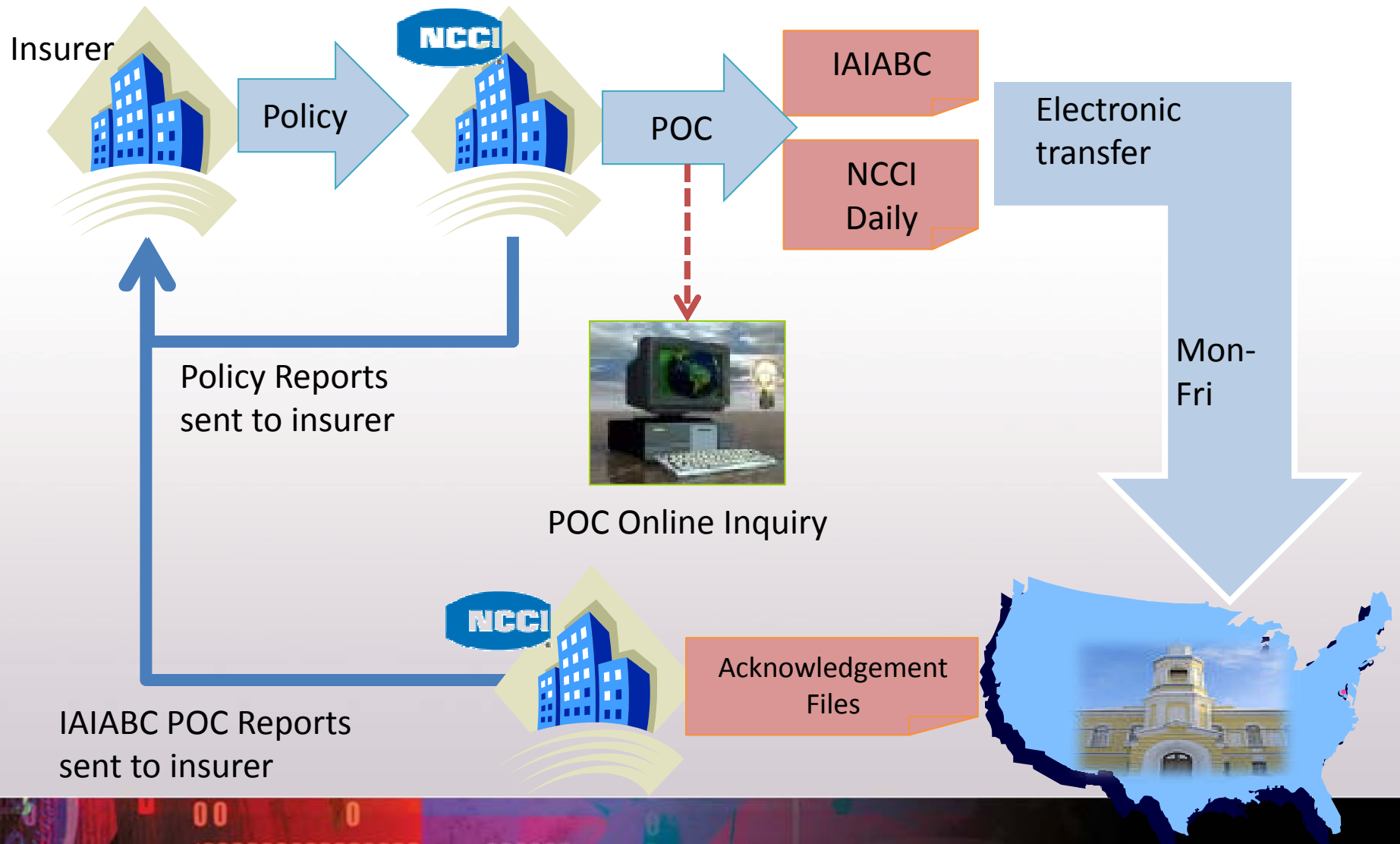
- Verification that employers operating in your state have workers compensation coverage
- States require insurers to report the issuance of coverage to the state
- NCCI's POC Service



