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Circular2023-06

To: ICRB Members

Item B-1446—Revisions to NCCI's Basic Manual, Residual Market Manual, and Forms Manual

The ICRB has submitted an item filing, B-1446 which was approved by the Indiana Department of Insurance

Purpose

The item proposes to

- reformat the Table of classifications by hazard group in NCCI's **Basic Manual for Workers Compensation and Employers Liability Insurance (Basic Manual)**
- update various rules and classifications in NCCI's **Basic Manual** and NCCI's **Residual Market Manual for Workers Compensation and Employers Liability Insurance (Residual Market Manual)** based on feedback received, and
- update Texas Form DNE-1A—Deductible Notice of Election in NCCI's **Forms Manual of Workers Compensation and Employers Liability Insurance (Forms Manual)**.

No statewide premium impact will result from the changes in this item.

For further details please see the Circular below.

Sincerely,


Paul E. Keathley, CAWC

Interim President

Filing Memorandum

Item B-1446—Revisions to NCCI's Basic Manual, Residual Market Manual, and Forms Manual

Purpose

The item proposes to

- reformat the Table of classifications by hazard group in NCCI's **Basic Manual for Workers Compensation and Employers Liability Insurance (Basic Manual)**
- update various rules and classifications in NCCI's **Basic Manual** and NCCI's **Residual Market Manual for Workers Compensation and Employers Liability Insurance (Residual Market Manual)** based on feedback received, and
- update Texas Form DNE-1A—Deductible Notice of Election in NCCI's **Forms Manual of Workers Compensation and Employers Liability Insurance (Forms Manual)**.

Background

Item B-1444—NCCI's Basic Manual for Workers Compensation and Employers Liability Insurance and Item RM-W-8047—NCCI's Residual Market Manual for Workers Compensation and Employers Liability Insurance introduced new editions of NCCI's **Basic Manual** and **Residual Market Manual**, respectively.

Since the implementation of these filings, we have received valuable stakeholder feedback. Based on this feedback, we are recommending additional improvements.

This filing does not make any substantive changes to any rule or classification that would result in premium impact.

The updates reflected in the attached **Basic Manual**, **Residual Market Manual**, and **Forms Manual** state exhibits fall into two categories:

1. Reformatting of NCCI's **Basic Manual** Table of classifications by hazard group by eliminating the countrywide table in its entirety and replacing it with individual state-specific tables.
Based on feedback received from stakeholders, the Table of classifications by hazard group has been restructured to
 - improve usability, and
 - enable users to view hazard group assignment by state.

Because the tables are now state specific, the applies in and discontinued columns in the table have been eliminated.

Each state's **Basic Manual** will contain a reformatted table that includes

- a state-specific list of classification codes
- the hazard group that each code is assigned to, and
- the hazard group effective date for each code.

2. General updates to the manuals' content

Based on additional stakeholder feedback and routine reviews of the content, it is necessary to

- clarify certain classification phraseologies

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- update format and structure of certain rules and classifications
- update content for grammatical issues
- update various rule references, and
- update references to the United States Longshore and Harbor Workers' Compensation (USL&HW) Act.

Proposal

This item proposes to update NCCI's **Basic Manual**, **Residual Market Manual**, and the **Forms Manual** with the changes described in the Exhibit Comments and Implementation Summary.

Impact

There will be no premium impact as a result of the proposed changes.

Exhibit Comments and Implementation Summary

In all states, except Hawaii and Texas, this item is to become effective for new and renewal policies with effective dates on and after 12:01 a.m. on March 1, 2023.

In Hawaii, the effective date is determined upon regulatory approval of the individual carrier's election to adopt this change.

In Texas, this item is to become effective for new and renewal policies with effective dates on and after 12:01 a.m. on July 1, 2023.

Exhibit	Exhibit Comments
1	<p>Details the elimination of the current Table of classifications by hazard group (Rule ID: BM-HAZT-T640A) in NCCI's Basic Manual.</p> <ul style="list-style-type: none">• Replaced the countrywide table in its entirety with a state-specific table in each state's Basic Manual• Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MD, ME, MO, MS, MT, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WV
2	<p>Details the establishment of a state-specific Table of classifications by hazard group (Rule ID: BM-HAZT-T640A) in each state's Basic Manual.</p> <p>Each state's new table includes</p> <ul style="list-style-type: none">• a state-specific list of classification codes• the hazard group that each code is assigned to, and• the hazard group effective dates for each code

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Exhibit	Exhibit Comments
	<ul style="list-style-type: none"> Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MD, ME, MO, MS, MT, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WV
3	<p>Details the revisions to the USL&HW Act references in the state algorithms (Rule ID: BM-BMPP-W0064, Rule ID: BM-NMPP-NFED1 applies for assigned risk) in NCCI's Basic Manual.</p> <ul style="list-style-type: none"> For consistency with the rule references to the USL&HW Act, added the missing "W" to the state algorithms Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, IL, IN, KS, KY, LA, MD, ME, MO, MS, MT, NE, NM (Voluntary & Assigned Risk), NV, OK, OR, RI, SC, SD, TN, UT, VA, VT, WV
4	<p>Details the revisions to rule, Governing classifications (Rule ID: BM-GOVE-GA32D), in NCCI's Basic Manual.</p> <ul style="list-style-type: none"> Revised the rule to clarify the determination of the governing classification Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MD, ME, MO, MS, MT, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, UT, VA, VT, WV
5	<p>Details the revisions to rule, Criteria to qualify for a separate basic classification for separate additional operations in a state (Rule ID: BM-PROA-CBAFB), in NCCI's Basic Manual.</p> <ul style="list-style-type: none"> Added "not" to the subblock title to clarify that the rule applies to additional operations that do not meet the criteria for a separate basic classification Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MD, ME, MO, MS, MT, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, UT, VA, VT, WV
6	<p>Details the revisions to rule, Catastrophe provisions (Rule ID: BM-PARC-C499F), in NCCI's Basic Manual.</p> <ul style="list-style-type: none"> Changed "Rules for calculating premium" to "Rules for calculating the premium" under: <ul style="list-style-type: none"> Premium for Catastrophe (other than Certified Acts of Terrorism) Premium for Terrorism References Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MD, ME, MS, MT, NE, NH, NV, OK, OR, RI, SC, SD, TN, UT, VT, WV
7	<p>Details the revisions to rule, Rules for providing voluntary compensation insurance (Rule ID: BM-VOLU-R0D3E), in NCCI's Basic Manual.</p>

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Item B-1446—Revisions to NCCI's Basic Manual, Residual Market Manual, and Forms Manual

Exhibit	Exhibit Comments
	<ul style="list-style-type: none"> Under References: <ul style="list-style-type: none"> Eliminated reference to the Additional Coverages Summary Table; this table was deconstructed as part of the transformation of NCCI's Basic Manual User's Guide Added User's Guide after Basic Manual Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MD, ME, MO, MS, MT, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, UT, VA, VT, WV
8	<p>Details the revisions to rule, Federal coverages (Rule ID: BM-FEDE-C8CCE), in NCCI's Basic Manual.</p> <ul style="list-style-type: none"> Under References: <ul style="list-style-type: none"> Eliminated reference to the Additional Coverages Summary Table and added federal coverages. This table was deconstructed as part of the transformation of NCCI's Basic Manual User's Guide. Added "Compensation" after USL&HW for consistency with the reference to the Act. Reformatted the reference to Program I and Program II classification comparison tables for consistency with NCCI's new title format standard. Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MD, ME, MO, MS, MT, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WV.
9	<p>Details the revisions to rule, Rules for providing insurance to operations on waters not subject to Admiralty jurisdiction (Rule ID: BM-FEDE-RB3CE), in NCCI's Basic Manual.</p> <ul style="list-style-type: none"> Under References: <ul style="list-style-type: none"> Eliminated reference to the Additional Coverages Summary Table and added Admiralty law. This table was deconstructed as part of the transformation of NCCI's Basic Manual User's Guide. Reformatted the reference to Program I and Program II classification comparison tables for consistency with NCCI's new title format standard. Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MD, ME, MO, MS, MT, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WV.
10	<p>Details the revisions to rule, Rule for increasing limits of liability for Admiralty law or FELA classifications (Rule ID: BM-EMPI-R2974), in NCCI's Basic Manual.</p> <ul style="list-style-type: none"> Under Rule for applying the minimum premium for increased limits of liability for Admiralty law or FELA, revised "established" to "added" Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MD, ME, MO, MS, MT, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, UT, VA, VT, WV
11	<p>Details the revisions to rule, Rule for calculating migrant and seasonal agricultural workers insurance</p>

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	<p>premium (Rule ID: BM-TYPM-R419B), in NCCI's Basic Manual.</p> <ul style="list-style-type: none"> Under References, <ul style="list-style-type: none"> eliminated reference to the Additional Coverages Summary Table; this table was deconstructed as part of the transformation of NCCI's Basic Manual User's Guide revised "Migrant and Seasonal Workers Protection Act" to "Migrant and Seasonal Worker Protection Act" Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MD, ME, MO, MS, MT, NE, NH, NM, NV, OK, OR, RI, SD, TN, UT, VT, WV
12	<p>Details the revisions to rule, Rules for wages paid to key employees (Rule ID: BM-PAYW-RE322), in NCCI's Basic Manual.</p> <ul style="list-style-type: none"> Deleted "or oil and gas field operations employers" because this wording applies only in Texas Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MD, ME, MO, MS, MT, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, UT, VT, WV
13	<p>Details the revisions to rule, Where to send dispute resolution requests (Rule ID: BM-DISW-W92C3), in NCCI's Basic Manual.</p> <ul style="list-style-type: none"> Revised the email address for submitting dispute resolution requests Applies in: AK, AL, AR, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MD, ME, MO, MS, NE, NH, NM, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WV
14	<p>Details the revisions to rule, Rules for adding states to residual market policies after the policy effective date (Rule ID: BM-WORS-R7C89), in NCCI's Basic Manual.</p> <ul style="list-style-type: none"> Eliminated the rule for non-NCCI residual market states because it does not apply in those states Applies in: CO, HI, KY, LA, MD, ME, MO, MT, NE, OK, RI, UT
15	<p>Details the revisions to Code 6325—Conduit Construction—For Cables or Wires & Drivers (Phrase ID: BM-6325-CON6A), in NCCI's Basic Manual.</p> <ul style="list-style-type: none"> Added construction operations type indicator Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MD, ME, MO, MS, MT, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, UT, VA, VT, WV
16	<p>Details the revisions to Code 8232—Fuel and Material Dealer NOC & Local Managers, Drivers. (Phrase ID: BM-8232-FRU1F), in NCCI's Basic Manual.</p> <ul style="list-style-type: none"> Under Eligibility conditions, added ", or" to the end of the third list item and a period to the last list item

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17	<p>Details the revisions to Code 8006—Household Furnishings or Wearing Apparel Dealer—Retail (Phrase ID: BM-8006-HONB0), in NCCI's Basic Manual.</p> <ul style="list-style-type: none"> Under Furniture and appliance sales, items to be separately rated to Code 8044—Store—Furniture & Drivers, eliminated references to radios and television sets because retail stores that sell those items are classified to Code 8017—Store—Retail NOC Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MD, ME, MO, MS, MT, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, UT, VA, VT, WV <p>Details the revisions to Code 8006—Wearing Apparel or Household Furnishings Dealer—Retail. (Phrase ID: BM-8006-WALB5), in NCCI's Basic Manual.</p> <ul style="list-style-type: none"> Under Furniture and appliance sales, items to be separately rated to Code 8044—Store—Furniture & Drivers, eliminated references to radios and television sets because retail stores that sell those items are classified to Code 8017—Store—Retail NOC Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MD, ME, MO, MS, MT, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, UT, VA, VT, WV
18	<p>Details the revisions to Code 9014—Mobile Power or Pressure Cleaning Service—No Power or Pressure Cleaning Above Ground Level & Drivers. (Phrase ID: BM-9014-MOB2E), in NCCI's Basic Manual.</p> <ul style="list-style-type: none"> Under "Verifiable payroll records", changed "chimney cleaning" reference to "power or pressure cleaning" Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MD, ME, MO, MS, MT, NE, NH, NM, NV, OK, RI, SC, SD, TN, UT, VT, WV
19	<p>Details the revisions to Code 7610—Motion Picture—Production—In Studios or Outside—All Operations & Clerical, Drivers (Phrase ID: BM-7610-MOS5C), in NCCI's Basic Manual.</p> <ul style="list-style-type: none"> In the phraseology note, changed "digital marketing" to "digital media processing" Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MD, MO, MS, NE, NH, NM, OK, OR, RI, SC, SD, TN, UT, VA, VT, WV
20	<p>Details the revisions to Code 2881—Picture Frame Assembling—No Manufacturing or Parts (Phrase ID: BM-2881-PHO82), in NCCI's Basic Manual.</p> <ul style="list-style-type: none"> Revised phraseology caption from "Picture Frame Assembling—No Manufacturing or Parts" to "Picture Frame Assembling—No Manufacturing of Parts"

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21	<p>Details the revisions to Code 7855—Railroad Construction—Laying or Relaying of Tracks or Maintenance of Way by Contractor—No Work on Elevated Railroads & Drivers (Phrase ID: BM-7855-RAC22), in NCCI's Basic Manual.</p> <ul style="list-style-type: none"> Revised "Federal Coverages" to "Federal coverages" for consistency with NCCI's formatting style Added rule reference, NCCI's Basic Manual rule, before Federal coverages Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MD, ME, MO, MS, MT, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, UT, VA, VT, WV
22	<p>Details the revisions to Code 5403—Wrecking—Building or Structures—Not Marine—All Operations—Wooden Buildings or Structures Including Those Designed for Dwelling Occupancy (Phrase ID: BM-5403-WOO32), in NCCI's Basic Manual.</p> <ul style="list-style-type: none"> Under Wrecking or demolition of buildings or structures with more than one type of construction, corrected a typo by revising "demotion" to "demolition" Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MD, ME, MO, MS, MT, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, UT, VA, VT, WV
23A-J	<p>Details the revisions to various container topics (Rule ID: Various), in NCCI's Basic Manual.</p> <ul style="list-style-type: none"> For improved output functionality, topics require specific elements such as a Rule ID, Effective Date, and a brief description. Added these elements where needed. Refer to the listing of states provided in the header of each exhibit provided for Exhibit 23A through Exhibit 23J.
24A-AM	<p>Details the revisions to various rule references (Rule ID: Various), in NCCI's Basic Manual.</p> <ul style="list-style-type: none"> For improved search functionality, where applicable, revised references and content structure Refer to the listing of states provided in the header of each exhibit provided for Exhibit 24A through Exhibit 24AM

