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.
Underwriting Terms and Rules
### Professional Employer Organization

<table>
<thead>
<tr>
<th>A business entity that enters into agreements with other businesses, whether under a formal contract or otherwise</th>
<th>Regardless of the terminology used by the parties to describe the relationship</th>
</tr>
</thead>
</table>

**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 |

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**PEO**

**ASO**

**HRO**
Contractual Agreement

AGREEMENT made _______________20___ between Sources, Inc., a Florida Corporation with principal offices at 901 Pennoni Circle North, Boca Raton, Florida 33487;

(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 _______________20___, 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
- Client Employer Company
Leased Workers

Client Company
PEO

Direct Workers

Client Company
PEO

Nonleased Workers
Internal Staff
Common Policy Types

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

Multiple Coordinated Policies (MCP)

- Separate policy issued for each client company
- Policy issued to PEO company (umbrella)
- Billing/notification sent to PEO
- Each client mod applied
- Common policy expiration date
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

Master Policy Model

- Insurer
- PEO
  - ABC Client
  - DEF Client
  - XYZ Client
Client Direct Purchase Model

Insurer

ABC Client

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

ncci.com
Professional Employer Organizations (PEO)

Welcome to the (PEO) Professional Employer Organizations section of ncci.com. Here we provide access to essential resources that will keep you informed about employee leasing issues as they relate to workers’ compensation policy issuance and data reporting.

### Resources
- Tips for Completing Assigned Risk Professional Employer Organization (PEO) Arrangement Applications
- PEO Leasing Module
- Professional Employer Organizations (PEO)—Guide to State-Specific Requirements
- PEO—Data Reporting Guidelines

### General Information
- Professional Employer Organizations and the Workers Compensation Industry
- Professional Employer Organizations Related Circulars (Affiliates Only)
- PEO/Employee Leasing FAQs
- Master Policy Concept—Data Reporting Challenges
- PEO/Data Reporting FAQs

### Frequently Accessed Forms
- PEO—Employee Leasing Forms
- PEO—Assigned Risk Forms

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2016 DATA EDUCATIONAL PROGRAM

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2016 DATA EDUCATIONAL PROGRAM

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### State Specific Requirements

#### Florida - as of July 11, 2011

<table>
<thead>
<tr>
<th>Market Type</th>
<th>Policy Model</th>
<th>Policy Type Code</th>
<th>Endorsements*</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

#### Experience Rating Modification Application - While in a PEO Arrangement

<table>
<thead>
<tr>
<th>Data Reporting</th>
<th>Assigned Risk Supplemental Forms</th>
<th>NCCI Filing(s) and Circulars</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*Updated Endorsements must be on Form NCCI 2203.
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.

Example—Basic Manual Rule 1-D-3-f

Client 1 is a retail store—Code 8017
- Code 8017 is applicable to the leased workers assigned as a cashier
- Code 7380 is applicable to the leased workers assigned as a delivery truck driver

Client 2 is a screw mfg—Code 3145
- Code 3145 is applicable to the leased workers performing the manufacturing of screws
- Code 8810 is applicable to the leased worker performing clerical
Underwriting Takeaways

- 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

**QUIZ TIME**
**Policy Types—Question #1**

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

**Policy Types—Question #2**

What PEO arrangement consists of a single policy with the PEO as the primary insured, covers the PEO and all of its clients, and requires that aggregated data is reported?
Policy Types—Question #3

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 can also have different insurers and expiration dates.

Policy and POC Reporting Requirements
PEO Policy Reporting Questions

- Is it a Nonemployee Leasing or Employee Leasing Policy?
- Who is the First Named Insured—the PEO or, the Client Company?
- What types of employees/workers are covered? Leased, Nonleased, Direct?
- If leased, are there leased workers of multiple client companies being covered?

Employee Leasing Policy Type Code

<table>
<thead>
<tr>
<th>Position(s)</th>
<th>Class</th>
<th>Bytes</th>
<th>Format</th>
</tr>
</thead>
<tbody>
<tr>
<td>75</td>
<td>Numeric (N)</td>
<td>1</td>
<td>N 1</td>
</tr>
</tbody>
</table>

**Definition:** Code used to identify the type of employee leasing policy.

**Code Values:**

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Nonemployee Leasing Policy</td>
</tr>
<tr>
<td>2</td>
<td>Employee Leasing Policy for Leased Workers of Multiple Client Companies; includes ELC Nonleased Workers</td>
</tr>
<tr>
<td>3</td>
<td>Employee Leasing Policy for Nonleased Workers of Employee Leasing Company (ELC)</td>
</tr>
<tr>
<td>4</td>
<td>Employee Leasing Policy—Client Company Policy for Leased Workers of Client Company</td>
</tr>
<tr>
<td>5</td>
<td>Employee Leasing Policy for Leased Workers of a Single Client Company</td>
</tr>
<tr>
<td>6</td>
<td>Client Company Policy for Nonleased Workers of Client Company</td>
</tr>
<tr>
<td>7</td>
<td>Client Company Policy for Leased and Nonleased Workers of Client Company</td>
</tr>
<tr>
<td>8</td>
<td>Employee Leasing Policy for Leased Workers of Multiple Client Companies; excludes ELC Nonleased Workers</td>
</tr>
</tbody>
</table>

