Submitting Assigned Risk Workers Compensation Insurance Applications—FAQs

This list of Frequently Asked Questions (FAQs) is designed to provide information on specific details of the transition from the current assigned risk plan to NCCI’s Workers Compensation Insurance Plan (WCIP). Please check back regularly for additional updates.

**General**

1. **When will NCCI assume the responsibility of the Plan Administrator for the WCIP in Tennessee?**
   
   **Response:** Beginning with policies effective at 12:01 a.m. on July 1, 2015, the current assigned risk plan will be replaced with NCCI’s WCIP in Tennessee, and is applicable for new and renewal assigned risk business only effective on or after this date.

2. **What action should I take if I have a policy effective prior to that date?**
   
   **Response:** All applications effective before July 1, 2015, should be submitted to the TWCIP, as you have done in the past. The transition of the Tennessee residual market to NCCI’s WCIP will not change the obligation of employers insured under the TWCIP through June 30, 2016, to pay premiums owed to the TWCIP carriers. Failure to pay such premiums owed could result in the employer’s loss of good faith eligibility for coverage under Tennessee’s new plan, absent the existence of an outstanding formal premium dispute.

3. **Will there be any changes to the current assigned carriers?**
   
   **Response:** As part of the Tennessee residual market transition to NCCI’s WCIP, current servicing carriers will be retained through the expiration of their contracts on December 31, 2016. The current direct assignment carriers may elect annually either to continue to receive direct assignments in NCCI’s WCIP or to participate as a member of the reinsurance pool.

4. **Will there be educational opportunities provided to learn more about the upcoming changes?**
   
   **Response:** To assist producers in preparing for the transition of the Tennessee residual market to NCCI’s WCIP, NCCI will be holding educational sessions in five cities across the state. There is no charge to attend these forums. You can register online now. As part of your registration, you will be set up with a user ID and password for [ncci.com](http://ncci.com). These free workshops are designed to familiarize producers with the changes in the Tennessee residual market such as:

   - What a change in Plan Administrator means to you
   - Educate producers on submitting residual market workers compensation insurance applications using NCCI’s free Internet-based [RMAPS® Online Application Service](http://rmaps.com)
   - Familiarize attendees with NCCI’s manuals, tools, and services

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The sessions will be held from 8:30 a.m.–noon.

<table>
<thead>
<tr>
<th>Date</th>
<th>Location</th>
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<tbody>
<tr>
<td>Monday, May 18, 2015</td>
<td>Marriott Memphis East</td>
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<tr>
<td></td>
<td>5795 Poplar Avenue</td>
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<td></td>
<td>Memphis, TN 38119</td>
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<td>901-682-0080</td>
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<tr>
<td>Wednesday, May 20, 2015</td>
<td>Nashville Airport Marriott</td>
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<td>600 Marriott Drive</td>
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<td>Nashville, TN 37214</td>
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<td>615-889-9300</td>
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<td>501 E. Hill Avenue</td>
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<td></td>
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<td></td>
<td>865-637-1234</td>
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<td>Friday, May 29, 2015</td>
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<td>211 Mockingbird Lane</td>
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<td>Johnson City, TN 37604</td>
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<td>423-929-2000</td>
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Additionally, there are webinars located on ncci.com within the Residual Market Education section on how to use NCCI’s RMAPS® Online Application Service, as well as other tools and services. These webinars and presentations are designed with the residual market professional in mind. Please be sure to explore the other sections for additional webinars on workers compensation topics and on NCCI’s key products and services.

**Submitting New Applications**

1. How can I submit a residual market application?

**Response:** There are three ways to submit an application to NCCI.

- **Online Submission—RMAPS® Online Application Service** provides value to employers, producers, and assigned carriers in the areas of accountability, eligibility, quality, and efficiency; 99% of application submissions to NCCI are completed online through ncci.com.

- **Mail Submission**—Hard copies of the ACORD® 130 and ACORD® 133 application forms and a check for the associated deposit premium may be mailed to NCCI’s corporate headquarters. Once received, the check is scanned and deposited via our remote deposit process. The analyst then reviews the application and contacts the producer if additional information is needed to bind coverage. Less than 1% of all assigned risk applications nationally are submitted through the mail.