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25A	Details the revisions to the Arizona Drivers rule (Rule ID: BM-WORW-DCECC), in NCCI's Basic Manual . <ul style="list-style-type: none">• Drivers are a general inclusion in Arizona. Revised rule to refer to the General inclusions rule instead of the Rules for assigning Code 7380• Applies in: AZ
25B	Details the revisions to rule, Coverage (Rule ID: BM-ELGA-CFA24), in NCCI's Basic Manual . <ul style="list-style-type: none">• Corrected a typo to remove an extra "the" in the rule• Applies in: GA
25C	Details the revisions to rule, Coverage (Rule ID: BM-ELIL-CFA24), in NCCI's Basic Manual . <ul style="list-style-type: none">• Corrected a typo to remove an extra word "the" in the rule• Applies in: IL
25D	Details the revisions to rule, Panel duties table (Rule ID: BM-DISB-B0826), in NCCI's Basic Manual . <ul style="list-style-type: none">• The topic title was revised from "Panel duties table" to "Panel duties" because the table was eliminated• Applies in: KS
25E	Details the revisions to rule, Coverage (Rule ID: BM-ELKS-CFA24), in NCCI's Basic Manual . <ul style="list-style-type: none">• Corrected a typo to remove an extra word "the" in the rule• Applies in: KS
25F	Details the revisions to Code 8017—Fireworks Sales—Retail (Phrase ID: BM-8017-FIR43) and Code 8018—Fireworks Sales—Wholesale (Phrase ID: BM-8018-FIRE0), in NCCI's Basic Manual . <ul style="list-style-type: none">• In the phraseology note, replaced "Class C" with "Division 1.4"• Applies in: MO

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25G	<p>Details the revisions to rule, Rules for including bonuses in payroll (Rule ID: BM-PAYI-RDF51), in NCCI's Basic Manual.</p> <ul style="list-style-type: none"> Eliminated the References topic title because Basic Manual rule, Rules for applying payroll limitations to bonuses, does not apply in Montana Applies in: MT
25H	<p>Details the revisions to rule, Applicability by policy type (Rule ID: BM-DISS-A9B61), in NCCI's Basic Manual.</p> <ul style="list-style-type: none"> Deleted duplicate wording displaying in the rule Added "policies" and a comma after "voluntary" for clarity Applies in: NE
25I	<p>Details the revisions to rule, Where to send dispute resolution requests (Rule ID: BM-DISW-W92C3), in NCCI's Basic Manual.</p> <ul style="list-style-type: none"> Revised the email address for submitting dispute resolution requests Applies in: NV
25J	<p>Details the revisions to rule, Rules for applying prevailing wages in payroll (Rule ID: BM-PAYE-RB351), in NCCI's Basic Manual.</p> <ul style="list-style-type: none"> Under Group insurance plan requirements, changed "form" to "from" Applies in: OR
25K	<p>Details the revisions to Code 8232—Fuel and Material Dealer NOC & Local Managers, Drivers (Phrase ID: BM-8232-FRU1F), in NCCI's Basic Manual.</p> <ul style="list-style-type: none"> Under Eligibility conditions added ", or" to the end of the third list item and a period to the last list item Applies in: OR <p>Details the addition of Code 3076—Sheet Metal Products Mfg. (Phrase ID: BM-3076-SER7E), in NCCI's Basic Manual.</p> <ul style="list-style-type: none"> Code was inadvertently omitted in Oregon Applies in: OR
25L	<p>Details the revisions to rule, Rules for providing voluntary compensation insurance (Rule ID: BM-VOLU-</p>

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Item B-1446—Revisions to NCCI's Basic Manual, Residual Market Manual, and Forms Manual

Exhibit	Exhibit Comments
	<p>R0D3E), in NCCI's Basic Manual.</p> <ul style="list-style-type: none"> Under References, eliminated reference to the Additional Coverages Summary Table; this table was deconstructed as part of the transformation of NCCI's Basic Manual User's Guide Applies in: TX
25M	<p>Details the revisions to rule, Eligibility for per accident, per claim, and medical-only deductible (Rule ID: BM-TXPP-RCDDDB), in NCCI's Basic Manual.</p> <ul style="list-style-type: none"> In Texas, employers can choose a per accident, per claim, or medical-only deductible; revised the word "and" to "or" in the title and body of the rule <p>Details the revisions to rule, The Deductible Notice of Election form (DNE-1A) (Rule ID: BMTXPP-R6ABD), in NCCI's Basic Manual.</p> <ul style="list-style-type: none"> Revised the reference to the form in the rule from "DNE-1A" to DNE-1B" for consistency with the change made in Exhibit 30-Form Applies in: TX
25N	<p>Details the revisions to rule, Rule for calculating migrant and seasonal agricultural workers insurance premium (Rule ID: BM-TYPM-R419B), in NCCI's Basic Manual.</p> <ul style="list-style-type: none"> Under References, <ul style="list-style-type: none"> eliminated reference to the Additional Coverages Summary Table; this table was deconstructed as part of the transformation of NCCI's Basic Manual User's Guide revised "Migrant and Seasonal Workers Protection Act" to "Migrant and Seasonal Worker Protection Act" Applies in: TX
25O	<p>Details the elimination of Code 8719—Weighers, Samplers, or Inspectors of Merchandise on Vessels or Docks or at Railway Stations or Warehouses—Coverage Under State Act Only (Phrase ID: BM-8719-WEE7E), in NCCI's Basic Manual.</p> <ul style="list-style-type: none"> Phraseology was inadvertently included for Texas Applies in: TX
26	<p>Details the revision to the USL&HW Act references in the state algorithms (Rule ID: RM-RMPP-A519F), in NCCI's Residual Market Manual.</p> <ul style="list-style-type: none"> For consistency with the rule references to the Act, added the missing "W" to the state algorithms Applies in: AK, AL, AR, AZ, CT, DC, GA, IA, IL, IN, KS, MS, NV, OR, SC, SD, TN, VA, VT, WV
27A-J	<p>Details the revisions to various container topics (Rule ID: Various), in NCCI's Residual Market Manual.</p>

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Filing Memorandum

Item B-1446—Revisions to NCCI's Basic Manual, Residual Market Manual, and Forms Manual

Exhibit	Exhibit Comments
	<ul style="list-style-type: none"> For improved output functionality, all topics require specific elements such as a Rule ID, Effective Date, and brief description. Added these elements where needed. Refer to the listing of states provided in the header of each exhibit provided for Exhibit 27A through 27J.
28A-AA	<p>Details the revisions to various rule references (Rule ID: Various), in NCCI's Residual Market Manual.</p> <ul style="list-style-type: none"> For improved search functionality, where applicable, revised rule references and content structure Refer to the listing of states provided in the header of each exhibit provided for Exhibit 28A through Exhibit 28AA
29A	<p>Details the revisions to rule, Coverage for Maritime (Admiralty), Program I or Program II (Rule ID: RM-AVFE-CAA8C), in NCCI's Residual Market Manual.</p> <ul style="list-style-type: none"> Under References, revised "Residual Market Supplement" to "Assigned Risk Supplement" Under Additional Maritime (Admiralty) Options, added "Basic Manual rule," and revised the title case of Maritime Coverage Endorsement Applies in: AK
29B	<p>Details the revisions to rule, Time period for securing requested effective date (Rule ID: RM-ELSE-T3A38), in NCCI's Residual Market Manual.</p> <ul style="list-style-type: none"> Under References, revised table names Applies in: AZ
29C	<p>Details the elimination of the rules, Take-Out Credit Program (Rule ID: RM-TAKE-T6A9B), and General information (Rule ID: RM-TAGI-G7F73), in NCCI's Residual Market Manual.</p> <ul style="list-style-type: none"> Take-Out Credit Program rules do not apply in Idaho Applies in: ID
29D	<p>Details the revisions to rule, Rule for policy cancellation (Rule ID: RM-CRCA-R9E84), in NCCI's Residual Market Manual.</p> <ul style="list-style-type: none"> Under References, eliminated the 3rd list item because the Virginia Workers Compensation Insurance Policy Cancellation Request Form is located only on ncci.com and not in the Assigned Risk Supplement Applies in: VA
30-Form	<p>Details the revisions to DNE-1A—Deductible Notice of Election in NCCI's Forms Manual.</p>

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Filing Memorandum

Item B-1446—Revisions to NCCI's Basic Manual, Residual Market Manual, and Forms Manual

Exhibit	Exhibit Comments
	<ul style="list-style-type: none">For consistency with the change to the rule displayed in Exhibit 25M, Eligibility for per accident, per claim, and medical-only deductible (Rule ID: BM-TXPP-RCDDDB), in NCCI's Basic Manual revised the word "and" to "or" in the reference to the deductible options on the formApplies in: TX

Note: Rule and form filings must be filed separately in Texas. For filing purposes, this memorandum is being provided for both the rule and form exhibits. The rule exhibits are filed with the regulatory authority as Item B-1446. The form exhibit is filed with the regulatory authority as Item B-1446-Form.

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Item B-1446—Revisions to NCCI’s Basic Manual, Residual Market Manual, and Forms Manual

Exhibit 1

Basic Manual—Effective 2021

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN,
KS, KY, LA, MD, ME, MO, MS, MT, NE, NH,
NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WV)

~~Table of classifications by hazard group~~

~~Rule ID: BM-HAZT-T640A~~
~~Effective Date: February 1, 2022~~

~~The Table of classifications by hazard group contains: a list of classification codes, the hazard group each code is assigned to, and the states each code and hazard group either applies or is discontinued.~~

Class Code	Class Code applies in: ¹	Class Code discontinued in:	Hazard Group A–G effective date:
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Note: Due to space considerations, the Table of classifications by hazard group - Rule ID: BM-HAZT-T640A - effective February 1, 2022, is not displayed in its entirety in Exhibit 1. Nonetheless, by striking through the title, Rule ID, effective date, and table headers, this Exhibit 1 proposes to eliminate in its entirety the Table of classifications by hazard group, effective March 1, 2023 in all states except Texas, which is proposed to become effective July 1, 2023, and in Hawaii the effective date is determined upon regulatory approval of the individual carrier's election to adopt this change. See Exhibit 2, for each state's specific Table of classifications by hazard group table.

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Exhibit 2
Basic Manual—Effective 2021—Indiana

Table of classifications by hazard group

Rule ID: BM-HAZT-T640A

Effective Date: March 1, 2023

The Table of classifications by hazard group lists the classification codes applicable in Indiana, the hazard group that each code is assigned to, and the hazard group effective date.

Code	Hazard Group A–G	Hazard Group effective date
0005	C	01/01/2007
0008	C	01/01/2022
0016	E	01/01/2007
0034	D	01/01/2022
0035	D	01/01/2022
0036	C	01/01/2007
0037	E	01/01/2022
0042	D	01/01/2007
0050	E	01/01/2022
0059	F	01/01/2022
0065	E	01/01/2007
0066	D	01/01/2022
0067	D	01/01/2022
0079	D	01/01/2022
0083	D	01/01/2022
0106	F	01/01/2007
0113	C	01/01/2007
0170	C	01/01/2007
0251	D	01/01/2022
0401	F	01/01/2007
0908	D	01/01/2022
0913	D	01/01/2022
1005	G	01/01/2007
1016	G	01/01/2007
1164	G	01/01/2007
1165	G	01/01/2022
1320	F	01/01/2007
1322	G	01/01/2022

Code	Hazard Group A–G	Hazard Group effective date
1430	E	01/01/2007
1438	E	01/01/2022
1452	E	01/01/2007
1463	G	01/01/2022
1472	E	01/01/2022
1604	E	01/01/2007
1624	F	01/01/2007
1642	E	01/01/2007
1654	E	01/01/2007
1699	E	01/01/2007
1701	F	01/01/2022
1710	E	01/01/2007
1747	E	01/01/2007
1748	E	01/01/2007
1803	E	01/01/2022
1924	C	01/01/2022
1925	D	01/01/2007
2002	C	01/01/2022
2003	D	01/01/2022
2014	E	01/01/2007
2016	C	01/01/2022
2021	D	01/01/2007
2039	C	01/01/2022
2041	C	01/01/2022
2065	D	01/01/2022
2070	D	01/01/2022
2081	B	01/01/2022
2089	C	01/01/2007

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Code	Hazard Group A–G	Hazard Group effective date
2095	D	01/01/2022
2105	B	01/01/2007
2110	C	01/01/2022
2111	C	01/01/2022
2112	C	01/01/2022
2114	B	01/01/2007
2121	B	01/01/2022
2130	D	01/01/2022
2131	C	01/01/2007
2143	B	01/01/2007
2157	C	01/01/2007
2172	E	01/01/2022
2174	C	01/01/2022
2211	E	01/01/2007
2220	D	01/01/2022
2288	C	01/01/2022
2302	D	01/01/2022
2305	E	01/01/2022
2361	D	01/01/2022
2362	C	01/01/2007
2380	C	01/01/2007
2388	B	01/01/2007
2402	E	01/01/2007
2413	D	01/01/2022
2416	C	01/01/2007
2417	C	01/01/2007
2501	C	01/01/2007
2503	C	01/01/2022
2570	C	01/01/2022
2585	D	01/01/2022
2586	C	01/01/2007
2587	C	01/01/2022
2589	D	01/01/2022
2600	C	01/01/2022
2623	E	01/01/2022
2651	C	01/01/2022
2660	B	01/01/2007

Code	Hazard Group A–G	Hazard Group effective date
2688	C	01/01/2022
2701	F	01/01/2022
2702	G	01/01/2007
2709	F	01/01/2022
2710	E	01/01/2022
2714	C	01/01/2022
2731	C	01/01/2022
2735	C	01/01/2022
2759	C	01/01/2022
2790	B	01/01/2007
2797	B	01/01/2022
2799	D	01/01/2011
2802	D	01/01/2007
2835	B	01/01/2022
2836	B	01/01/2022
2841	C	01/01/2022
2881	B	01/01/2022
2883	C	01/01/2007
2915	E	01/01/2022
2916	E	01/01/2022
2923	B	01/01/2007
2960	D	01/01/2022
3004	F	01/01/2022
3018	F	01/01/2022
3022	C	01/01/2022
3027	E	01/01/2007
3028	E	01/01/2022
3030	E	01/01/2007
3040	D	01/01/2022
3041	D	01/01/2022
3042	D	01/01/2007
3064	D	01/01/2022
3076	C	01/01/2015
3081	D	01/01/2022
3082	E	01/01/2007
3085	D	01/01/2022
3110	D	01/01/2022

