



Insurors of Tennessee

An Association of Independent Insurance Agents



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"Other States" Coverage Lacking in TWCIP

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In response to a situation brought to our attention by Insuror member Bob Gayle in Chattanooga, our office called the Aon toll free number and asked in how many states could Other States coverage be provided in the Tennessee Workers Compensation Insurance Plan (TWCIP). We were told that Other States coverage could be provided only for businesses domiciled in Tennessee and for Tennessee employees. The payroll cannot exceed 50% of the Tennessee payroll, with a maximum of \$250,000 in another state. If the conditions are satisfied, Other States coverage can be provided only in AL, KY, NH, OR, VA, and VT. The approved assigned risk plan bid document and the proposed language for the Tennessee Workers Compensation Insurance Plan state, *"The TWCIP plan will provide assistance to employers seeking coverage in those states where coverage is not available through the TWCIP. The Plan Administrator will provide a full-time staff person to assist producers and employers in obtaining coverage in those other states."* When we asked if Aon could help in applying for coverage in the remaining states, we were told that we would have to contact NCCI or the other state for assistance. We specifically asked if Aon could help with securing coverage in the "Other States" and were told that they could not and that we should contact NCCI or the other state in order to place coverage. When asked if Aon had applications for the Other States, we were told, "No, the only thing we have is ACORD applications," but they thought that most states accepted them. Fortunately, in the majority of cases, Insuror members do not have to deal with this type of situation. VolComp and the Travelers Group, by naming the Other States on the Information (Declarations) Page of the workers compensation policy, can provide "Other States" coverage for most exposures without the need for additional applications. If you have any questions about Other States coverage, please contact David Williams or Bill Wilson in our office or give Mike Faoro or John Kiernon a call in the Preferred Comp/VolComp office. If you are aware of any other problems in using the Tennessee Workers Compensation Insurance Plan, please give us a call in the Insuror office at 800/264-1898 or 615/385-1898, or email us at info@insurors.org.

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