



NCCI WCIP STATE INSTRUCTIONS

Use the state chart below along with the ACORD® Forms Instruction Guide for completing the ACORD® 133 Workers Compensation Insurance Plan Assigned Risk section and ACORD® 130 Workers Compensation Application. For questions relating to the Plan, please refer to:

- NCCI's **Residual Market Manual for Workers Compensation and Employers Liability Insurance** for Georgia (**Residual Market Manual** for Georgia)
- NCCI's **Basic Manual for Workers Compensation and Employers Liability Insurance** for Georgia (**Basic Manual** for Georgia)
- NCCI's **Basic Manual User's Guide**, and
- NCCI's **Assigned Risk Supplement**.

You may also contact NCCI's Customer Service Center at 800-NCCI-123 (800-622-4123).

GEORGIA (as of 6/1/2024)				
Estimated Annual Premium	Premium Installment Basis	Minimum Deposit %	Additional Payments During Year	Number of Refusers: Four rejections within 75 days; one must be from the current carrier, if applicable.
Under \$5,000	Annual	100%	None	Effective Date: The later of the following options: <ul style="list-style-type: none">• 12:01 a.m. on the date following receipt by Plan Administrator of a complete and eligible application• The date of expiration of existing coverage• A date the applicant requests If an eligible application and check are sent via US mail, coverage will be bound at 12:01 a.m. on the day following the postmark on the envelope or the expiration of existing coverage. For effective date determination, a private postage meter mark will not be accepted, and only a US Postal Service postmark affixed to the envelope will be accepted by the Plan Administrator as a valid postmark.
At least \$5,000	Semiannual	75%	One	
At least \$10,000	Quarterly	50%	Three	
Additional premium installments must be made in equal payments, the sum of which, when added to the deposit premium, must equal 100% of the estimated annual premium. Estimated annual premium and the premium installment schedule are subject to adjustment at preliminary, interim, and/or final audit(s) or when an endorsement is issued. At policy inception, the employer may request a higher minimum deposit percentage, but may not select a deposit percentage lower than the otherwise applicable minimum stated in the deposit and premium installment table.				
The deposit and premium installment table is followed by all assigned carriers. However, the assigned carrier, based on sound underwriting practices, may make appropriate changes to the governing state's premium installment basis that the employer selected. The assigned carrier must provide the reason(s) for such change(s) to the employer and will appropriately document the file.				
Minimum Premium Policies The deposit premium for a minimum premium policy is 100% of the estimated annual premium. Minimum premium policies must be paid in full and are not eligible for premium installments.				
Short-Term Policies The deposit premium for short-term policies with a duration of six months or less is 100% of the estimated premium. The estimated premium is based on the estimated payroll for the policy period, unless otherwise approved by the Plan Administrator.				
Premium Financed Policies The deposit premium for a premium financed policy is 100% of the total estimated annual premium. The policy is not eligible for premium installment payments for the entire policy year. For any dispute concerning the change of an employer's payment basis, refer to NCCI's Residual Market Manual for Georgia rule, Dispute resolution procedure.				
Application Submission Options: <ul style="list-style-type: none">• Online—Applications may be submitted via NCCI's website at ncci.com. To enroll for access to this free service, contact NCCI's Customer Service Center at 800-NCCI-123 (800-622-4123) or at customer_service@ncci.com.• Telephone—Applications may be submitted by contacting NCCI's Customer Service Center at 800-NCCI-123 (800-622-4123).• Mail—Applications may be submitted via the US Postal Service or private overnight delivery service to the address provided below. Note: Under Georgia law, an out-of-state agent/producer is not required to have a Georgia resident or nonresident license to submit an application to NCCI for primary coverage.				
Voluntary Coverage Assistance Program (VCAP® Service): NCCI's VCAP® Service applies to all employers seeking coverage through the residual market in which NCCI is the Plan Administrator, and is offered through NCCI's Residual Market Application Processing System (RMAPS® Online Application Service). Through this free, Internet-based application, voluntary coverage providers have the opportunity to evaluate potential employers that submit applications through the residual market. All assigned risk applications (electronic, phone-in, or mail-in) submitted to NCCI as Plan Administrator are processed through VCAP® Service to determine if they match the preselected criteria specified by a participating voluntary coverage provider. Refer to NCCI's Residual Market Manual for Georgia rule, Voluntary Coverage Assistance Program (VCAP® Service) for more information.				
Loss Sensitive Rating Plan: The Loss Sensitive Rating Plan (LSRP) is a mandatory assigned risk retrospective rating plan for those employers that have a workers compensation and employers liability insurance policy(ies) with an LSRP standard premium that equals or exceeds \$250,000 (effective 1/1/12). In addition to the WCIP initial or deposit premium, employers qualifying for the LSRP are required to submit an LSRP contingency deposit to the assigned carrier. The LSRP contingency deposit is calculated by multiplying the LSRP standard premium by 20%. Subject to certain conditions, the LSRP contingency deposit may be paid by Automated Clearing House/Electronic Funds Transfer (ACH/EFT), credit card, personal or				



