

## **WORKERS' COMPENSATION DEDUCTIBLE PROGRAMS**

The Order of the Commissioner dated May 24, 2000, requires (1) that losses be reported to the NCCI and the Division of Industrial Relations (DIR) on a "gross basis" and (2) that Large Deductible plans (\$25,000 or more) be approved by the Commissioner. To facilitate the filing of each risk, Form No. NDOI-1100 (Jul 2000) is attached and must be used for the filing.

### **INSURER OBLIGATIONS**

Insurers writing any deductible programs will be responsible for the payment of all medical and indemnity costs, including first dollar, for all covered workers' compensation losses. Insurers will be reimbursed by employers for the losses paid which are under the deductible or the portion of any loss paid under the deductible. In no case may a workers' compensation claim be denied because of the failure of the employer to pay his deductible. If an employer fails to pay his deductible, the insurer may amend the policy to eliminate the deductible and the deductible discount.

### **UNIT STATISTICAL REPORTING INSTRUCTIONS**

For the purposes of Workers Compensation Unit Statistical reporting, please refer to the NCCI URE Statistical Plan (01/01/2000), and its companion manual, the URQ Users Guide. Both manuals are available on the NCCI Web site, NCCI.COM, as well as in hard copy. Should you need assistance from NCCI, please contact their Customer Service Center at 1-800-NCCI-123. NCCI also provides information on the proper reporting of deductible programs via Statistical Circulars, which are released every six months.

## **DIR REPORTING INSTRUCTIONS**

DIR assessments are based on paid losses gross of deductibles. Questions regarding assessments may be addressed to:

Division of Industrial Relations  
Attn: Lori Hemovich  
400 W. King Street, Suite 100  
Carson City, NV 89703

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ALICE A. MOLASKY-ARMAN  
Commissioner of Insurance

**INFORMATIONAL FILING FOR LARGE DEDUCTIBLE  
WORKERS' COMPENSATION PROGRAMS**

**In accordance with the Commissioner's order dated May 24, 2000, insurers are required to file each risk written with a Large Deductible (\$25,000 or greater). Please use this form for your filing:**

**1a. Name of Insurer** \_\_\_\_\_

**1b. Company Nevada ID** \_\_\_\_\_ **1c. Company NCCI ID** \_\_\_\_\_

**2. Name of Insured** \_\_\_\_\_

**3. NCCI Risk ID Number** \_\_\_\_\_

**4. Policy Number** \_\_\_\_\_ **5. Policy Period** \_\_\_\_\_

**6. Size of Deductible** \_\_\_\_\_

**7. Name, address, and contact person for the claims office in Nevada:**

\_\_\_\_\_  
\_\_\_\_\_

Pursuant to NRS 616B.027, 616B.500 and 616B.503, all claims and claims files must be handled and maintained IN the State of Nevada. The name and location of the TPA or claims office and the contact person either processing or supervising the processing of claims is necessary to enable the Industrial Insurance Regulation Section (IIRS) of the Division of Industrial Relations (DIR) to perform compliance audits pursuant to NRS 616B.003. The IIRS is also required to respond to claims related complaints made by injured workers or their advocates on an as needed basis.

**Form NDOI-1100(Jul 2000)**

F://staff/king/Form NDOI-1100(July 2000)