

# Dispute Resolution

An employer who believes that the rules or classifications of the workers compensation system have not been properly applied can request the National Council on Compensation (NCCI) assist in resolving the dispute. NCCI's dispute resolution assistance and administration of an appeal process, provides an opportunity for employers and carriers to efficiently resolve conflicts.

## 1. How Does Dispute Resolution Work?

The first step is for the employer to work with their insurance carrier to resolve the dispute.

If these efforts are unsuccessful, the employer should send a written request to NCCI's Customer Service Center, providing the details of all issues in dispute. Customer Service will research each area of concern and provide a written explanation regarding the correct application of the rule or classification in dispute

If the employer disagrees with the explanation provided by Customer Service, they may request in writing that the issue be escalated to NCCI's Regulatory Assurance Department. Staff in this department will review the issue in an effort to resolve the dispute. Many disputes are resolved at this stage without the need for further action.

## 2. What Kind of Appeal Mechanism is There?

In Connecticut there is a Ratings and Appeals Board. The composition of this Board consists of business and insurance industry representatives. NCCI subject matter experts are involved in reviewing all disputes.

## 3. What Type of Appeals Can Be Presented?

The Connecticut Appeals Board generally makes decisions relating to:

- Experience modification factors
- Classification assignments
- Application of rules contained in NCCI manuals

## 4. How Is a Formal Appeal Requested?

The employer must submit its dispute in writing, fax or mail to NCCI. Appropriate documentation must also be submitted, including documentation of attempts to resolve the dispute with the insurance carrier. NCCI will review the documentation for completeness and may request additional information. NCCI will also obtain the insurance carrier's position on the issues in dispute before scheduling a hearing.

## 5. What Happens at the Hearing?

NCCI will notify the employer, producer (if applicable), and insurance carrier of the date, time and place of the hearing. Hearings are informal. Attorneys are not required because the purpose of the hearing is to present the facts about the business, not to argue legal or procedural points. The employer and the carrier must be prepared to make brief presentations to Board members. Board members will probably ask questions to clarify issues. Parties to the dispute are excused while the Board meets in executive session to discuss the appeal and reach a decision. A representative of the Board will send a written notice of decision to all parties within 30 days of the hearing.

## 6. What Happens If the Board Denies the Appeal?

If the insured or insurer disagrees with the decision made by the Board, they have the right to appeal the decision to the Insurance Division. They usually have 30 days after the date of the Board's decision letter in which to file such an appeal. Information on how to appeal the Board's decision will be included in the Board's decision letter.

## Mailing Address:

**NCCI Customer Service Center  
901 Peninsula Corporate Circle  
Boca Raton, FL 33487**

**Connecticut Ratings and Appeals Board  
901 Peninsula Corporate Circle  
Boca Raton, FL 33487**