



Wisconsin Compensation Rating Bureau

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GENERAL CIRCULAR LETTER 640—MARCH 11, 2016

TO: Members of the Bureau

FROM: Donna Knepper

RE: Wisconsin Employee Leasing Company Client Mailing Address Endorsement

Ch. 102.315(3), Wis. Stats. requires that coverage for an insured who meets the experience rating eligibility threshold, entering into an employee leasing agreement, must be written under a Multiple Coordinated Policy (MCP). The MCP provides the worker's compensation insurance coverage for one client. The statute requires that:

“The policy shall name both the employee leasing company and the client as named insureds, shall indicate which named insured is the employee leasing company and which is the client, shall designate either the employee leasing company or the client, but not both, as the first named insured, and shall provide the mailing address of each named insured.”

In many cases, the client may be headquartered outside Wisconsin and may not have a permanent, fixed location for Wisconsin operations. An example would be a salesperson or clerical employee working from home.

As stated, the policy must name both the client and the employee leasing company as named insureds on the policy and must provide the mailing address for both. Adding a client by endorsement or by an answer to a Notice to Carrier is not acceptable. One address will be reported as the main address on the policy. The second address must be added as an additional location on the address record.

This endorsement allows a carrier to report the address and maintain a record to indicate that the out-of-state client address is solely for the client employee leasing exposure in Wisconsin. It is not intended to provide coverage for the state in which the out-of-state client is located. The client address must be EXACTLY the same on both the address record and the endorsement.

Wisconsin Employee Leasing Company Client Mailing Address Endorsement WC 48 03 18 is not a mandatory endorsement and can only be used in conjunction with a Multiple Coordinated Policy (MCP).

Carriers currently reporting both the employee leasing company and the client's address on the policy do not need to change their process.