



## 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 Mississippi (**Residual Market Manual** for Mississippi)
- NCCI's **Basic Manual for Workers Compensation and Employers Liability Insurance** for Mississippi (**Basic Manual** for Mississippi)
- 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).

MISSISSIPPI (as of 12/15/2023)				
Estimated Annual Premium	Premium Installment Basis	Minimum Deposit %	Additional Payments During Year	Number of Refusers: Two—one must be the current carrier, if applicable.
\$1,000 or less	Annual	100%	None	<b>Effective Date:</b> The later of the following options: <ul style="list-style-type: none"> <li>• 12:01 a.m. on date following receipt by Plan Administrator of a complete and eligible application</li> <li>• The date of expiration of existing coverage</li> <li>• A date the applicant requests</li> </ul> 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.
\$1,001–\$10,000	Quarterly	40%	Three	
At least \$10,001	Monthly	25%	Ten	
<p>Additional premium installments must be made in equal amounts, 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.</p> <p>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.</p> <p><b>Minimum Premium Policies</b></p> <p>The deposit premium for a minimum premium policy is 100% of the estimated annual premium and must be paid in full, unless the estimated annual premium threshold for premium installments is met. Mississippi assigned risk minimum premium policies that meet or exceed the estimated annual premium threshold in accordance with deposit and premium installment (DPI) tables—DPI table 2 for Mississippi—are eligible for premium installments.</p> <p><b>Short-Term Policies</b></p> <p>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.</p> <p><b>Premium Financed Policies</b></p> <p>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.</p> <p>For any dispute concerning the change of an employer's payment basis, refer to NCCI's <b>Residual Market Manual</b> for Mississippi rule, Dispute resolution procedure.</p>				
<p><b>Application Submission Options:</b></p> <ul style="list-style-type: none"> <li>• Online—Applications may be submitted via NCCI's website at <a href="http://ncci.com">ncci.com</a>. To enroll for access to this free service, contact NCCI's Customer Service Center at 800-NCCI-123 (800-622-4123) or at <a href="mailto:customer_service@ncci.com">customer_service@ncci.com</a>.</li> <li>• Telephone—Applications may be submitted by contacting NCCI's Customer Service Center at 800-NCCI-123 (800-622-4123).</li> <li>• Mail—Applications may be submitted via the US Postal Service or private overnight delivery service to the address provided below.</li> </ul> <p><b>Note:</b> Under Mississippi law, an out-of-state agent/producer is required to have a Mississippi resident or nonresident license to submit an application to NCCI for primary coverage.</p>				
<p><b>Voluntary Coverage Assistance Program (VCAP® Service):</b></p> <p>NCCI's <b>VCAP® Service</b> 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 (<b>RMAPS® Online Application Service</b>). 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 <b>VCAP® Service</b> to determine if they match the preselected criteria specified by a participating voluntary coverage provider.</p> <p>Refer to NCCI's <b>Residual Market Manual</b> for Mississippi rule, Voluntary Coverage Assistance Program (<b>VCAP® Service</b>) for more information.</p>				



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## 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 LSRP standard premium that equals or exceeds \$250,000 (effective 1/1/2012). 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 business check, or an Irrevocable Letter of Credit (ILOC).

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

## Guide to Premium Calculation

- Experience rating modification, if applicable.
- Mississippi Small Employer Loss-Free Credit Program, if applicable.

## Election/Rejection Under State Law:

**Sole proprietors, partners, and members of limited liability companies** are not automatically covered under the Act, but may elect coverage when there is coverage of fellow employees. The election to be covered is shown by endorsement to the policy. Payroll must be included for any sole proprietor, partners, or members of limited liability companies electing coverage.

**Note:** Members of limited liability companies are treated as sole proprietors and partners for premium determination purposes in Mississippi.

**Executive officers** (other than those of nonprofit charitable, fraternal, cultural, or religious corporation or association) are automatically covered under the Act, but may elect to be excluded from coverage by giving to the carrier a written notice. Attach to the application a copy of the notice rejecting coverage. Payroll must be excluded for any executive officers rejecting coverage.

**Executive officers of a nonprofit charitable, fraternal, cultural, or religious corporation or association** are not automatically covered under the Act, but may elect coverage by specifically including such executive officer(s) in such insurance policy. Payroll must be included for any executive officers of a nonprofit charitable, fraternal, cultural, or religious corporation or association electing coverage.

Failure to file any applicable form for election or rejection status 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.

Refer to the Workers' Compensation Commission at [www.mwcc.ms.gov](http://www.mwcc.ms.gov) for the most current rules and regulations.

## Other:

For new Mississippi assigned risk applications with requested effective dates on or after **May 7, 2007**, the deposit premium check sent with the application must be payable to "NCCI—Mississippi." NCCI will process all applications that have MS exposure. All other states require a separate application and are to be submitted to the appropriate administrative organization.

## Employee Leasing:

**IMPORTANT: Before completing Professional Employer Organization (PEO) Arrangement applications, refer to NCCI's *Residual Market Manual* for Mississippi 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