Workers’ Compensation Program
Policy Management

TriNet SOI Risk Management Department
WorkersComp@TriNet.com
800.572.2412
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Workers’ Compensation Insurance

Strategic Outsourcing, Inc. ("TriNet SOI") is proud to arrange workers’ compensation coverage, for those employers who have elected to participate in the TriNet SOI program and their worksite employees (WSEs), by means of TriNet SOI insured status under master policies and/or multiple coordinating policies.

It is important to remember that TriNet SOI is not an insurer. Instead, TriNet SOI is an insured, and client companies who participate are protected as covered employers of WSEs who are (1) enrolled with and accepted by TriNet SOI and (2) currently running payroll through TriNet SOI. We are unable to extend benefits to employees who do not meet both of these criteria.

If you have elected to participate in the TriNet SOI program, please remember to enroll each and every one of your employees prior to her/his starting work, so that you do not risk bearing the financial burden of a loss without coverage.

TriNet SOI will obtain and maintain workers’ compensation coverage and provide for claims management through licensed/admitted third party administrators. If you operate in monopolistic jurisdictions, you will obtain and maintain workers’ compensation policies in those jurisdictions so TriNet SOI can report and pay for such policies. We will not obtain or maintain any coverage other than workers’ compensation coverage. If any coverage other than workers’ compensation is applicable to your business or required of your business, for example, Longshore and Harbor Workers’ Protection Act, Jones Act or FELA coverage, you are solely responsible to obtain, pay for and maintain that coverage and name Strategic Outsourcing, Inc. as an Alternate Employer (or an insured via another endorsement acceptable to us).

If a WSE suffers a work related injury, a supervisor must call our designated telephone number (800) 303-2737 as soon as possible or/after rendering emergency aid and at the latest within 24 hours of when you as an organization were on notice of the injury. Injuries must be reported no matter how minor and no matter whether the employee wants medical treatment. You will require the WSE to take post-accident drug/alcohol tests at a facility approved by us (unless prohibited by law in the applicable jurisdiction).

If the WSE is released to modified or restricted duty, you will provide work within the restrictions if it is reasonably available at your work site(s). This applies after the Agreement with TriNet SOI terminates. If you do not report an injury as required by the TriNet SOI Agreement, you will be responsible for any fees, penalties, or other costs or damages imposed on us or our carriers or third-party administrators because of your late reporting.

TriNet SOI has not been engaged to correct workplace hazards or to provide or make repairs to your equipment, including safety equipment. We are committed to partnering with clients to help protect their businesses. To that end, and specifically to support our partnership with clients on workers’ compensation insurance for worksite employees, TriNet SOI has risk consultants dedicated to helping clients minimize and manage safety risks. However, you remain solely responsible for workplace safety, maintaining your workplace and equipment in safe condition, employee safety training, and applicable safety and health laws including OSHA compliance.

If you have questions about our carrier’s administration of workers’ compensation policies and your employees, please contact the TriNet SOI Risk Management Department @ 800.572.2412 or WorkersComp@TriNet.com.
Client Insurances (General Liability, Auto & Professional Liability)

Your TriNet Services Requisition Form (TSR), also known as Agreement with TriNet SOI, provides that your company will maintain general liability (GL) coverage with limits of at least $1 million per occurrence, vehicle liability insurance with limits of at least $500,000 per occurrence (if vehicles are used in your business) and professional liability insurance with limits of $500,000. See Terms and Conditions of TriNet Services in TSR for details. We would appreciate it if you would at this time forward certificates of insurance showing this coverage, with Strategic Outsourcing, Inc. (including its subsidiaries) named as additional insured to:

Risk Management Department Certificates
TriNet SOI
P. O. Box 241448
Charlotte, North Carolina 28224

Requests for Certificates

A certificate of insurance is a document that verifies the existence of insurance. The most common certificate form is the Acord 25 form. This provides evidence that TriNet SOI clients’ WSEs are covered through our program.

The sole purpose of the certificate of insurance is to provide information to the certificate holder about the policy holder’s insurance in force at the time the certificate is issued. After executing a TSR, TriNet SOI clients are provided with a request form for the purpose of obtaining certificates. Standard certificates are generated within 48 hours.

