

**Wisconsin Proof of Coverage Notice under a master policy
for small clients under s. 102.315(5)(c), Wis. Stats.**

**Department of Workforce Development
Worker's Compensation Division**
201 E. Washington Ave., Rm. C100
P.O. Box 7901
Madison, WI 53707
Telephone: (608) 266-1340
Fax: (608) 266-6827
<https://dwd.wisconsin.gov/wc>
e-mail: DWDDWC@dwd.wisconsin.gov

This form must be filed with the Wisconsin Worker's Compensation Division with an attached copy of the policy naming the client as a covered insured, within 30 days of the inception of such coverage.

COMPLETE ALL ITEMS OR THIS FORM WILL BE RETURNED TO YOU. If questions, call 608-266-3046.

The Department of Workforce Development (DWD) administers the Worker's Compensation Act, Chapter 102 Wis. Stats. The purpose of this form is to assist with the procurement of information related to or required by Chapter 102. Completion of this form is voluntary and failure to complete said form may result in a delay in the administration of Chapter 102. DWD may use the personally identifiable information (PII) it obtains from you on this form for purposes other than those for which it is being collected.

Insured Employee Leasing Company Information

1. Insured Name			
2. Insured Address	City	State	Zip Code
3. Insured Federal Employer Identification Number			

Insurance Carrier Information

1. Carrier Name
2. NCCI Carrier Code
3. Policy Number
4. Policy Effective Date
5. Policy Issue Date
6. Effective Date of Client's Coverage

Client Information (Client of Employee Leasing Company)

1. Client Name			
2. Client Address	City	State	Zip Code
3. Client Federal Employer Identification Number			

Section 102.315(1)(h), Wis. Stats.

“Master policy” means a single worker’s compensation insurance policy issued by an insurer authorized to do business in this state to an employee leasing company in the name of the employee leasing company that covers more than one client of the employee leasing company.

Section 102.315(1)(j), Wis. Stats.

“Small client” means a client that has an unmodified annual premium assignable to its business, including the business of all entities or organizations that are under common control or ownership with the client, that is equal to or less than the threshold below which employers are not experience rated under the standards and criteria under ss. 626.11 and 626.12, without regard to whether the client has a divided workforce.

Section 102.315(5), Wis. Stats.

MASTER POLICY; SMALL CLIENTS. (a) Regardless of whether a master policy has been approved under sub. (4), an employee leasing company may insure its liability under sub. (2) with respect to a group of small clients of the employee leasing company by obtaining a master policy in the voluntary market insuring that liability. The fact that an employee leasing company has a client that is covered under a mandatory risk-sharing plan under s. 619.01 does not preclude the employee leasing company from obtaining a master policy under this paragraph so long as that client is not covered under the master policy. An insurer may issue a master policy under this paragraph insuring in the voluntary market the liability under sub. (2) of an employee leasing company with respect to a group of small clients of the employee leasing company regardless of whether any of those small clients has a divided workforce.¹

(b) Within 30 days after the effective date of an employee leasing agreement with a small client that is covered under a master policy under par. (a), the employee leasing company shall report to the department all of the following information:

1. The name and address of the small client and of each entity or organization that is under common control or ownership with the small client.
2. The number of employees initially covered under the master policy.
3. The estimated unmodified annual premium assignable to the small client’s business, including the business of all entities or organizations that are under common control or ownership with the small client, without regard to whether the small client has a divided workforce, which information the small client shall report to the employee leasing company.
4. The effective date of the employee leasing agreement.

(c) Within 30 days after the effective date of coverage of a small client under a master policy under par. (a), the insurer or, if authorized by the insurer, the employee leasing company shall file proof of that coverage with the department. Coverage of a small client under a master policy becomes binding when the insurer or employee leasing company files proof of that coverage under this paragraph or provides notice of coverage to the small client, whichever occurs first. Nothing in this paragraph requires an employee leasing company or an employee of an employee leasing company to be licensed as an insurance intermediary under ch. 628.

(d) If at any time the unmodified annual premium assignable to the business of a small client that is covered under a master policy under par. (a), including the business of all entities or organizations that are under common control or ownership with the small client, without regard to whether the small client has a divided workforce, exceeds the threshold below which employers are not experience rated under the standards and criteria under ss. 626.11 and 626.12, the employee leasing company shall notify the insurer and obtain coverage for the small client under sub. (3) or (4).

¹ An employee leasing company may obtain a master policy under this paragraph to cover its clients not eligible for experience rating, and simultaneously have a client or clients eligible for experience rating covered by the Wisconsin insurance pool, provided the client or clients covered by the Wisconsin insurance pool are not covered under the master policy.