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Code	Hazard Group A–G	Hazard Group effective date
3111	C	01/01/2007
3113	D	01/01/2022
3114	D	01/01/2022
3118	B	01/01/2007
3119	A	01/01/2007
3122	B	01/01/2007
3126	D	01/01/2022
3131	D	01/01/2022
3132	C	01/01/2007
3145	D	01/01/2022
3146	D	01/01/2022
3169	C	01/01/2007
3179	C	01/01/2022
3180	C	01/01/2022
3188	D	01/01/2022
3220	D	01/01/2022
3224	B	01/01/2007
3227	C	01/01/2022
3241	C	01/01/2007
3255	B	01/01/2022
3257	C	01/01/2007
3270	C	01/01/2007
3300	B	01/01/2022
3303	C	01/01/2022
3307	D	01/01/2022
3315	C	01/01/2022
3334	D	01/01/2022
3336	D	01/01/2022
3365	F	01/01/2022
3372	D	01/01/2007
3373	C	01/01/2007
3383	C	01/01/2022
3385	C	01/01/2022
3400	C	01/01/2022
3507	D	01/01/2022
3515	D	01/01/2022
3548	C	01/01/2007

Code	Hazard Group A–G	Hazard Group effective date
3559	D	01/01/2022
3574	C	01/01/2022
3581	C	01/01/2022
3612	D	01/01/2007
3620	E	01/01/2007
3629	D	01/01/2022
3632	D	01/01/2007
3634	D	01/01/2022
3635	D	01/01/2022
3638	C	01/01/2022
3642	C	01/01/2007
3643	E	01/01/2022
3647	D	01/01/2007
3648	B	01/01/2007
3681	C	01/01/2022
3685	C	01/01/2022
3719	G	01/01/2007
3724	G	01/01/2022
3726	G	01/01/2007
3803	C	01/01/2007
3807	C	01/01/2022
3808	D	01/01/2007
3821	E	01/01/2022
3822	C	01/01/2022
3824	C	01/01/2022
3826	D	01/01/2022
3827	C	01/01/2022
3830	D	01/01/2007
3851	C	01/01/2022
3865	B	01/01/2022
3881	D	01/01/2022
4000	F	01/01/2007
4021	D	01/01/2022
4024	E	01/01/2007
4034	E	01/01/2007
4036	E	01/01/2007
4038	B	01/01/2022

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Code	Hazard Group A–G	Hazard Group effective date
4062	D	01/01/2022
4101	D	01/01/2007
4109	C	01/01/2022
4110	C	01/01/2011
4111	C	01/01/2022
4114	D	01/01/2022
4130	C	01/01/2007
4131	C	01/01/2022
4133	B	01/01/2007
4149	B	01/01/2022
4206	C	01/01/2007
4207	F	01/01/2022
4239	F	01/01/2022
4240	B	01/01/2007
4243	D	01/01/2022
4244	E	01/01/2022
4250	D	01/01/2022
4251	C	01/01/2007
4263	D	01/01/2022
4273	D	01/01/2022
4279	E	01/01/2022
4283	C	01/01/2007
4299	D	01/01/2022
4304	D	01/01/2007
4307	B	01/01/2022
4351	C	01/01/2007
4352	C	01/01/2022
4361	C	01/01/2022
4410	C	01/01/2007
4420	F	01/01/2007
4431	B	01/01/2022
4432	B	01/01/2022
4452	D	01/01/2022
4459	E	01/01/2022
4470	D	01/01/2022
4484	C	01/01/2007
4493	D	01/01/2022

Code	Hazard Group A–G	Hazard Group effective date
4511	D	01/01/2007
4557	E	01/01/2022
4558	D	01/01/2022
4568	E	01/01/2007
4581	F	01/01/2007
4583	F	01/01/2007
4611	C	01/01/2022
4635	F	01/01/2022
4653	C	01/01/2022
4665	E	01/01/2007
4683	D	01/01/2022
4686	E	01/01/2007
4692	C	01/01/2022
4693	C	01/01/2007
4703	D	01/01/2022
4717	B	01/01/2022
4720	D	01/01/2022
4740	G	01/01/2022
4741	D	01/01/2022
4751	E	01/01/2007
4766	F	01/01/2022
4771	F	01/01/2022
4777	F	01/01/2022
4825	E	01/01/2007
4828	F	01/01/2022
4829	F	01/01/2007
4902	C	01/01/2022
4923	D	01/01/2022
5020	F	01/01/2022
5022	G	01/01/2022
5037	G	01/01/2007
5040	G	01/01/2007
5057	G	01/01/2007
5059	G	01/01/2007
5102	F	01/01/2007
5146	E	01/01/2007
5160	G	01/01/2022

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Code	Hazard Group A–G	Hazard Group effective date	Code	Hazard Group A–G	Hazard Group effective date
5183	F	01/01/2022	6018	E	01/01/2007
5188	F	01/01/2022	6045	E	01/01/2007
5190	F	01/01/2022	6204	F	01/01/2007
5191	E	01/01/2022	6206	G	01/01/2007
5192	D	01/01/2022	6213	G	01/01/2022
5213	G	01/01/2022	6214	F	01/01/2022
5215	E	01/01/2022	6216	G	01/01/2007
5221	F	01/01/2022	6217	G	01/01/2022
5222	G	01/01/2022	6229	E	01/01/2022
5223	E	01/01/2007	6233	G	01/01/2022
5348	E	01/01/2007	6235	G	01/01/2007
5402	C	01/01/2022	6236	E	01/01/2007
5403	F	01/01/2007	6237	F	01/01/2022
5437	F	01/01/2022	6251	F	01/01/2007
5443	D	01/01/2022	6252	G	01/01/2007
5445	G	01/01/2022	6306	F	01/01/2007
5462	E	01/01/2007	6319	G	01/01/2022
5472	G	01/01/2007	6325	G	01/01/2022
5473	G	01/01/2007	6400	E	01/01/2022
5474	G	01/01/2022	6503	C	01/01/2022
5478	F	01/01/2022	6504	C	01/01/2022
5479	E	01/01/2022	6702	E	01/01/2012
5480	F	01/01/2007	6703	E	01/01/2012
5491	F	01/01/2007	6704	E	01/01/2012
5506	F	01/01/2022	6801F	E	01/01/2007
5507	F	01/01/2007	6811	E	01/01/2007
5535	G	01/01/2022	6824F	E	01/01/2022
5537	E	01/01/2007	6826F	E	01/01/2007
5551	G	01/01/2007	6834	C	01/01/2022
5606	G	01/01/2022	6836	D	01/01/2022
5610	E	01/01/2022	6843F	G	01/01/2007
5645	G	01/01/2022	6845F	G	01/01/2007
5703	E	01/01/2007	6854	F	01/01/2022
5705	E	01/01/2007	6872F	G	01/01/2007
5951	C	01/01/2022	6874F	G	01/01/2007
6003	F	01/01/2022	6882	F	01/01/2022
6005	E	01/01/2007	6884	F	01/01/2022

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Code	Hazard Group A–G	Hazard Group effective date
7016	G	01/01/2007
7024	G	01/01/2007
7038	G	01/01/2007
7046	G	01/01/2007
7047	G	01/01/2007
7050	G	01/01/2007
7090	G	01/01/2007
7098	G	01/01/2007
7099	G	01/01/2007
7133	F	01/01/2007
7151	F	01/01/2012
7152	F	01/01/2012
7153	F	01/01/2012
7219	F	01/01/2018
7222	F	01/01/2022
7225	E	01/01/2018
7230	D	01/01/2007
7231	D	01/01/2007
7232	F	01/01/2007
7309F	G	01/01/2007
7313F	G	01/01/2007
7317F	G	01/01/2007
7327F	G	01/01/2007
7333	G	01/01/2007
7335	G	01/01/2007
7337	G	01/01/2007
7350F	F	01/01/2007
7360	E	01/01/2007
7370	C	01/01/2007
7380	E	01/01/2022
7382	D	01/01/2022
7390	C	01/01/2007
7394	G	01/01/2007
7395	G	01/01/2007
7398	G	01/01/2007
7402	C	01/01/2010
7403	C	01/01/2022

Code	Hazard Group A–G	Hazard Group effective date
7405	C	01/01/2022
7420	G	01/01/2007
7421	E	01/01/2022
7422	F	01/01/2022
7425	F	01/01/2022
7431	F	01/01/2022
7502	E	01/01/2007
7515	G	01/01/2007
7520	D	01/01/2022
7538	G	01/01/2007
7539	F	01/01/2007
7540	G	01/01/2007
7580	E	01/01/2007
7590	E	01/01/2022
7600	E	01/01/2007
7605	F	01/01/2022
7610	E	01/01/2022
7698	G	01/01/2007
7699	F	01/01/2022
7705	D	07/01/2007
7710	F	07/01/2007
7711	F	07/01/2007
7720	E	01/01/2007
7725	F	01/01/2007
7732	F	01/01/2022
7855	E	01/01/2007
8001	C	01/01/2022
8002	C	01/01/2007
8006	B	01/01/2022
8008	B	01/01/2007
8010	C	01/01/2022
8013	D	01/01/2022
8015	D	01/01/2022
8017	B	01/01/2007
8018	C	01/01/2022
8021	C	01/01/2007
8031	C	01/01/2007

Item B-1446—Revisions to NCCI's Basic Manual, Residual Market Manual, and Forms Manual

Code	Hazard Group A–G	Hazard Group effective date
8032	C	01/01/2022
8033	B	01/01/2022
8037	A	01/01/2022
8039	B	01/01/2007
8044	C	01/01/2022
8045	C	01/01/2022
8046	C	01/01/2007
8047	C	01/01/2022
8058	C	01/01/2007
8072	B	01/01/2007
8102	C	01/01/2022
8103	D	01/01/2007
8106	E	01/01/2007
8107	F	01/01/2022
8111	D	01/01/2022
8116	D	01/01/2022
8203	D	01/01/2022
8204	D	01/01/2022
8209	C	01/01/2007
8215	E	01/01/2007
8227	F	01/01/2022
8232	E	01/01/2007
8233	E	01/01/2007
8235	D	01/01/2022
8263	D	01/01/2007
8264	E	01/01/2007
8265	F	01/01/2007
8279	F	01/01/2007
8288	D	01/01/2022
8291	D	01/01/2007
8292	C	01/01/2007
8293	C	01/01/2022
8304	F	01/01/2022
8350	F	01/01/2007
8380	D	01/01/2007
8381	D	01/01/2007
8385	D	01/01/2022

Code	Hazard Group A–G	Hazard Group effective date
8392	B	01/01/2022
8393	E	01/01/2022
8500	E	01/01/2007
8601	F	01/01/2022
8602	E	01/01/2022
8603	C	01/01/2010
8606	F	01/01/2007
8709F	G	01/01/2007
8719	F	01/01/2022
8720	F	01/01/2022
8721	E	01/01/2007
8723	D	01/01/2022
8725	E	01/01/2010
8726F	E	01/01/2007
8734	E	01/01/2012
8737	E	01/01/2012
8738	E	01/01/2012
8742	E	01/01/2007
8745	D	01/01/2007
8748	F	01/01/2022
8755	E	01/01/2007
8799	C	07/01/2007
8800	C	01/01/2022
8803	E	01/01/2007
8805	C	01/01/2012
8810	C	01/01/2007
8814	C	01/01/2012
8815	C	01/01/2012
8820	E	01/01/2022
8824	A	01/01/2022
8826	B	01/01/2022
8831	A	01/01/2022
8832	C	01/01/2007
8833	C	01/01/2007
8835	C	01/01/2007
8842	A	01/01/2022
8855	C	01/01/2012

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Code	Hazard Group A–G	Hazard Group effective date
8856	C	01/01/2012
8864	B	01/01/2022
8868	B	01/01/2007
8869	B	01/01/2007
8871	C	01/01/2022
8901	E	01/01/2022
9012	E	01/01/2022
9014	C	01/01/2007
9015	D	01/01/2022
9016	C	01/01/2007
9019	E	01/01/2007
9033	D	01/01/2022
9040	B	01/01/2007
9044	B	01/01/2007
9052	B	01/01/2007
9058	A	01/01/2007
9060	B	01/01/2007
9061	B	01/01/2022
9062	B	01/01/2022
9063	B	01/01/2007
9077F	C	01/01/2007
9082	A	01/01/2007
9083	A	01/01/2007
9084	B	01/01/2022
9088	F	01/01/2022
9089	B	01/01/2007

Code	Hazard Group A–G	Hazard Group effective date
9093	B	01/01/2007
9101	B	01/01/2007
9102	D	01/01/2022
9154	C	01/01/2007
9156	B	01/01/2022
9170	F	01/01/2022
9178	A	01/01/2007
9179	A	01/01/2022
9180	D	01/01/2022
9182	C	01/01/2007
9186	F	01/01/2007
9220	D	01/01/2007
9402	F	01/01/2022
9403	F	01/01/2007
9410	C	01/01/2007
9501	E	01/01/2022
9505	D	01/01/2007
9516	D	01/01/2022
9519	E	01/01/2007
9521	E	01/01/2007
9522	B	01/01/2022
9534	G	01/01/2022
9554	F	01/01/2007
9586	B	01/01/2022
9600	C	01/01/2022
9620	E	01/01/2022

Item B-1446—Revisions to NCCI's Basic Manual, Residual Market Manual, and Forms Manual

Exhibit 3

Basic Manual—Effective 2021—Indiana

Indiana Workers Compensation Premium Algorithm

Rule ID: BM-BMPP-W0064

Effective Date: ~~November 1, 2021~~ March 1, 2023

This algorithm provides the framework for premium charges and credits. Where not specified, the premium base is the result from the prior line. Use this rating method in the absence of independent carrier filings.

