Professional Employer Organization (PEO) Arrangements

Oklahoma—*as of 7/1/2026*

Market Type	Policy Issuance[1]	Experience Rating Modification Application—While in a PEO Arrangement[2]	Data Reporting for Experience Rating—While in a PEO Arrangement	Data Reporting for Experience Rating—Upon Termination of a PEO Arrangement	Experience Rating Modification Calculation—Upon Termination of a PEO Arrangement[2]	Experience Rating Modification Application—Upon Termination of a PEO Arrangement[2]	Additional Information
Voluntary Market	There are no ***Basic Manual*** rules related to issuing PEO policies in the voluntary market.	There are no ***Experience Rating Plan Manual*** rules related to the application of an experience rating modification while in a PEO arrangement in the voluntary market.	There is no special treatment for reporting PEO policies. Standard reporting rules apply based on NCCI's ***Statistical Plan***.	There is no special treatment for reporting PEO policies. Standard reporting rules apply based on NCCI's ***Statistical Plan.*** Reporting of ER Split Data is not applicable.	No special treatment is necessary to calculate an experience rating modification for the PEO.	**PEO Policy** No special treatment is necessary for the application of an experience rating modification for the PEO.	**Policy Data Reporting** For PEO policy reporting requirements and the PEO Policy Type Codes, refer to NCCI's ***Policy and POC Reporting Guidebook***. **PEO Endorsements** For information regarding the application of available countrywide and state-specific endorsements, refer to NCCI's ***Forms Manual***..
Residual Market[3]	**Multiple Coordinated Policy (MCP)** **Client Policy** Each client has its own policy covering its leased workers. **PEO Policy** Each PEO must have its own policy covering its direct workers.	**MCP** **Client Policy** The client's experience rating modifications apply to • the client's policy under the MCP, and • any other policies covering the client's nonleased employees. **PEO policy** The PEO's experience rating modifications apply. If the PEO does not qualify for an experience rating modification, a unity (1.00) factor applies to • all of the PEO's policies, and • subsequent policies until the PEO is eligible for an experience rating modification.	**MCP** **Client Policy** The insurance provider separately submits the experience of the client's leased workers using the standard submission of the unit report. **PEO Policy** The insurance provider separately submits the experience of the PEO's direct employees using the standard submission of the unit report. Refer to NCCI's ***Statistical Plan*** for data reporting rules.	**MCP** **Client Policy** The insurance provider continues to separately submit the experience of the former client's leased workers using the standard submission of the unit report. **PEO Policy** The insurance provider continues to submit the experience of the PEO's direct employees using the standard submission of the unit report. Refer to NCCI's ***Statistical Plan*** for data reporting rules.	**MCP** No special treatment is necessary to calculate an experience rating modification for the client.	**MCP** No special treatment is necessary for the application of an experience rating modification for the client.	**Policy Data Reporting** For PEO policy reporting requirements and the PEO Policy Type Codes, refer to NCCI's ***Policy and POC Reporting Guidebook***. **PEO Endorsements** For information regarding the application of available countrywide and state-specific endorsements, refer to NCCI's ***Forms Manual***. **Residual Market Forms** The supplemental forms used for residual market policies are available on **ncci.com**. Under the Underwriting tab, in the Popular Forms section, is a link to the **PEO - Assigned Risk Forms**.

[1] Refer to NCCI's ***Residual Market Manual*** for rules related to policy issuance in the residual market.
[2] Refer to NCCI's ***Experience Rating Plan Manual*** for rules that govern employee leasing arrangements and professional employer organizations.
[3] NCCI is the Plan Administrator for the residual market in Oklahoma.

This comparison is provided as a reference only. All information is subject to change and dependent on notification from the state. In the event that there is a conflict between the applicable state statute and/or regulation and this chart, the applicable state statute and/or regulation will control. Please refer to the state's website for additional information.

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