



© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

Objectives

By the end of this session, you will be familiar with general Professional Employer Organization (PEO) policy structures and their Proof of Coverage and experience rating requirements by state.

Agenda

- Underwriting Terms and Rules
- Policy and POC Reporting Requirements
- Bringing It Together—Policy Issuance
- Policy Changes and Experience Rating
- Bringing It Together—Subsequent Changes
- Regulatory Focus
- Industry Resources
- State-Specific Requirements

2015 Data Educational Program

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

3



© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

Professional Employer Organization

A business entity that enters into agreements with other businesses, whether under a formal contract or otherwise

Regardless of the terminology used by the parties to describe the relationship

NAIC Definition

Under which the PEO assumes or shares employment responsibilities for all or a significant number of work-site employees of the other business

Does not include a business entity that recruits and hires its own employees; assigns them on a temporary basis; and customarily attempts to reassign when finishing an assignment

2015 Data Educational Program

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

5



Professional Employer Organization



2015 Data Educational Program

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

6



Contractual Agreement

SOURCES, INC. CLIENT SERVICE AGREEMENT

AGREEMENT made _____, 20____, between Sources, Inc., a Florida Corporation with principal offices at 901 Peninsula Circle North, Boca Raton, Florida 33071,

(herein "Client")

1. STAFFING

SOURCES, INC. hereby agrees to furnish to Client, and Client hereby agrees to engage from Sources, Inc., staffing for all the Job Function Positions outlined in the Confidential Listing attached, upon following terms and conditions.

2. TERM OF AGREEMENT

This Agreement shall be effective at 12:01 a.m. Eastern Time on _____, at which time Sources shall become employer of Client's workforce. This agreement shall be void if the Client fails to timely report the first week's wages, and also if the Client fails to satisfy the terms of this agreement. This agreement shall remain in force for the initial term of 2 years from the effective date of the agreement. This Agreement is subject to early termination by either Sources, Inc., or by the Client upon thirty (30) days written notice to the other party of such termination; or by either Sources, Inc., or by the Client immediately upon written notice to the other, if there is a breach of this Agreement. Termination of this Agreement shall cause immediate termination of all employees' benefits and workers compensation coverage.

3. SERVICE FEES AND PAYROLL REPORTING

(A) Client shall pay Sources, Inc. a unified Service Fee which is itself based upon the gross payroll of Sources, Inc. employees.



Client Company



An entity that obtains all or part of its workforce for a fee, pursuant to an agreement, from another entity (PEO arrangement)

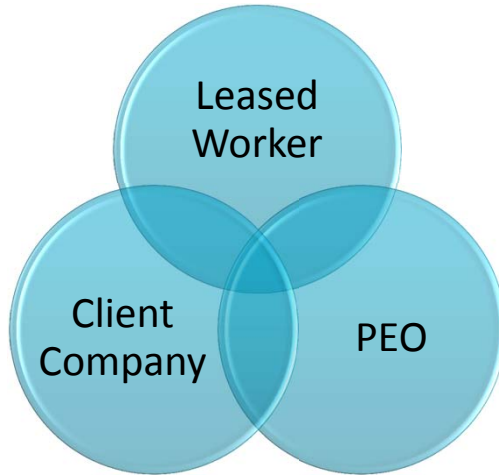


Also referred to as:

- Work-Site Employer
- Lessee



Leased Worker



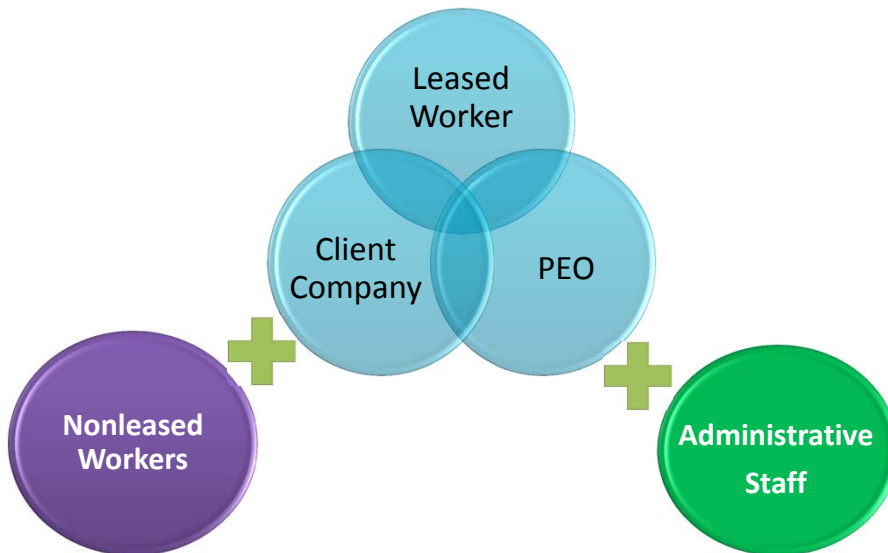
2015 Data Educational Program

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

9



Direct Workers



2015 Data Educational Program

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

10



Common Policy Types



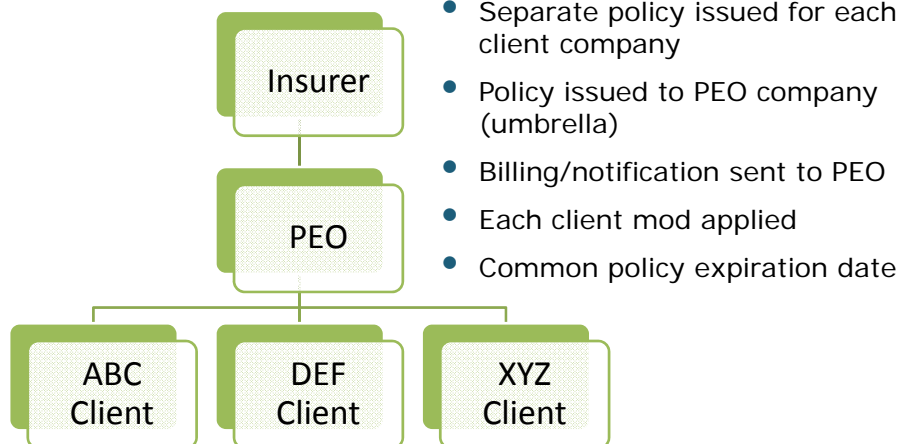
2015 Data Educational Program

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

11



Multiple Coordinated Policies (MCP)



2015 Data Educational Program

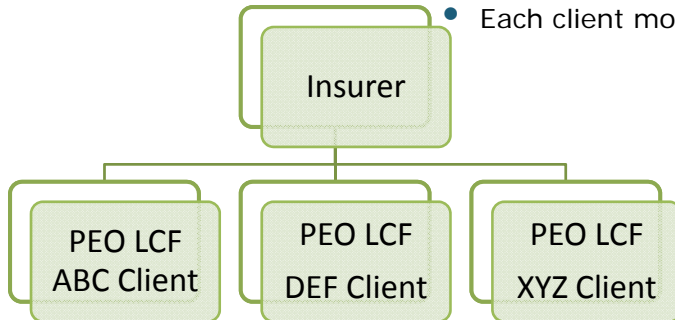
© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

12



Multiple PEO Policies

- Separate policy issued for each client company
- May have naming convention (e.g. LCF = Labor Contractor For)
- Billing/notification sent to PEO
- Each client mod applied



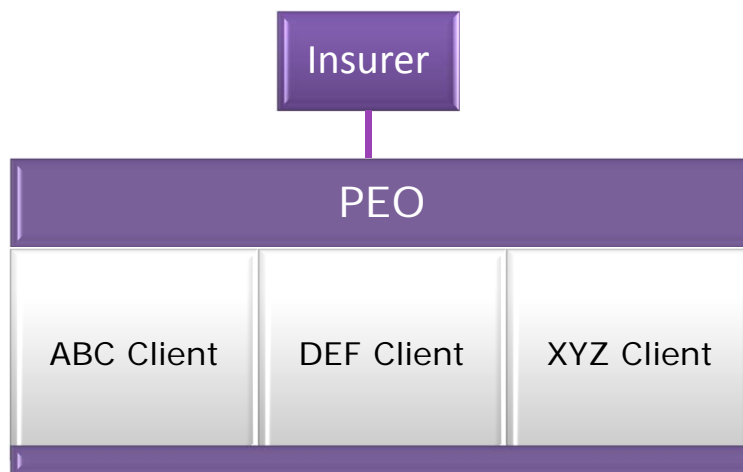
2015 Data Educational Program

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

13



Master Policy Model



2015 Data Educational Program

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

14



Client Direct Purchase Model



NCCI Underwriting Manuals

Basic Manual for Workers Compensation and Employers Liability Insurance

- Rule 3-D for Voluntary Market—State Specific
- Rule 4-B for Residual Market

Forms Manual of Workers Compensation and Employers Liability Insurance

- Applicable Endorsements



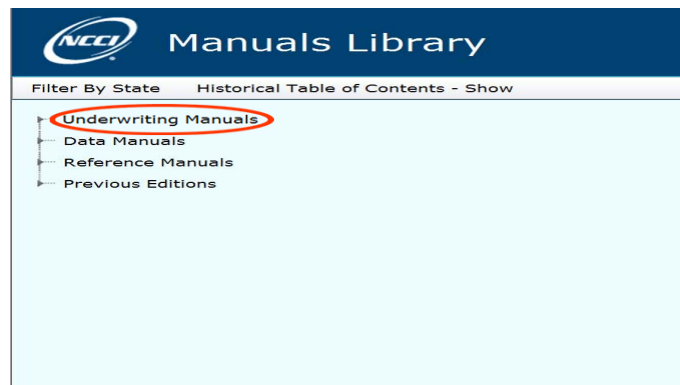
Policy Endorsements

There are various endorsements that may be utilized when writing a PEO:

- Residual market-specific
- State-specific
- Policy type-specific (MCP, Multiple PEO Policies, and Master)
- Leased or nonleased workers (direct workers)



Manuals Library on ncci.com



Manuals Library on ncci.com

NCCI Manuals Library

Filter By State Historical Table of Contents - Show

Underwriting Manuals

- Assigned Carrier Performance Standards 2009 Edition
- Assigned Risk Supplement 2010 Edition
- Basic Manual 2001 Edition**
- Class and Stat Code Manual
- Experience Rating Plan Manual 2003 Edition**
- Forms Manual**
- New Mexico Assigned Risk Pool Manual
- Retrospective Rating Plan Manual 2009 Edition
- Scopes Manual
- Servicing Carrier Reference Guide 2010 Edition

ncci.com

2015 Data Educational Program

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

19



ncci.com

Home | My Preferences | About NCCI | Careers | Contact Us Search Go Advanced Search

Welcome Julie

Log In
Sign Out
Impersonate User

NCCI Holdings, Inc.
YOUR WORKERS COMPENSATION RESOURCE—comprehensive data, objective analysis, meaningful results

Who We Are
National Council on Compensation Insurance, Inc. is the largest provider of workers compensation and employee injury data and statistics in the nation.