For PEO Policy state applicability for codes 2-8, please refer to the PEO State Matrix in Part 7—PEO Employee Leasing Policies in this guidebook.
**Employee Leasing Policy Type Code 1**

**Nonemployee Leasing Policy**

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

**Employee Leasing Policy Type Code 2**

**Employee Leasing Policy for Leased Workers of Multiple Client Companies; includes Employee Leasing Company (ELC) Nonleased Workers**

- PEO is first named insured
- Leased workers of multiple client companies
- Includes PEO’s direct workers

*Master Policy*
### Employee Leasing Policy Type Code 3

**Employee Leasing Policy for Nonleased Workers of ELC**

- PEO is first named insured
- PEO’s direct workers only

- **Multiple Coordinated Policy (MCP)**
- **Multiple PEO Policies**

### 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 Policy (MCP)**
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
- May have LCF naming conventions

Multiple PEO Policies

Multiple Coordinated Policy (MCP)

Employee Leasing Policy Type Code 6

Client Company Policy for Nonleased Workers of Client Company

- Client is primary named insured
- Client Policy for nonleased workers only
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

Employee Leasing Policy Type Code 8

Employee Leasing Policy for Leased Workers of Multiple Client Companies; excludes ELC Nonleased Workers

- PEO is first named insured
- Leased workers of multiple client companies
- Does not include PEO’s direct workers

Master Policy
PEO or Client Company Code

4. Professional Employer Organization or Client Company Code

<table>
<thead>
<tr>
<th>Position(s)</th>
<th>52</th>
</tr>
</thead>
<tbody>
<tr>
<td>Class</td>
<td>Numeric (N)</td>
</tr>
<tr>
<td>Bytes</td>
<td>1</td>
</tr>
<tr>
<td>Format</td>
<td>N 1</td>
</tr>
</tbody>
</table>

**Definition:** Code used to report whether this insured is a PEO, Client Company, or neither.

The PEO/Client Company code is required when the Employee Leasing Policy Type Code on the Header Record is 2, 3, 4, 5, 6, 7, or 8.

Leave blank when the Employee Leasing Policy Type Code on the Header Record is 1.

**Code Values:**

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>BLANK</td>
<td>Not a Professional Employer Organization Policy</td>
</tr>
<tr>
<td>P</td>
<td>Professional Employer Organization Company Name</td>
</tr>
<tr>
<td>C</td>
<td>Client Company Name</td>
</tr>
</tbody>
</table>

Name and Address Linking

Legal Name  ➔  Address or Job Location

Employer Record
Name and Address Linking

- **Legal Name**
- **Address or Job Location**

POC Critical Error
Policy includes data for a POC state **not in compliance**. Data may **not be sent** to the state.

**Policy and POC Reporting Guidebook**
Editing and Data Quality
Part 12 B

Name Link Identifier

<table>
<thead>
<tr>
<th>Position(s)</th>
<th>49–51</th>
</tr>
</thead>
<tbody>
<tr>
<td>Class</td>
<td>Numeric (N)</td>
</tr>
<tr>
<td>Bytes</td>
<td>3</td>
</tr>
<tr>
<td>Format</td>
<td>N 3</td>
</tr>
</tbody>
</table>

**Definition:** Identifier used to link names with their corresponding address and exposure. The primary name on the policy must always be reported as 001.

**Reporting Notes:**
- The Primary Insured Name(s) 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.)
- An employer with multiple names; each name uses the same Name Link Identifier (e.g., d/b/a names)
Continuation Sequence Number

7. Continuation Sequence Number

<table>
<thead>
<tr>
<th>Position(s)</th>
<th>Class</th>
<th>Bytes</th>
<th>Format</th>
</tr>
</thead>
<tbody>
<tr>
<td>158–160</td>
<td>Numeric (N)</td>
<td>3</td>
<td>N 3</td>
</tr>
</tbody>
</table>

**Definition:** Number corresponding to the continuation sequence of the named insured.

Report 001 representing the first record for a Name Link Identifier. Report 002-999 representing all continuation records for the same Name Link Identifier.

When each name is reported with a separate Name Link Identifier, this field will be reported as 001 for all Name Records.

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

Name Link Counter Identifier

13. Name Link Counter Identifier

<table>
<thead>
<tr>
<th>Position(s)</th>
<th>Class</th>
<th>Bytes</th>
<th>Format</th>
</tr>
</thead>
<tbody>
<tr>
<td>279–271</td>
<td>Alpha(A)/Numeric (N)</td>
<td>2</td>
<td>A 2</td>
</tr>
</tbody>
</table>

**Definition:** Identifier used to link names with their corresponding addresses and exposures when more than 999 names are reported.

When reporting 999 or fewer separate names, report 00. When reporting more than 999 separate names, report 01 (or 00) representing the first 999 separates names. Report 02-99 (or 01-99) representing counter records for the subsequent sets of Name Link Identifiers.

