

**State:** Missouri **Filing Company:** NCCI  
**TOI/Sub-TOI:** 16.0 Workers Compensation/16.0004 Standard WC  
**Product Name:** E-1401 Revision to Experience Rating Plan Manual Rule 1-D-4 Worksheet Distribution  
**Project Name/Number:** /

## Filing at a Glance

Company: NCCI  
Product Name: E-1401 Revision to Experience Rating Plan Manual Rule 1-D-4 Worksheet Distribution  
State: Missouri  
TOI: 16.0 Workers Compensation  
Sub-TOI: 16.0004 Standard WC  
Filing Type: Rule  
Date Submitted: 10/01/2010  
SERFF Tr Num: NCCI-126817966  
SERFF Status: Closed-APPROVED  
State Tr Num:  
State Status: APPROVED  
Co Tr Num: E-1401 (LC)

Effective Date 07/01/2011  
Requested (New):  
Effective Date 07/01/2011  
Requested (Renewal):  
Author(s): Lesley O'Brien, Alison Herwig, Frank Gnoflo, Robert Dalton  
Reviewer(s): Karen Rimel (primary)  
Disposition Date: 10/01/2010  
Disposition Status: APPROVED  
Effective Date (New): 07/01/2011  
Effective Date (Renewal): 07/01/2011

State Filing Description:

**State:** Missouri **Filing Company:** NCCI  
**TOI/Sub-TOI:** 16.0 Workers Compensation/16.0004 Standard WC  
**Product Name:** E-1401 Revision to Experience Rating Plan Manual Rule 1-D-4 Worksheet Distribution  
**Project Name/Number:** /

## General Information

Project Name: Status of Filing in Domicile:  
 Project Number: Domicile Status Comments:  
 Reference Organization: Reference Number:  
 Reference Title: Advisory Org. Circular:  
 Filing Status Changed: 10/01/2010  
 State Status Changed: 10/01/2010 Deemer Date:  
 Created By: Frank Gnolfo Submitted By: Frank Gnolfo  
 Corresponding Filing Tracking Number:  
 State TOI: 16.0 Workers Compensation State Sub-TOI: 16.0004 Standard WC

### Filing Description:

This item:

- Revises NCCI's Experience Rating Plan Manual for Workers Compensation and Employers Liability Insurance Rule 1-D-4 so employers can obtain their own experience rating modification worksheets electronically.
- Creates or revises certain state exceptions to Experience Rating Plan Manual Rule 1-D-4 regarding experience rating modification worksheet distribution to the employer.

Exhibit 2 is not applicable in Missouri.

## Company and Contact

### Filing Contact Information

Roy Wood, State Relations Executive roy\_wood@ncci.com  
 11430 Gravois Road 314-843-4001 [Phone]  
 Suite 310 314-842-3188 [FAX]  
 St. Louis, MO 63126

### Filing Company Information

NCCI	CoCode:	State of Domicile: Florida
901 Peninsula Corporate Circle	Group Code:	Company Type:
Boca Raton, FL 33487	Group Name:	State ID Number:
(561) 893-3186 ext. [Phone]	FEIN Number: 65-0439698	

## Filing Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

## State Specific

NAIC Number: RO99985

Have you reviewed the General Instructions document? (yes/no)(General Instructions updated 9/14/07): Yes

If this is a rate filing, was rate data added on the rate/rule schedule? (yes/no): No

State: Missouri Filing Company: NCCI  
TOI/Sub-TOI: 16.0 Workers Compensation/16.0004 Standard WC  
Product Name: E-1401 Revision to Experience Rating Plan Manual Rule 1-D-4 Worksheet Distribution  
Project Name/Number: /

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
APPROVED	Karen Rimel	10/01/2010	10/01/2010

State: Missouri Filing Company: NCCI  
TOI/Sub-TOI: 16.0 Workers Compensation/16.0004 Standard WC  
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Project Name/Number: /

## Disposition

Disposition Date: 10/01/2010  
Effective Date (New): 07/01/2011  
Effective Date (Renewal): 07/01/2011  
Status: APPROVED

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Filing Memorandum	APPROVED	Yes
Rate	Exhibit 1 ER Plan Manual	APPROVED	Yes

**SERFF Tracking #:**

NCCI-126817966

**State Tracking #:****Company Tracking #:**

E-1401 (LC)

**State:** Missouri **Filing Company:** NCCI  
**TOI/Sub-TOI:** 16.0 Workers Compensation/16.0004 Standard WC  
**Product Name:** E-1401 Revision to Experience Rating Plan Manual Rule 1-D-4 Worksheet Distribution  
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## Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1	APPROVED 10/01/2010	Exhibit 1 ER Plan Manual	Rule 1-D	Replacement	E-1379	Countrywide Only - Exhibit 1.pdf