Services & Tools
Termination & WC
NCCI Videos
Research & Outlook
Actuarial Information
Underwriting Information
Regulatory Activities
Industry Links
Professional Employer Organizations

WHAT'S NEW

- 1/25** NCCI Underwriting Committee Agenda and Minutes
NCCI's Underwriting Committee plans to meet several times a year to review, provide technical input and an industry perspective regarding proposed changes to the national system of workers compensation.
- 1/24** Learn About The National Statistical Plan Filing U-1398
View and listen to the latest Webinar on Demand training module on the National Statistical Plan Filing U-1398. Take this opportunity to learn more about the changes to the Statistical Plan.
- 1/23** Summary Exhibits Now Available for Financial Call #31—Large Loss and Catastrophe Claims
This report summarizes large claims reported under Call 31 valued as of 12/31/2011. Exhibits show indemnity, medical, DCCE by state and accident year, and by state and size range.
- 1/23** NCCI Hosts 2013 Producer Workshops
NCCI invites producers to attend a free workshop to gain insight into the available assigned risk programs, including application processing, classification and experience rating services.
- 1/22** 2013 Financial Call Season
For the 2013 Financial Call reporting season, this article provides

ONLINE EDUCATION
View NCCI's extensive library of webinars today.
more

Texas Resources
Your source for Texas-related information and available products.
more

RESEARCH AND OUTLOOK
The latest workers compensation market information, studies and analysis.
more

2013 FINANCIAL CALL SEASON
Prepare for the 2013 Financial Call Reporting Season.
more

Experience Rating Split Point
Your source for information related to the change in the

2015 Data Educational Program

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

20



Professional Employer Organizations

Welcome to the Professional Employer Organizations (PEOs) section of ncci.com. Formerly known as the Employee Leasing section, here you'll find convenient access to essential resources that will keep you informed about employee leasing issues as they relate to workers compensation policy issuance and data reporting.

A PEO is an entity or group of entities that provides the services of its workers to its client(s) through a PEO arrangement for a fee pursuant to an agreement, written or otherwise. Without limitation, a PEO may also be referred to as a labor contractor, employee leasing company, lessor, or other similarly administered arrangement.

Read the latest on industry activities and challenges. Get answers to commonly asked questions related to policy issuance, experience rating, data reporting, and Assigned Risk applications. Access information on data reporting guidelines and tips for completing assigned risk applications. There is also information on the types of PEO policies, and specific rules and requirements for each state.

Current | Archive

Professional Employer Organizations Forms

Learn how to accurately fill out the following frequently submitted forms by downloading a copy of the form along with the instructions.
Posted Date: August 15, 2012

Professional Employer Organizations (PEO) Data Reporting Guidelines

This is the data providers' central resource for information on reporting Professional Employer Organizations (PEO)/Employee Leasing policies, providing you with instructions, guidelines, and FAQs.
Posted Date: May 07, 2011

Professional Employer Organizations—Guide to State Specific Requirements

Information and national map for Professional Employer Organizations information.
Posted Date: February 2, 2011

Professional Employer Organization (PEO)/ Employee Leasing FAQs

Professional Employer Organizations Frequently Asked Questions
Posted Date: December 10, 2010

Tips for Completing Assigned Risk Professional Employer Organization (PEO) Arrangement Applications

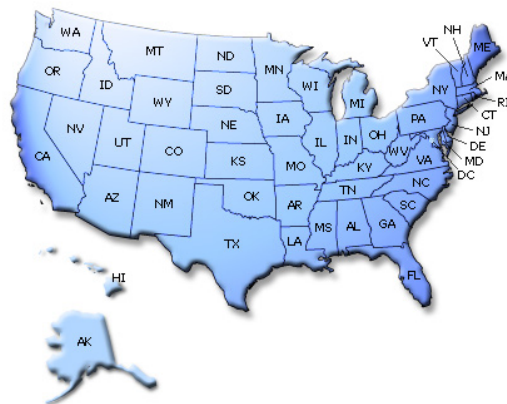
This information will provide you with situations/items that, if not completed or provided, may delay binder issuance to eligible employers.
Posted Date: Current

Professional Employer Organizations—Industry Sites



PEO State-Specific Guide

Information is available for clickable states below. Information for some states is unavailable where existing laws and rules do not specify treatment of these arrangements. If you prefer not to use the map below, select List Format.



To review a particular state's statutes for more details regarding the treatment of employee leasing companies, please see the Cornell Law Library's web site: <http://www.law.cornell.edu/statutes.html>



Professional Employer Organizations

Employee Leasing—Kansas Requirements

Posted Date: August 14, 2014

**EMPLOYEE LEASING ARRANGEMENTS ¹
POLICY, REPORTING, AND RATING REQUIREMENTS
AS OF SEPTEMBER 1, 2014**

STATE	KANSAS
NCCI Filing(s)	Item B-1276 (Circular NCCI-92-94), Item 01-KS-2013 (Circular KS-2013-03), Item 01-KS-2014 (KS-2014-02), and Item RM-W-8027 (Circular Plan 2005-10)
Policy Requirements (voluntary market)	Insurer determines the "employer" for purposes of policy issuance. The employee leasing company and its client(s) may secure coverage through an MCP (multiple coordinated policy) ² or through a master policy ³ . The Kansas Commissioner of Insurance may allow an insurer to issue coverage for PEO arrangements through a master policy if the Commissioner is satisfied that the carrier is able to track and report individual client experience. Such a master policy must be filed by the carrier with the Commissioner for prior approval.
Policy Requirements (residual market)	The employee leasing company and its client(s) obtaining coverage for leased workers must secure coverage on an MCP basis.
Policy Reporting Requirement (voluntary and residual markets)	The one-digit Employee Leasing Policy Type Code must be reported on the Header Record (Record Type 01). Refer to Part 6—PEO/Employee Leasing Policies Page of the <i>Policy and Proof of Coverage Reporting Guidebook</i> for details.



NCCI's Basic Manual Rule 1-D-3-f

Employee Leasing, Labor Contractors, and Temporary Labor Services

- Workers assigned to clients must be classified the same as direct employees of the client performing the same or similar duties
- If the client has no direct employees performing the same or similar duties, leased employees are classified as if they were direct employees of the client entity



Underwriting Take-Aways

- NCCI's ***Basic Manual***
 - Rule 3-D or 4-B
 - Standard Policy Issuance (e.g., Rule 1 for classification)
- NCCI's ***Forms Manual***
 - State Specific
 - National
- NCCI's Guide to State Specific Requirements
 - Policy Types
 - Forms



Policy Types Quiz

What PEO arrangement involves multiple policies in the names and FEINs of the clients, common expiration dates, and are coordinated to the PEO by endorsement?



Policy Types Quiz

What PEO arrangement consists of a single policy with the PEO as the primary insured, it covers the PEO and all of its clients, and aggregated data is reported?



Policy Types Quiz

This PEO arrangement involves separate policies for each client, but they are each issued in the name of the PEO with a reference to the client name. They also can have different insurers and expiration dates.





Working together toward
data reporting
success

Policy and POC Reporting Requirements

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

Policy Reporting Questions

Is it a Nonemployee Leasing or Employee Leasing Policy?

Who is the First Named Insured, the PEO or Client Company?


What types of employees/workers are covered? Leased, Nonleased, Direct?

If leased, are there leased workers of multiple client companies being covered?

2015 Data Educational Program

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

30



Employee Leasing Policy Type Code

WCPOLS Header Record

Code	Description
1	Nonemployee Leasing Policy
2	Employee Leasing Policy—For Leased Workers of Multiple Client Companies
3	Employee Leasing Policy—For Nonleased Workers of Employee Leasing Company
4	Employee Leasing Policy—Client Company Policy for Leased Workers of Client Company
5	Employee Leasing Policy—For Leased Workers of a Single Client Company
6	Client Company Policy—For Nonleased Workers of Client Company
7	Client Company Policy—For Leased and Nonleased Workers of Client Company
8	Employee Leasing Policy—For Leased Workers of Multiple Client Companies

2015 Data Educational Program

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

31



Employee Leasing Policy Type Code 1

Non-
Employee
Leasing
Policy

- Employers covered under this policy are not part of an employee leasing arrangement

2015 Data Educational Program

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

32



Employee Leasing Policy Type Code 2

Employee Leasing Policy—For Leased Workers of Multiple Client Companies

- PEO is first named insured
- Leased workers of multiple client companies
- May include PEO's administrative staff (direct workers)

Master Policy

2015 Data Educational Program

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

33



Employee Leasing Policy Type Code 3

Employee Leasing Policy—For Nonleased Workers of Employee Leasing Company

- PEO is first named insured
- PEO's administrative staff (direct workers) only

- Multiple Coordinated Policies
- Multiple PEO Policies

2015 Data Educational Program

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

34



Employee Leasing Policy Type Code 4

Employee Leasing Policy— Client Company Policy for Leased Workers of Client Company

- Client company is first named insured
- Leased workers of single client company

Multiple Coordinated Policies



Employee Leasing Policy Type Code 5

Employee Leasing Policy—For Leased Workers of a Single Client Company

- PEO is first named insured
- Leased workers of single client company

- Multiple PEO Policies
- May have LCF naming convention



Employee Leasing Policy Type Code 6

Client Company Policy—For Nonleased Workers of Client Company

- Client company is first named insured
- Client company's nonleased workers (direct workers)

- Multiple Coordinated Policies
- Multiple PEO Policies

2015 Data Educational Program

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

37



Employee Leasing Policy Type Code 7

Client Company Policy—For Leased and Nonleased Workers of Client Company

- Client company is first named insured
- Client company's leased and nonleased workers

Client Direct Purchase

2015 Data Educational Program

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

38



Employee Leasing Policy Type Code 8

Employee Leasing Policy—For Leased Workers of Multiple Client Companies

- PEO is first named insured
- Leased workers of multiple client companies
- Does not include PEO's administrative staff (direct workers)

Master Policy



PEO or Client Company Code

WCPOLS Name Record

For Employee Leasing Policy Type Codes 2—8

- P—Professional Employer Organization Company Name
- C—Client Company Name

For Employee Leasing Policy Type Code 1

- Leave blank



Name and Address Linking

- Employer record is created by linking a legal name to its legal address or job location
- Ensures that each POC state receives POC data for only those employers to be reported to the state
- Names and addresses that are not linked or are linked improperly will generate a Data Grade 7 error
- A Data Grade 7 error could result in the data not being sent or being rejected by the state



Name Link Identifier

WCPOLS Name Record

Three-digit code assigned to each employer covered on the policy

Primary insured name on the Information Page is always Name Link Identifier 001

For each additional employer, increase the Name Link Identifier by 1 (e.g., 002, 003, 004, etc.)