**Reporting Notes:**
- 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
Address Record—Name Link Identifier

- 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

Name and Address Linking

<table>
<thead>
<tr>
<th>8. Name Link Identifier</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Position(s)</strong>: 152–154</td>
</tr>
<tr>
<td><strong>Class</strong>: Numeric (N)</td>
</tr>
<tr>
<td><strong>Bytes</strong>: 3</td>
</tr>
<tr>
<td><strong>Format</strong>: H3</td>
</tr>
</tbody>
</table>

**Definition**: Identifier used to link names with their corresponding addresses and exposures. This field is required for Address Type Code 1 (Mailing Address of Insured), 2 (Address of a Location of Operations), and 6 (No Specific Location). Report 999 for Address Type Codes 3 and 5.

<table>
<thead>
<tr>
<th>13. Name Link Counter Identifier</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Position(s)</strong>: 209–270</td>
</tr>
<tr>
<td><strong>Class</strong>: Alpha/Alpha-Numeric (N)</td>
</tr>
<tr>
<td><strong>Bytes</strong>: 3</td>
</tr>
<tr>
<td><strong>Format</strong>: AN 3</td>
</tr>
</tbody>
</table>

**Definition**: Identifier used to link names with their corresponding address and exposure when more than 999 names are reported. The Name Link Counter Identifier on the address record must match the Name Link Counter Identifier on the corresponding name record.

Name Link Identifier on Address Record must match Name Link Identifier on corresponding Name Record
Name and Address Linking Example

Brusca, Malik, and Oulton, Inc.  
d/b/a Three Girls Staffing

123 Main St  
Augusta, GA

Five Star Service, Inc.

900 Beach St  
Atlanta, GA

Name and Address Linking Reporting

<table>
<thead>
<tr>
<th>NLI</th>
<th>CSN</th>
<th>NLCI</th>
<th>Name</th>
</tr>
</thead>
<tbody>
<tr>
<td>001</td>
<td>001</td>
<td>00</td>
<td>Brusca Malik and Oulton Inc</td>
</tr>
<tr>
<td>001</td>
<td>002</td>
<td>00</td>
<td>Three Girls Staffing DBA</td>
</tr>
<tr>
<td>002</td>
<td>001</td>
<td>00</td>
<td>Five Star Service Inc</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>NLI</th>
<th>NLCI</th>
<th>Address</th>
<th>State</th>
</tr>
</thead>
<tbody>
<tr>
<td>001</td>
<td>00</td>
<td>123 Main St, Augusta</td>
<td>GA</td>
</tr>
<tr>
<td>002</td>
<td>00</td>
<td>900 Beach St, Atlanta</td>
<td>GA</td>
</tr>
</tbody>
</table>
What Goes to the States?

<table>
<thead>
<tr>
<th>State</th>
<th>Name</th>
<th>Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>GA</td>
<td>Brusca Malik and Oulton Inc</td>
<td>123 Main St, Augusta</td>
</tr>
<tr>
<td></td>
<td>Three Girls Staffing DBA</td>
<td>123 Main St, Augusta</td>
</tr>
<tr>
<td></td>
<td>Five Star Service Inc</td>
<td>900 Beach St, Atlanta</td>
</tr>
</tbody>
</table>

Naming Standardization

Name Standardization

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

*Name Split Rules to be eliminated with policies effective 1/1/2017 and later
**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 Split Rules to be eliminated with policies effective 1/1/2017 and later*

---

**Name Standardization Example PED 1/1/16**

<table>
<thead>
<tr>
<th>Name</th>
<th>Best PEO Company Inc LCF A1 Trucking Inc</th>
</tr>
</thead>
<tbody>
<tr>
<td>FEIN</td>
<td>092352355</td>
</tr>
<tr>
<td>PEO/Client Company Code</td>
<td>P</td>
</tr>
<tr>
<td>Name Link Identifier</td>
<td>001</td>
</tr>
<tr>
<td>Continuation Sequence Number</td>
<td>001</td>
</tr>
</tbody>
</table>
Name Standardization Example

<table>
<thead>
<tr>
<th>Name</th>
<th>Best PEO Company Inc LCF A1 Trucking Inc</th>
</tr>
</thead>
<tbody>
<tr>
<td>FEIN</td>
<td>092352355</td>
</tr>
<tr>
<td>PEO/Client Company Code</td>
<td>P</td>
</tr>
<tr>
<td>Name Link Identifier</td>
<td>001</td>
</tr>
<tr>
<td>Continuation Sequence Number</td>
<td>001</td>
</tr>
</tbody>
</table>

Best PEO Company Inc
PEO/Client Company Code: P
Name Link Identifier: 001
Continuation Sequence Number: 001

A1 Trucking Inc LCF
PEO/Client Company Code: P
Name Link Identifier: 001
Continuation Sequence Number: 002

