

CDI Review Requirements Checklist For Workers' Compensation

REVIEW REQUIREMENTS	REFERENCE	COMMENTS
FORMS: See Forms filing requirement in CIC 11658 - Prior Approval with a 30 day deemer. Filing submitted to WCIRB for intake processing.		
Applications		
Not filed or reviewed.		
Arbitration		
Bankruptcy Provision		
Cancellation & Nonrenewal		
Cancellation Notice Requirement	CIC 676.8	Permits mid-term cancellation only under specified conditions, with 30 day or 10 day notice requirement depending on conditions.
Nonrenewal Notice Requirement	CIC 11664	Requires 30 day notice for non-renewal, with exceptions & continuance requirement for failure to provide notice.
Rate Increase Provision		
Rate Increase Notice Requirement	CIC 11664(e)(6)(A)	Requires 30 days notice for renewals with rate increase of 25% or more.
Rating Law Provision		
Notice of Rating Laws	CIC 11752.8	Requires provision of a notice explaining the open rating laws enacted in 1993-1994.
Limited Policy Provision		
Limited Workers' Comp. Policies	CIC 11657	Allows for the filing of limited workers compensation policies, subject to prior approval.
Use of unapproved policy.	CIC 11660	Failure to meet the requirements of CIC 11657 and 11659 renders the policy unlimited.

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Loss Settlement		
RATING: See rates, plans, & rules filing requirement in CIC 11735, file & use, w/ a compliance review. Requires filing submission to Rate Regulation Branch, LA-3 RF		
Pricing		
Pure Premium Rate Filing	CIC 11751.5	Pure premium rate (or loss cost) filing submitted by W.C.I.R.B. on behalf of me
Pure Premium Rate Multiplier, Rates, Rating Plans, & Manual Rules Filing	CIC 11735(a), CCR Title 10 §2509.30	Insurer filing of pure premium rate multiplier (or loss cost multiplier), and corresponding rates, rating plans, and manual rules, under file & use, subject to a compliance review (see CCR 2509.32(e), solvency review (see CIC 11732), and may not be unfairly discriminatory (see CIC 11732.5)
Change in Classification Assignments	CIC 11753.2	Specifies effective dates and notification requirements of changes in classification assignments.
Rating Plan Requirements		
Rating Plans Generally: Compliance Review	CIC 11735(a), CCR, Title 10 §2509.30, CIC 11732, CIC 11732.5.	Rating Plan components must contain sufficient detail and specificity to enable to Commissioner to determine the applicable premiums for any prospective account, may not be unfairly discriminatory, and may not tend to impair the solvency of the insurer.
Deductible Rating Plans	CIC 11735(e), Title 10 §2509.32 (e), WCIRB Advisory Large, Intermediate, & Small Deductible Rating Plans.	Requires a form filing and a rate filing which contains: disclosure of premium reductions, rating algorithm, insurer obligation to pay deductible losses, disclosure of LAE treatment, & deductible security.
Experience Rating Plan	CIC 11734, CIC 11736, CIC 11751.8.	Requires use of WCIRB mandatory experience rating plan for eligible accounts. Rating Plan offsets not permitted. Requires reporting correction or revision of losses under specified conditions.

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Retrospective Rating Plans	CIC 11735(a) & CCR, Title 10 §2509.32(e), CIC 11732, WCIRB Advisory Retrospective Rating Plan	Requires a form filing and a rate filing which contains sufficient detail and specificity to enable the Commissioner to determine the applicable premiums for any prospective account.
Classification; Physical impairment of employees	CIC 11738	A classification shall take no account of any physical impairment of employees.
Discriminatory dividend plans; filing information.	CIC 11739	Prohibits use of discriminatory dividend plans and specifies the required filing information.
General Filing References		
Classifications	WCIRB Basic Advisory Underwriting Manual, Uniform Statistical Reporting Plan, CIC 11753.2.	Classification deviations or sub-classes may be filed with the Rate Regulation Branch, LA-3 Rate Filing Bureau, provided that WCIRB certification of data reporting consistency is obtained.
Statistical Reporting	WCIRB Uniform Statistical Reporting Plan	
Policyholder Dividends	CIC 11757, CCR Title 10 §2500	Notice required for dividend declaration by board of directors. No dividend plan filing requirement, however informational filings are accepted.
Disapproval of rates by the commissioner	CIC 11737	Disapproval of rates by the commissioner