Indiana Workers Compensation Premium Algorithm

	PREMIUM ELEMENTS	EXPLANATORY NOTES
	MANUAL PREMIUM	[(PAYROLL / 100) * RATE]
+	Supplementary Disease (foundry, abrasive, sandblasting)	[(SUBJECT PAYROLL / 100) * DISEASE RATE]
+	USL&HW Exposure for non-F-classification codes	[(SUBJECT PAYROLL / 100) * (RATE * USL&HW FACTOR)]
	TOTAL MANUAL PREMIUM	
+	Waiver of Subrogation factor ¹	[% applied to the portion of Total Manual Premium where waiver is applicable, subject to minimum charge]
+	Employers Liability (E/L) increased limits factor	[% applied to Total Manual Premium]
+	Employers Liability increased limits charge	[Balance to E/L increased limits minimum premium]
+	Employers Liability increased limits factor (Admiralty law, FELA)	[Factor applied to the portion of Manual Premium where Admiralty law/FELA coverage is applicable]
+	Employers Liability/Voluntary Compensation flat charge	[Coverage in Monopolistic State Funds]
–	Coinsurance, Deductible or Coinsurance/Deductible credit	[% applied to Total Manual Premium]
	TOTAL SUBJECT PREMIUM	
x	Experience Modification (Exp Mod)	
	TOTAL MODIFIED PREMIUM	
x	Schedule Rating factor (1 – SR credit %) or (1 + SR debit %)	
+	Supplemental Disease Exposure (Asbestos NOC) ^{2, 3}	
+	Atomic Energy Radiation Exposure NOC ^{2, 3}	
+	Charge for nonratable catastrophe loading ³	
+	Balance to Minimum Premium (State Act)	[Balance to minimum premium at Standard Limits]
+	Balance to Minimum Premium (Admiralty law, FELA)	
	TOTAL STANDARD PREMIUM	
–	Premium Discount ⁴	[% applied to Standard Premium]
+	Coal Mine Disease Charge	[Underground, surface, surface auger]
+	Expense Constant	
+	Terrorism	[(PAYROLL / 100) * TERRORISM VALUE]

Item B-1446—Revisions to NCCI's Basic Manual, Residual Market Manual, and Forms Manual

Exhibit 3 (Cont'd)
Basic Manual—Effective 2021—Indiana

	PREMIUM ELEMENTS	EXPLANATORY NOTES
+	Catastrophe (other than Certified Acts of Terrorism)	[(PAYROLL / 100) * CATASTROPHE (OTHER THAN CERTIFIED ACTS OF TERRORISM) VALUE]
	ESTIMATED ANNUAL PREMIUM	
+	Second Injury Fund Surcharge	
	TOTAL AMOUNT DUE	

1 Premium charges established for Waiver of Subrogation are not filed by ICRB for the voluntary market.

2 Not Otherwise Classified.

3 Nonratable Element Premiums generated by nonratable portion of manual rate are subject to all applicable premium elements applied to the policy, however, not subject to experience rating or retrospective rating.

4 For policies subject to premium adjustments under a retrospective rating plan, premium discount does not apply.

Note For short-rate cancellations, short-rate percentage/short-rate penalty premium factor is subject to experience rating, included in Total Subject Premium, and applied prior to Experience Modification.

Item B-1446—Revisions to NCCI's Basic Manual, Residual Market Manual, and Forms Manual

Exhibit 4**Basic Manual—Effective 2021**

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN,
KS, KY, LA, MD, ME, MO, MS, MT, NE, NH,
NM, NV, OK, OR, RI, SC, SD, TN, UT, VA, VT, WV)

Governing classifications**Rule ID: BM-GOVE-GA32D***Effective Date: ~~November 1, 2021~~ March 1, 2023*

The governing classification at a specific job or location is the basic classification, ~~unless there is an applicable~~ other than a standard exception classification.

The governing classification is determined according to the following criteria:

If ...	Then the governing classification is ...
a basic classification produces the greatest amount of payroll	the basic classification.
a basic classification is applicable but no payroll is assigned	the basic classification.
multiple basic classifications apply	the basic classification that is assigned the greatest amount of payroll.
multiple basic classifications apply but no payroll is assigned to any of the basic classifications	the basic classification that is the highest rated.
a basic classification is not applicable	the standard exception classification that is assigned the greatest amount of payroll.

Governing classification purpose

The governing classification is used to determine the classification treatment of

- miscellaneous employees
- local managers, and
- executive officers who regularly perform duties that are ordinarily performed by superintendents, forepersons, or workers.

Item B-1446—Revisions to NCCI's Basic Manual, Residual Market Manual, and Forms Manual

Exhibit 5**Basic Manual—Effective 2021**

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN,
KS, KY, LA, MD, ME, MO, MS, MT, NE, NH,
NM, NV, OK, OR, RI, SC, SD, TN, UT, VA, VT, WV)

Criteria to qualify for a separate basic classification for separate additional operations in a state**Rule ID: BM-PROA-CBAFB***Effective Date: ~~November 1, 2021~~ March 1, 2023*

To qualify for a separate basic classification, the employer's additional operation in a state must meet all of the following conditions:

- The additional operation would be able to exist as a separate business if the employer's principal business in the state ceased to exist.
- The additional operation is located
 - in a separate building
 - on a separate floor in the same building, or
 - on the same floor physically separated from the principal business by structural partitions.
- Employees who perform duties for the principal business are protected from the operating hazards of the separate additional operation.
- The additional operation maintains proper payroll records.
- The separate additional operation is not encompassed in the classification applicable to the employer's principal business.

Rules for assigning classifications to additional operations that do not meet the criteria to qualify for a separate basic classification for separate additional operations in a state

Assign the additional operation in a state to the same classification as the principal business if the additional operation

- does not meet the criteria to qualify for a separate basic classification for separate additional operations in a state, and
- has a rate lower than the employer's principal business.

Assign the additional operation in a state to the classification that describes the additional operation if the additional operation

- does not meet the criteria to qualify for a separate basic classification for separate additional operations in a state, and
- has a rate higher than or equal to the employer's principal business.

References

Refer to

- [Interchange of labor](#) for information about applying an interchange of labor to an employee for the description of proper payroll records, and
- NCCI's **Basic Manual User's Guide** for an example.

Item B-1446—Revisions to NCCI's Basic Manual, Residual Market Manual, and Forms Manual

Exhibit 6**Basic Manual—Effective 2021**

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN
KS, KY, LA, MD, ME, MS, MT, NE, NH,
NV, OK, OR, RI, SC, SD, TN, UT, VT, WV)

Catastrophe provisions**Rule ID: BM-PARC-C499F***Effective Date: ~~November 1, 2021~~ March 1, 2023*

Catastrophe provisions of the policy are (a) Catastrophe (other than Certified Acts of Terrorism), (b) Terrorism, and (c) Terrorism Risk Insurance Act (TRIA) of 2002 and any amendments thereto enacted by Congress.

Premium for Catastrophe (other than Certified Acts of Terrorism)

Premium for Catastrophe (other than Certified Acts of Terrorism) is calculated on the basis of total payroll according to Rules for calculating the premium and Payroll rules. Premium is calculated by dividing an employer's total payroll in each state by units of \$100 and multiplying that by the appropriate value, found in the miscellaneous values. The calculation is expressed as

$\text{Payroll}/100 \times \text{Catastrophe (other than Certified Acts of Terrorism) Value} = \text{Premium}$.

This premium is applied after the standard premium and is not subject to any other modifications including, but not limited to

- premium discount
- experience rating
- schedule rating, or
- retrospective rating.

A policy issued on an "if any" basis is not charged this premium unless such policy develops premium during the policy term or at audit.

Per capita classifications are not subject to this premium charge.

Premium for Terrorism

Premium for Terrorism is calculated on the basis of total payroll according to Rules for calculating the premium and Payroll rules. Premium is calculated by dividing an employer's total payroll in each state by units of \$100 and multiplying that by the appropriate value found in the miscellaneous values. The calculation is expressed as

$\text{Payroll}/100 \times \text{Terrorism Value} = \text{Premium}$.

This premium is applied after standard premium and is not subject to any other modifications including, but not limited to

- premium discount
- experience rating
- schedule rating, or
- retrospective rating.

A policy issued on an "if any" basis is not charged this premium unless such policy develops premium during the policy term or at audit.

Per capita classifications are not subject to this premium charge.

References

Refer to

- [Rules for calculating the premium](#) for information about total payroll, and
- [Payroll](#) for information about inclusions and exclusions.

Item B-1446—Revisions to NCCI's Basic Manual, Residual Market Manual, and Forms Manual

Exhibit 7

Basic Manual—Effective 2021

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN,
KS, KY, LA, MD, ME, MO, MS, MT, NE, NH,
NM, NV, OK, OR, RI, SC, SD, TN, UT, VA, VT, WV)

Rules for providing voluntary compensation insurance

Rule ID: BM-VOLU-R0D3E

Effective Date: ~~November 1, 2021~~ March 1, 2023

To add voluntary compensation insurance to the policy, use the Voluntary Compensation and Employers Liability Coverage Endorsement.

- Determine the premium based on the approved workers compensation rules, classifications, and rates in NCCI's **Basic Manual** for the state law designated in the schedule on the Voluntary Compensation and Employers Liability Coverage Endorsement.
- Use documentation provided by the employer to confirm that the employer has maintained separate payroll records for employees covered by the Voluntary Compensation and Employers Liability Coverage Endorsement, when voluntary compensation is provided for a group of employees.

References

Refer to NCCI's **Basic Manual User's Guide** for information about voluntary compensation insurance in the Additional Coverages Summary Table.

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Exhibit 8

Basic Manual—Effective 2021

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN,
KS, KY, LA, MD, ME, MO, MS, MT, NE, NH,
NM, NV, OK, OR, RI, SC, SD, TN, TX*, UT, VA, VT, WV)

Federal coverages

Rule ID: BM-FEDE-C8CCE

Effective Date: ~~November 1, 2021~~ March 1, 2023

This rule provides information regarding the classifications, loss costs, and rates subject to Admiralty law, FELA, and the United States Longshore and Harbor Workers' (USL&HW) Compensation Act.

References

Refer to

- NCCI's **Basic Manual User's Guide** for information about ~~Additional Coverages Summary Table~~ federal coverages, and
- NCCI's **Basic Manual User's Guide** for information about Program I and Program II ~~Classification Comparison Tables~~.

***Note:** For Texas, this item is proposed to become effective July 1, 2023.

Item B-1446—Revisions to NCCI's Basic Manual, Residual Market Manual, and Forms Manual

Exhibit 9**Basic Manual—Effective 2021**

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS,
KY, LA, MD, ME, MO, MS, MT, NE, NH,
NM, NV, OK, OR, RI, SC, SD, TN, TX*, UT, VA, VT, WV)

Rules for providing insurance to operations on waters not subject to Admiralty jurisdiction**Rule ID: BM-FEDE-RB3CE***Effective Date: ~~November 1, 2021~~ March 1, 2023*

If you provide insurance for operations on waters not subject to Admiralty jurisdiction, you must use policy and endorsement forms. This insurance is subject to the rules that apply to statutory workers compensation insurance. Apply Admiralty law classifications and rates and loss costs for Program II to operations on waters that are not subject to such operations.

- The advisory loss cost for each classification is shown after its code number applicable in the state.
- The manual rate for each classification is the authorized rate approved by the appropriate insurance regulatory authority for your use.

References

Refer to

- NCCI's **Basic Manual User's Guide** for information about ~~Additional Coverages Summary Table~~ Admiralty law, and
- NCCI's **Basic Manual User's Guide** for information about Program I and Program II ~~Classification Comparison Tables~~.

***Note:** For Texas, the proposed effective date is July 1, 2023.

Item B-1446—Revisions to NCCI's Basic Manual, Residual Market Manual, and Forms Manual

Exhibit 10**Basic Manual—Effective 2021**

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN,
KS, KY, LA, MD, ME, MO, MS, MT, NE, NH,
NM, NV, OK, OR, RI, SC, SD, TN, UT, VA, VT, WV)

Rule for increasing limits of liability for Admiralty law or FELA classifications**Rule ID: BM-EMPI-R2974***Effective Date: ~~November 1, 2021~~ March 1, 2023*

Determine the total premium, including the additional premium for increased limits, by applying the factor in the Admiralty law or FELA limits table or Table 2—Employers liability insurance for Admiralty law or FELA—Table for minimum premium and increased limits factors to the total premium for Admiralty law or FELA classifications.

Rule for applying the minimum premium for increased limits of liability for Admiralty law or FELA

When the limits of liability are increased, apply the minimum premium for increased limits in addition to the policy minimum premium at standard limits of liability, even though the coverage for increased limits may have been ~~established~~ added during the policy period.

References

Refer to

- [Table 2—Employers liability insurance for Admiralty law or FELA—Table for minimum premium and increased limits factors](#), and
- [Minimum Premium Determination](#).

Item B-1446—Revisions to NCCI's Basic Manual, Residual Market Manual, and Forms Manual

Exhibit 11

Basic Manual—Effective 2021

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN,
KS, KY, LA, MD, ME, MO, MS, MT, NE, NH,
NM, NV, OK, OR, RI, SD, TN, UT, VT, WV)

Rule for calculating migrant and seasonal agricultural workers insurance premium

Rule ID: BM-TYPM-R419B

Effective Date: ~~November 1, 2021~~ March 1, 2023

Use documentation provided by the employer to evaluate exposures presented by the employer. Base the premium on the rate determined from your evaluation.

References

Refer to NCCI's ***Basic Manual User's Guide*** for more information about the Migrant and Seasonal Agricultural Workers-Protection Act in the ~~Additional Coverages Summary Table~~.

Item B-1446—Revisions to NCCI's Basic Manual, Residual Market Manual, and Forms Manual

Exhibit 12

Basic Manual—Effective 2021

**(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN,
KS, KY, LA, MD, ME, MO, MS, MT, NE, NH,
NM, NV, OK, OR, RI, SC, SD, TN, UT, VT, WV)**

Rules for wages paid to key employees

Rule ID: BM-PAYW-RE322

Effective Date: ~~November 1, 2021~~ March 1, 2023

You must assign wages paid to key employees of construction, erection, or stevedoring, ~~or oil and gas field operations employers~~ to the classification applicable to the work that each one actually performs during any period where no jobs are in progress.