Same Name Link Identifier is assigned to multiple names of the same employer operating at the same address (e.g., d/b/a, t/a, etc.)



Continuation Sequence Number

Same Name Link Identifier is assigned to multiple names of the same employer operating at the same address (e.g., d/b/a, t/a, etc.)

- **WCPOLS Name Record**
- Three-digit code assigned to each name of the same employer
- Considered a “record count” of each name with the same Name Link Identifier



Example

Julie PEO Company Inc. d/b/a PEO Resources USA

Julie PEO Company Inc

Name Link Identifier 001

Continuation Sequence Number 001

PEO Resources USA

Name Link Identifier 001

Continuation Sequence Number 002



Name Link Identifier

WCPOLS Address Record

Three-digit code assigned to address/location that corresponds to the name doing business at that address/location

Name Link Identifier on Address Record must match Name Link Identifier on corresponding Name Record

Same Name Link Identifier is assigned for all locations associated to the same name

For multiple employers (different Name Link Identifier) operating at same address, that address is reported multiple times

2015 Data Educational Program

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

45



Name Link Counter Identifier

1,000+
Unique
Employers
(e.g.,
Master
Policy)

- Two-byte field located on Name Record and Address Record
- Report 00 or 01 for first 999 names
- Increase by 1 for next set of 999 names
- May be zero-filled (00) or left blank if 999 or fewer names
- Name Link Counter Identifier on Name Record must match Name Link Counter Identifier on corresponding Address Record

2015 Data Educational Program

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

46



Naming Standardization

Name Standardization

- Names split after:
 - INC, Corp, LLC, LLP, CO, LTD, ASSOC, etc.
- Acronyms always moved to the end:
 - DBA, AKA, ATA, FKA, TA, etc.
 - LWF (Lease Workers For)
 - LCF (Labor Contractor For)
- Drops:
 - (And other brackets), Attention: , etc.



Naming Convention

- Multiple PEO Policies
 - Each separate policy is issued in the name and FEIN of the PEO, making reference to the client name
Example: "ABC PEO, for leased workers to XYZ Client"
- Name Standardization splits single reported Name Record into two—same Name Link Identifier, FEIN, PEO/Client Company Code



Name Standardization Example

Name: Julie PEO Company Inc. LCF Truckers Are Us Inc.
FEIN: 092352355
PEO/Client Company Code: P
Name Link Identifier: 001
Continuation Sequence Number: 001

Julie PEO Company Inc
PEO/Client Company Code: P
FEIN: 092352355
Name Link Identifier: 001
Continuation Sequence Number: 001

Truckers Are Us Inc LCF
PEO/Client Company Code: P
FEIN: 092352355
Name Link Identifier: 001
Continuation Sequence Number: 001

2015 Data Educational Program

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

49



Policy Endorsement Reporting

- No specific PEO endorsement records
- Endorsement numbers are reported on Record Type 7—Endorsement Identification
- Any proof of coverage information (e.g., employers' names and addresses) must be reported on their appropriate records

2015 Data Educational Program

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

50



Multiple Coordinated Policies

Client Policy Coverage for Leased Workers	
Employee Leasing Policy Type Code	4
Name Link Code 001	Client Company Name
PEO/Client Company Code	C
Primary FEIN	Client Company FEIN
Mailing Address (Address Type 1)	Client Company Mailing Address
Location of Operation (Address Type 2)	Client Company Location if different from mailing address

PEO Policy Coverage for PEO's Direct Workers	
Employee Leasing Policy Type Code	3
Name Link Code 001	PEO Name
PEO/Client Company Code	P
Primary FEIN	PEO FEIN
Mailing Address (Address Type 1)	PEO Mailing Address



Multiple PEO Policies

PEO Policy Coverage for Leased Workers	
Employee Leasing Policy Type Code	5
Name Link Code 001	PEO Name
PEO/Client Company Code	P
Primary FEIN	PEO FEIN
Mailing Address (Address Type 1)	PEO Mailing Address
Name Link Code 002	Client Company Name
PEO/Client Company Code	C
Additional FEIN	Client Company FEIN
Location of Operation (Address Type 2)	Client Company Job Location



Master Policy

PEO Policy Coverage for Leased Workers of Multiple Client Companies	
Employee Leasing Policy Type Code	2
Name Link Code 001	PEO Name
PEO/Client Company Code	P
Primary FEIN	PEO FEIN
Mailing Address (Address Type 1)	PEO Mailing Address
Name Link Code 002	Client Company 1 Name
PEO/Client Company Code	C
Additional FEIN	Client Company 1 FEIN
Location of Operation (Address Type 2)	Client Company 1 Job Location
Name Link Code 003	Client Company 2 Name
PEO/Client Company Code	C
Additional FEIN	Client Company 2 FEIN
Location of Operation (Address Type 2)	Client Company 2 Job Location



Client Direct Purchase

Client Policy Coverage for Leased and Nonleased Workers	
Employee Leasing Policy Type Code	7
Name Link Code 001	Client Company Name
PEO/Client Company Code	C
Primary FEIN	Client Company FEIN
Mailing Address (Address Type 1)	Client Company Mailing Address
Location of Operation (Address Type 2)	Client Company Location if different from mailing address



Reporting Manuals

Policy and POC Reporting Guidebook

- Part 7
- PEO Policy Overview and Models
- Rules and Code Requirements
- PEO State Matrix

WCIO Website (WCIO.org)

- Professional Employer Organization (PEO) Applicable Code Chart by State

2015 Data Educational Program

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

55



Manuals Library on ncci.com

NCCI Manuals Library

Filter By State Historical Table of Contents - Show

- Underwriting Manuals
- Data Manuals**
- Reference Manuals
- Previous Editions

ncci.com

2015 Data Educational Program

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

56



Manuals Library on ncci.com

NCCI Manuals Library

Filter By State Historical Table of Contents - Show

- Underwriting Manuals
- Data Manuals
 - DCI Reporting Guidebook 2009 Edition
 - Electronic Transmission User's Guide
 - Financial Call Reporting Guidebook
 - Medical Data Call Reporting Guidebook
 - Policy and POC Reporting Guidebook**
 - Pool Data Reporting Guidebook
 - Statistical Plan Manual 2008 Edition
 - Unit Statistical Reporting Guidebook
- Reference Manuals
- Previous Editions



Policy and POC Reporting Guidebook

NCCI Manuals Library

Filter By State Historical Table of Contents - Show

- Underwriting Manuals
- Data Manuals
 - DCI Reporting Guidebook 2009 Edition
 - Electronic Transmission User's Guide
 - Financial Call Reporting Guidebook
 - Medical Data Call Reporting Guidebook
 - Policy and POC Reporting Guidebook
 - Change Tracking Guide
 - Part 1—Guidebook Overview
 - Part 2—General Reporting Requirements
 - Part 3—Electronic Policy Reporting
 - Part 4—Data Element Requirements by Record and Transaction Type
 - Part 5—Additional Electronic Reporting Requirements
 - Part 6—Name and Address Reporting Requirements
 - Part 7—PEO/Employee Leasing Policies
 - A. PEO/Employee Leasing Policies
 - B. PEO/Employee Leasing Policy General Requirements
 - C. PEO/Employee Leasing Policy Reporting Requirements**
 - 1. PEO/Employee Leasing Policy Type Code
 - 2. Name and Address Requirements
 - 3. Professional Employer Organization/Client Code
 - 4. PEO/Employee Leasing Policy Type Code Table
 - D. State Requirements for PEO/Employee Leasing Policies
 - Part 8—Assigned Risk Policies
 - Part 9—Unit Report Control (URC) Program
 - Part 10—Proof of Coverage (POC)
 - Part 11—Federal Coverage Service
 - Part 12—Editing and Data Quality
 - Part 13—Policy Edit Matrices
 - Part 14—Policy Data Dictionary
 - Part 15—Hard Copy Policy Reporting Manual in PDF Format
 - Pool Data Reporting Guidebook
 - Statistical Plan Manual 2008 Edition
 - Unit Statistical Reporting Guidebook
- Reference Manuals

[Previous](#) | [Next](#)

Policy and Proof of Coverage Reporting Guidebook

Part 7—PEO/Employee Leasing Policies

Issued 18 Dec 2014 12:00:01

A. PEO/Employee Leasing Policies

A Professional Employer Organization (PEO) is an entity or group of entities otherwise. Without limitation, a PEO may also be referred to as a labor contractor. An employee leasing policy is a contractual arrangement where one business arranges long-term temporary arrangements, and any other arrangements. State workers compensation regulations and statutes determine whether employer of record for leased workers.

Issued 18 Dec 2014 12:00:01

B. PEO/Employee Leasing Policy General Requirements

The four common policy models for PEO/employee leasing arrangements

- Multiple Coordinated Policies
- Master Policies
- Multiple PEO Policies
- Client Direct-Purchase Policies

The model and the type of policy issued depend on the statutes, regulations, and common law to determine the type of policy that is issued.

Reporting requirements of PEO/Employee Leasing Policies focus on the following:

Issued 18 Dec 2014 12:00:01

C. PEO/Employee Leasing Policy Reporting Requirements

Although the rules for employee leasing and the issuance of policies differ, the following reporting requirements apply to all PEO/Employee Leasing Policies.

1. PEO/Employee Leasing Policy Type Code


Employee leasing policies reported electronically must include the Employer of Record (EOR) for each Employee Leasing Policy Type Code, refer to the following table for a description of each Employee Leasing Policy Type Code.

2. Name and Address Requirements

When reporting PEO/Employee Leasing policies, all names and addresses must be reported. When reporting PEO/Employee Leasing policies, all names and addresses must also be reported.