POC Service and Process Overview



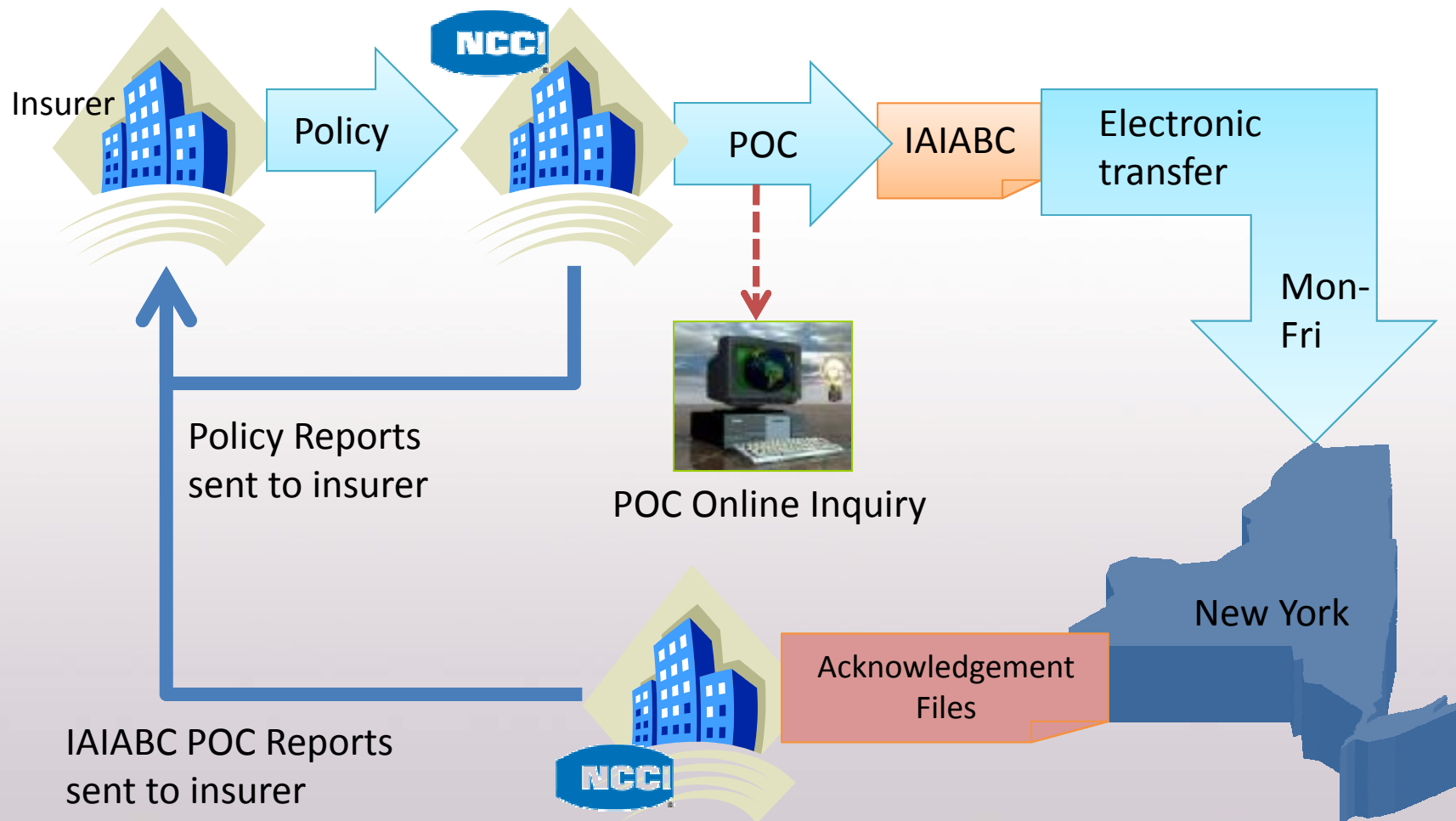
POC Service and Process Overview



New York POC Service



New York POC Process Overview



New York POC Filing Requirements



- New and renewal policies are due within 30 days of policy effective date
- Cancellations are due 30 days prior to cancellation effective date (10 days prior for nonpayment)
- Non-renewal notices are due 30 days prior to non-renewal effective date