**ITEM E-1401—REVISION TO EXPERIENCE RATING PLAN MANUAL RULE 1-D-4 RELATED  
TO WORKSHEET DISTRIBUTION**

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**EXHIBIT 1  
EXPERIENCE RATING PLAN MANUAL—2003 EDITION  
RULE 1—GENERAL EXPLANATIONS**

**(Applies in: AL, AR, CO, CT, DC, FL, GA, HI, IL, KS, KY, LA, MD, ME, MO, MS, NH, NV, OK, RI,  
SC, SD, UT, VA, VT, WV)**

**D. ADMINISTRATION**

1. The rating organization determines the applicability of all Plan rules.
2. The experience rating modification is calculated, issued and, if necessary, revised by the appropriate rating organization listed in the Preface.
3. Unless otherwise provided by this Plan, experience rating modification issuance and revision is limited to the current and two preceding experience rating modifications.
4. ~~The designated rating organization sends an experience rating worksheet to the risk. Any risk qualifying for an experience rating modification factor will be notified by the designated rating organization and instructed on how to obtain their experience rating modification worksheet.~~ The carrier of record and producer of record are provided access to the experience rating worksheet. Additional parties may be allowed access to the experience rating worksheet if authorized in writing by the risk.
5. The calculated experience rating modification factor is applied by the carrier(s) in accordance with this Plan, other applicable rules, statutes, and regulations.
6. Appeals involving the application of the rules of this manual may be resolved through the applicable administrative appeals process. *Refer to the **User's Guide** for more information.*

SERFF Tracking #:

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E-1401 (LC)

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## Supporting Document Schedules

<b>Satisfied - Item:</b>	Filing Memorandum
<b>Comments:</b>	
<b>Attachment(s):</b>	Filing Memorandum - E-1401.pdf
<b>Item Status:</b>	APPROVED
<b>Status Date:</b>	10/01/2010

## FILING MEMORANDUM

### ITEM E-1401—REVISION TO EXPERIENCE RATING PLAN MANUAL RULE 1-D-4 RELATED TO WORKSHEET DISTRIBUTION

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(To be effective for experience rating modification factor worksheets produced by NCCI on or after July 1, 2011.)

#### PURPOSE

This item:

- Revises NCCI's *Experience Rating Plan Manual for Workers Compensation and Employers Liability Insurance* Rule 1-D-4 so employers can obtain their own experience rating modification worksheets electronically
- Creates or revises certain state exceptions to *Experience Rating Plan Manual* Rule 1-D-4 regarding experience rating modification worksheet distribution to the employer

#### BACKGROUND

Currently, NCCI automatically mails new, renewal, and revised experience rating modification worksheets to employers in 35 out of 42 jurisdictions where NCCI's Experience Rating Plan applies. Worksheets vary in size, by employer, and can be as short as two pages or as long as hundreds of pages. Annually, NCCI mails approximately one million worksheets to employers at a printing and mailing cost of approximately \$1.1 million.

NCCI has received requests from some employers to eliminate hard copy distribution of their worksheets because it does not support their corporate green initiatives. NCCI also supports and maintains a corporate focus on social, environmental, and fiscal responsibility. The changes to *Experience Rating Plan Manual* Rule 1-D-4 as proposed in this item will allow NCCI to implement an electronic worksheet distribution process that supports the green initiative vision of NCCI and many of NCCI's external customers.

At the time of the initial worksheet production, and at each new rating effective date worksheet production, NCCI will mail a letter to the employer to instruct them on how to obtain a copy of their worksheet electronically via a secure website. For employers that choose to provide NCCI with an e-mail address, NCCI will automatically notify the employer via e-mail whenever their worksheet is revised and instruct them on how to obtain a copy electronically via a secure website. Employers who cannot or do not wish to utilize this process may contact NCCI's Customer Service Center to request and obtain a hard copy of their worksheet(s).

#### PROPOSAL

It is proposed that *Experience Rating Plan Manual* Rule 1-D-4 be revised to reflect changes in the distribution of experience rating modification worksheets to an employer.

#### The changes proposed in this item apply to:

- NCCI distribution of intrastate experience rating worksheets in states that require automatic distribution to an employer
- NCCI distribution of all interstate experience rating worksheets

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## FILING MEMORANDUM

### ITEM E-1401—REVISION TO EXPERIENCE RATING PLAN MANUAL RULE 1-D-4 RELATED TO WORKSHEET DISTRIBUTION

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#### The changes proposed in this item do not apply to:

- NCCI distribution of intrastate experience rating worksheets in any state where a current filed and approved state exception to Rule 1-D-4 requires delivery verification of worksheet distribution to an employer
- NCCI distribution of experience rating worksheets to carriers and other parties as required or permitted based on current filed and approved rules in a state

#### IMPACT

No countrywide premium impact is expected as a result of this item.

#### IMPLEMENTATION

- **Exhibit 1** contains the changes to *Experience Rating Plan Manual* Rule 1-D-4.
- **Exhibit 2** contains any state-specific changes to Rule 1-D-4.

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