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business check, or an Irrevocable Letter of Credit (ILOC).

Refer to NCCI's ***Residual Market Manual*** for Georgia rule, Loss Sensitive Rating Plan (LSRP) for more information.

Guide to Premium Calculation

- Experience rating modification, if applicable
- Georgia Merit rating, if applicable
- Georgia Drug-Free Workplace Premium Credit
- Georgia Three-tier rating program
- Georgia Deductible insurance, if applicable

Election/Rejection Under State Law:

Sole proprietors and partners are not automatically covered under the Act, but may elect to be covered by providing to the carrier the Georgia State Board of Workers Compensation Notice of Election or Rejection Form. Attach to the application a copy of the Form. Payroll must be included for any sole proprietor or partners electing coverage.

Corporate officers and members of limited liability companies are automatically covered under the Act, but may elect to reject coverage for up to five officers/members of limited liability companies by providing to the carrier the applicable state form. Attach to the application a copy of the form. Payroll must be excluded for any corporate officers or members of limited liability companies rejecting coverage.

Note: Members of limited liability companies are treated as corporate officers for premium determination purposes in Georgia.

Failure to file the appropriate forms/notices for election or rejection of coverage in accordance with state laws may result in additional premium being charged and collected by the Plan Administrator or the assigned carrier.

Volunteers

No volunteers are automatically covered under the Act.

The following volunteers are not automatically covered under the Act, but the governing authority of the county or municipality for which such services are rendered may pass a resolution to cover such volunteers:

- firefighter
- law enforcement personnel
- member or worker of an emergency management or civil defense organization, emergency medical service, or rescue organization, and
- medical first responder for any volunteer first responder services.

Refer to the Georgia State Board of Workers Compensation at www.sbwc.georgia.gov for the most current rules, regulations, and forms.

Note: This information applies only to Georgia law. If additional states are to be covered, additional action may be necessary under the applicable state law.

Employee Leasing:

IMPORTANT: Before completing Professional Employer Organization (PEO) Arrangement applications, refer to NCCI's *Residual Market Manual* for Georgia rule, Professional Employer Organization (PEO) arrangements for more information. Obtain forms from NCCI.

- All of the PEO's leased workers to clients under the state's WCIP must be secured under an MCP basis
- The client's policy covering its leased workers will be issued in the name and FEIN of the client in accordance with this rule and all other rules governing the issuance of a standard policy for assigned risk business
 - Direct workers of a client will not be included on the client's policy for its leased workers
- The PEO's policy covering its direct workers will be issued in the name and FEIN of the PEO in accordance with this rule and all other rules governing the issuance of a standard policy for assigned risk business under the WCIP
 - If the PEO has no direct workers in the state where its clients' coverage is being obtained, the PEO's policy will be issued with premium based on the use of Code 8810—Clerical Office Employees NOC on an "if any" basis

Submit Application via

Regular Mail to:

NCCI
Attn: Treasury Department
PO Box 3045
Boca Raton, FL 33431

Send Correspondence to:

NCCI Customer Service Center
901 Peninsula Corporate Circle
Boca Raton, FL 33487-1362
Phone: 800-622-4123
Fax: 561-893-1191

Submit Application via

Overnight Delivery to:

NCCI
Attn: Treasury Department
901 Peninsula Corporate Circle
Boca Raton, FL 33487-1362