Policy and POC Reporting Guidebook

 PEO/Employee Leasing Policy Type Codes by State


State	Market Type	PEO/Employee Leasing Policy Type Code
AK	Voluntary and Assigned Risk	There are no employee leasing rules filed by NCCL all Policy Type Codes are available for reporting
	Voluntary	Master Policy 2—Employee Leasing Policy for Leased Workers of Multiple Client Companies or 3—Employee Leasing Policy for Nonleased Workers of Employee Leasing Company 6—Employee Leasing Policy for Leased Workers of Multiple Client Companies Client Policy for Nonleased Employees (if any) 6—Client Company Policy for Nonleased Workers of Client Company
AL	Voluntary	Multiple Coordinated Policies 3—Employee Leasing Policy for Nonleased Workers of Employee Leasing Company 4—Client Company Policy for Leased Workers of Client Company Client Direct Purchase 7—Client Company Policy for Leased and Nonleased Workers of Client Company
	Assigned Risk	Multiple Coordinated Policies 3—Employee Leasing Policy for Nonleased Workers of Employee Leasing Company 4—Client Company Policy for Leased Workers of Client Company Client Policy for Nonleased Employees (if any) 6—Client Company Policy for Nonleased Workers of Client Company
AR	Voluntary	Master Policy 2—Employee Leasing Policy for Leased Workers of Multiple Client Companies or 3—Employee Leasing Policy for Nonleased Workers of Employee Leasing Company 6—Employee Leasing Policy for Leased Workers of Multiple Client Companies Multiple Coordinated Policies 3—Employee Leasing Policy for Nonleased Workers of Employee Leasing Company 4—Client Company Policy for Leased Workers of Client Company Client Direct Purchase 7—Client Company Policy for Leased and Nonleased Workers of Client Company
	Assigned Risk	Multiple Coordinated Policies 3—Employee Leasing Policy for Nonleased Workers of Employee Leasing Company 4—Client Company Policy for Leased Workers of Client Company Client Policy for Nonleased Employees (if any) 6—Client Company Policy for Nonleased Workers of Client Company

2015 Data Educational Program

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.



WCIO PEO Applicable Code Chart

 Workers Compensation Insurance Organizations • Professional Employer Organization (PEO) Applicable Code Chart by State

Home [Contact Us](#) [About](#) [Legal Disclaimer](#) [Privacy Policy](#)

WCIO Information	1 Non-Employee Leasing Policy	2 Employee Leasing Policy For Leased Workers of Multiple Client Companies		3 Employee Leasing Policy For Non-Leased Workers of Employee Leasing Company		4 Client Company Policy For Leased Workers of Client Company		5 (4) Employee Leasing Policy For Leased Workers of a Single Client Company		6 (1) Client Company Policy For Non-Leased Workers of Client Company		7 (1) Client Company Policy For Leased And Non Leased Workers of Client Company		8 Employee Leasing Policy For Leased Workers of Multiple Client Companies	
		Vol	AR	Vol	AR	Vol	AR	Vol	AR	Vol	AR	Vol	AR	Vol	AR
Alabama	X														
Alaska*	X														
Arizona	X														
Arkansas	X	X				X	X								
California	X					X			X						
Colorado	X	X				X									
Connecticut	X	X				X	X				X	X		X	
District of Columbia	X	X				X	X				X	X		X	
Delaware	X	X				X									
Florida	X	X				X	X				X	X		X	
Georgia	X	X				X					X			X	
Hawaii*	X														
Idaho**	X					X									
Illinois	X	X	X			X	X				X	X		X	
Indiana	X	X				X	X				X	X		X	
Iowa	X	X				X	X				X	X		X	
Kansas	X	X				X	X				X	X		X	
Kentucky	X	X	X			X	X				X	X			
Louisiana	X					X								X	X
Maine	X	X				X	X				X	X		X	
Maryland	X	X				X	X				X	X		X	
Massachusetts	X					X	X				X	X		X	

2015 Data Educational Program

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.



Select the Answer

Questions	Answers
A single policy for PEO and clients	MCP
Policy Reporting Rules	Record Type 7
Employee Leasing Policy Type Code 4	Employee Leasing Policy Type Code 2
Same Name Link Identifier	<i>Policy and Proof of Coverage Reporting Guidebook</i>
Endorsement numbers reported	Linked name and address

2015 Data Educational Program

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

61



Working together toward
data reporting
success

**Bringing It Together—
Policy Issuance**

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

PEO and Two Client Companies

- Alpha Professional Leasing, 456 Log Cabin Rd., Springfield, IL, 62707
- Two Client Companies:
 - Beta Consultants, 14 Main St., Tampico, IL 61283
 - Class Code 8810
 - Data Benefits, 123 Mutual Dr., Washington, DC 20037
 - Class Code 8832
- Renewal Master PEO Policy, effective 10/1/14



PEO Data View

Policy Keys														
Trans Code	Orig Pol Nbr	Orig Pol Eff Dt	Orig Carrier Code	Prior Pol Nbr	Pol Term	Type of Cov Cd	Empty Leas Type	Type of Plan	WU/OCIP Cd	Multistate Pol	Header Data Grade			
01					1	01	2	01	2	Y	0			
Min Prem St	Min Prem Amt	Total Estmd Std Prem	Legal Nat of Insrdr	Txt "Other" Legal Nat of Insrdr	Exp Rating Cd	Retro Rtnng Cd	EL Lim Amt-Bod Inj/Acc-Each Acc	EL Lim Amt-Bod Inj by Disease-Pol Lmt	EL Lim Amt-Bod Inj by Disease-Each Empl	A/R Binder Nbr	Assign Dt	AR Governing State	Risk ID	Firm ID
IL-12	500	3,740	03		1	1	0	0	0					
Group ID	Branch Code	Carrier Name	Street	City	State	Zip Code								
99990	000	NCCI INC	901 PENINSULA CORPORATE CIR	BOCA RATON	FL	33487								
Name of Producer	Street	City	State	Zip Code										



PEO Data View

Policy Data Collection
DCA Access Online

Manage My Data Tools and Information

Back To Search Results

Policy Number WCP061414 Policy Effective Date 10/01/14 Carrier Code/Name 99990/NCCI INC
Primary Name of Insured ALPHA PROFESSIONAL LEASING FEIN 246809753

Policy Edit View

Add Renewal Add Annual ReRate Submit

Header/Summary Info **Names and Addresses** States and Exposures Endorsements Canc/Reinst/NonRenew Noncompliance Transaction History

Names Addresses Linking Employer State View

+ Add a Name

Name of Insured	Nm Stdrz	FEIN	Nm Link ID	Cont Seq Nbr	Nm Link Counter ID	NCCI Split Nm Nbr	Nm Type Cd	Legal Nat of Entity	Trt "Other" Legal Nat of Entity	PEO/Client Cd	Name Eff Dt	Name Exp Dt	Name DC
ALPHA PROFESSIONAL LEASING	N	246809753	001	001	00	001	2	03	→	P	10/01/14		0
BETA CONSULTANTS	N	246809753	002	001	00	001	2	03	→	C	10/01/14		0
DATA BENEFITS INC	O	999786959	004	001	00	001	2	03	→	C	10/01/14		0

2015 Data Educational Program
© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved. 65

Active PEO & Client View

Policy Number WCP061414 Policy Effective Date 10/01/14 Carrier Code/Name 99990/NCCI INC
Primary Name of Insured ALPHA PROFESSIONAL LEASING FEIN 246809753

Policy Edit View

Add Renewal Add Annual ReRate Submit

Header/Summary Info **Names and Addresses** States and Exposures Endorsements Canc/Reinst/NonRenew Noncompliance Transaction History

Names Addresses Linking **Employer State View**

Employer State View Filter
To view Names and Addresses for a state, select a State and click 'Search'.
State: IL - 12
Search Reset

Employer Name	FEIN	Name Link Identifier	Name Link Counter Identifier	Cont Seq Nbr	Name Effective Date
ALPHA PROFESSIONAL LEASING	246809753	001	00	001	10/01/14
Address Details					
Street	City	State	Zip Code	State Code Link	Address Effective Date
456 LOG CABIN RD	SPRINGFIELD	IL	62707	12	10/01/14
BETA CONSULTANTS	246809753	002	00	001	10/01/14
Address Details					
Street	City	State	Zip Code	State Code Link	Address Effective Date
14 MAIN ST	TAMPICO	IL	61283	12	10/01/14

2015 Data Educational Program
© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved. 66



Adding Client Employers

Coverage added as of a specific date:

- Full Policy Replacement—Transaction Code 14
 - Name and Address Records:
 - Report “add date” in Policy Change Effective Date
 - Equates to Policy Effective Date for the new client

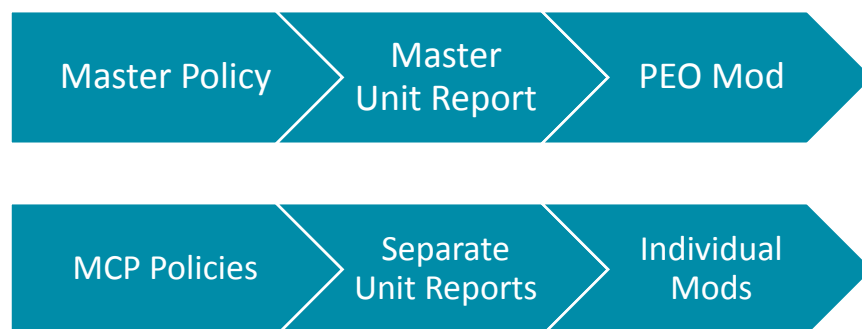
Deleting Client Employers

Coverage deleted as of a specific date:

- Full Policy Replacement—Transaction Code 14
- Name and Address Records of deleted client:
 - Report “terminated date” in:
 - Policy Change Effective Date
 - Policy Change Expiration Date
 - Equates to Policy Expiration Date for the terminated client



Unit Reporting



Experience Rating Rules

Experience Rating Plan Manual for Workers Compensation and Employers Liability Insurance

- Rule 5-A

Experience Rating Plan Manual User's Guide

- Examples for Rule 5-A

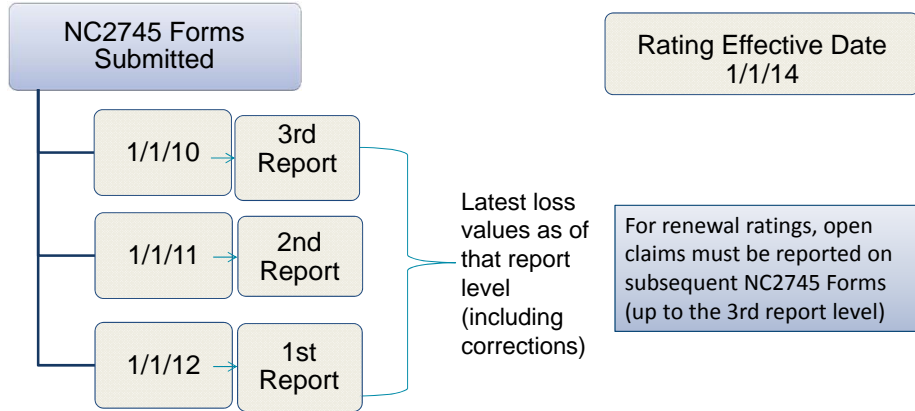


When a Client Leaves an Arrangement



Experience Rating Calculation

Current PEO policy 1/1/14 to 1/1/15
Client terminates on 2/1/14
Former client was covered under PEO policies 1/1/07–1/31/14



2015 Data Educational Program

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

75



The graphic features the NCCI logo in the top left corner. In the center, there are three interlocking gears of different sizes and colors (blue, orange, green). The largest gear has a human figure icon in the center. To the right, a purple box contains the text "Working together toward data reporting success". At the bottom, a large blue box contains the text "Bringing It Together—Subsequent Changes".