Policy Endorsement Reporting

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

<table>
<thead>
<tr>
<th>Client Policy Coverage for Leased Workers</th>
<th>PEO Policy Coverage for PEO’s Direct Workers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Leasing Policy Type Code 4</td>
<td>Employee Leasing Policy Type Code 3</td>
</tr>
<tr>
<td>Name Link Code 001</td>
<td>Name Link Code 001</td>
</tr>
<tr>
<td>Client Company Name</td>
<td>PEO Name</td>
</tr>
<tr>
<td>PEO/Client Company Code C</td>
<td>PEO/Client Company Code</td>
</tr>
<tr>
<td>Primary FEIN Client Company FEIN</td>
<td>Primary FEIN PEO FEIN</td>
</tr>
<tr>
<td>Mailing Address (Address Type 1)</td>
<td>Mailing Address (Address Type 1)</td>
</tr>
<tr>
<td>Client Company Mailing Address</td>
<td>PEO Mailing Address</td>
</tr>
<tr>
<td>Location of Operation (Address Type 2)</td>
<td>Client Company Location if different from mailing address</td>
</tr>
</tbody>
</table>

### Multiple PEO Policies

<table>
<thead>
<tr>
<th>PEO Policy Coverage for Leased Workers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Leasing Policy Type Code 5</td>
</tr>
<tr>
<td>Name Link Code 001 PEO Name</td>
</tr>
<tr>
<td>PEO/Client Company Code P</td>
</tr>
<tr>
<td>Primary FEIN PEO FEIN</td>
</tr>
<tr>
<td>Mailing Address (Address Type 1) PEO Mailing Address</td>
</tr>
<tr>
<td>Name Link Code 002 Client Company Name</td>
</tr>
<tr>
<td>PEO/Client Company Code C</td>
</tr>
<tr>
<td>Additional FEIN Client Company FEIN</td>
</tr>
<tr>
<td>Location of Operation (Address Type 2) Client Company Job Location</td>
</tr>
</tbody>
</table>
### Master Policy

**PEO Policy**  
Coverage for Leased Workers of Multiple Client Companies

<table>
<thead>
<tr>
<th>Name Link Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name Link Code 001</td>
<td>PEO Name</td>
</tr>
<tr>
<td>Name Link Code 002</td>
<td>Client Company 1 Name</td>
</tr>
<tr>
<td>Name Link Code 003</td>
<td>Client Company 2 Name</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Name Link Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>PEO/Client Company Code</td>
<td></td>
</tr>
<tr>
<td>Primary FEIN</td>
<td>PEO FEIN</td>
</tr>
<tr>
<td>Mailing Address (Type 1)</td>
<td>PEO Mailing Address</td>
</tr>
<tr>
<td>Location of Operation</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Name Link Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name Link Code 002</td>
<td>Client Company 1 Name</td>
</tr>
<tr>
<td>Name Link Code 003</td>
<td>Client Company 2 Name</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Name Link Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>PEO/Client Company Code</td>
<td></td>
</tr>
<tr>
<td>Additional FEIN</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Name Link Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Location of Operation</td>
<td></td>
</tr>
</tbody>
</table>

### Client Direct Purchase

**Client Policy**  
Coverage for Leased and Nonleased Workers

<table>
<thead>
<tr>
<th>Name Link Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name Link Code 001</td>
<td>Client Company Name</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Name Link Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>PEO/Client Company Code</td>
<td></td>
</tr>
<tr>
<td>Primary FEIN</td>
<td>Client Company FEIN</td>
</tr>
<tr>
<td>Mailing Address (Type 1)</td>
<td>Client Company Mailing Address</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Name Link Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Location of Operation</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Name Link Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Location of Operation</td>
<td>Client Company Location if different from mailing address</td>
</tr>
</tbody>
</table>
NCCI Data Reporting Reference

Data Reporting

Policy and Proof of Coverage Reporting Guidebook
- Part 7
- PEO Policy Overview and Models
- Rules and Code Requirements
- PEO State Matrix

Manuals Library on ncci.com

ncci.com
Policy and POC Reporting Guidebook

D. State Requirements for PEO/Employee Leasing Policies

The **PEO State Matrix** provides you with state-specific data reporting guidelines by market type.

Also, refer to the following documents on ncci.com, which contain state-specific rules and/or forms applicable to employee leasing arrangements:

- **Basic Manual for Workers Compensation and Employers Liability Insurance**
- **Forms Manual of Workers Compensation and Employers Liability Insurance**
- **PEO/Employee Leasing—Guide to State Specific Requirements**

Refer to wcib.org for the **PEO Applicability Code Chart by state**.

