

NCCI WCIP STATE INSTRUCTIONS

Use the state chart below along with the ACORD Forms Instruction Guide for completing the ACORD 133 Oregon Workers Compensation Insurance Plan Assigned Risk section and ACORD 130 Workers Compensation Application. For questions relating to the Oregon Plan, please refer to the Basic Manual green pages, the Assigned Risk Supplement to the Basic Manual, or contact the NCCI Customer Service Center at the phone number listed below.

OREGON

The DEPOSIT PREMIUM TABLE below should be used when computing the deposit premium on the ACORD 130 application.

Effective Date: Refer to plan for binding rules.

Estimated Annual Premium	Minimum Deposit	Audit Basis	Number of Required Declinations: One
Under \$1,000	100%	Annual	Locations/Phone Number: • List the principle location in position #1 of the "Locations" section. Use a full street address. A P.O. Box cannot be used. • Indicate business name used at each location. • Include principal business phone number in the Supplemental Information section of the ACORD 133.
At least \$1,000	66.67%	Semi-Annual	
At least \$7,500	41.67%	Quarterly	
At least \$25,000	25%	Monthly	

The table shows the audit basis available which will produce the smallest deposit permitted. However, an employer may select any audit basis available to a smaller employer. For example, any employer may pay the estimated annual premium as a deposit. However, to select a quarterly audit basis, the employer must have an estimated annual premium of at least \$7,500. An employer with a \$40,000 estimate may select annual, semiannual, quarterly or monthly.

A portion of the deposit premium may be satisfied with an authorized surety's financial guaranty bond., but the cash portion shall be no less than either the Minimum Premium or 25% of the required premium, whichever is greater. The applicant may select any Minimum Deposit Percentage listed above and post a bond for the premium, difference between that percentage and the Minimum Deposit Percentage otherwise applicable.

This "deposit premium" table is followed by the servicing carriers. The servicing carrier, based on sound underwriting practices, has the right to make appropriate changes in the interim audit program which the employer has selected. The servicing carrier will give the reasons for any change.

Guide to Premium Calculation:

- Experience Rating modification, if applicable.
- Merit Rating modification of credit or debit of 10%, if applicable.
- Assigned Risk Adjustment Program factor (ARAP), if applicable, applies to modified premium.
- Non-experience rated premium credit of 11% (up to \$500), if applicable.
- New Small Employer Credit of 15% if applicable.
- Premium discount, if applicable.
- Expense Constant.

NOTE: Workers Compensation Department Assessment of 4.5% applies to premium after expense constant.

Use this information along with the ACORD 130 "Rating Information" section.

NEW SMALL EMPLOYER CREDIT: Applies to employers with no prior record of coverage or of having been a subject employer under the workers compensation law. Premium must be greater than the applicable minimum premium and less than \$2,500. An employer inheriting experience as a result of an ownership change does not qualify.

NON-EXPERIENCE RATED PREMIUM CREDIT: Applies to employers that do not meet the eligibility requirements for experience rating.

EMPLOYEE LEASING: Refer to ORS 656.850.(3). If Coverage is desired through the Oregon Plan, payroll for all employees must be included, leased or otherwise.

EMPLOYERS USING INDEPENDENT CONTRACTORS: Employer must cover subcontractors unless registered with the Construction Contractors Board (CCB) or meet common law tests of independence used by the courts.

Election/Rejection Under State Law:

- Sole proprietors, non-subject partners, non-subject Limited Liability Company (LLC) members and non-subject corporate officers are not automatically covered under the Act, but may elect to be covered by indicating "inc" in the Individuals Included/Excluded section and including appropriate remuneration in the Rating Information section on the ACORD 130.
- A non-subject partner is any partner while not performing work in direct connection with the construction, alteration, repair, improvement, moving or demolition of improvement on real property, or if performing such duties, the partnership is registered with the Construction Contractors Board (CCB) and the number of partners does not exceed the numeric limit in the law.
- A non-subject LLC member is a member not performing work in direct connection with the construction, alteration, repair, improvement, moving or demolition of improvement on real property, or if performing such work, only having one (1) member owning the LLC, or where the LLC is registered with the CCB and the number of members does not exceed the numeric limit of the law.
- A non-subject corporate officer is an officer who is a director of the corporation and has at least 10% of the ownership or an ownership percentage equal to or greater than the average ownership of all stockholders. Special requirements apply to officers engaged in timber harvesting or building and construction.
- Contact the Department of Consumer and Business Services, Workers Compensation Division, for the most current rules and regulations.
- This information applies only to Oregon law. If additional states are to be covered, additional action may be necessary under the applicable state law.

Mail Application To: NCCI-Oregon
 PO Box 74619
 Chicago, IL 60675-4619

Send Correspondence To: NCCI Customer Service Center
 PO Box 3098
 Boca Raton, FL 33431-0998
 Phone# (800) 622-4123 Fax# (407) 989-6215

Note: Effective July 1, 1996, you may be eligible to submit the application to NCCI via the telephone, or effective November 1, 1996, by using dial-up software. Contact NCCI at the above-referenced telephone number to verify the available submission methods.