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

Alpha Professional Leasing

- Master PEO Policy, effective 10/1/14
- Client Company Changes:
 - Newly added client as of 10/21/14
 - Capture Investing, 111 Richmond Way, Arlington, VA, 76017
 - Class Code 8832
 - Terminated client as of 10/22/14
 - Data Benefits, 123 Mutual Dr., Washington, DC 20037
 - Class Code 8832



2015 Data Educational Program

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

77



PEO Data View With Added Client

Policy Data Collection

Search NCCI.com

Manage My Data Tools and Information

Back To Search Results

Policy Number WCP051414 Policy Effective Date 10/01/14 Carrier Code/Name 9999/NCCI INC

Primary Name of Insured ALPHA PROFESSIONAL LEASING FEIN 246809753

Policy Edit View

Add Renewal Add Annual ReRate Submit

Header/Summary Info Names and Addresses States and Exposures Endorsements Cancellation/NonRenew Noncompliance Transaction History

Names Addresses Linking Employer State View

Add a Name

	Name of Insured	Ins Statm	FEIN	Ins Link ID	Cont Seq Nbr	Ins Link Counter ID	NCCI Split Num Nbr	Ins Type Cd	Legal Nat of Entity	Ext "Other" Legal Nat of Entity	PEO/Client Cd	Name Eff Dt	Name Exp Dt	Name DG
	ALPHA PROFESSIONAL LEASING	N	246809753	001	001	00	001	2	03		P	10/01/14		0
	BETA CONSULTANTS	N	246809753	002	001	00	001	2	03		C	10/01/14		0
	CAPTURE INVESTING	N	11223445	003	001	00	001	2	03	→	C	10/21/14		0
	DATA BENEFITS INC	O	989796999	004	001	00	001	2	03		C	10/01/14		0

2015 Data Educational Program

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

78



Added Client View

Policy Data Collection
DCA Access Online

Manage My Data Tools and Information

Back To Search Results

Policy Number WCP061414 Policy Effective Date 10/01/14 Carrier Code/Name 99990/NCCI INC
Primary Name of Insured ALPHA PROFESSIONAL LEASING FEIN 246809753

Policy Edit View

Add Renewal Add Annual RfRate Submit

Header/Summary Info Names and Addresses States and Exposures Endorsements Cancellation/NonRenewal Noncompliance Transaction History

Names Address Linking Employer State View

Employer State View Filter
To view Names and Addresses for a state, select a State and click 'Search'.
State: VA - 45
Search Reset

Employer Name	FEIN	Name Link Identifier	Name Link Counter Identifier	Cont Seq Nbr	Name Effective Date
CAPTURE INVESTING	112233445	003	00	001	10/21/14

Address Details

Street	City	State	Zip Code	State Code Link	Address Effective Date
111 RICHMOND WAY	ARLINGTON	VA	76017	45	10/21/14

2015 Data Educational Program
© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved. 79

Deleted Client View

Policy Data Collection
DCA Access Online

Manage My Data Tools and Information

Back To Search Results

Policy Number WCP061414 Policy Effective Date 10/01/14 Carrier Code/Name 99990/NCCI INC
Primary Name of Insured ALPHA PROFESSIONAL LEASING FEIN 246809753

Policy Edit View

Add Renewal Add Annual RfRate Submit

Header/Summary Info Names and Addresses States and Exposures Endorsements Cancellation/NonRenewal Noncompliance Transaction History

Names Address Linking Employer State View

Add a Name

Name of Insured	Nm Sblzn	FEIN	Nm Link ID	Cont Seq Nbr	Nm Link Counter ID	NCCI Split Nm Nbr	Nm Type Cd	Legal Nat of Entity	1st "Other" Legal Nat of Entity	PEO/Client Cd	Name Eff Dt	Name Exp Dt	Name DG
ALPHA PROFESSIONAL LEASING	N	246809753	001	001	00	001	2	03		P	10/01/14		0
BETA CONSULTANTS	N	246809753	002	001	00	001	2	03		C	10/01/14		0
CAPTURE INVESTING	N	112233445	003	001	00	001	2	03		C	10/21/14		0
DATA BENEFITS INC	N	989796959	004	001	00	001	2	03		C	10/01/14	10/22/14	

2015 Data Educational Program
© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved. 80

Deleted Client View

Policy Data Collection
DCA Access Online

Manage My Data Tools and Information

Back To Search Results

Policy Number: WCP051414 Policy Effective Date: 10/01/14 Carrier Code/Name: 99990/NCCI INC
Primary Name of Insured: ALPHA PROFESSIONAL LEASING FEIN: 246809753

- Policy Edit View

Add Renewal Add Annual RfRate Submit

Headline/Summary Info **Names and Addresses** Status and Exposures Endorsements Cancellation/NonRenewal Noncompliance Transaction History

Names **Addresses** Linking Employer State View

+ Add an Address

ID	Street	City	State	Zip Code	State Code Link	Address Standardization	Name Link Identifier	Name Link Counter Identifier	Address Type Code	Address Effective Date	Address Expiration Date	Address Data Grade
	456 LOG CABIN RD	SPRINGFIELD	IL	62707	12	N	001	00	1	10/01/14		0
	14 MAIN ST	TAMPECO	IL	61283	12	N	002	00	2	10/01/14		0
	111 RICHMOND HWY	ARLINGTON	VA	76017	45	N	003	00	2	10/21/14		0
	123 MUTUAL DR	WASHINGTON	DC	20037	08	N	004	00	2	10/01/14	10/22/14	



PEO Regulator View

Proof of Coverage Inquiry

Policy Carrier Reports

Policy Search

Policy Address

POLICY SEARCH OPTIONS

State: ALL-99

Insured/Employer Name: * Contains * Starts With

Policy Number:

FEIN:

City:

Zip Code:

Carrier Code:

Policy Effective Date: Thru

Search Clear Search

* Searches only latest 7 yrs of Policy Effective Dates

3 Items in 1 pages

Policy Number	Insured/Employer Name	Carrier Code	Pol Eff Dt	State	FEIN	Policy Status
WCP051414	ALPHA PROFESSIONAL LEASING	99990	10/01/2014	DC	246809753	Active
WCP051414	ALPHA PROFESSIONAL LEASING	99990	10/01/2014	IL	246809753	Active
WCP051414	ALPHA PROFESSIONAL LEASING	99990	10/01/2014	VA	246809753	Active

3 Items in 1 pages



PEO Regulator View

Proof of Coverage Inquiry

Policy Carrier Reports

Policy & Carrier
DISTRICT OF COLUMBIA

[Back to Search Results](#)

Policy & Carrier | Names & Addresses | Names | Addresses | State Exposure | Canc/Reinst/Non-Renew | Trans History

Policy Nbr: WCP061414 | Carrier Code: 99990 | Policy Eff Dt: 10/01/2014 | Policy Exp Dt: 10/01/2015

Primary Insured Name: ALPHA PROFESSIONAL LEASING

Primary Insured Information

Name: ALPHA PROFESSIONAL LEASING
Name Type: 2 - COMMERCIAL NAME
PEO/Client Code: P
FEIN: 246809753
Street: 436 LOG CABIN RD
City: SPRINGFIELD
State: IL | Zip Code: 62707

Carrier Information

Name: 99990 - NCCI INC
FEIN: 213326982
Street: 901 PENNSYLVANIA CORPORATE CIR
City: BOCA RATON
State: FL | Zip Code: 33487 | Group Code: 99990 | Branch: 000

Policy Information

Prior Policy Nbr: | Policy Type Plan: 01 - VOLUNTARY POLICY | State Carrier: | State Eff Dt: 10/01/2014
Assignment Date: | Policy Type Cmp: 01 - STANDARD WORKERS' COMPENSATION POLICY | State Exp Dt: | Reason State Added: 0 - FIELD DOES NOT APPLY
Wrap-Up Code: 2 - NON-WRAP-UP POLICY | Gov Class Code: 8832 | State Premium (\$): 1.003
Legal Status of Insured: 03 - CORPORATION | Orig Policy Rcvl Dt: 10/20/2014
Employee Leasing Code: 2 - EMPLOYEE LEASING POLICY - FOR LEASED WORKERS OF MULTIPLE CLIENT COMPANIES | Last Rcvl Dt: 10/22/2014
Employer Leasing Code: | Deductible Calc Code: |

2015 Data Educational Program | © Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved. | 83 |

PEO Regulator View

Proof of Coverage Inquiry

Policy Carrier Reports

Active Linked Names & Addresses
ILLINOIS

[Back to Search Results](#)

Policy & Carrier | **Names & Addresses** | Names | Addresses | State Exposure | Canc/Reinst/Non-Renew | Trans History

Policy Nbr: WCP061414 | Carrier Code: 99990 | Policy Eff Dt: 10/01/2014 | Policy Exp Dt: 10/01/2015

Primary Insured Name: ALPHA PROFESSIONAL LEASING

Employer Search Criteria

2 items in 1 pages

Employer Name	Name Type	PEO/Client Code	Emp Legal Status	FEIN	Street	City	State	Zip Code	Unemployment ID	Rptd Industry Code	NAICS Code	Employee Count	Name Eff Dt	Address Eff Dt
ALPHA PROFESSIONAL LEASING	2	P	03	246809753	436 LOG CABIN RD	SPRINGFIELD	IL	62707		561330			10/01/2014	10/01/2014
BETA CONSULTANTS	2	C	03	246809753	14 MAIN ST	TAMPICO	IL	61283		621310			10/01/2014	10/01/2014

2 items in 1 pages

2015 Data Educational Program | © Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved. | 84 |

PEO Regulator View

Proof of Coverage Inquiry
Search ncci.com

Policy Carrier Reports

Active Linked Names & Addresses

VIRGINIA

[Back to Search Results](#)

Policy & Carrier **Names & Addresses** Names Addresses State Exposure Canc/Reinst/Non-Renew Trans History

Policy Nbr WCP061414 Carrier Code 99990 Policy Eff Dt 10/01/2014
 Primary Insured Name ALPHA PROFESSIONAL LEASING Policy Exp Dt 10/01/2015