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Phone Submissions—As a convenience, applications may be submitted by phone. Less than 1% of all assigned risk applications nationally are submitted by phone.

Please see the additional FAQs or contact our Customer Service Center at 800-NCCI-123 (800-622-4123) for instructions. You may also obtain information by accessing NCCI's Workers Compensation Insurance Plan State Instruction Pages on ncci.com. To find the Tennessee State Instruction Page on ncci.com, type "state pages" into the search box, select Residual Markets as your Article Category and then select NCCI’s Workers Compensation Insurance Plan State Instruction Pages. Click the PDF link for TN.

2. How do I submit a Residual Market application via RMAPS® Online Application Service?

Response: To access RMAPS® Online Application Service call our Customer Service Center at 800-NCCI-123 (800-622-4123) to obtain a user ID and password. Choose the Products and Services option on the automated menu. Then log on to ncci.com to access RMAPS® Online Application Service. There is no charge associated with using the system, and it is available to you 24 hours a day, 7 days a week. NCCI staff will be available to walk you through the application process and assist you Monday–Friday from 8:00 a.m.–8:00 p.m. ET. You can also contact Customer Service by using the Contact Us link on ncci.com.

3. What are the benefits of using RMAPS® Online Application Service?

Response: Some of the many benefits of using RMAPS® Online Application Service include:

- Access to RMAPS® Premium Estimator for quick estimates without completing an application
- The RMAPS® Online Application Service Premium Calculator Worksheet will advise you of the percentage and dollar amount of total deposit premium required
- Immediate feedback on rating and eligibility issues
- Confirmation of proposed effective date and coverage information—within minutes
- A real-time classification assistant to help you determine the proper classification
- Secure credit card and electronic check payment options completed online in minutes
- Immediate receipt of the contact information for the NCCI analyst who is assigned to your application once payment is made, and initial eligibility review—typically within 48 hours
- The convenience of tracking submitted applications and their statuses via your RMAPS® Online Application Service Work List
- The ability to send and receive documents and respond to the NCCI analyst by upload, email, or fax
- A Help and Resources tab next to your Work List to access other resources that you may need, such as one full year of payment history
- The ability to work with NCCI’s VCAP® Service in specific states to expand employers’ access to potential voluntary coverage
- Email delivery of binders upon assignment if this option is selected; otherwise, binders will be mailed and are available online for two weeks from the date of binding

4. Where can I get an overview of RMAPS® Online Application Service and how it works?

Response: Please view our online RMAPS® Online Application Service webinars under the Education tab on ncci.com. Follow this link.

https://www.ncci.com/NCCIMain/Education/AgentsBrokers/Pages/default.aspx

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5. How do I get a quick premium estimate?

Response: In RMAPS® Online Application Service, select Get an Estimate from your Work List and complete one page with your client’s rating information for an instant estimate.

6. How do I find RMAPS® Online Application Service on ncci.com?

Response: On the main page, select My Preferences at the top of your screen. Go to the Residual Market Tools section and select RMAPS® Online Application Service.

7. Does RMAPS® Online Application Service work with any internet browser?

Response: Please use Microsoft® Internet Explorer Version 8 or later as your browser; other browsers such as Safari®, Chrome™, and Firefox® are not compatible with NCCI’s RMAPS® Online Application Service. In addition, please turn off all pop-up blockers and add NCCI in your compatibility view setting.

8. How is NCCI’s application process different?

Response: RMAPS® Online Application Service expedites the application process and provides the added benefit of automated quality checks through online validation edits. The built-in editing function assists producers and/or employers in submitting a more complete and accurate application. The system streamlines the process for producers and employers by allowing them to:

- Immediately resolve any inconsistencies between the online application data and historical data housed in NCCI’s databases
- Establish a proposed effective date, calculate premium, and submit the correct deposit premium for binding applications
- Bind coverage faster—many applications processed by NCCI are completed on the same day due to the efficiency of the system

9. What information is required to complete the application?

Response: Binder issuance for your clients and commission payments to your agency may be delayed or cancelled when incomplete ACORD® 130 and ACORD® 133 applications are submitted. Please pay special attention to the critical threshold requirements as described in NCCI’s Assigned Risk Supplement—Supplement 4-C and as noted below. Regardless of the application submission method chosen, all of the following listed critical threshold elements must be included on the application for coverage under NCCI’s Workers Compensation Plan (Plan or WCIP). Failure to provide these elements may result in:

- The application being rejected, and any deposit premium amount received refunded
- The requested effective date not being honored

Producer Information

- A resident or nonresident Tennessee producer license number must be included. Commissions are paid by the carrier to the agency of record. See NCCI’s Basic Manual Rule 4-H—Producer Fees.

