

Workers' Compensation Consumer Fact Sheet

Loss Cost - State

In Tennessee, insurance carriers use rates based on “Commissioner-approved” loss costs – typically filed March 1 of each year – and their own individually filed Loss Cost Multipliers (see Resources on website for listing), reflecting their expenses and other provisions. Thus, rates are not uniform.

Assigned Risk Plan: WCIP

The Workers' Compensation Insurance Plan (WCIP) is Tennessee's market of last resort. In 2015, the WCIP represented 8% of the total market. As of March 1, 2016, rates are *on average*, approximately 14% higher than those in the voluntary or standard market. NCCI is the administrator of the WCIP and rates can be accessed through ncci.com.

Designated Rate Service Organization: NCCI

NCCI is Tennessee's designated rate service organization. They are responsible for filing with the state annual loss costs, manual rules, and classifications. For assistance with classifications and manual rules, contact 800-NCCI-123 and key in “5”.

Claims Inquiries & Coverage Verification: Bureau of Workers' Compensation

The Bureau of Workers' Compensation has an Ombudsman program to assist injured employees in navigating the benefits process. They can be contacted at 800-332-2667. Stakeholders can verify coverage through the Bureau's Coverage Verification Service at <https://www.tn.gov/workforce/section/injuries-at-work>.

Commonly Referenced Workers' Compensation Statutes:

Go to <http://www.lexisnexis.com/hottopics/tncode/>

- 50-6-102(10)(D): Seven factors to determine status of work relationships
- 50-6-113: Liability of principal intermediate contractor or subcontractor
- 50-6-901 – 918 Construction law pertaining to coverage requirements & exemptions
- 56-5-323: Obligation to furnish loss run history to insured
- 56-7-1803: Prerequisites for effective notice of cancellation
- 56-7-1806: Revision of rates (rate increases over 25%)