Employer Search Criteria

Employer Name	Name Type	PEO/ Client Code	Emp Legal Status	FEIN	Street	City	State	Zip Code	Unemployment ID	Rptd Industry Code	NAICS Code	Employee Count	Name Eff Dt	Address Eff Dt
CAPTURE INVESTING	2	C	03	112233445	111 RICHMOND WAY	ARLINGTON	VA	76017		621310		6	0/21/2014	10/21/2014

1 items in 1 pages

2015 Data Educational Program
85

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

PEO Regulator View

Proof of Coverage Inquiry
Search ncci.com

Policy Carrier Reports

Active Linked Names & Addresses

DISTRICT OF COLUMBIA

[Back to Search Results](#)

Policy & Carrier **Names & Addresses** Names Addresses State Exposure Canc/Reinst/Non-Renew Trans History

Policy Nbr WCP061414 Carrier Code 99990 Policy Eff Dt 10/01/2014
 Primary Insured Name ALPHA PROFESSIONAL LEASING Policy Exp Dt 10/01/2015

Employer Search Criteria

0 items in 1 pages

Employer Name	Name Type	PEO/ Client Code	Emp Legal Status	FEIN	Street	City	State	Zip Code	Unemployment ID	Rptd Industry Code	NAICS Code	Employee Count	Name Eff Dt	Address Eff Dt
NO ACTIVE LINKED NAMES AND ADDRESSES FOUND FOR THIS STATE														

0 items in 1 pages

2015 Data Educational Program
86

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

PEO Regulator View

NCCI Proof of Coverage Inquiry Search ncci.com

Policy Carrier Reports

Unlinked and/or Deleted Names

DISTRICT OF COLUMBIA

[Back to Search Results](#)

Policy & Carrier | Names & Addresses | **Names** | Addresses | State Exposure | Canc/Reinst/Non-Renew | Trans History

Policy Nbr WCP061414 Carrier Code 99990 Policy Eff Dt 10/01/2014
 Primary Insured Name ALPHA PROFESSIONAL LEASING Policy Exp Dt 10/01/2015

Employer Search Criteria

1 items in 1 pages

Employer Name	Name Type	PEO / Client Code	Emp Legal Status	FEIN	Unemployment ID	Name Effective Date	Name Expiration Date
DATA BENEFITS INC	2	C	03	989796959		10/01/2014	10/22/2014

1 items in 1 pages

2015 Data Educational Program 87

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

PEO Regulator View

NCCI Proof of Coverage Inquiry Search ncci.com

Policy Carrier Reports

Unlinked and/or Deleted Addresses

DISTRICT OF COLUMBIA

[Back to Search Results](#)

Policy & Carrier | Names & Addresses | Names | **Addresses** | State Exposure | Canc/Reinst/Non-Renew | Trans History

Policy Nbr WCP061414 Carrier Code 99990 Policy Eff Dt 10/01/2014
 Primary Insured Name ALPHA PROFESSIONAL LEASING Policy Exp Dt 10/01/2015

Employer Search Criteria

1 items in 1 pages

Street	City	State	Zip Code	Rptd Industry Code	NAICS Code	Employee Count	Address Eff Dt	Address Exp Dt
123 MUTUAL DR	WASHINGTON	DC	20037	621310		3	10/01/2014	10/22/2014

1 items in 1 pages

2015 Data Educational Program 88

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

PEO Regulator View

Proof of Coverage Inquiry
Search ncci.com

Policy Carrier Reports

State Exposure

DISTRICT OF COLUMBIA

[Back to Search Results](#)

Policy & Carrier | Names & Addresses | Names | Addresses | **State Exposure** | Canc/Reinst/Non-Renew | Trans History

Policy Nbr: WCP061414 Carrier Code: 99990 Policy Eff Dt: 10/01/2014
 Primary Insured Name: ALPHA PROFESSIONAL LEASING Policy Exp Dt: 10/01/2015

Note: The class code, exposure, and premium information displayed on this page are reported on an estimated basis.

Class Code	Class Description	Exposure Act/ Coverage Code	Exposure Period Effective Date	Estimated Exposure Amount (\$)	Manual/ Charged Rate	Estimated Premium Amount (\$)
8832	PHYSICIAN & CLERICAL	01		222,924.00	.4500	1,003

1 Rems in 1 pages

ILLINOIS

[Back to Search Results](#)

Policy & Carrier | Names & Addresses | Names | Addresses | **State Exposure** | Canc/Reinst/Non-Renew | Trans History

Policy Nbr: WCP061414 Carrier Code: 99990 Policy Eff Dt: 10/01/2014
 Primary Insured Name: ALPHA PROFESSIONAL LEASING Policy Exp Dt: 10/01/2015

Note: The class code, exposure, and premium information displayed on this page are reported on an estimated basis.

Class Code	Class Description	Exposure Act/ Coverage Code	Exposure Period Effective Date	Estimated Exposure Amount (\$)	Manual/ Charged Rate	Estimated Premium Amount (\$)
8830	CLERICAL OFFICE EMPLOYEES NOC	01		113,500.00	.2700	306

1 Rems in 1 pages

VIRGINIA

[Back to Search Results](#)

Policy & Carrier | Names & Addresses | Names | Addresses | **State Exposure** | Canc/Reinst/Non-Renew | Trans History

Policy Nbr: WCP061414 Carrier Code: 99990 Policy Eff Dt: 10/01/2014
 Primary Insured Name: ALPHA PROFESSIONAL LEASING Policy Exp Dt: 10/01/2015

Note: The class code, exposure, and premium information displayed on this page are reported on an estimated basis.

Class Code	Class Description	Exposure Act/ Coverage Code	Exposure Period Effective Date	Estimated Exposure Amount (\$)	Manual/ Charged Rate	Estimated Premium Amount (\$)
8832	PHYSICIAN & CLERICAL	01		479,898.00	.4500	2,160

1 Rems in 1 pages

2015 Data Educational Program
89

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

PEO Regulator View

Proof of Coverage Inquiry
Search ncci.com

Policy Carrier Reports

Cancellations / Reinstatements / Non-Renewals

DISTRICT OF COLUMBIA

[Back to Search Results](#)

Policy & Carrier | Names & Addresses | Names | Addresses | State Exposure | **Canc/Reinst/Non-Renew** | Trans History

Policy Nbr: WCP061414 Carrier Code: 99990 Policy Eff Dt: 10/01/2014
 Primary Insured Name: ALPHA PROFESSIONAL LEASING Policy Exp Dt: 10/01/2015

Note: The class code, exposure, and premium information displayed on this page are reported on an estimated basis.

C/R/N Received Date	C/R/N Effective Date	Cancellation Notice Mail Date	Reason for Reinstatement	Transaction Code	Cancel Type	Cancel Reason
NO CANCELLATIONS/REINSTATEMENTS/NON-RENEWALS FOR THIS POLICY						

0 Rems in 1 pages

[Return to Top](#)

2015 Data Educational Program
90

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

45

PEO Coverage Verification Service

Illinois Workers Compensation Commission

Employers' Workers' Compensation Insurance Coverage Verification

Coverage/Injury/Illness Date: 10/01/14 Default = Today's Date State: IL

Employer Name: Alpha Professional Leasing Contains Starts With

OR

Federal Employer Identification Number:

The following policy level result(s) do not imply coverage for this Employer in this state. Please click on a row to verify coverage information.

Policy Number	Primary Policy Name
WCP061414	Alpha Professional Leasing



PEO Coverage Verification Service

Illinois Workers Compensation Commission

Employers' Workers' Compensation Insurance Coverage Verification

Coverage/Injury/Illness Date: 10/01/2014 Default = Today's Date State: IL

Employer Name: Alpha Professional Leasing Contains Starts With

OR

Federal Employer Identification Number:

[Click here for claim processing information.](#)

Worker's Compensation Insurance Coverage Provider: NCCI Training Company
Policy Number: WCP061414
Coverage/Injury/Illness Date: 10/01/2014

[Return to Policy Results](#)

Employer Name	Street Address	City	State	Zip
ALPHA PROFESSIONAL LEASING	456 LOG CABIN RD	SPRINGFIELD	IL	62707



PEO Coverage Verification Service

Virginia Workers Compensation Commission

Employers' Workers' Compensation Insurance Coverage Verification

Coverage/Injury/Illness Date: 10/1/2014 Default = Today's Date State: VA

Employer Name: Capture Investing Contains Starts With

OR

Federal Employer Identification Number:

2015 Data Educational Program

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

93



PEO Coverage Verification Service

Virginia Workers Compensation Commission

Employers' Workers' Compensation Insurance Coverage Verification

Coverage/Injury/Illness Date: 10/1/2014 Default = Today's Date State: VA

Employer Name: Capture Investing Contains Starts With

OR

Federal Employer Identification Number:

There were no records found matching your search criteria, which was employer name of 'Capture Investing' and coverage/injury/illness date of 10/01/2014.

Search Tips

- Confirm the spelling of the Insured Name
- Certain words are ignored, such as 'an', 'or', 'the' in the "contains" search only.
- Special characters (hyphens, commas, slashes, and other punctuation marks) are ignored

Not able to find the information required? This does not necessarily mean that coverage does not exist. For additional help with verifying workers' compensation coverage, contact the Insurance Department of the Virginia Workers' Compensation Commission at 1-877-664-2566.

2015 Data Educational Program

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

94



PEO Coverage Verification Service

The District of Columbia - Department of Employment Services

Employers' Workers' Compensation Insurance Coverage Verification

Coverage/Injury/Illness Date: 10/1/2014 Default = Today's Date State: DC

Employer Name: Data Benefits Inc Contains Starts With

OR

Federal Employer Identification Number:

The following policy level result(s) do not imply coverage for this Employer in this state. Please click on a row to verify coverage information.

Policy Number	Primary Policy Name
WCP061414	Alpha Professional Leasing

2015 Data Educational Program

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

95



PEO Coverage Verification Service

The District of Columbia - Department of Employment Services

Employers' Workers' Compensation Insurance Coverage Verification

Coverage/Injury/Illness Date: 10/23/2014 Default = Today's Date State: DC

Employer Name: Data Benefits Inc Contains Starts With

OR

Federal Employer Identification Number:

There were no records found matching your search criteria, which was employer name of "Data Benefits Inc" and coverage/injury/illness date of 10/23/2014.

Search Tips

- Confirm the spelling of the Insured Name.
- Certain words are ignored, such as 'an','or','the' in the "contains" search only.
- Special characters (hyphens, commas, slashes, and other punctuation marks) are ignored.

Not able to find the information required? This does not necessarily mean that coverage does not exist. For additional help with verifying workers' compensation coverage in DC, call 202-671-1000.

