



November 9, 2017

Circular 2017-08

To: ICRB Members

Re: Police Reserve Officers

Effective January 1, 2018, we have created a new class code and rate for police reserve officers.

Class Code

New Indiana special classification: Code 7732—Police Reserve Officer

Per Capita Rate

Loss cost = \$89

Advisory rate = \$122

Premium is calculated by applying a fixed amount per each police reserve officer.

Background

Indiana House Bill 1555 (2017 Session) was enacted on April 25, 2017, and is effective on January 1, 2018. This bill provides that police reserve officers are subject to the medical and wage replacement benefits of the Indiana Workers Compensation Act if they're injured or contract an illness in the course of or as the result of performing duties as a police reserve officer. These officers are volunteers and receive no compensation.

Coverage may be provided by a county, city, or town which may meet its obligations by purchasing policies of group insurance, self-insurance, or workers compensation insurance (medical benefits and burial expense).

There's a nominal indemnity benefit as well: an injured officer unable to pursue the officer's usual vocation, is eligible for a weekly amount equal to the Indiana minimum wage (currently \$7.25 per hour) computed based on a 40-hour work week for a maximum of 260 weeks (maximum benefit of \$75,400).

To establish the structure to provide coverage under the option of workers compensation insurance, the ICRB submitted item filing "01-IN-2017—Establishment of Classification for Police Reserve Officers in Indiana," which was "Filed" by the IDOI on November 6, 2017 and completes the approval process. Revision pages to the NCCI Basic Manual will be issued shortly.

Sincerely,

Ronald W. Cooper, CWCP, CWP
President