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NCCI is the nation's most experienced provider of workers compensation insurance information. We gather data, analyze industry trends, and prepare objective insurance rate and loss cost recommendations. These activities, together with our research, analytical services and tools, and overall commitment to excellence, help foster a healthy workers

NCCI Board Elects New President and CEO

Bill Donnell is the new president and chief executive officer (CEO) of NCCI, the nation's most experienced provider of workers compensation information, tools, and services. Under his leadership, NCCI serves nearly 40 state governments and more than 900 insurance carriers.

At NCCI, Mr. Donnell leads and oversees the delivery of the company's core services, including gathering data, analyzing industry trends, and preparing objective insurance rate and loss cost recommendations for the workers compensation industry. These activities— together with NCCI's research, analytical services and tools, residual market administration and overall commitment to excellence—help to foster a healthy workers compensation system.

An accomplished executive leader, Mr. Donnell has nearly three decades of industry experience specializing in property and casualty (re)insurance. Immediately prior to joining NCCI, he was the president of Swiss Re's US Property and Casualty Reinsurance business. The Swiss Re Group is a leading wholesale provider of reinsurance, insurance, and other insurance-based forms of risk transfer. Dealing directly and working through brokers, its global client base consists of insurance companies, mid-to-large-sized corporations, and public-sector clients.

While with Swiss Re, Mr. Donnell was responsible for Property and Casualty treaty and facultative business in the US market. Prior to this role, he led Swiss Re's Property and Casualty facultative business across the division—including the North and South American markets.

Mr. Donnell joined Swiss Re following the acquisition of GE Insurance Solutions (GEIS) in June 2006. During his eight

years with GEIS, he served as chief marketing officer, global casualty product leader, and president of specialty commercial lines.

Mr. Donnell received a bachelor's degree in management and labor relations from Colorado State University and completed the Kellogg Executive Program at Northwestern University. He holds both the Chartered Property Casualty Underwriter (CPCU) and Associate in Risk Management (ARM) designations.

Resources for Agents, Producers, and Brokers: Introducing the New ncci.com

NCCI's website was redesigned with you in mind. The new ncci.com offers a dedicated page of resources selected for agents, producers, and brokers. Access all of your important tasks from one convenient location, benefit from our new tablet-friendly format, and take the office with you wherever you go.

From the home page, click the purple task tile on the right side of the screen:

Agents/Producers/Brokers
Access information including **RMAPS®**

Save time and find information faster:

- Manage your information and set up email notifications from the **My Profile** area
- Take advantage of enhanced **Search** features
- Use the **task tiles** to access what you use most—like ordering mods and worksheets, getting a class code, or submitting an assigned risk workers compensation application
- Visit the **Learning Center** to view webinars that will expand your workers compensation knowledge
- Use our convenient tools area to link to **Riskworkstation™**, **RMAPS® Online Application Service**, and more

Agent Education Sessions and Producer Education Workshops

NCCI provides free, live Agent Education Sessions (voluntary market) and **Producer Education Workshops** (residual market).

- The **Agent Education Sessions** focus on the classification and experience rating process: how to classify and use the appropriate resources and how to understand the experience rating process.
- The **Producer Education Workshops** focus on applying for residual market workers compensation insurance, servicing in-force residual market workers compensation policies, and working with expired and renewal residual market policies. In some NCCI states, the presentations are combined to service the needs of that market.

To find out more and to register for upcoming sessions and workshops in your area, visit the **Upcoming Events** page at ncci.com.

Top Three Workers Compensation Issues to Watch for in 2016

National Underwriter magazine recently published an article that examined the top three issues for workers compensation stakeholders this year:

- **The Election Cycle**—It's a major election year, with governor and insurance commissioner seats on the ballot. State insurance commissioners are elected in 11 states and appointed in the other 39. In the upcoming election, there are 12 gubernatorial seats and 5 insurance commissioner positions to be decided. Because insurance commissioners can have significant influence over procedures, policies, and enforcement in their respective states, the workers compensation industry needs to keep an eye on election results.
- **Affordable Care Act (ACA)**—NCCI and the Workers Compensation Research Institute (WCRI) have both

conducted studies on how the ACA has affected workers compensation. A concern is that the demand for health services resulting from the ACA will cause disruptions to workers compensation. Results have not conclusively tied treatment delays or actual cost shifting to workers compensation; however, continued studies by NCCI and others are important to evaluate the impact of ACA on workers compensation.

- **Options to Workers Compensation**—Texas has a system that allows employers to forego participation in its non-compulsory workers compensation system of providing benefits to injured workers. Employers in Oklahoma have an option that allows them to develop a private benefit plan that replaces state-mandated workers compensation. This trend is being monitored for potential implications for workers compensation in other states.

Workers Compensation IQ: Did You Know?

Basic Principles of Insurance:

- It is impossible to predict when and to whom losses may occur
- A single loss could be so large that a company or individual is unable to pay for it

Economic Impact:

- Insurance relieves uncertainty caused by the exposure to financial loss, freeing businesses to invest and expand
- Insurance companies are able to invest premiums collected (subject to regulatory limitations)

How It Works:

- A contract is signed between the employer and the workers compensation insurance carrier, which is called a *policy*
- It is paid for by the insured/employer; the payment is called a *premium*
- In the event of a covered incident, the financial loss is compensated

Workers Compensation Insurance:

Workers compensation insurance ensures prompt payment to injured workers without regard to fault. In exchange, the injured worker may not sue the employer to recover costs. This concept is included in legislation through a provision referred to as exclusive remedy. Having workers compensation protects employers against the uncertainty of workplace accidents. It provides an additional incentive for employers to have workplace safety and accident prevention programs.

Workers compensation coverage is different from other insurance because the policy protects employers' obligations to the injured worker under state law. Each state determines the benefits afforded to injured workers through statutes, regulations, and judicial decisions. This system generally allows for no-fault coverage to be provided for accidents, illnesses or injuries arising out of, or in the course and scope of, employment.

What Does Workers Compensation Insurance Cover?

Workers compensation insurance covers medical expenses, lost wages, and rehabilitation costs as well as burial costs and survival benefits for spouses and dependents in the event of death. Each of these benefits varies depending on the jurisdiction of the injury or state of employment. Lost wage benefits are paid in the event of partial disability, total disability, and death.

Save the Date for the Workers' Compensation Institute (WCI) Conference: August 22 and 23, 2016

Mark your calendar for the Agent's Track at the 71st annual WCI Conference at the Orlando World Center Marriott.

Why Should You Attend?

- Expert insight from regulators and industry professionals
- Sizzling hot topics
- Essential skills necessary for writing workers compensation policies
- Networking opportunities with top agent and company leaders

Make plans now to attend the Agent's Track on **August 22 and 23**. The full WCI 2016 Conference runs August 21–24.

To register and for more details, visit www.wci360.com/conference.