2015 Data Educational Program

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

96



NC2745

NC2745 FORM WORKERS COMPENSATION EXPERIENCE RATING FOR FORMER CLIENTS OF LABOR CONTRACTORS

Provide name of previous labor contractor in Item 1 below. Provide name of client company in Item 2 below. If client has entered into a leasing arrangement with a new labor contractor, provide the name of the new labor contractor in Item 3 below.

Item 1: Risk Name: <u>Alpha Professional Leasing</u>	Risk ID: <u>123456789</u>
Item 2: Risk Name: <u>Data Benefits</u>	Risk ID: _____
Item 3: Risk Name: _____	Risk ID: _____

Item 4: Policy Information FOR THE PERIOD DURING WHICH THE REPORTED DATA WAS DEVELOPED: Information for the Policy Written for the Labor Contractor Named in Item 1, Above.	FOR THE CURRENT PERIOD:
1. Effective Date: <u>10/1/12</u>	1. Effective Date: <u>10/1/14</u>
2. Policy No.: <u>WCP061412</u>	2. Policy No.: <u>WCP061414</u>
3. Carrier: <u>NCCI Inc.</u>	3. Carrier: <u>NCCI Inc.</u>
4. State: <u>DC</u>	

(1) Class Code	(2) Payroll	(3) Claim No.	(4) Accident Date	(5) Injury Type	(6) Open/ Closed	(7) Class Code	(8) Indemnity	(9) Medical	(10) Actual Incurred Losses	(11) Loss Cov.	(12) Cat. No.
8832	120,253	466789	12/31/12	6	F	8832	0	15,420	15,420	0	0
8832	120,253	654321	6/24/13	5	O	8832	55,563	15,572	71,135	0	0

Please follow the instructions on the reverse for completing this worksheet and return it to the appropriate office of NCCI, prior to rating effective date.



NC2745

INSTRUCTIONS FOR SUBMITTING EXPERIENCE RATING DATA

The experience rating will be completed in accordance with the NCCI Experience Rating Plan.

Payroll and Losses must be rounded to the nearest whole dollar.

Please complete a separate form for each state, each Policy Year.

- COLUMN 1 Fill in the appropriate workers compensation classification code(s).
- COLUMN 2 Fill in the payroll associated with the classification code(s) in Column 1 for reported policy year.
- COLUMN 3 Fill in unique claim number for all losses other than lumped medical or combined indemnity and medical claims under \$2,000. For claims less than \$2,000 refer to Columns 8 and 9. For combined indemnity and medical claims or medical only claims under \$2,000, it is only necessary to lump them together for reporting purposes. Indicate the aggregate losses in Column 10 and the number of claims represented by the lumped dollar values in Column 6.
- COLUMN 4 Fill in the date of the accident.
- COLUMN 5 The kind of injury is to be indicated in this column. Fill in the appropriate injury type code (see following list) for each loss:
 - 1 = Death
 - 2 = Permanent Total Disability
 - 3 = Temporary Total or Partial Disability
 - 4 = Contract Medical or Hospital Allowance
 - 5 = Permanent Partial Disability
 - 6 = Medical
 - 7 = Contract Medical or Hospital Allowance
 - 8 = Permanent Partial Disability
- COLUMN 6 Indicate whether the claim is open or closed (final) by placing an O or F, respectively, in the column.
- COLUMN 7 Fill in the classification code applicable to the injured worker.
- COLUMNS 8, 9, 10 In Columns 8 and 9, respectively, fill in the actual losses (including reserves) for each indemnity and medical loss incurred during the reported period. If no losses occurred, place a 0 in Column 8 or 9, as appropriate. Column 10 is the total of Columns 8 and 9. Losses must be valued and reported in accordance with the Statistical Plan.
- COLUMNS 11, 12 Fill in the loss coverage code and, if applicable, the catastrophe number in accordance with the Statistical Plan.

NOTE: Complete payroll and properly valued losses for all years in the rating experience period must be resubmitted prior to each renewal rating effective date.

We hereby certify that the information given in this report is correct to the best of our knowledge and belief.

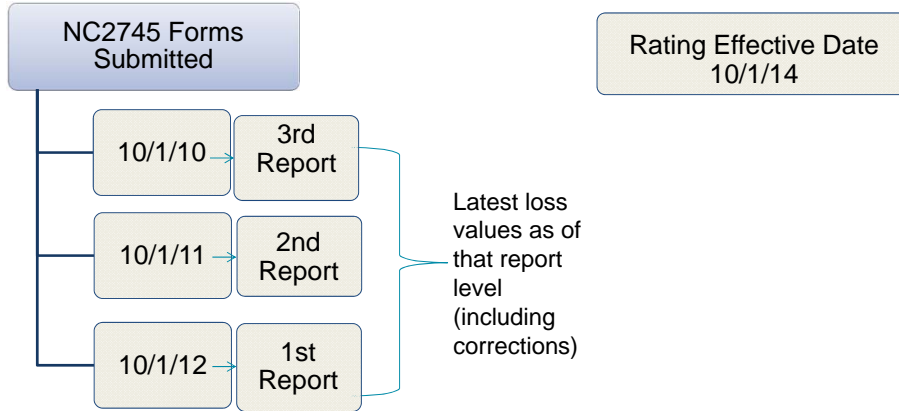
Insurance Carrier	<u>NCCI Inc.</u>	Signature	<u>Shami Oulton</u>	Title	<u>VP of Underwriting</u>	Date	<u>10/30/14</u>
Name of person completing the form:	<u>Shami Oulton</u>						
Telephone No.	<u>561-893-3168</u>						

THIS DOCUMENT MUST BE SIGNED BY THE INSURANCE COMPANY THAT PROVIDED COVERAGE FOR THE YEAR BEING REPORTED



Experience Rating Calculation

Renewal Master PEO policy 10/1/14 to 10/1/15
Data Benefits terminated on 10/21/14
Former client was covered under PEO policies for five years



2015 Data Educational Program

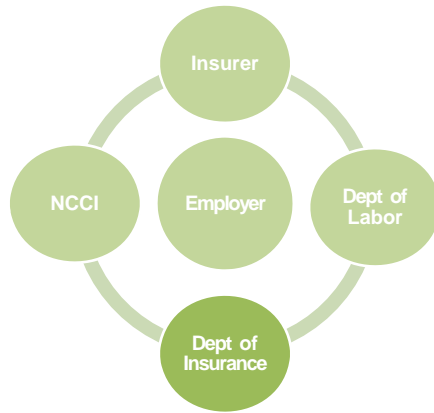
© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

99



© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

Department of Insurance



- Verifies insurer solvency
- Ensures loss costs and rates are adequate
- Monitors market structure
- Regulates market conduct
- Approves filed manuals

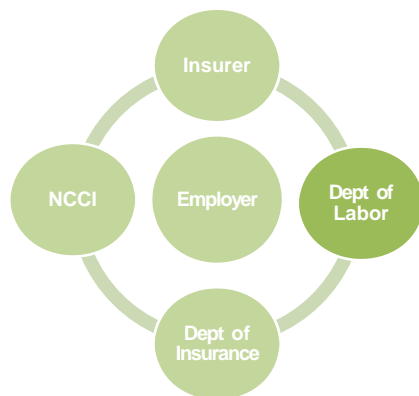
2015 Data Educational Program

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

101



Workers Compensation Division



- Monitors prompt delivery of benefits
- Adjudicates disputes
- Administers self-insurance
- Monitors compliance of insurance coverage

2015 Data Educational Program

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

102



POC Considerations

- Addition/cancellation/termination of client employers
- Notification of cancellation/termination to PEO and client employer
- Association of PEO and client employers



Current State of PEOs

Mona Carter
NCCI Senior Division Executive
National Policy Development



Video—Mona Carter on PEOs



2015 Data Educational Program

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

105



Future PEO State-Specific Guide

Professional Employer Arrangements								
Market Type	Policy Model	Policy Type Code	Endorsements**	Experience Rating Modification Application - While in a PEO Arrangement	Experience Rating Modification Application - Upon Termination of PEO Arrangement	Data Reporting	Assigned Risk Supplemental Forms	NCCI Filings and Circulars
Voluntary Market	<ul style="list-style-type: none"> Master MCP Client Direct Purchase 	<ul style="list-style-type: none"> Master Code 2 Code 6 Code 3 Code 8 	<ul style="list-style-type: none"> Master PEO Policy No specific endorsement Client Policy WC 00 03 22 	<ul style="list-style-type: none"> Master PEO experience rating modification applies 	<ul style="list-style-type: none"> Master Experience rating modification will be recalculated to exclude the NCCI data Policy of Former Client Experience rating modification calculated with NCCI data, and any other Unit Report data during experience period (NCCI data cannot be "rolled" into PEO experience rating modification) - applies for up to three years 	<ul style="list-style-type: none"> Master Normal unit statistical reporting Split Data of Former Client: Submit NCCI Form for each report level in the Experience Rating Period 	N/A	Item B-1276 (Circular NCI-92-94)
		<ul style="list-style-type: none"> MCP Code 3 Code 4 Code 6 	<ul style="list-style-type: none"> MCP PEO Policy WC 00 03 21 Client Policy WC 00 03 20 WC 00 03 22 	<ul style="list-style-type: none"> MCP PEO Policy - Client experience rating modification PEO Policy - Client experience rating modification 	<ul style="list-style-type: none"> MCP (PEO and Client Policies) Client Direct Purchase Client Policy for Non-Leased Workers 	<ul style="list-style-type: none"> Normal unit statistical reporting 		
		<ul style="list-style-type: none"> Client Direct Purchase Code 7 	<ul style="list-style-type: none"> Client Direct Purchase No endorsement 	<ul style="list-style-type: none"> Client Direct Purchase Client experience rating modification applies 				
Residual Market**	MCP	<ul style="list-style-type: none"> MCP Code 3 Code 4 	<ul style="list-style-type: none"> MCP PEO Policy WC 00 03 21A Client Policy WC 00 03 20B WC 00 03 21A 	<ul style="list-style-type: none"> MCP PEO Policy - PEO experience rating modification applies Client Policy - Client experience rating modification applies 	<ul style="list-style-type: none"> Client Policy for Non-Leased Workers Client experience rating modification applies 	<ul style="list-style-type: none"> MCP (PEO and Client Policies) Client Policy for Non-Leased Workers 	<ul style="list-style-type: none"> WCF Professional Employer Organization (PEO) Supplemental Application WCF Professional Employer Organization (PEO) Client Supplemental 	Item W-8027 (Circular Plan-2005-05)