- If the work performed by a key employee consists exclusively of drafting or other office work, or if a key employee is completely idle, assign the wages to Code 8810.
- Code 8810 is not available for office time of an employee who qualifies for Code 5606. It is normally expected that such an employee will spend a considerable portion of time performing office work.

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Exhibit 13

Basic Manual—Effective 2021

(Applies in: AK, AL, AR, CO, CT, DC, GA, HI, IA, ID, IL, IN,
KS, KY, LA, MD, ME, MO, MS, NE, NH,
NM, OK, OR, RI, SC, SD, TN, TX*, UT, VA, VT, WV)

Where to send dispute resolution requests

Rule ID: BM-DISW-W92C3

Effective Date: ~~November 1, 2021~~ March 1, 2023

Initial requests for dispute resolution services must be sent to NCCI by mail, email, or fax.

The dispute resolution request sent to NCCI must be sent simultaneously to all other parties to the dispute.

Mail

NCCI Dispute Resolution Services
901 Peninsula Corporate Circle
Boca Raton, FL
33487-1362

Email

~~regulatoryoperations@ncci.com~~ disputeresolution@ncci.com

Fax

561-893-5043

***Note:** For Texas, the proposed effective date is July 1, 2023.

Item B-1446—Revisions to NCCI's Basic Manual, Residual Market Manual, and Forms Manual

Exhibit 15

Basic Manual—Effective 2021

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN,
KS, KY, LA, MD, ME, MO, MS, MT, NE, NH,
NM, NV, OK, OR, RI, SC, SD, TN, UT, VA, VT, WV)

Conduit Construction—For Cables or Wires & Drivers

Code 6325 ● Construction

Phrase ID: BM-6325-CON6A

Effective Date: ~~November 1, 2021~~ March 1, 2023

Item B-1446—Revisions to NCCI's Basic Manual, Residual Market Manual, and Forms Manual

Exhibit 16

Basic Manual—Effective 2021

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN,
KS, KY, LA, MD, ME, MO, MS, MT, NE, NH,
NM, NV, OK, RI, SC, SD, TN, UT, VA, VT, WV)

Fuel and Material Dealer NOC & Local Managers, Drivers.

Code 8232 ♦ **Mercantile**

Phrase ID: BM-8232-FRU1F

Effective Date: ~~November 1, 2021~~ March 1, 2023

This phraseology does not apply to secondhand building materials or lumber.

Eligibility conditions

This phraseology applies to employers that deal in at least three of the following classifications of materials:

1. coal, fuel oil, ice, or wood
2. new building materials including lumber
3. feed, grain, hay, or seed, or
4. agricultural implements,

Grain elevator operations

The operation of grain elevators is to be separately rated to Code 8304.

Item B-1446—Revisions to NCCI's Basic Manual, Residual Market Manual, and Forms Manual

Exhibit 17**Basic Manual—Effective 2021**

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN,
KS, KY, LA, MD, ME, MO, MS, MT, NE, NH,
NM, NV, OK, OR, RI, SC, SD, TN, UT, VA, VT, WV)

Household Furnishings or Wearing Apparel Dealer—Retail**Code 8006** ♦ **Mercantile****Phrase ID: BM-8006-HONB0***Effective Date: ~~November 1, 2021~~ March 1, 2023*

This phraseology applies to the house-to-house sale of (a) appliances, (b) furniture, (c) household furnishings, (d) jewelry, or (e) miscellaneous wearing apparel.

Included operations

This phraseology includes

- incidental stores or warehouses, and
- the collection of installment payments.

Furniture and appliance sales

Employers whose principal business is the sale of the following items are to be separately rated to Code 8044:

- furniture
- ~~radios~~
- ranges
- refrigerators, or
- stoves, ~~or~~
- ~~television sets.~~

Wearing Apparel or Household Furnishings Dealer—Retail.**Code 8006** ♦ **Mercantile****Phrase ID: BM-8006-WALB5***Effective Date: ~~November 1, 2021~~ March 1, 2023*

This phraseology applies to the house-to-house sale of (a) appliances, (b) furniture, (c) household furnishings, (d) jewelry, or (e) miscellaneous wearing apparel.

Included operations

This phraseology includes

- incidental stores or warehouses, and
- the collection of installment payments.

Furniture and appliance sales

Employers whose principal business is the sale of the following items are to be separately rated to Code 8044:

- furniture
- ~~radios~~
- ranges
- refrigerators, or
- stoves, ~~or~~
- ~~television sets.~~

Item B-1446—Revisions to NCCI's Basic Manual, Residual Market Manual, and Forms Manual

Exhibit 18

Basic Manual—Effective 2021

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN,
KS, KY, LA, MD, ME, MO, MS, MT, NE, NH,
NM, NV, OK, RI, SC, SD, TN, UT, VT, WV)

**Mobile Power or Pressure Cleaning Service—No Power or Pressure Cleaning Above
Ground Level & Drivers.**

Code 9014

Phrase ID: BM-9014-MOB2E

Effective Date: ~~November 1, 2021~~ March 1, 2023

This phraseology applies to employers that use portable water or steam power cleaning systems to clean (a) building exteriors, (b) equipment, (c) sidewalks, and (d) vehicles.

Power or pressure cleaning when performed above ground level

Power or pressure cleaning when performed above ground level is to be separately rated to Code 9170.

Verifiable payroll records

If verifiable records are not maintained, assign the entire payroll to the highest rated classification that applies to the job or location where the ~~chimney cleaning~~ power or pressure cleaning is performed.

Power or pressure cleaning of roofs

Power or pressure cleaning of roofs is to be separately rated to Code 5551.

Item B-1446—Revisions to NCCI's Basic Manual, Residual Market Manual, and Forms Manual

Exhibit 19

Basic Manual—Effective 2021

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, IA, ID, IL, IN,
KS, KY, LA, MD, MO, MS, NE, NH,
NM, OK, OR, RI, SC, SD, TN, UT, VA, VT, WV)

Motion Picture—Production—In Studios or Outside—All Operations & Clerical, Drivers

Code 7610

Phrase ID: BM-7610-MOS5C

Effective Date: ~~November 1, 2021~~ March 1, 2023

This phraseology includes the following operations, whether performed by a contractor or the production company: (a) digital ~~marketing~~ media processing and editing, and (b) marketing through film exchanges.

Item B-1446—Revisions to NCCI's Basic Manual, Residual Market Manual, and Forms Manual

Exhibit 20

Basic Manual—Effective 2021

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN,
KS, KY, LA, MD, ME, MO, MS, MT, NE, NH,
NM, NV, OK, OR, RI, SC, SD, TN, UT, VA, VT, WV)

Picture Frame Assembling—No Manufacturing ~~or~~ of Parts

Code 2881

Phrase ID: BM-2881-PHO82

Effective Date: ~~November 1, 2021~~ March 1, 2023

Item B-1446—Revisions to NCCI's Basic Manual, Residual Market Manual, and Forms Manual

Exhibit 21

Basic Manual—Effective 2021

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN,
KS, KY, LA, MD, ME, MO, MS, MT, NE, NH,
NM, NV, OK, OR, RI, SC, SD, TN, UT, VA, VT, WV)

**Railroad Construction—Laying or Relaying of Tracks or Maintenance of Way by Contractor—No
Work on Elevated Railroads & Drivers**

Code 7855 ● Construction

Phrase ID: BM-7855-RAC22

Effective Date: ~~November 1, 2021~~ March 1, 2023

The classifications for railroad construction and railroad operation do not include coverage for insurance under the Federal Employers' Liability Act or voluntary compensation coverage for any operations subject to that Act. For such coverage, refer to ~~the~~ NCCI's *Basic Manual* rule, Federal ~~C~~coverages rule.

Railroad construction and operations

Refer to Railroad Construction (FELA) and Railroad Operations (FELA). Separately classify all other railroad construction or erection operations.

Item B-1446—Revisions to NCCI's Basic Manual, Residual Market Manual, and Forms Manual

Exhibit 22

Basic Manual—Effective 2021

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN,
KS, KY, LA, MD, ME, MO, MS, MT, NE, NH,
NM, NV, OK, OR, RI, SC, SD, TN, UT, VA, VT, WV)

Wrecking—Building or Structures—Not Marine—All Operations—Wooden Buildings or Structures Including Those Designed for Dwelling Occupancy

Code 5403 • Construction

Phrase ID: BM-5403-WO032

Effective Date: ~~November 1, 2021~~ March 1, 2023

This phraseology includes clerical employees and salespersons at the wrecking site.

Wrecking or demolition of buildings or structures with more than one type of construction

Where wrecking or demolition involves buildings or structures of more than one type of construction, the highest-rated classification applies.

Item B-1446—Revisions to NCCI's Basic Manual, Residual Market Manual, and Forms Manual

Exhibit 23A

Basic Manual—Effective 2021

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN,
KS, KY, LA, MD, ME, MO, MS, MT, NE, NH,
NM, NV, OK, OR, RI, SC, SD, TN, TX*, UT, VA, VT, WV)

Cancellation provisions

Rule ID: BM-CANP-CF459

Effective Date: March 1, 2023

This rule provides information regarding cancellation provisions.

Employers liability insurance

Rule ID: BM-EMPL-E1A80

Effective Date: March 1, 2023

This rule provides information regarding employers liability insurance.

Policy

Rule ID: BM-EMPI-SA3D0

Effective Date: March 1, 2023

This rule provides information regarding increased limits of liability for employers liability insurance.

Voluntary Compensation Insurance

Rule ID: BM-VOLU-V9803

Effective Date: ~~November 1, 2021~~ March 1, 2023

This rule provides information on voluntary compensation insurance.

Voluntary compensation insurance

Rule ID: BM-EMPI-V9886

Effective Date: March 1, 2023

This rule provides information regarding increased standard limits for employees subject to voluntary compensation insurance.

Admiralty law or FELA

Rule ID: BM-EMPI-A25B3

Effective Date: March 1, 2023

This rule provides information regarding increased limits of liability for Admiralty law or FELA classifications.

Loss costs and rates

Rule ID: BM-LOSS-L0000

Effective Date: March 1, 2023

This rule provides information regarding advisory loss costs, authorized rates, and manual rates.

Minimum premium determination

Rule ID: BM-MIND-D8D34

Effective Date: March 1, 2023

This rule provides information regarding minimum premium determination.

Item B-1446—Revisions to NCCI's Basic Manual, Residual Market Manual, and Forms Manual

Exhibit 23A (Cont'd)

Basic Manual—Effective 2021

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN,
KS, KY, LA, MD, ME, MO, MS, MT, NE, NH,
NM, NV, OK, OR, RI, SC, SD, TN, TX*, UT, VA, VT, WV)

Ownership

Rule ID: BM-OWNE-O0000

Effective Date: March 1, 2023

This rule provides information regarding ownership.

Premium

Rule ID: BM-PARM-P0000

Effective Date: March 1, 2023

This rule provides information regarding calculating premium, standard premium, estimated annual premium, final earned premium, and catastrophe provisions.

Partners or sole proprietors

Rule ID: BM-PART-PD2A6

Effective Date: March 1, 2023

This rule provides information regarding partners and sole proprietors.

Wages for time not worked

Rule ID: BM-PAYW-W5D74

Effective Date: March 1, 2023

This rule provides information regarding treatment of wages for time not worked.

Subcontractors

Rule ID: BM-SUBC-S6C08

Effective Date: March 1, 2023

This rule provides information regarding subcontractors.

Supplemental and supplementary loading

Rule ID: BM-SUPP-S0000

Effective Date: March 1, 2023

This rule provides information regarding supplemental disease exposure and supplementary disease loading.

Domestic workers-residences

Rule ID: BM-TYPD-D8203

Effective Date: March 1, 2023

This rule provides information regarding domestic workers.

Item B-1446—Revisions to NCCI's Basic Manual, Residual Market Manual, and Forms Manual

Exhibit 23A (Cont'd)

Basic Manual—Effective 2021

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN,
KS, KY, LA, MD, ME, MO, MS, MT, NE, NH,
NM, NV, OK, OR, RI, SC, SD, TN, TX*, UT, VA, VT, WV)

Coverages and workers compensation policy

Rule ID: BM-WORK-C0000

Effective Date: March 1, 2023

This rule provides information regarding coverages and the workers compensation policy.

Additional payments

Rule ID: BM-PAYI-AA814

Effective Date: ~~November 1, 2021~~ March 1, 2023

This rule provides information regarding Additional payments include payments that supplement an employee's regular pay.

Additional payments to employees

Rule ID: BM-PAYE-A267C

Effective Date: ~~November 1, 2021~~ March 1, 2023

~~Additional payments include tips, gratuities, payments for invention or discovery, payments for military duty, and meal money.~~

This rule provides information regarding additional payments to employees that are excluded from payroll.

***Note:** For Texas, the proposed effective date is July 1, 2023.

Item B-1446—Revisions to NCCI's Basic Manual, Residual Market Manual, and Forms Manual

Exhibit 23B

Basic Manual—Effective 2021

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN,
KS, KY, LA, MD, ME, MO, MS, MT, NE, NH,
NM, NV, OK, OR, RI, SC, SD, TN, UT, VA, VT, WV)

Premium discount tables

Rule ID: BM-PREP-A4096

Effective Date: ~~November 1, 2021~~ March 1, 2023

This rule provides the State reference chart premium discount tables, and Premium discount tables 1-10.

Tables of minimum premium and increased limits percentages

Rule ID: BM-EMPT-A437C

Effective Date: March 1, 2023

This rule provides the minimum premium and increased limits for: Table 1—Workers compensation and employers liability—Table for minimum premium and increased limits percentages; and Table 2—Employers liability insurance for Admiralty law or FELA—Table for minimum premium and increased limits factors.

Item B-1446—Revisions to NCCI's Basic Manual, Residual Market Manual, and Forms Manual

Exhibit 23D

Basic Manual—Effective 2021

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN,
KS, KY, LA, MD, ME, MO, MS, MT, NE, NH, NM,
OK, OR, RI, SC, SD, TN, TX*, UT, VA, VT, WV)

Exclusion of overtime payroll

Rule ID: BM-OVEE-E248F

Effective Date: March 1, 2023

This rule provides information regarding excluding extra pay for overtime from payroll.

