

SERFF Tracking Number:	INCR-126746697	State:	Indiana
Filing Company:	Indiana Compensation Rating Bureau	State Tracking Number:	
Company Tracking Number:			
TOI:	Commercial P&C	Sub-TOI:	Workers Compensation
Product Name:	RM-01-IN-2010		
Project Name/Number:	Revision to Assigned Carrier Performance Standards/RM-01-IN-2010		

Filing at a Glance

Company: Indiana Compensation Rating Bureau

Product Name: RM-01-IN-2010	SERFF Tr Num: INCR-126746697	State: Indiana
TOI: Commercial P&C	SERFF Status: Closed-Filed	State Tr Num:
Sub-TOI: Workers Compensation	Co Tr Num:	State Status:
Filing Type: Form/Rule	Co Status:	Reviewer(s): Bob Reeder
	Authors: Ron Cooper, Robin Eleson	Disposition Date: 09/22/2010
	Date Submitted: 09/16/2010	Disposition Status: Filed
Effective Date Requested (New): 01/01/2011		Effective Date (New):
Effective Date Requested (Renewal): 01/01/2011		Effective Date (Renewal):

General Information

Project Name: Revision to Assigned Carrier Performance Standards	Status of Filing in Domicile: Pending
Project Number: RM-01-IN-2010	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 09/22/2010	Company Status Changed:
State Status Changed:	Deemer Date:
Created By: Robin Eleson	Submitted By: Robin Eleson
Corresponding Filing Tracking Number:	
Filing Description:	
Revision to assigned carrier performance standards 3-underwriting and 7-billing and collection of premium	

Company and Contact

Filing Contact Information

Amy Cotton, Office Manager	acotton@icrb.net
5920 Castleway W Dr	317-842-2800 [Phone] 312 [Ext]
Indianapolis, IN 46250	

Filing Company Information

Indiana Compensation Rating Bureau	CoCode:	State of Domicile: Indiana
5920 Castleway W Dr	Group Code:	Company Type: Rating Organization
Indianapolis, IN 46250	Group Name: ICRB	State ID Number:

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Product Name: *RM-01-IN-2010*
Project Name/Number: *Revision to Assigned Carrier Performance Standards/RM-01-IN-2010*
(317) 842-2800 ext. 301[Phone] FEIN Number: 35-0837318

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:
Per Company: Yes

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Bob Reeder	09/22/2010	09/22/2010

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Bob Reeder	09/17/2010	09/17/2010	Ron Cooper	09/21/2010	09/22/2010

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Disposition

Disposition Date: 09/22/2010

Effective Date (New):

Effective Date (Renewal):

Status: Filed

Comment:

Rate data does NOT apply to filing.

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<i>Project Name/Number:</i>	<i>Revision to Assigned Carrier Performance Standards/RM-01-IN-2010</i>		

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	101 Filing Fee		Yes
Supporting Document	Third Party Filers		Yes
Supporting Document	RM-01-IN-2010 Filing Memorandum		Yes

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Product Name: RM-01-IN-2010
Project Name/Number: Revision to Assigned Carrier Performance Standards/RM-01-IN-2010

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 09/17/2010
Submitted Date 09/17/2010
Respond By Date 10/18/2010

Dear Amy Cotton,
Please see question below.

Objection 1

- 101 Filing Fee (Supporting Document)
- Third Party Filers (Supporting Document)
- RM-01-IN-2010 Filing Memorandum (Supporting Document)

Comment: Were any items to be included with this filing submission? There are no attachments in the form and rate/rule sections. Please advise.

Thank you for your help with this information.

Sincerely,
Bob Reeder

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Product Name: RM-01-IN-2010
Project Name/Number: Revision to Assigned Carrier Performance Standards/RM-01-IN-2010

Response Letter

Response Letter Status Submitted to State
Response Letter Date 09/21/2010
Submitted Date 09/22/2010

Dear Bob Reeder ,

Comments:

In training an ICRB staff member, we inadvertently forgot to add the filing memorandum document. It is now attached in the supporting document schedule. We apologize for the oversight. Thanks, Ron

Response 1

Comments: We inadvertently forgot to add the filing memorandum document. It is now attached in the supporting document schedule. We apologize for the oversight.

Related Objection 1

Comment:

Were any items to be included with this filing submission? There are no attachments in the form and rate/rule sections. Please advise.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: RM-01-IN-2010 Filing Memorandum

Comment: Attached by Ron Cooper on 09/22/10, 12:55 PM

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,

Robin Eleson, Ron Cooper

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Supporting Document Schedules

Item Status: **Status**
Date:

Satisfied - Item: 101 Filing Fee

Comments:

The Quarterly billing system is currently applicable and mandatory for SERFF filings. The IDOI will bill for the filing.

Item Status: **Status**
Date:

Satisfied - Item: Third Party Filers

Comments:

Per Per IC 27-7-2-3 through IC 27-7-2-4, the Bureau has statutory authority to file rates, rules, plans and forms on behalf of all workers compensation insurance companies in Indiana.

