

Workers' Compensation FAQ's

1. When making a filing for Workers' Compensation, is it "File and Use" or "Prior Approval"?
 - A) Rates are considered "File & Use" per NE statute [44-7506](#) & [44-7508](#). Forms are subject to "Prior Approval" per NE statute [44-7513](#).
2. Are there any pricing guidelines to take into consideration when making a rate filing?
 - A) We currently allow one Loss Cost Multiplier per insurance company – we allow Loss Cost Multipliers between 1.00 and 1.80. We allow rating flexibility of +/- 40% per NE Statute [44-7509](#) – we do NOT recognize Scheduled Rating.
3. How much notice is required for cancellation?
 - A) When an insurer cancels a policy there is a 30 day requirement for reasons other than non-payment of premium or failure to reimburse a deductible. A 10 day notice is required for non-payment of premium and failure to reimburse a deductible. This can be found at NE statute [48-144.03](#).
4. Does Nebraska allow deductibles on workers' compensation policies?
 - A) Nebraska allows Medical Deductibles in the amount of \$500 to \$2500 per claim in increments of \$500 and allows Large Deductibles as long as the deductible is not more than 40% of the insured employer's otherwise applicable annual workers' compensation insurance premium at rates approved for the insurer but not less than \$50,000. The statute referencing this is [48-146.03](#).
5. Where do I send a "First Report of Alleged Occupational Injury or Illness" notice?
 - A) This needs to be filed with the Nebraska Workers' Compensation Court by either the employer or insurer.
6. Where do I obtain my Experience Modification Factor?
 - A) The National Council on Compensation Insurance (NCCI) is who you should contact to get your experience modification factor. They can be reached at 1-800-NCCI123.
7. I cannot get workers compensation coverage in the voluntary market and need to go through the Assigned Risk Plan. Who do I contact?
 - A) Travelers is the Plan Administrator and Contract Carrier for the Nebraska Workers Compensation Insurance Plan. Contact information, application instructions and additional Plan information can be found on the Nebraska Department of Insurance website at <https://doi.nebraska.gov/consumer/nebraska-workers-compensation-insurance-plan>.