***Note:** For Texas, the proposed effective date is July 1, 2023.

Item B-1446—Revisions to NCCI's Basic Manual, Residual Market Manual, and Forms Manual

Exhibit 23F

Basic Manual—Effective 2021

**(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN,
KS, KY, LA, MD, ME, MO, MS, NE, NH,
NM, NV, OK, OR, RI, SC, SD, TN, TX*, UT, VA, VT, WV)**

Payroll limitations Rule

ID: BM-PAYP-PB08E Effective

Date: March 1, 2023

This rule provides information regarding applying payroll limitations.

***Note:** For Texas, the proposed effective date is July 1, 2023.

Item B-1446—Revisions to NCCI's Basic Manual, Residual Market Manual, and Forms Manual

Exhibit 23G

Basic Manual—Effective 2021

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN,
KS, KY, LA, MD, ME, MO, MS, MT, NE, NH, NM,
NV, OK, OR, RI, SC, SD, TN, UT, VA, VT, WV)

Premium discount tables 1-10

Rule ID: BM-PREP-PE3F0

Effective Date: March 1, 2023

This rule provides the premium discount tables.

Item B-1446—Revisions to NCCI's Basic Manual, Residual Market Manual, and Forms Manual

Exhibit 24A

Basic Manual—Effective 2021

(Applies in: AL, AR, AZ, CT, DC, GA, HI, IA, ID, IL, IN,
KS, KY, LA, MD, ME, MO, MS, MT, NE, NH,
NM, NV, OK, RI, SC, SD, TN, TX*, UT, VT, WV)

Rules for including Davis-Bacon wages in payroll

Rule ID: BM-PAYI-R82CA

Effective Date: ~~November 1, 2021~~ March 1, 2023

Include Davis-Bacon wages or wages from a similar prevailing wage law in payroll.

References

Refer to NCCI's *Basic Manual User's Guide* for eExample of Davis-Bacon wages.

***Note:** For Texas, this item is proposed to become effective July 1, 2023.

Item B-1446—Revisions to NCCI's Basic Manual, Residual Market Manual, and Forms Manual

Exhibit 24B**Basic Manual—Effective 2021**

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN,
KS, KY, LA, MD, ME, MO, MS, MT, NE, NH,
NM, NV, OK, OR, RI, SD, TN, UT, VT, WV)

Rule for calculating migrant and seasonal agricultural workers insurance premium**Rule ID: BM-TYPM-R419B***Effective Date: ~~November 1, 2021~~ March 1, 2023*

Use documentation provided by the employer to evaluate exposures presented by the employer. Base the premium on the rate determined from your evaluation.

References

Refer to NCCI's **Basic Manual User's Guide** for more information about the Migrant and Seasonal Agricultural Workers-Protection Act in the ~~Additional Coverages Summary Table~~.

Item B-1446—Revisions to NCCI's Basic Manual, Residual Market Manual, and Forms Manual

Exhibit 24C

**Basic Manual—Effective 2021 (Applies
in: AL, AR, CO, DC, GA, HI, ID, IL, IN, KS, KY,
LA, MD, ME, MO, MS, NE, NH,
NM, NV, OK, OR, RI, SC, SD, TN, UT, VT, WV)**

Members of limited liability companies**Rule ID: BM-MEMB-M7BC4***Effective Date: ~~November 1, 2021~~ March 1, 2023*

For purposes of premium determination, members or managers are collectively referred to as members of limited liability companies (LLCs).

References

Refer to NCCI's **Basic Manual User's Guide** for the information about Election of Coverages Reference Table.

Item B-1446—Revisions to NCCI's Basic Manual, Residual Market Manual, and Forms Manual

Exhibit 24N

Basic Manual—Effective 2021

**(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN,
KS, KY, LA, MD, ME, MO, MS, MT, NE, NH,
NM, NV, OK, OR, RI, SC, SD, UT, VA, VT, WV)**

Automobile—Salespersons

Code 8748

Phrase ID: BM-8748-AUT63

Effective Date: ~~November 1, 2021~~ March 1, 2023

This phraseology is subject to the NCCI's **Basic Manual** rule. Standard exception classifications rule, except in respect to delivery of automobiles.

Item B-1446—Revisions to NCCI's Basic Manual, Residual Market Manual, and Forms Manual

Exhibit 240

Basic Manual—Effective 2021

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN,
KS, KY, LA, MD, ME, MO, MS, MT, NE, NH,
NM, NV, OK, RI, SC, SD, TN, TX*, UT, VA, VT, WV)

Clerical Office Employees NOC.

Code 8810

Phrase ID: BM-8810-CLE2E

Effective Date: ~~November 1, 2021~~ March 1, 2023

This phraseology is subject to the NCCI's Basic Manual rule, Rules for assigning Code 8810.

***Note:** For Texas, this item is proposed to become effective July 1, 2023.

Item B-1446—Revisions to NCCI's Basic Manual, Residual Market Manual, and Forms Manual

Exhibit 24P

Basic Manual—Effective 2021

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN,
KS, KY, LA, MD, ME, MO, MS, NE, NH,
NM, NV, OK, RI, SC, SD, TN, UT, VA, VT, WV)

Clerical Telecommuter Employees.

Code 8871

Phrase ID: BM-8871-CLE61

Effective Date: ~~November 1, 2021~~ March 1, 2023

This phraseology is subject to the NCCI's **Basic Manual** rule, Rules for assigning Code 8871.

Item B-1446—Revisions to NCCI's Basic Manual, Residual Market Manual, and Forms Manual

Exhibit 24Q

Basic Manual—Effective 2021

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN,
KS, KY, LA, MD, ME, MO, MS, MT, NE, NH,
NM, NV, OK, OR, RI, SC, SD, TN, UT, VT, WV)

Dredging—All Types—Coverage Under Admiralty Law—Program I

Code 7333

Phrase ID: BM-7333-DRAFA

Effective Date: ~~November 1, 2021~~ March 1, 2023

Refer to the NCCI's *Basic Manual* rule, Federal coverages ~~rule~~.

Dredging—All Types—Coverage Under Admiralty Law—Program II—State Act Benefits

Code 7335

Phrase ID: BM-7335-DRA26

Effective Date: ~~November 1, 2021~~ March 1, 2023

Refer to the NCCI's *Basic Manual* rule, Federal coverages ~~rule~~.

Dredging—All Types—Coverage Under Admiralty Law—Program II—USL&HW Act Benefits

Code 7337

Phrase ID: BM-7337-DRA4B

Effective Date: ~~November 1, 2021~~ March 1, 2023

Refer to the NCCI's *Basic Manual* rule, Federal coverages ~~rule~~.

Railroad Operation—Street—Yard Employees

Code 8385

Phrase ID: BM-8385-RAC2F

Effective Date: ~~November 1, 2021~~ March 1, 2023

This phraseology does not consider coverage for insurance under the Federal Employers' Liability Act or voluntary compensation coverage for any operations subject to that Act. For such coverage, refer to the NCCI's *Basic Manual* rule, Federal coverages ~~rule~~.

Item B-1446—Revisions to NCCI's Basic Manual, Residual Market Manual, and Forms Manual

Exhibit 24R

Basic Manual—Effective 2021

(Applies in: AK, AL, AR, CO, CT, DC, GA, HI, IA, ID, IL, IN,
KS, KY, LA, MD, ME, MO, MS, MT, NE, NH,
NM, OK, OR, RI, SC, SD, TN, UT, VA, VT, WV)

Drivers, Chauffeurs, Messengers, and Their Helpers NOC—Commercial

Code 7380

Phrase ID: BM-7380-DRA66

Effective Date: ~~November 1, 2021~~ March 1, 2023

This phraseology is subject to the NCCI's **Basic Manual** rule, Standard exception classifications rule.

Delivery of owned documents or goods by foot or public transportation

Messenger and courier deliveries of owned documents or goods made by foot or public transportation are assigned to the governing classification.

Item B-1446—Revisions to NCCI's Basic Manual, Residual Market Manual, and Forms Manual

Exhibit 24S

Basic Manual—Effective 2021

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN,
KS, KY, LA, MD, ME, MO, MS, NE, NH,
NM, NV, OK, RI, SC, SD, TN, UT, VA, VT, WV)

Mailing or Addressing Company or Letter Service Shop—Clerical Staff

Code 8799

Phrase ID: BM-8799-MAC46

Effective Date: ~~November 1, 2021~~ March 1, 2023

This phraseology applies to employees who meet NCCI's **Basic Manual** rule, Rules for assigning Code 8810.

Assignment of Code 8799

Code 8799 is assigned only in conjunction with Code 8800.

Item B-1446—Revisions to NCCI's Basic Manual, Residual Market Manual, and Forms Manual

Exhibit 24T

Basic Manual—Effective 2021

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN,
KS, KY, LA, MD, ME, MO, MS, NE, NH, NM,
NV, OK, RI, SC, SD, TN, UT, VA, VT, WV)

Mailing or Addressing Company or Letter Service Shop

Code 8800

Phrase ID: BM-8800-MAC56

Effective Date: ~~November 1, 2021~~ March 1, 2023

This phraseology must not be assigned to employers that perform operations described by another classification unless the operations subject to Code 8800 are conducted as a separate and distinct business.

Clerical employees

Refer to Code 8799 for employees who meet NCCI's ***Basic Manual*** rule. Rules for assigning Code 8810. Code 8810 must not be used in conjunction with Code 8800.

Item B-1446—Revisions to NCCI's Basic Manual, Residual Market Manual, and Forms Manual

Exhibit 24U

Basic Manual—Effective 2021

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN,
KS, KY, LA, MD, ME, MO, MS, MT, NE, NH, NM,
NV, OK, OR, RI, SC, SD, TN, UT, VA, VT, WV)

Railroad Operation NOC—All Employees & Drivers

Code 7133

Phrase ID: BM-7133-RAC78

Effective Date: ~~November 1, 2021~~ March 1, 2023

Code 7133 does not consider coverage for insurance under the Federal Employers' Liability Act or voluntary compensation coverage for any operations subject to that Act. For such coverage, refer to the ~~NCCI's~~ **Basic Manual** rule, Federal coverages ~~rule~~.

Maintenance or operation of automobile bus lines

All employees connected with the maintenance or operation of automobile bus lines must be rated to Code 7382 or Code 8385.

Item B-1446—Revisions to NCCI's Basic Manual, Residual Market Manual, and Forms Manual

Exhibit 24V

Basic Manual—Effective 2021

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN,
KS, KY, LA, MD, ME, MO, MS, MT, NE, NH,
NM, NV, OK, OR, RI, SC, SD, TN, UT, VT, WV)

Railroad Operation—Street—All Other Employees & Drivers

Code 7382

Phrase ID: BM-7382-RACB7

Effective Date: ~~November 1, 2021~~ March 1, 2023

This phraseology does not consider coverage for insurance under the Federal Employers' Liability Act or voluntary compensation coverage for any operations subject to that Act. Refer to the NCCI's **Basic Manual** rule, Federal coverages ~~rule~~ for such coverage.

Yard employees

Yard employees are to be separately rated to Code 8385.

Item B-1446—Revisions to NCCI's Basic Manual, Residual Market Manual, and Forms Manual

Exhibit 24W

Basic Manual—Effective 2021

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN,
KS, KY, LA, MD, ME, MO, MS, MT, NE, NH, NM,
NV, OK, OR, RI, SC, SD, TN, UT, VA, VT, WV)

Ship Repair or Conversion—All Operations & Drivers—Coverage Under State Act Only

Code 6882

Phrase ID: BM-6882-SHI00

Effective Date: ~~November 1, 2021~~ March 1, 2023

This phraseology applies to employers that perform various kinds of general ship repair or conversion work and that undertake such diversified operations as a usual part of their business. Refer to the NCCI's *Basic Manual* rule, Federal coverages ~~rule~~.

Included operations

This phraseology includes

- shop or yard operations, and
- the operation of dry docks and marine railways.

Work performed on ships by others

Work performed on ships by others is to be assigned to the classifications describing the work.

Item B-1446—Revisions to NCCI's Basic Manual, Residual Market Manual, and Forms Manual

Exhibit 24X**Basic Manual—Effective 2021**

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN,
KS, KY, LA, MD, ME, MO, MS, MT, NE, NH, NM,
NV, OK, OR, RI, SC, SD, TN, UT, VA, VT, WV)

Ship Repair or Conversion—All Operations & Drivers—Coverage Under USL&HW Act**Code 6872F****Phrase ID: BM-6872-SHI34***Effective Date: ~~November 1, 2021~~ March 1, 2023*

This phraseology applies to employers that perform various kinds of general ship repair or conversion work and that undertake such diversified operations as a usual part of their business. Refer to the ~~NCCI's~~ **Basic Manual** rule, Federal coverages ~~rule~~.

Included operations

This phraseology includes

- shop or yard operations, and
- the operation of dry docks and marine railways.

Work performed on ships by others

Work performed on ships by others is to be assigned to the classifications describing the work.

Item B-1446—Revisions to NCCI's Basic Manual, Residual Market Manual, and Forms Manual

Exhibit 24Y

Basic Manual—Effective 2021

(Applies in: AK, AL, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN,
KS, KY, LA, MD, ME, MO, MS, MT, NE, NH,
NV, OK, RI, SC, SD, TN, UT, VT, WV)

Trucking—Hauling Explosives or Ammunition—All Employees & Drivers

Code 7219

Phrase ID: BM-7219-TRECC

Effective Date: ~~November 1, 2021~~ March 1, 2023

This phraseology includes miscellaneous employees such as garage employees, repairers, and terminal employees. Refer to the NCCI's *Basic Manual* rule, Miscellaneous Employees rule.

Classification assignment to the appropriate trucking classification

Truckers who haul under contract, whether for one or more individuals or concerns, must not be classified and rated except in accordance with the appropriate "trucking" classification.

Important When trucking operations are a secondary business and conducted as a separate undertaking or enterprise, the payroll of an individual employee may be divided and allocated to other than a "Trucking" classification.

Item B-1446—Revisions to NCCI's Basic Manual, Residual Market Manual, and Forms Manual

Exhibit 24Z

Basic Manual—Effective 2021

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN,
KS, KY, LA, MD, ME, MO, MS, MT, NE, NH,
NM, NV, OK, OR, RI, SC, SD, TN, UT, VT, WV)

Truck Leasing—Long-Term—Sales Employees

Code 8748

Phrase ID: BM-8748-TRE66

Effective Date: ~~November 1, 2021~~ March 1, 2023

This phraseology is subject to the ~~NCCI's~~ **Basic Manual** rule. Standard exception classifications ~~rule~~, except in respect to delivery of automobiles.

