

State of Nevada
Department of Business and Industry
Division of Industrial Relations
Workers' Compensation Section

PROOF OF COVERAGE (POC) REPORTING OVERVIEW

Purpose:

Proof of Coverage Reporting by insurers is necessary to enable the DIR (WCS) to enforce the mandatory coverage provisions of NRS 616 which requires Nevada employers to secure and maintain workers' compensation coverage for their employees. It also enables DIR (WCS) to route C-4s to the proper insurer when necessary.

Who Must Report:

Private carriers writing Nevada workers' compensation policies must report Proof of Coverage data. (Associations of self-insured public and private employers are no longer required to report.)

Data Collection:

The State of Nevada Division of Industrial Relations has designated the National Council on Compensation Insurance (NCCI) as the Proof of Coverage data collection vendor. This means that carriers must submit policy data to NCCI for it to be deemed received by the DIR (WCS).

Reporting Requirements:

Per statute and regulations (NRS 616B.461 and NAC 616B.100-148)

1. New Policies (and binders)
2. Policy Renewals
3. Policy Reinstatements
4. Policy Reissuances
5. Policy Cancellations
6. Policy Nonrenewals
7. Endorsements/Policy Changes

Private Carriers must report all required transactions reported within 15 days of effective date (exception: Residual Market Servicing Carrier contracts allow for 30 days to report policy data)

Nevada utilizes the International Association of Industrial Accident Boards and Commissions (IAIABC) POC format

Methods of Reporting:

1. Electronic (WCPOLS format)
2. Hard Copy (Policy Information Page, POC1 Form, Endorsements, etc.)
3. DCA (NCCI online reporting/correction tool)

State of Nevada
Department of Business and Industry
Division of Industrial Relations
Workers' Compensation Section

PROOF OF COVERAGE (POC) REPORTING OVERVIEW

Types of Violations:

1. Late Reporting
2. Failure to Report
3. Incorrect Reporting

Administrative Action for Reporting Violations:

1. Per NAC 616D.415(1)(c), a fine and/or order for plan of corrective action
2. Fines may not exceed \$375 for initial violation or \$1,500 for second or subsequent violations

Who to Contact:

For information on how to report POC data:

National Council on Compensation Insurance
901 Peninsula Corporate Circle
Boca Raton, FL 33487
1-800-NCCI-123 (1-800-622-4123)
www.ncci.com

For information on reporting requirements:

State of Nevada
Department of Business and Industry
Division of Industrial Relations/Workers' Compensation Section
1301 N. Green Valley Parkway, Suite 200
Henderson, NV 89074
(702) 486-9080
Attn: Research and Analysis Unit
wcsra@dbi.state.nv.us