

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

ALICE A. MOLASKY-ARMAN
Commissioner of Insurance

Division of Insurance Website: <http://doi.state.nv.us>