Item B-1446—Revisions to NCCI's Basic Manual, Residual Market Manual, and Forms Manual

Exhibit 24AA

Basic Manual—Effective 2021

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, IA, ID, IL, IN,
KS, KY, LA, MD, ME, MO, MS, MT, NE, NH, NM,
NV, OK, OR, RI, SC, SD, TN, UT, VA, VT, WV)

Trucking—Mail, Parcel, or Package Delivery—Under Contract With the US Postal Service—All Employees & Drivers

Code 7232

Phrase ID: BM-7232-TREC9

Effective Date: ~~November 1, 2021~~ March 1, 2023

This phraseology applies to employers under contract with the US Postal Service for delivery of mail involving (a) letters, (b) packages, (c) pallets, (d) parcels, (e) rolling containers, and (f) sacks.

Miscellaneous employees

This phraseology includes miscellaneous employees such as garage employees, repairers, and terminal employees. Refer to the NCCI's *Basic Manual* rule, [Miscellaneous Employees](#) rule.

US Postal Service contract mail delivery

This phraseology includes US Postal Service contract mail delivery performed on both

- a bulk basis, and
- an individual letter, package, or parcel basis.

Classification assignment to the appropriate trucking classification

Truckers who haul under contract, whether for one or more individuals or concerns, must not be classified and rated except in accordance with the appropriate "trucking" classification.

Important When trucking operations are a secondary business and conducted as a separate undertaking or enterprise, the payroll of an individual employee may be divided and allocated to other than a "Trucking" classification.

Item B-1446—Revisions to NCCI's Basic Manual, Residual Market Manual, and Forms Manual

Exhibit 24AB

Basic Manual—Effective 2021

(Applies in: AK, AL, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN,
KS, KY, LA, MD, ME, MS, MT, NE, NH,
NV, OK, RI, SC, TN, UT, VT, WV)

Trucking NOC—All Employees & Drivers

Code 7219

Phrase ID: BM-7219-TRECO

Effective Date: ~~November 1, 2021~~ March 1, 2023

This phraseology includes miscellaneous employees such as garage employees, repairers, and terminal employees. Refer to the NCCI's *Basic Manual* rule, Miscellaneous Employees-rule.

Classification assignment to the appropriate trucking classification

Truckers who haul under contract, whether for one or more individuals or concerns, must not be classified and rated except in accordance with the appropriate "trucking" classification.

Important When trucking operations are a secondary business and conducted as a separate undertaking or enterprise, the payroll of an individual employee may be divided and allocated to other than a "Trucking" classification.

Storage warehouse employees

Storage warehouse employees are to be separately rated.

Item B-1446—Revisions to NCCI's Basic Manual, Residual Market Manual, and Forms Manual

Exhibit 24AC

Basic Manual—Effective 2021

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN,
KS, KY, LA, MD, ME, MO, MS, MT, NE, NH,
NM, NV, OK, RI, SC, SD, TN, UT, VA, VT, WV)

Trucking—Oil Field Equipment—All Employees & Drivers

Code 7222

Phrase ID: BM-7222-TREE8

Effective Date: ~~November 1, 2021~~ March 1, 2023

This phraseology includes miscellaneous employees such as garage employees, repairers, and terminal employees. Refer to the NCCI's *Basic Manual* rule, Miscellaneous Employees rule.

Classification assignment to the appropriate trucking classification

Truckers who haul under contract, whether for one or more individuals or employers, must not be classified except in accordance with the appropriate trucking classification.

Important When trucking operations are a secondary business and conducted as a separate undertaking or enterprise, the payroll of an individual employee may be divided and allocated to classifications other than a trucking classification.

Item B-1446—Revisions to NCCI's Basic Manual, Residual Market Manual, and Forms Manual

Exhibit 24AD

Basic Manual—Effective 2021

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN,
KS, KY, LA, MD, ME, MO, MS, MT, NE, NH, NM,
NV, OK, OR, RI, SC, SD, TN, UT, VA, VT, WV)

Trucking—Parcel or Package Delivery—All Employees & Drivers

Code 7230

Phrase ID: BM-7230-TRE31

Effective Date: ~~November 1, 2021~~ March 1, 2023

This phraseology applies to employers that exclusively deliver from retail stores under term contracts. This phraseology includes miscellaneous employees such as garage employees, repairers, and terminal employees. Refer to the NCCI's Basic Manual rule, Miscellaneous Employees-rule.

Classification assignment to the appropriate trucking classification

Truckers who haul under contract, whether for one or more individuals or concerns, must not be classified and rated except in accordance with the appropriate "trucking" classification.

Important When trucking operations are a secondary business and conducted as a separate undertaking or enterprise, the payroll of an individual employee may be divided and allocated to other than a "Trucking" classification.

Item B-1446—Revisions to NCCI's Basic Manual, Residual Market Manual, and Forms Manual

Exhibit 26
Residual Market Manual—Effective 2021—Indiana

Indiana Assigned Risk Workers Compensation Premium Algorithm

Rule ID: RM-RMPP-A519F

Effective Date: ~~November 1, 2021~~ March 1, 2023

This algorithm provides the framework for premium charges and credits. Where not specified, the premium base is the result from the prior line.

Indiana Assigned Risk Workers Compensation Premium Algorithm

	PREMIUM ELEMENTS	EXPLANATORY NOTES
	MANUAL PREMIUM	[(PAYROLL / 100) * RATE]
+	Supplementary Disease (foundry, abrasive, sandblasting)	[(SUBJECT PAYROLL / 100) * DISEASE RATE]
+	USL&HW Exposure for non-F-classification codes	[(SUBJECT PAYROLL / 100) * (RATE * USL&HW FACTOR)]
	TOTAL MANUAL PREMIUM	
+	Waiver of Subrogation factor	[% applied to the portion of Total Manual Premium where waiver is applicable, subject to minimum charge]
+	Employers Liability (E/L) increased limits factor	[% applied to Total Manual Premium]
+	Employers Liability increased limits charge	[Balance to E/L increased limits minimum premium]
+	Employers Liability factor (Admiralty law)	[Factor applied to the portion of Manual Premium where Admiralty law coverage is applicable]
–	Coinsurance, Deductible or Coinsurance/Deductible credit	[% applied to Total Manual Premium]
	TOTAL SUBJECT PREMIUM	
x	Experience Modification (Exp Mod)	
	TOTAL MODIFIED PREMIUM	
+	Supplemental Disease Exposure (Asbestos NOC) ^{1, 2}	
+	Atomic Energy Radiation Exposure NOC ^{1, 2}	
+	Charge for nonratable catastrophe loading ²	
+	Balance to Minimum Premium (State Act)	[Balance to minimum premium at Standard Limits]
+	Balance to Minimum Premium (Admiralty law)	[Balance to minimum premium at Standard Admiralty law Limits]
x	Assigned Risk Surcharge	[A 30% surcharge is applicable to the premium in excess of \$2,750 of the standard premium, subject to audit]
	TOTAL STANDARD PREMIUM	
+	Coal Mine Disease Charge	[Underground, surface, surface auger]
+	Expense Constant	
+	Terrorism	[(PAYROLL / 100) * TERRORISM VALUE]

Item B-1446—Revisions to NCCI’s Basic Manual, Residual Market Manual, and Forms Manual

Exhibit 26 (Cont’d)

Residual Market Manual—Effective 2021—Indiana

	PREMIUM ELEMENTS	EXPLANATORY NOTES
+	Catastrophe (other than Certified Acts of Terrorism)	[(PAYROLL / 100) * CATASTROPHE (OTHER THAN CERTIFIED ACTS OF TERRORISM) VALUE]
	ESTIMATED ANNUAL PREMIUM	
+	Second Injury Fund Surcharge	
	TOTAL AMOUNT DUE	

1 Not Otherwise Classified.

2 Nonratable Element Premiums generated by nonratable portion of manual rate are subject to all applicable premium elements applied to the policy, however, not subject to experience rating or NCCI's Loss Sensitive Rating Plan.

Note For short-rate cancellations, short-rate percentage/short-rate penalty premium factor is subject to experience rating, included in Total Subject Premium, and applied prior to Experience Modification.

Item B-1446—Revisions to NCCI's Basic Manual, Residual Market Manual, and Forms Manual

Exhibit 27E

**Residual Market Manual—Effective 2021 (Applies in:
AK, AL, AR, AZ, CT, DC, GA, IA, ID, IL, IN, KS, MS, NH, NV,
OR, SC, SD, TN, VA, VT, WV)**

Initial or deposit premium and premium installments

Rule ID: RM-INGE-I139F

Effective Date: March 1, 2023

This rule provides information regarding initial or deposit premium and premium installments.

Item B-1446—Revisions to NCCI's Basic Manual, Residual Market Manual, and Forms Manual

Exhibit 27F

**Residual Market Manual—Effective 2021 (Applies in:
AK, AL, AR, AZ, CT, DC, GA, IA, ID, IL, IN, KS, MS, NH, NV,
OR, SC, SD, TN, VA, VT, WV)**

Licensing requirements

Rule ID: RM-PFEE-L9968

Effective Date: March 1, 2023

This rule provides information regarding producer licensing requirements.

Item B-1446—Revisions to NCCI's Basic Manual, Residual Market Manual, and Forms Manual

Exhibit 27G

**Residual Market Manual—Effective 2021 (Applies in:
AK, AL, AR, AZ, CT, DC, GA, IA, ID, IL, IN, KS, MS, NH,
NV, OR, SC, SD, TN, VA, VT, WV)**

Payment information

Rule ID: RM-PFEE-P15D6

Effective Date: March 1, 2023

This rule provides information regarding assigned carrier payment of producer fees.

Item B-1446—Revisions to NCCI's Basic Manual, Residual Market Manual, and Forms Manual

Exhibit 27I
Residual Market Manual—Effective 2021
(Applies in: AL, AZ, CT, DC, GA, ID, IL, IN, KS,
MS, NH, NV, OR, SC, SD, TN, VT, WV)

Professional employer organizations (PEO) and temporary arrangements

Rule ID: RM-LSPR-P29C3

Effective Date: March 1, 2023

This rule provides information regarding professional employer organizations (PEO) and temporary arrangements for LSRP policies.

Item B-1446—Revisions to NCCI's Basic Manual, Residual Market Manual, and Forms Manual

Exhibit 28C
Residual Market Manual—Effective 2021
(Applies in: AL, AR, DC, GA, IA, ID, IL, IN, KS, MS,
NH, NV, SC, SD, TN, VA, VT, WV)

Cancel a PEO or client policy under an MCP

Rule ID: RM-PEMU-CAFDB

Effective Date: ~~November 1, 2021~~ March 1, 2023

1. Cancel the PEO or client policy under an MCP based on these actions in accordance with NCCI's **Basic Manual** rule. Cancellation provisions.

If the PEO ...	And ...	Then cancel the PEO policy on a ...
leaves the residual market	has secured coverage in the voluntary market	pro rata basis.
ceases to exist	is part of an MCP arrangement	pro rata basis.
is cancelled due to ineligibility under the WCIP	is part of an MCP arrangement	pro rata basis.
fails to pay the master invoice	the assigned carrier provided second notice of premium due to the PEO and each client (including notice of cancellation and nonrenewal, if applicable)	pro rata basis.
fails to pay the second notice of premium due	the second notice of premium due was also sent to the client, which has failed to pay the notice of premium	pro rata basis.

2. Take these actions on the client policy.

If ...	And ...	Then ...
the client leaves the residual market	has secured coverage in the voluntary market	cancel the client policy on a pro rata basis.
an employer in the residual market requests cancellation	becomes a client under an MCP secured in the residual market	cancel the employer policy on a short-rate basis.
a PEO ceases to exist	a client is part of that PEO's MCP arrangement	<ul style="list-style-type: none"> maintain the client policy to policy expiration and nonrenew as part of the MCP, and the assigned carrier must provide a notice to the client regarding the status of its coverage. <p>The client must reestablish eligibility in the WCIP to secure coverage in a new MCP arrangement or for a new policy outside of a PEO arrangement.</p>
a PEO is cancelled due to ineligibility under the WCIP	a client is part of that PEO's MCP arrangement	cancel the client policy on a pro rata basis. The client must reestablish eligibility in the WCIP to secure coverage in a new MCP arrangement or for a new policy outside of an PEO arrangement.
a client is cancelled due to ineligibility under the WCIP	is part of an MCP arrangement	cancel the client policy on a pro rata basis. The client must reestablish eligibility in the WCIP to secure coverage under the MCP arrangement or for a policy outside of a PEO arrangement.

Item B-1446—Revisions to NCCI's Basic Manual, Residual Market Manual, and Forms Manual

Exhibit 28C (Cont'd)
Residual Market Manual—Effective 2021
(Applies in: AL, AR, DC, GA, IA, ID, IL, IN, KS, MS,
NH, NV, SC, SD, TN, VA, VT, WV)

If ...	And ...	Then ...
a PEO fails to pay the master invoice	the assigned carrier provided second notice of premium due to each client and PEO (including notice of cancellation and nonrenewal, if applicable)	cancel the client policy on a pro rata basis.
a PEO fails to pay the second notice of premium due	the assigned carrier sent the second notice of premium due to the client, which has failed to pay the notice of premium	cancel the client policy on a pro rata basis.