New York POC Exceptions

- The receipt date used for timeliness of coverage is based on when New York receives the data, not when NCCI receives data
- Policy number can only be used once for the same policy term if the policy is rewritten



New York POC Required Data Elements

Transaction Effective Date	Insured Name	Wrap-Up Indicator	Policy Effective Date	Employer Name
Insurer FEIN	Insured Address	Insured Legal Status	Policy Expiration Date	Employer Address
Insurer Name	Insured City	Policy Number	State	Employer City
Insured FEIN	Insured State	PEO Indicator	Employer FEIN	Employer State
Employer Postal Code	Insured Postal Code	Transaction Issue Date		



New York POC Optional Data Elements

Issuing Office Name	Issuing Agency Name	Business Market	Total Payroll
Issuing Office Address	Issuing Agency City	Minimum Premium Indicator	Employer UI Code
Issuing Office City	Issuing Agency State	Assignment Date	Industry Code
Issuing Office State	Insured Telephone Number	Governing Class	Number of Employees
Issuing Office Postal Code			



New York POC Conditional Data Elements

Prior Policy Number

Employer Notification Date



New York POC Hold Conditions



- Missing or invalid Federal Employer Identification Number (FEIN)
- Name records are not linked to an address record
- All name and address records are linked together

Data Grade 7
Critical POC
Error

NY Insurance Compliance Inquiry Application

- Allows carrier access to their New York POC data for compliance research



New York POC Penalty Process

- New York Workers' Compensation Board (New York WCB) applies a penalty process for late reporting of POC data
- Penalties are based on New York POC filing timeliness requirements



What IAIABC POC Transactions Does New York WCB Penalize?

- Penalties apply to:
 - Binders
 - New and Renewal Policies
 - Cancellations by Insurer
 - Reinstatements
 - Non-Renewals by Insurer
- State bulletin (Subject Number 046-304)



New York WCB Performance Standard

- 2010 performance standard for timely filing of POC = 85% of carrier's total filings
- Carriers meeting or exceeding performance standard = penalties are waived



IAI ABC POC Transactions Included in NY WCB Performance Standard

➤ Performance Standard Measures:

- Binders
- New and Renewal Policies
- Cancellations by Insurer
- Reinstatements
- Adding and Deleting Jurisdictions
- Adding and Deleting Locations
- Correcting, Adding or Changing FEINs



➤ State bulletins (Subject Numbers 046-365 and 046-395)

POC Resources



POC Resources

- NCCI POC Compliance Guide
- NCCI *Policy Data Reporting Manual*
- NCCI Circular POC-2010-01

www.ncci.com

- State Bulletins
- Insurance Compliance Inquiry Application
 - User's Guide
 - Carrier Reports

www.wcb.state.ny.us

- WCIO Data Specifications Manual –
WCPOLS record layout

www.wcio.org



Thank you for viewing NCCI's New York Proof of Coverage Service presentation

- For questions on NCCI POC service, contact NCCI's Customer Service Center
 - Call 800-**NCCI**-123 (800-622-4123)
 - Email customer_service@ncci.com
 - Fill out online Customer Service form at ncci.com, click Contact Us
- For questions on NY's website or Penalty and Performance Standards, contact NY Bureau of Compliance, Data Administration Unit
 - Email pocpenalty@wcb.state.ny.us or WCPOCSupport@wcb.state.ny.us
 - Call 866-298-7830