Special wording on certificates, when allowed, must be consistent with state laws and the policy in place at the time of the request. When coverage is changed or enhanced, the workers’ compensation carrier must endorse the policy to reflect any such change. For that reason, special requests for certificate language should be accompanied by as much supporting documentation as possible to speed the process.

Waivers & Endorsements

Subrogation Waiver

In limited circumstances TriNet SOI will agree to waive its right to recover monies from third parties whose acts cost us money. Generally a certificate reflecting the waiver can be provided within a 48 hour timeframe. If you specifically request the referenced endorsement, the timeframe extends to 3-5 business days for the carrier to produce a copy.

Your subrogation waiver request(s) must include the exact wording required by the certificate holder. This wording is subject to review.

USL&H, Jones Act or Outer-Continental Shelf Endorsement

If you anticipate WSEs working on projects on or near navigable waters of the United States or international waters, you should contact the TriNet SOI Risk Management Department immediately.

State Act Workers’ Compensation programs do not cover these types of employees so that without special coverage, claims would be solely paid by you. This coverage is subject to full review through TriNet SOI and may not be extended in every case.
Alternate Employer Endorsement

The Alternate Employer Endorsement is the document by which workers’ compensation coverage for your employees is added to our ongoing master insurance policy, allowing both parties the exclusive remedy protection of each state. While they are routine in nature, these endorsements must be obtained directly from the workers’ compensation carrier and regularly take 3-5 business days.

The request for an alternate employer endorsement should be made at the time the request for a workers’ compensation certificate is made. No additional information is necessary.

Experience Modification

What is a Workers’ Compensation Experience Modification Rating?

Experience rating is a process that modifies the published rates for rating classifications by taking into account the actual reported losses and payrolls of an individual employer business over a 3-year period.

How is it administered?

All insurance companies provide their reported losses and payrolls in a common format and at scheduled times to a licensed statistical agent such as the National Council on Compensation (NCCI) or California’s WCIRB. Experience modifications are calculated by the approved rating organization and delivered to the insurer of each business.

How is my experience affected by my relationship with TriNet SOI?

Each state has developed its own position on the use of experience ratings and PEOs. In some cases, the client must continue using its own rating; in others, it must use the TriNet SOI global rating, and in still others, the client may choose the lower of the two. Contact the TriNet SOI Risk Management Department for information as to how this applies to you.

OCIP/CCIP Programs

Contractor Controlled Insurance Programs (CCIPs) and Owner Controlled Insurance Programs (OCIPs) relate to instances where a government or general contractor substitutes its insurance for others to prevent gaps or lapses in coverage for those working on a complex project, e.g., a stadium, commercial complex or housing development. Frequently, obtaining the requirements and setting up an OCIP program will take a week or more, and will have ongoing reporting needs. In almost all cases, you will receive a credit for your WSEs working under an OCIP; determinations of such credits should be made with TriNet SOI prior to the start of the OCIP or CCIP project.

Requests for OCIP/CCIP credits should include a copy of the insurance requirements provided to you from the named Administrator of any such plan. You should also provide a short statement concerning the nature of the work to be provided, including the number of WSEs (and their job titles) and paying special attention to describe any equipment or materials that will be transported to and from the worksite. All related inquiries and forms should be directed to TriNet SOI Risk Management Department.
TriNet SOI Workers’ Compensation Contacts

Claims
For claims questions, please contact the assigned adjuster. For additional questions or concerns, email WorkersComp@TriNet.com.

How to Report a Claim, Post Accident Drug Testing, Claims Billing, Claims Vendors
Email WorkersComp@TriNet.com or call the Workers’ Compensation Department at 800.572.2412.

Risk Control Services, Safety Questions, Post-Accident Investigations, Safety Recommendations
Email Safety@TriNet.com or call 888.992.7745.

Certificates of Insurance: Requests for Certificates, Waivers & Endorsements
Email Certs@TriNet.com

Letter of Assumptions, Dec Pages, Workers’ Compensation Claims History Reports (Loss Runs), Experience Mods
Email WorkersComp@TriNet.com.

OCIP/CCIP Programs
Email RiskReview@TriNet.com.