Item B-1446—Revisions to NCCI's Basic Manual, Residual Market Manual, and Forms Manual

Exhibit 28D

Residual Market Manual—Effective 2021
(Applies in: AL, AZ, CT, DC, GA, ID, IL, IN, KS,
MS, NH, NV, OR, SC, SD, TN, VT, WV)

Application of LSRP during the first 120 days of the policy term table

Rule ID: RM-LSCH-A94FD

Effective Date: ~~November 1, 2021~~ March 1, 2023

If during the first 120 days of the policy term ...	Then ...
the LSRP standard premium decreases and falls below the LSRP eligibility threshold	<ul style="list-style-type: none"> the policy is converted to a guaranteed cost policy, retroactively to policy inception, and LSRP contingency deposit is returned.
the LSRP standard premium increases and meets the LSRP eligibility threshold	<ul style="list-style-type: none"> LSRP is applied retroactively to policy inception an LSRP contingency deposit must be paid within 30 days of the assigned carrier issuing notice of the application of LSRP valuations are calculated in accordance with LSRP valuation, and the assigned carrier must hold the LSRP contingency deposit in accordance with Application of LSRP (additional/return) premium.
the employer's LSRP policy is cancelled by the carrier or employer, when the employer is retiring from business, or a residual market policy is cancelled because the employer is insured through the voluntary market, due to reasons detailed in NCCI's Basic Manual rule, Calculate the premium for cancelled policies	<ul style="list-style-type: none"> the policy is converted to a guaranteed cost policy, retroactively to policy inception the policy is cancelled pro rata, and the LSRP contingency deposit and any unearned premium is returned, subject to final audit.
the employer's LSRP policy is cancelled by the employer, except when retiring from the business, due to reasons detailed in NCCI's Basic Manual rule, Calculate the premium for cancelled policies	<ul style="list-style-type: none"> the policy is converted to a guaranteed cost policy, retroactively to policy inception the policy is cancelled short rate, and the LSRP contingency deposit and any unearned premium is returned, subject to final audit.

ReferencesRefer to NCCI's **Basic Manual** for rule, Cancellation provisions.

Item B-1446—Revisions to NCCI's Basic Manual, Residual Market Manual, and Forms Manual

Exhibit 28E

Residual Market Manual—Effective 2021
(Applies in: AL, AZ, CT, DC, GA, ID, IL, IN, KS,
MS, NH, NV, OR, SC, SD, TN, VT, WV)

Application of LSRP after the first 120 days of the policy term table

Rule ID: RM-LSCH-A60C5

Effective Date: ~~November 1, 2021~~ March 1, 2023

If after the first 120 days of the policy term ...	Then ...
the LSRP standard premium decreases and falls below the LSRP eligibility threshold	<ul style="list-style-type: none"> LSRP continues to apply to the policy, and valuations are calculated in accordance with LSRP valuation.
the LSRP standard premium increases and meets the LSRP eligibility threshold	<ul style="list-style-type: none"> the policy remains a guaranteed cost policy, and LSRP is applied at renewal, subject to meeting the eligibility requirements on the renewal policy.
the employer's LSRP policy is cancelled by the carrier or employer, when the employer is retiring from business, due to reasons detailed in NCCI's Basic Manual rule, Calculate the premium for cancelled policies	<ul style="list-style-type: none"> LSRP continues to apply to the policy the policy is cancelled pro rata in accordance with Cancellation of LSRP policies valuations are calculated in accordance with LSRP valuation, and the assigned carrier must hold the LSRP contingency deposit in accordance with Application of LSRP (additional/return) premium.
the employer's LSRP policy is cancelled by the employer, except when retiring from the business, due to reasons detailed in NCCI's Basic Manual rule, Calculate the premium for cancelled policies	<ul style="list-style-type: none"> LSRP continues to apply to the policy, and the policy is cancelled short rate in accordance with Cancellation of LSRP policies valuations are calculated in accordance with LSRP valuation, and the assigned carrier must hold the LSRP contingency deposit in accordance with Application of LSRP (additional/return) premium.

References

Refer to

- [Cancellation of LSRP policies](#)
- [LSRP formula](#)
- NCCI's **Basic Manual** rule, Calculate the premium for cancelled policies
- [Rule for determining application of LSRP \(additional/return\) premium](#), and
- [LSRP endorsements](#) for information about the proper application of endorsements.

Item B-1446—Revisions to NCCI's Basic Manual, Residual Market Manual, and Forms Manual

Exhibit 28F**Residual Market Manual—Effective 2021
(Applies in: AL, AR, CT, DC, GA, IA, ID, IL, IN, KS,
MS, NH, NV, SC, SD, TN, VA, VT, WV)****Overview of deposit premium and installments****Rule ID: RM-INGE-O639E****Effective Date:** ~~November 1, 2021~~ March 1, 2023

The Plan Administrator establishes the deposit premium amount in accordance with the Duties and responsibilities of the Plan Administrator or the applicable state workers compensation insurance plan.

For purposes of this rule, initial or deposit premium is referred to as deposit premium.

Deposit premium is the initial payment submitted by either the employer and/or its representative, as required by the Plan Administrator and/or insurance carrier, before coverage is assigned or a policy renews.

Deposit premium is required to be submitted at the time of application and at policy renewal. At the time of application, failure to submit the required deposit premium within the time frame established by the Plan Administrator may prevent coverage from being bound. For more information regarding binding of coverage, refer to Binding of coverage or the applicable state workers compensation insurance plan. For impact on renewal policies, refer to Rules for the effective date, renewal date, or reinstatement date of policies or the applicable state workers compensation insurance plan.

For more information regarding the payment methods available for the total required deposit premium on application submissions, refer to Payment methods for initial premium or deposit premium, or the applicable state workers compensation insurance plan.

Premium installments must be made in equal amounts, the sum of which, when added to the deposit premium, must equal 100% of the estimated annual premium.

Estimated annual premium is developed in accordance with NCCI's **Basic Manual** rules and state-specific assigned risk workers compensation premium algorithms. For more information regarding estimated annual premium, refer to NCCI's **Basic Manual** rule, Estimated annual premium.

References

Refer to

- [Payment methods for initial premium or deposit premium](#)
- NCCI's **Basic Manual** rule, Estimated annual premium
- [Duties and responsibilities of Plan Administrator](#), and
- [Rules for the effective date, renewal date, or reinstatement date of policies](#) for information about impact on renewal policies.

Item B-1446—Revisions to NCCI's Basic Manual, Residual Market Manual, and Forms Manual

Exhibit 28J
Residual Market Manual—Effective 2021
(Applies in: AL, AR, AZ, CT, DC, GA, IA, ID, IL, IN,
MS, NV, SC, SD, TN, VA, VT, WV)

Waiver of Our Right to Recover From Others (Subrogation)

Rule ID: RM-AVWA-WEB52

Effective Date: ~~November 1, 2021~~ March 1, 2023

The Waiver of Our Right to Recover From Others Endorsement is available if required of the employer by contract. The employer must provide the portion of the contract with such requirement to the assigned carrier.

- Blanket waivers are not available in the residual market.
- Additional premium charged for a waiver of subrogation is applied in accordance with NCCI's **Basic Manual** rule, Waiver of subrogation.

Item B-1446—Revisions to NCCI's Basic Manual, Residual Market Manual, and Forms Manual

Exhibit 28K

Residual Market Manual—Effective 2021 (Applies in:

AK, AL, AR, AZ, CT, DC, GA, IA, ID, IL, IN, KS, MS, NH,

NV, OR, SC, SD, TN, VA, VT, WV)

Standard limits of liability

Rule ID: RM-AVLE-S99F7

Effective Date: ~~November 1, 2021~~ March 1, 2023

Employers liability insurance can only be secured in the residual market in conjunction with workers compensation insurance. Employers liability insurance without workers compensation insurance is not available.

Standard limits of liability apply to employers liability insurance, as detailed in NCCI's **Basic Manual** rule, ~~for~~ Employers liability insurance.

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Exhibit 28M
Residual Market Manual—Effective 2021 (Applies in:
AK, AL, AR, AZ, CT, DC, GA, IA, ID, IL, IN, KS, MS, NH,
NV, OR, SC, SD, TN, VA, VT, WV)

Increased limits of liability

Rule ID: RM-AVLE-I82EA
Effective Date: ~~November 1, 2021~~ March 1, 2023

Increased limits of liability are available under Part Two—Employers Liability of the policy. In the residual market, the standard limits may be increased up to the maximum limits provided in the following table:

Increased Limits of Liability Availability Table

Coverage	Maximum Increased Limits Available
Employers Liability Insurance	<ul style="list-style-type: none">• \$1,000,000—Bodily Injury by Accident, Each Accident• \$1,000,000—Bodily Injury by Disease, Policy Limit• \$1,000,000—Bodily Injury by Disease, Each Employee

Increased limits, their corresponding factors, and minimum premiums

Increased limits, their corresponding factors, and minimum premiums are applied in accordance with NCCI's *Basic Manual* rule, ~~for~~ Increased limits of liability for employers liability insurance, the Tables of ~~A~~ minimum premium and ~~I~~ increased limits percentages in NCCI's *Basic Manual*, and the applicable rules and algorithms.

Item B-1446—Revisions to NCCI's Basic Manual, Residual Market Manual, and Forms Manual

Exhibit 28N

**Residual Market Manual—Effective 2021 (Applies in:
AK, AL, AR, AZ, CT, DC, GA, IA, ID, IL, IN, KS, MS, NH,
NV, OR, SC, SD, TN, VA, VT, WV)****Federal Mine Safety & Health Act**

Rule ID: RM-AVFE-FB5A2

Effective Date: ~~November 1, 2021~~ March 1, 2023

Coverage for Federal Mine Safety & Health Act is available by endorsement, written only as an adjunct to state workers compensation act coverage.

References

Refer to NCCI's **Basic Manual** rule, ~~for~~ Coal mine disease charge (Federal Mine Safety and Health Act), ~~for~~ more information about how to provide this coverage.

USL&HW Act and extensions

Rule ID: RM-AVFE-UF240

Effective Date: ~~November 1, 2021~~ March 1, 2023

Information about the United States Longshore and Harbor Workers' Compensation (USL&HW) Act and extensions includes the United States Longshore and Harbor Workers' Compensation (USL&HW) Act, its extensions, and endorsements.

USL&HW Act

Coverage for the USL&HW Act is available by endorsement in the residual market written only as an adjunct to state workers compensation act coverage.

USL&HW Act extensions

Coverage for USL&HW Act's extensions are available in the residual market only when the Longshore and Harbor Workers' Compensation Act Endorsement is attached, as well as the other appropriate endorsements, and is available when written only as an adjunct to state workers compensation act coverage.

Endorsements

The available endorsements are

- Longshore and Harbor Workers' Compensation Act Coverage Endorsement
- Defense Base Act Coverage Endorsement
- Nonappropriated Fund Instrumentalities Act Coverage Endorsement, and
- Outer Continental Shelf Lands Act Coverage Endorsement.

References

Refer to

- NCCI's **Basic Manual** rules, ~~for~~ Federal coverages and
- NCCI's **Basic Manual** rule, Employers liability insurance,
- NCCI's **Basic Manual User's Guide**, and
- NCCI's **Assigned Risk Supplement** for additional information about federal coverages.

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Exhibit 28O**Residual Market Manual—Effective 2021 (Applies
in: AL, AR, AZ, CT, DC, GA, IA, ID, IL, IN, KS, MS, NH,
NV, OR, SC, SD, TN, VT, WV)****Coverage for Maritime (Admiralty), Program I or Program II****Rule ID: RM-AVFE-CAA8C***Effective Date: ~~November 1, 2021~~ March 1, 2023*

Information on the coverage for Maritime (Admiralty), Program I and Program II includes general information, additional Maritime (Admiralty) options, and endorsements.

General information

Coverage for Maritime (Admiralty), Program I or Program II, is available by endorsement only at the standard limit of liability in accordance with NCCI's **Basic Manual** rule, Employers Liability Insurance, written only as an adjunct to state workers compensation act coverage. Increased limits are not available for this coverage in the residual market.

Additional Maritime (Admiralty) options

Coverage for the following may be included at an additional charge, subject to certain requirements:

- Transportation, Wages, Maintenance, and Cure (TWMC):
 - In conjunction with Maritime coverage, the assigned carrier may provide coverage for TWMC on the Maritime Coverage Endorsement.
 - The TWMC premium charge for the exposure is determined by the assigned carrier based on its evaluation of the exposure presented by the risk.
- Voluntary Compensation Maritime Coverage: In conjunction with Maritime coverage, the assigned carrier may provide coverage for voluntary compensation Maritime exposure only under Program II for masters and members of the crews of vessels and only when the Maritime Coverage Endorsement is attached.

Endorsements

The available endorsements are

- Maritime Coverage Endorsement, and
- Voluntary Compensation Maritime Coverage Endorsement.

~~Item B-1446—Revisions to NCCI's Basic Manual, Residual Market Manual, and Forms Manual~~**Exhibit 28P**

Residual Market Manual—Effective 2021
(Applies in: AL, AZ, CT, DC, GA, ID, IL, IN, KS,
MS, NH, NV, OR, SC, SD, TN, VT, WV)

LSRP standard premium (SP)**Rule ID: RM-LSEL-L7BAE***Effective Date: ~~November 1, 2021~~ March 1, 2023*

LSRP standard premium (SP) is determined on the basis of authorized rates (including premium developed from payroll assigned to aircraft classifications).

LSRP SP includes

- any increased limits of liability
- any experience rating modification
- any deductible credit, if applied
- any ARAP and/or residual market surcharge programs and/or other residual market pricing programs other than LSRP, and
- minimum premium.

Determination of LSRP standard premium must exclude

- premium resulting from nonratable elements
- premium discount
- premium developed by the occupational disease rates for employers subject to the Federal Mine Safety and Health Act
- expense constant, and
- premium developed by catastrophe provisions in accordance with Catastrophe provisions and applicable charges.

LSRP standard premium is calculated differently than standard premium as defined in NCCI's **Basic Manual** rule, ~~definition for~~ Standard premium.

LSRP standard premium may change before, during, and/or after a policy period due to reasons including, but not limited to

- premium endorsements
- preliminary and/or final audits
- a change in ownership or combinability status in accordance with NCCI's **Experience Rating Plan Manual**.

References

Refer to

- Catastrophe provisions, and
- Standard premium.

Rules for cancelling LSRP policies**Rule ID: RM-LSCA-R70FA***Effective Date: ~~November 1, 2021~~ March 1, 2023*

The assigned carrier must cancel LSRP policies in accordance with the workers compensation and employers liability insurance policy.

- Apply the pro rata or short-rate calculation of LSRP standard premium to cancelled LSRP policies in accordance with Use the pro rata method to calculate a cancelled policy premium and Use the short-rate percentage method to calculate a cancelled policy premium.
- The assigned carrier must report noncompliance and any subsequent compliance to the Plan Administrator.
- Apply all LSRP rules, as applicable, to cancelled LSRP policies.

References

Refer to NCCI's **Basic Manual** rule, Cancellation provisions.