Item Status: **Status**
Date:

Satisfied - Item: RM-01-IN-2010 Filing
Memorandum

Comments:

Attached by Ron Cooper on 09/22/10, 12:55 PM

Attachment:

RM-01-IN-2010 Rev to Assigned Carrier Performance Standards.pdf

FILING MEMORANDUM

ITEM RM-01-IN-2010—REVISION TO ASSIGNED CARRIER PERFORMANCE STANDARDS 3—UNDERWRITING AND 7—BILLING AND COLLECTION OF PREMIUM

(To be effective 12:01 a.m. on **January 1, 2011**, applicable to new and renewal assigned risk policies only.)

PURPOSE

This item creates two Indiana state exceptions to NCCI's **Assigned Carrier Performance Standards** for:

- PS 3-C-2, regarding midterm policy changes resulting from an employer-requested Waiver of Our Right to Recover From Others Endorsement (WC 00 03 13), and
- PS 7-A-2, regarding billing statements

BACKGROUND

National PS 3-C-2 requires that assigned carriers issue midterm employer-initiated endorsements within 20 days after receipt of the endorsement request, required documentation, and any additional deposit premium.

On an exception basis, in situations where an insured needs a Waiver of Our Right to Recover From Others Endorsement (WC 00 03 13) to fulfill a contractual requirement and begin work on a specific project, the Indiana Compensation Rating Bureau (ICRB) has directed that the endorsement be issued sooner than the national **Assigned Carrier Performance Standards**. In these instances, the ICRB requires that the assigned carrier issue the endorsement within one business day after receiving the required documentation and at least a \$250 minimum premium charge per requested waiver. If any additional premium is required for the endorsement, and the premium is not received by the billing date, then standard cancellation rules and procedures for nonpayment of premium apply, in accordance with the Indiana Worker's Compensation Insurance Plan.

National PS 7-A-2 provides the requirements for issuing billing statements to policyholders. The ICRB also requires that assigned carriers include the basis of the premium, an itemized calculation, and a copy of the audit (or other appropriate documentation) with the billing statement. This is an exception to national PS 7-A-2-g.

PROPOSAL

To formalize the requirements of the ICRB, this item proposes to create Indiana state exceptions for:

- PS 3-C-2, to address the treatment of employer-initiated requests for the Waiver of Our Right to Recover From Others Endorsement (WC 00 03 13), and
- PS 7-A-2-g, to specify the additional information that is required with billing statements

IMPACT

This item is not expected to have any impact to overall statewide premium levels.

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FILING MEMORANDUM

ITEM RM-01-IN-2010—REVISION TO ASSIGNED CARRIER PERFORMANCE STANDARDS
3—UNDERWRITING AND 7—BILLING AND COLLECTION OF PREMIUM

IMPLEMENTATION

Exhibit 1 details the proposed creation of the two Indiana state exceptions in the *Assigned Carrier Performance Standards*.

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ITEM RM-01-IN-2010—REVISION TO ASSIGNED CARRIER PERFORMANCE STANDARDS
3—UNDERWRITING AND 7—BILLING AND COLLECTION OF PREMIUM

EXHIBIT 1
ASSIGNED CARRIER PERFORMANCE STANDARDS—2009 EDITION
INDIANA
PERFORMANCE STANDARD 3—UNDERWRITING

C. MIDTERM POLICY CHANGES

2. Endorsements

a. Employer-Initiated Endorsements

Add the following to PS 3-C-2-a:

- (4) When requested by the employer or producer, the Waiver of Our Right to Recover From Others Endorsement (WC 00 03 13) will be issued within one business day after receiving the required documentation and at least a \$250 minimum premium charge per requested waiver. If additional premium is required for the endorsement and the premium is not received by the billing date, the assigned carrier must follow the standard cancellation rules and procedures for nonpayment of premium in accordance with the Indiana Worker's Compensation Insurance Plan.

ITEM RM-01-IN-2010—REVISION TO ASSIGNED CARRIER PERFORMANCE STANDARDS
3—UNDERWRITING AND 7—BILLING AND COLLECTION OF PREMIUM

EXHIBIT 1
ASSIGNED CARRIER PERFORMANCE STANDARDS—2009 EDITION
INDIANA
PERFORMANCE STANDARD 7—BILLING AND COLLECTION OF PREMIUM

A. BILLING PROCEDURES

2. Billing Statements

Change PS 7-A-2-g as follows:

- g. Billing statements must include a clear explanation of the bill and specific information on how the employer may inquire about the billing determination. The assigned carrier is to include a statement of the basis of premium due. This statement includes, but is not limited to, revised payrolls, changed classifications, an itemized calculation, and a copy of the audit or appropriate documentation with the invoice to the policyholder. For more information about customer service, refer to PS 2.