2015 Data Educational Program

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

106





© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

National Activities

National Association of Insurance Commissioners (NAIC) PEO Model Law

- Requires client-level experience rating
- Components (such as regulatory authority, definitions, and policy issuance)

National Conference of Insurance Legislators (NCOIL)

- Open for commenting
- Requires registration of PEOs
- Regulates use of experience rating

2015 Data Educational Program

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

108





Policy Structure by State (Voluntary Market)

Policy Requirements	State(s)
Master, MCP, or Client Direct Purchase	AL, AR, CO, FL, IA, IN, MD, MS, NC, NH, NM, RI, SC, TN, VT
Master, MCP, or Multiple PEO Policies	KS
Master, MCP, Multiple PEO Policies, or Client Direct Purchase	NE, NV
Master or MCP	WV
Master	KY, TX
Master or Client Direct Purchase	CT, DC, ME, IL, MO, OR, UT, VA
MCP or Client Direct Purchase	LA, SD
Multiple PEO Policies	AZ
Master or Multiple PEO Policies	MT
No PEO Rules	AK, GA, HI, ID, OK

Policy Structure by State (Residual Market—NCCI Plan-Administered States)

Policy Requirements	State(s)
MCP	AL, AR, DC, IA, ID, IN, KS, MS, NH, NV, NM, SC, SD, VT, WV
Master or Client Direct Purchase	IL, OR
MCP or Client Direct Purchase	NC
Client Direct Purchase	CT, VA
Multiple PEO Policies	AZ
No PEO Rules	AK, GA



Florida

- Department of Business and Professional Regulation maintains a list of valid Florida PEO companies
 - Checks if PEO policy is on list
 - Checks if non-PEO policy is not on list
 - Discrepancies may cause rejects for invalid PEO Policy Type Codes
- PEO Policy Type 5 will reject for being statutorily unacceptable
- PEO Policy Type 8 currently rejects; however, will be accepted when IAIABC 3.0 POC is implemented (estimated for 2nd or 3rd Qtr. 2015)



Florida

Multiple Coordinated Policy

- Client policy covers leased and nonleased employees



Georgia

Current:

- GA Employee Leasing Endorsement—Complies with Rule 126
 - Name Link Identifier, Client Name, Address, and FEIN (hard copy reporting)

Items to Consider for Future Proposal:

- MCP, Multiple PEO Policies, or Master Policy for the voluntary market
- MCP only for residual market
- Cancellation notice sent to PEO and client
- Master Policy:
 - Must complete NC2745 Form upon client termination of PEO agreement
 - Experience stays with PEO and goes with client upon termination of PEO arrangement



Illinois

PEO must be registered prior to obtaining workers compensation

Master Policy

- Illinois Employee Leasing Endorsement
- Each client must be reported as an additional name with job location and client's FEIN
- Notice of changes sent to PEO and its clients within 30 days of the coverage being affected or changed
- PEOs must notify terminations of an employee leasing arrangement 30 days prior to the effective date of termination
- Statistical Code 9775—Employee Leasing Rating Adjustment



Kansas

Policy types—Multiple Coordinated Policy or Master Policy (if approved by commissioner)

Endorsements and Experience Rating

Master Policy—Exposure and losses must be reported separately per client



Kentucky

- Master PEO Policy must be endorsed with each client's name, address, and FEIN
- Exposure and experience of each lessee must be used in determining the premium
- If a lessee has an experience modification factor, the factor must be used to calculate the premium charged for the leased workers provided to the lessee



Louisiana

Multiple Coordinated Policy

- Client policy covers leased and nonleased employees



Maine

- Policy Type Code 5 will reject for being statutorily unacceptable
- According to Maine Rule 560, MCP is required for residual market



Montana

- Multiple PEO Policies
- Master Policy—Exposure and losses must be reported separately per client



Nebraska

Responsibility to obtain WC for leased employees must be spelled out in PEO agreement

Policy types—Master Policy, Multiple Coordinated Policy, or Client Direct Purchase

Cancellation sent to client by insurer under Master or Multiple Coordinated Policy

Endorsements and Experience Rating

2015 Data Educational Program

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

121



Nevada

Experience mod for Master Policy and for each client upon request

Cancellation notices to both PEO and client under Master Policy or Multiple Coordinated Policy

Master Policy—Exposure and losses must be reported separately per client

2015 Data Educational Program

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

122



Nevada

NV-361 FORM
WORKERS COMPENSATION EXPERIENCE RATING
FOR CLIENT COMPANIES OF EMPLOYEE LEASING ARRANGEMENTS

Provide the date of submission in Item 1 below along with indication if this form is an Original (O) or Replacement (R) of a previously submitted form. Provide the name and Risk ID of the Employee Leasing Company in Item 2 below. Provide the name and Risk ID of the client company in Item 3 below.

Item 1: Submission Date: _____ Original/Replacement: _____

Item 2: Employee Leasing Company Risk Name: _____
 Employee Leasing Company Risk ID: _____

Item 3: Client Risk Name: _____ Client Risk ID: _____
 Client Address: _____
 Client City/State: _____ Client FEIN #: _____

Item 4: Policy Information
FOR THE PERIOD DURING WHICH THE CLIENT COMPANY'S REPORTED DATA WAS DEVELOPED:
 Information for the policy written for the Employee Leasing Company named in Item 2 above.

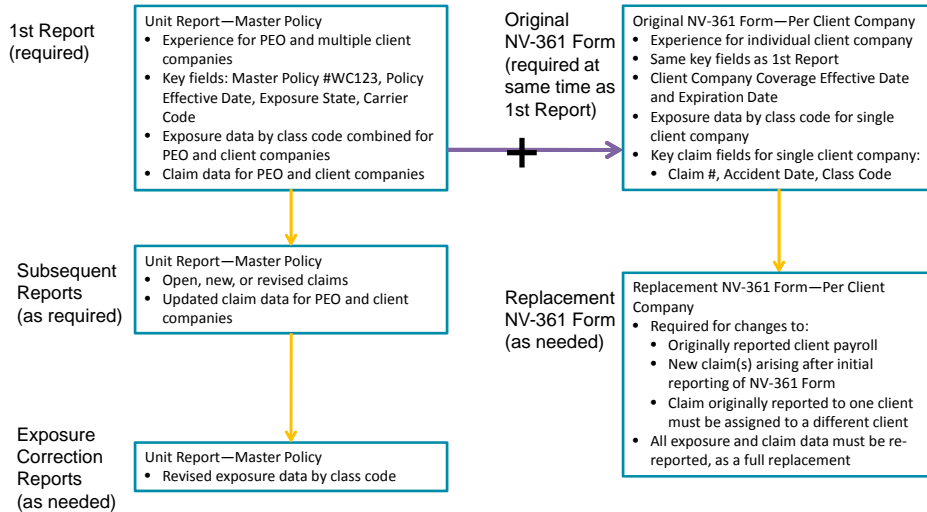
1. Client Company Effective Date: _____
2. Client Company Expiration Date: _____
3. Policy No.: _____
4. Carrier Code: _____
5. Carrier Name: _____
6. Exposure State: _____
7. Master Policy Effective Date: _____

(1) Class Code	(2) Payroll	(3) Rate	(4) Premium	(5) Claim No.	(6) Accident Date	(7) Claim Class Code



Nevada

Reporting Flow for Master Policy Unit Report and NV-361 Forms



Oregon

- Circular OR-2011-03
- PEO or client can obtain coverage for leased and nonleased workers



Oregon

Coverage obtained by PEO:

- Master policy for PEO's direct employees, and clients leased workers and subject workers—separate policies are not issued to each client
- Premium for each client's exposure must be based on each client experience modification or merit rating factor
- Insurer must report separate Unit Statistical data
- Reporting of separate client Policy data is for the reporting of separate unit reports
- For an assigned risk master policy, reporting of separate client Policy data will include same binder number



Oregon

Coverage obtained by PEO:

- PEO is required to file Proof of Coverage for each client directly to the Oregon Workers Compensation Division (WCD)
- PEO Policy data is used for POC
 - Employee Leasing Policy Type Code 2 or 3
- Client company policy data is used by Oregon WCD for verification purposes only
 - Employee Leasing Policy Type Codes 4 or 5 acceptable for each client Policy data



Oregon

Coverage obtained by Client Company:

- Client Direct Purchase
 - Client's leased workers and subject workers
- Client Policy data is used for POC
 - Employee Leasing Policy Type Code 7



Oregon

- Employee Leasing Policy Type Code 6 not applicable in Oregon
- Employee Leasing Policy Type Code 8 is statutorily unacceptable—***FYI Plus*** published FYI-POC-OR-2013-01



South Dakota

Policy Type Code 2 will reject for being statutorily unacceptable

- Refer to South Dakota Statute §58-24-45.1



Texas

Current:

Basic Manual

- Master Policy

Experience Rating Plan Manual

- Modification of new client applied for first two years
- After two years with the same PEO, the PEO's modification is applied



Texas

Current:

Statistical Plan

Part 3—Exposure (TX Exception)

- Professional Employer Organizations—
Exposure for each client covered under a professional employer organization's policy must be reported separately.

Part 6—Coding Values

- Employee Leasing Code E—Report E for each PEO client



Texas

Proposed:

Basic Manual

- Provides rules and definitions under which policies involving PEO services agreements are written
 - PEO Policy Basis
 - Client Policy Basis
- Treatment of Executive Employees

Experience Rating Plan Manual

- Modification of new client applied for first two years
- After two years, the PEO's modification is applied



Utah

- Master Policy—Exposure and losses must be reported separately per client
- Client Direct Purchase—Separate policies for leased versus nonleased exposures but must be same insurer



Virginia

PEO must be registered with Virginia Workers Compensation Commission prior to obtaining workers compensation

2015 Data Educational Program

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

135



© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

Supplemental Information

Presenter Biographies

Julie Gonzalez, AIDM, has been employed at NCCI since 1992. As a data consultant and project manager in the Data Services Department, her main responsibilities include managing NCCI's **Data Educational Program**, overseeing major compliance projects, developing new data reporting requirements, and enhancing NCCI's external training programs and data tools. In addition, Julie actively participates on industry committees and association forums to provide industry relationships and subject matter expertise.

Prior to joining Data Services, Julie was a senior underwriting analyst, responsible for filing workers compensation rules and programs and managing the appeals board mechanism for several NCCI states.

Julie has earned both her Associate in Commercial Underwriting (AU) and Associate Insurance Data Manager (AIDM) designations.

Shani Oulton has worked at NCCI for 11 years in the Regulatory Services Division, currently in the National Policy Development area. She is primarily responsible for monitoring workers compensation industry trends across states, with a strong focus on Professional Employer Organizations.

Shani holds a bachelor of science degree from the University of Florida.