Employer Information

- The applicant or business name—list the complete legal name and doing business as/trading as (DBA/TA) name, if applicable, of the applicant(s) that is/are requesting coverage under the Plan.

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Note: The Plan Administrator may request the meaning of initials in the business name and/or DBA/TA name.

- A Federal Employer Identification Number (FEIN) for each commonly owned or commonly managed entity requesting coverage under the application must be provided.
- Proposed effective and expiration dates.
  Note: The proposed policy effective date may not actually become the effective date of the policy.
- Complete physical locations, business mailing address, policy limits, legal status, Part 1 state(s), number of employees by location, and payroll.
- A complete description of all operations and the applicable classification code(s). Add all classification codes that pertain to any subcontractors, if applicable (e.g., Construction, Farming). Classification codes may be listed on an “if any” basis.
- A list of all owners and officers, their correct titles, duties, ownership percentages, and the corresponding classification codes and payroll, even if coverage is excluded.
- The number of declinations of coverage obtained in the voluntary market must be listed on the application. Tennessee requires two declinations.

Signatures

- Both the ACORD® 130 and the ACORD® 133 applications must be signed by the producer and an owner or officer of the business who is listed in the individual's included/excluded section of the application.
- The privacy statement near the center of the ACORD® 130 signature page should be initialed by an owner or officer, except in the states noted as not applicable in this section.

10. Can other states be included on my Tennessee application?

Response: Multistate coverage can be provided to other NCCI Plan-administered states that are reinsured through the National Workers Compensation Reinsurance Association. Generally, any state where NCCI acts as the Plan Administrator and there is a carrier available that extends to the state requested, it may be listed on the same application. Please contact NCCI’s Customer Service Center at 800-NCCI-123 (800-622-4123) for assistance in identifying which states may be listed on a single application.

11. What happens if the risk has an outstanding premium obligation to another carrier?

Response: Per Basic Manual Rule 4-A-3-b, an employer may not be eligible for assigned risk coverage in the WCIP if it has any outstanding obligations to another carrier. Those obligations could be an unpaid premium, incomplete audit or inspection, and a refusal to meet reasonable health or safety requirements.

During the application process, if an outstanding obligation is discovered, RMAPS® Online Application Service will provide the producer with the prior carrier information and policy number where the outstanding obligation exists. The issue must be resolved before an application may be bound and assigned to a carrier.

12. What payment options are available?

Response: Payments are made online using certain credit cards (AMEX, Master Card, or VISA) or by Electronic Funds Transfer (EFT) using a checking account. The online check payment cannot be made using an account that is not owned by the producer or employer (e.g., money order, credit card check, premium finance company check are not acceptable).

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13. Where do I find officer election/rejection forms?

Response: Election/rejection forms are owned and published by the state. They can be found on the Tennessee Department of Labor and Workforce Development website.

When applicable, the appropriate state-specific election/rejection documents should be submitted with the signed ACORD® 130 and ACORD® 133 applications, and be approved by the state as applicable, to avoid possible additional premium.

14. When will I receive my binder?

Response: Once NCCI has completed its review of the application, collected the information needed to complete the application, and determined that the applicant is eligible, the application is bound and a binder letter is issued. A binder letter is available in RMAPS® Online Application Service for two weeks after binding. The binder letter serves as proof of temporary coverage for the first 30 days of the policy period or until the assigned carrier issues the policy. Once you’ve received a binder, you may issue a certificate of insurance.

15. How will I know who my carrier is?

Response: The assigned carrier is listed on the binder letter.

16. What is my commission/producer fee?

Response: A resident or nonresident Tennessee producer license number must be included on the application in order to receive a commission. Commissions are paid by the carrier to the agency of record and are based on Total Annual Premium charged and collected. The commission amount is determined by graduated tables found in NCCI's Basic Manual Rule 4-H.

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<td>8.0 Standard</td>
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<tr>
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<tr>
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<tr>
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