---

### PEO/Employee Leasing Policy Type Codes by State

<table>
<thead>
<tr>
<th>State</th>
<th>Market Type</th>
<th>PEO/Employee Leasing Policy Type Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>AK</td>
<td>Voluntary</td>
<td>Master Policy</td>
</tr>
<tr>
<td></td>
<td></td>
<td>1—Employee Leasing Policy for Leased Workers of Multiple Client Companies, includes ELC Nonleased Workers or</td>
</tr>
<tr>
<td></td>
<td></td>
<td>2—Employee Leasing Policy for Nonleased Workers of Employee Leasing Company (ELC)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>3—Employee Leasing Policy for Leased Workers of Multiple Client Companies, includes ELC Nonleased Workers</td>
</tr>
<tr>
<td>AL</td>
<td>Voluntary</td>
<td>Multiple Coordinated Policies</td>
</tr>
<tr>
<td></td>
<td></td>
<td>3—Employee Leasing Policy for Nonleased Workers of Employee Leasing Company (ELC)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>4—Client Company Policy for Leased Workers of Client Company</td>
</tr>
<tr>
<td></td>
<td>Assigned Risk</td>
<td>Client Direct Purchase</td>
</tr>
<tr>
<td></td>
<td></td>
<td>1—Client Company Policy for Leased and Nonleased Workers of Client Company</td>
</tr>
<tr>
<td></td>
<td></td>
<td>2—Client Company Policy for Leased Workers of Client Company</td>
</tr>
<tr>
<td></td>
<td></td>
<td>3—Client Company Policy for Leased Workers of Client Company</td>
</tr>
<tr>
<td></td>
<td></td>
<td>4—Client Company Policy for Nonleased Workers of Client Company</td>
</tr>
<tr>
<td></td>
<td></td>
<td>5—Client Company Policy for Nonleased Employees of any</td>
</tr>
<tr>
<td></td>
<td></td>
<td>6—Client Company Policy for Nonleased Workers of Client Company</td>
</tr>
</tbody>
</table>
## WCIO PEO Applicable Code Chart

<table>
<thead>
<tr>
<th>State</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
<th>8</th>
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<tbody>
<tr>
<td>Non Employee Leasing Policy</td>
<td>Employee Leasing Policy For Leased Workers of Multiple Client Companies; Includes ELC Non-Leased Workers</td>
<td>Employee Leasing Policy For Non-Leased Workers of Employee Leasing Company</td>
<td>Employee Leasing Policy For Leased Workers of Client Company</td>
<td>Employee Leasing Policy For Employees of a Single Client Company</td>
<td>Employee Leasing Policy For Non-Leased Workers of Client Company</td>
<td>Employee Leasing Policy For Leased Workers of Client Companies; Excludes ELC Non-Leased Workers</td>
<td></td>
<td></td>
</tr>
<tr>
<td>---</td>
<td>---</td>
<td>---</td>
<td>---</td>
<td>---</td>
<td>---</td>
<td>---</td>
<td>---</td>
<td>---</td>
</tr>
<tr>
<td>Alabama</td>
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<td>X</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td>Alaska</td>
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</tr>
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<td>Alaska, *</td>
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<td>X</td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td>California</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>X</td>
</tr>
</tbody>
</table>
Reporting Requirement—Question #1

What Employee Leasing Policy Type Code would you use for:

A single policy for PEO and clients?
Reporting Requirement—Question #2
Where can you find policy reporting rules?

Question #3
What type of PEO arrangement uses this Employee Leasing Policy Type Code?

Code 4—Employee Leasing Policy—Client Company Policy for Leased Workers of Client Company
Reporting Requirement—Question #4
What data elements on the WCPOLS Name and Address Records are used to link Name and Addresses?

Reporting Requirement—Question #5
What WCPOLS Record do you report all endorsement numbers?
Bringing It Together—Policy Issuance

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PEO and Multiple Client Companies

- Alpha Professional Leasing, 456 Log Cabin Rd., Springfield IL 62707
- Three Client Companies:
  - Beta Consultants, 14 Main St., Tampico, IL 61283
    - Class Code 8810
  - Capture Investing, 111 Richmond Way, Arlington, VA 76017
    - Class Code 8832
  - Data Benefits, 123 Mutual Dr., Washington, DC 20037
    - Class Code 8832
- Master PEO Policy, effective 1/1/16
### Active PEO and Client View

#### Employer State View Filter
To view Names and Addresses for a state, select a State and click 'Search'.

State: [IL - 12]  
Search  
Reset

<table>
<thead>
<tr>
<th>Employer Name</th>
<th>FEIN</th>
<th>Name Link Identifier</th>
<th>Name Link Counter Identifier</th>
<th>Cost Seq Rbr</th>
<th>Name Effective Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alpha Professional Leasing</td>
<td>24609753</td>
<td>001</td>
<td>00</td>
<td>001</td>
<td>01/02/16</td>
</tr>
<tr>
<td>401 NCI CANNON RD</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Data Consultants</td>
<td>24609753</td>
<td>002</td>
<td>00</td>
<td>001</td>
<td>01/02/16</td>
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</tbody>
</table>

#### Address Details

<table>
<thead>
<tr>
<th>Street</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>State Code Link</th>
<th>Address Effective Date</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>SPRINGFIELD</td>
<td>IL</td>
<td>62707</td>
<td></td>
<td>01/02/16</td>
</tr>
<tr>
<td>14 Mall St</td>
<td>TAMPA</td>
<td>FL</td>
<td>61283</td>
<td></td>
<td>01/02/16</td>
</tr>
</tbody>
</table>

---

### Policy Changes and Experience Rating

**YOUR BLUEPRINT**

for data reporting success

---

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© Copyright 2016 National Council on Compensation Insurance, Inc. All Rights Reserved.
**Name Changes**

14. Policy Change Effective Date

<table>
<thead>
<tr>
<th>Position(s)</th>
<th>285–294</th>
</tr>
</thead>
<tbody>
<tr>
<td>Class</td>
<td>Numeric (N)</td>
</tr>
<tr>
<td>Bytes</td>
<td>5</td>
</tr>
<tr>
<td>Format</td>
<td>YYYYMMDD</td>
</tr>
</tbody>
</table>

**Definition:** The date that identifies the effective date of Policy data elements changed.

This date is required for Transaction Codes 08, 10, 14, and 15 if there are any changes on the Name Record. Report zeros for all other Transaction Codes.

