

Worker's Compensation
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State of Wisconsin
Department of Workforce Development

Worker's Compensation Insurance Letter

INS #	475
Date	April 2, 2008
Program	Employee Leasing
Type	Procedure
Replaces	463

To: Wisconsin Licensed Insurance Carriers
From: Frances Huntley-Cooper, Division Administrator
Subject: Worker's Compensation Law Changes Effective April 1, 2008

Purpose: Inform Insurance Carriers of Wisconsin Worker's Compensation Act, Chapter 102 law changes effective April 1, 2008, relating to required Wisconsin Proof of Coverage Notice under a master policy for small clients of employee leasing companies under s. 102.315(5)(c), Wis. Stats.

Background: Changes to the Wisconsin Worker's Compensation Act, Chapter 102 became effective on April 1, 2008. This law change affects the policy requirements for employee leasing companies. It is important that insurance carriers understand these changes, make the internal process adjustments and conduct training to ensure staff understand and act in compliance with the law changes.

Effective April 1, 2008, under s. 102.315, Wis. Stats., multiple coordinated policies will be required for a client of an employee leasing company except for small clients whose premium is not large enough for experience rating who may continue to be insured under a master policy.

Under s. 102.315(5)(c), Wis. Stats., insurance carriers are required to provide the Department of Workforce Development (DWD) notice within thirty (30) days after the effective date of coverage of a small client of an employee leasing company under a master policy for small clients.

Form WKC-15785-E - Wisconsin Proof of Coverage Notice under a master policy for small clients under s. 102.315(5)(c), Wis. Stats., is required from an insurance carrier providing coverage for a small client of an employee leasing company under a master policy.

Action Requested: Review s. 102.315, Wis. Stats., law changes with staff. File a Form WKC-15785-E - Wisconsin Proof of Coverage Notice under a master policy for small clients under s. 102.315(5)(c), Wis. Stats., as appropriate.

Refer to: <https://dwd.wisconsin.gov/wc/legal/pdf/2007-wis-act-185.pdf> for a text of the law changes.

Refer to: <https://dwd.wisconsin.gov/wc/legal/plain-peo-08.htm> for a complete summary of the changes.

Refer to: <https://www.wcrb.org/wcrb/manuals/BasicManual/wi-basic-manual.pdf> for policy filing requirements (located on the Wisconsin Compensation Rating Bureau Web Site).

Forms are available online at <https://dwd.wisconsin.gov/wc/about-us/formsorder.htm>

Inquiries: If you have any questions, please contact us at (608) 266-1340.

Enclosure: Worker's Compensation Division form [WKC-15785-E](#) - Wisconsin Proof of Coverage Notice under a master policy for small clients under s. 102.315(5)(c), Wis. Stats. [Plain Language Summary of law change](#)