For Transaction Codes 01, 02, 04, and 06, this field is not captured.

---

**Address Changes**

14. Policy Change Effective Date

<table>
<thead>
<tr>
<th>Position(s)</th>
<th>285–294</th>
</tr>
</thead>
<tbody>
<tr>
<td>Class</td>
<td>Numeric (N)</td>
</tr>
<tr>
<td>Bytes</td>
<td>5</td>
</tr>
<tr>
<td>Format</td>
<td>YYYYMMDD</td>
</tr>
</tbody>
</table>

**Definition:** The date that identifies the effective date of Policy data elements changed.

This date is required for Transaction Codes 08, 10, 14, and 15 if there are any changes on the Address Record. Report zeros for all other Transaction Codes.

For Transaction Codes 01, 02, 04, and 06, this field is not captured.
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

Master Policy → Master Unit Report → PEO Mod

MCP Policies → Separate Unit Reports → Individual Mods

Experience Rating Rules

Experience Rating Plan Manual for Workers Compensation and Employers Liability Insurance

• Rule 5-A


• Examples for Rule 5-A
When a Client Leaves an Arrangement

Master Policy

Client Termination

NC2745 Form

Client Mod

NC2745

WORKERS' COMPENSATION EXPERIENCE RATING FOR FORMER CLIENTS OF LABOR CONTRACTORS

Please follow the instructions on the worksheet and return it to the appropriate office of NCCI prior to rating effective date.
**Experience Rating Calculation**

Current PEO policy: 1/1/16 to 1/1/17  
Client terminates on 2/1/16  
Former client was covered under PEO policies 1/1/07–1/31/16

<table>
<thead>
<tr>
<th>NC2745 Forms Submitted</th>
<th>Rating Effective Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>1/1/12</td>
<td>1/1/16</td>
</tr>
<tr>
<td>1/1/13</td>
<td></td>
</tr>
<tr>
<td>1/1/14</td>
<td></td>
</tr>
</tbody>
</table>

Latest loss values as of that report level (including corrections)

For renewal ratings, open claims must be reported on subsequent NC2745 forms (up to the 3rd report level)
Experience Rating Split Data

Bringing It Together—Subsequent Changes
Alpha Professional Leasing

- Master PEO Policy, effective 1/1/16

- Client Company Changes:
  - Newly added client as of 1/21/16
    - Easy Money, 155 Rich Way, Washington, DC 20037
      - Class Code 8832
  - Terminated client as of 1/22/16
    - Data Benefits, 123 Mutual Dr., Washington, DC 20037
      - Class Code 8832
### Added Client View

**Policy Number:** 49

<table>
<thead>
<tr>
<th>Field</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Policy Effective Code</td>
<td>06/01/13</td>
</tr>
<tr>
<td>Carrier Code/Name</td>
<td>HCC/GEICO COMPANY</td>
</tr>
<tr>
<td>Primary Name of Insured</td>
<td>CO-INSURED</td>
</tr>
<tr>
<td>Name Link Identifier</td>
<td>Y</td>
</tr>
<tr>
<td>Name Link Counter Identifier</td>
<td>Y</td>
</tr>
<tr>
<td>Cost Seg No</td>
<td>03</td>
</tr>
<tr>
<td>Name Effective Date</td>
<td>06/01/13</td>
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</table>

**Employee Details**

<table>
<thead>
<tr>
<th>Field</th>
<th>Value</th>
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</thead>
<tbody>
<tr>
<td>Employee Name</td>
<td></td>
</tr>
<tr>
<td>FIDN</td>
<td>123456789</td>
</tr>
<tr>
<td>Name Link Identifier</td>
<td>Y</td>
</tr>
<tr>
<td>Name Link Counter Identifier</td>
<td>Y</td>
</tr>
</tbody>
</table>

**Address Details**

<table>
<thead>
<tr>
<th>Field</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Street</td>
<td>123 Main St</td>
</tr>
<tr>
<td>City</td>
<td>Any City</td>
</tr>
<tr>
<td>State</td>
<td>CA</td>
</tr>
<tr>
<td>Zip Code</td>
<td>12345</td>
</tr>
<tr>
<td>Address Effective Date</td>
<td>06/01/13</td>
</tr>
</tbody>
</table>

### Deleted Client View

**Policy Number:** 49

<table>
<thead>
<tr>
<th>Field</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Policy Effective Code</td>
<td>06/01/13</td>
</tr>
<tr>
<td>Carrier Code/Name</td>
<td>HCC/GEICO COMPANY</td>
</tr>
<tr>
<td>Primary Name of Insured</td>
<td>CO-INSURED</td>
</tr>
<tr>
<td>Name Link Identifier</td>
<td>Y</td>
</tr>
<tr>
<td>Name Link Counter Identifier</td>
<td>Y</td>
</tr>
<tr>
<td>Cost Seg No</td>
<td>03</td>
</tr>
<tr>
<td>Name Effective Date</td>
<td>06/01/13</td>
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</tbody>
</table>

**Employee Details**

<table>
<thead>
<tr>
<th>Field</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Name</td>
<td></td>
</tr>
<tr>
<td>FIDN</td>
<td>123456789</td>
</tr>
<tr>
<td>Name Link Identifier</td>
<td>Y</td>
</tr>
<tr>
<td>Name Link Counter Identifier</td>
<td>Y</td>
</tr>
</tbody>
</table>

**Address Details**

<table>
<thead>
<tr>
<th>Field</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Street</td>
<td>123 Main St</td>
</tr>
<tr>
<td>City</td>
<td>Any City</td>
</tr>
<tr>
<td>State</td>
<td>CA</td>
</tr>
<tr>
<td>Zip Code</td>
<td>12345</td>
</tr>
<tr>
<td>Address Effective Date</td>
<td>06/01/13</td>
</tr>
</tbody>
</table>
PEO Coverage Verification Service

Illinois Workers Compensation Commission

Select Coverage Date: 1/2/2016
Employer Name:
Federal Employer Identification Number:

Search | Reset

Click here for more reasonably effective.

Return to Policy Results

Worker's Compensation Insurance Coverage Provider: BECC TRAINING COMPANY
Policy Number: WC085754
Coverage Date: 1/2/2016

Page 1

Employee Name | Street Address | City | State | Zip
--- | --- | --- | --- | ---
ALPHA PROFESSIONAL LEASING | 4525 JOHN CANON RD | SPRINGFIELD | IL | 62707

The District of Columbia - Department of Employment Services

The following policy level noted(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
--- | ---
WC085754 | DATA BENEFITS INC
PEO Coverage Verification Service

The District of Columbia - Department of Employment Services

Employers’ Workers’ Compensation Insurance Coverage Verification

Select Coverage Date: Current or look back

Employer Name: DATA BENEFITS INC.

Federal Employer Identification Number:

Search Tips

- Confirm the spelling of the Employer Name.
- Certain words are ignored, such as "and" or "of" in the "contains" search only.
- Special characters (hyphens, commas, slashes, and other punctuation marks) are ignored.
- "Contains" search will only perform a search on the last 3 years of data. If searching on older data please use the "Starts With" search.

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 302-671-1000.

WC Coverage Verification Mobile App

- Free App available in Apple App Store, Google Play, and Windows Phone Store
- View information for all 32 Proof of Coverage states
- Search by employer name, FEIN, and coverage/injury/illness date
- Link to state workers compensation commission’s sites
- Use the geo-location feature to see results based on your physical location
## NC2745

### WORKERS' COMPENSATION EXPERIENCE RATING FORM FOR FORMER CLIENTS OF LABOR CONTRACTION

**Effective Date:** 1/1/15

**Policy No.:** WC1200463

**Carrier:** NCIC Inc.

### Data Table

<table>
<thead>
<tr>
<th>Class Code</th>
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<th>Injury Type</th>
<th>Injury Code</th>
<th>Injuries</th>
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<tr>
<td>8802</td>
<td>120,255</td>
<td>65437</td>
<td>12/30/14</td>
<td>F</td>
<td>923</td>
<td>15,420</td>
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<tr>
<td>8802</td>
<td>120,255</td>
<td>65432</td>
<td>6/7/15</td>
<td>O</td>
<td>8832</td>
<td>15,572</td>
</tr>
</tbody>
</table>

### Instructions for Submitting Experience Rating Data

The experience rating will be completed in accordance with the NCIC Experience Rating Plan. Payroll and Losses must be rounded to the nearest whole dollar.

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

- **COLUMN 1:** Fill in the appropriate workers' compensation classification codes.
- **COLUMN 2:** Fill in the payroll associated with the classification codes in Column 1 for reported policy year.
- **COLUMN 3:** Fill in the actual claim number for all losses other than temporary total disability and medical claims under $1,000. For claims loss costs applicable to the rated worker, fill in the actual claim number for all losses other than temporary total disability and medical claims under $1,000. If all losses under $1,000 are not recoverable to the insurance company for the policy year, then use the next higher classification code.
- **COLUMN 4:** Indicate whether the claim is open or closed for the policy year by placing an O or C, respectively, in the column.
- **COLUMN 5:** Indicate whether the claim is open or closed for the policy year by placing an O or C, respectively, in the column.
- **COLUMN 6:** Indicate whether the claim is open or closed for the policy year by placing an O or C, respectively, in the column.

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

**Insurance Carrier:**

**Signature:**

**Title:**

**Date:**

**Telephone No.:** 616-193-3468

**This document must be signed by the insurance company that provided coverage for the year being reported.**
Experience Rating Calculation

Renewal Master PEO policy: 1/1/16 to 1/1/17
Data Benefits terminated on 1/22/16
Former client was covered under PEO policies for several years

NC2745 Forms Submitted

Rating Effective Date
1/1/16

1/1/12 → 3rd Report
1/1/13 → 2nd Report
1/1/14 → 1st Report

Latest loss values as of that report level (including corrections)

Regulatory Focus

YOUR BLUEPRINT for data reporting success
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

Department of Insurance
- Verifies insurer solvency
- Ensures loss costs and rates are adequate
- Monitors market structure
- Regulates market conduct
- Approves filed manuals
Workers Compensation Division

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

Regulatory Considerations

- Addition/cancellation/termination of client employers
- Notification of cancellation/termination to PEO and client employer
- Association between PEO and client employers
- Large Deductible Policies
- Guarantee Funds
State-Specific Requirements

States with Basic Manual PEO Rules

- **Rule 3-D State-Specific**
  - AZ, CO, CT, DC, FL, GA, IL, KS, KY, LA, MT, NE, NV, OR, TX, UT, VA, WV

- **Rule 4-B Residual Market**
  - AL, AR, GA, DC, IA, ID, IN, KS, MS, NH, NM, SC, SD, TN, VT, WV
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 Employee Leasing Policy Type Codes

- PEO Policy Type 8 currently rejects; however, will be accepted when IAIABC 3.0 POC is implemented

- Client’s data will remain in the employee leasing company’s experience rating modification factor

- FL1372 is used for developing former clients mod

Georgia

Item 01-GA-2015—Professional Employer Organization (PEO) Arrangements

- Effective 1/1/16
- MCP or Master Policy for the voluntary market
- MCP only for residual market
- Cancellation notice sent to PEO and client

- Master Policy:
  - Must submit data upon client termination of PEO agreement
  - Experience stays with PEO and goes with client upon termination of PEO arrangement
Illinois

Master Policy

Illinois Employee Leasing Endorsement

Each client must be reported as an additional name with job location and client’s FEIN

- Statistical Code 9775—Employee Leasing Rating Adjustment
- IL SB 1805

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
Maine

- Employee Leasing 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
- Cancellation sent to client and PEO on a Multiple Coordinated Policy
- Endorsements and Experience Rating

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
Nevada

![Image of Nevada form]

Oregon

- Circular FYI-OR-2015-02
- PEO or client can obtain coverage for leased and nonleased workers
Oregon

Coverage obtained by PEO:

- **Master policy**

- **Premium for each client’s exposure must be based on each client experience modification or merit rating factor**

- **PEO is required to file Proof of Coverage for each client directly to the Oregon Workers Compensation Division (WCD)**

Oregon

Coverage obtained by Client Company:

- **Client Direct Purchase**
  - Client’s leased workers and subject workers
Texas

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

Texas

Statistical Plan – Part 3

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

Statistical Plan – Part 6

- Employee Leasing Code E—Report E for each PEO client
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.
Name the State

In this state, a Master policy structure is only allowed if approval is granted by the Commissioner of Insurance.
Name the State

This state requires a state-specific form upon termination of a PEO Arrangement for determining a client company’s experience mod.

Name the State

PEO must be registered with Workers Compensation Commission prior to obtaining workers compensation.
Name the State

This state provides rules and definitions under which policies involving PEO service agreements are written as PEO Policy Basis or Client Policy Basis.

Name the State

This state has approved new PEO rules effective 1/1/16.
thank you!
Supplemental Information
Presenter Biographies

Shani Oulton is the director of Data Services at NCCI. She’s been with the company since 2003 and is responsible for the maintenance of statistical plans, including coordination of data requirements, data communications, product management, and training that impacts data reporting. Shani also represents NCCI in various data-related industry forums.

Prior to joining NCCI, Shani worked for both personal and commercial line agencies, where she obtained her property/casualty and life and health insurance licenses.

Shani earned her bachelor of science degree from the University of Florida. She is also designated as a Certified Property Casualty Underwriter (CPCU) and is a member of the CPCU Society.

Jo Anne Malik has worked at NCCI for seven years. She is currently a senior data analyst for Data Services in the Data Resources Division. Her primary duties include supporting and maintaining data reporting requirements through industry communications and data reporting manuals. She also researches and resolves escalated customer issues related to data reporting compliance questions and state requirements. Prior to joining the Data Services team, Jo Anne was a financial validator for the Financial Data Team.

In addition to her experience at NCCI, Jo Anne brings 15 years of experience from Kemper Insurance, where she worked in a wide variety of roles supporting the business and IT areas. She has also worked in other areas within the workers compensation industry, including underwriting and as a producer/agent.

Carol Brusca is currently a national policy consultant in the Regulatory Services Division. She is responsible for monitoring workers compensation industry trends across states. Prior to this role, she was a regulatory services manager, where she was responsible for preparing national and state item filings and providing technical support to regulators, carriers, employers, and agents with NCCI’s manual rules.

Carol has more than 16 years of insurance industry experience, including 13 years with NCCI. She has earned Associate in Insurance Services (AIS) and Accredited Advisor in Insurance (AAI) designations from The Institutes.

Carol is a graduate of the University of Florida with a degree in history.