



Out-of-State Workers' Compensation Coverage: TCRMF Has You Covered

With the rise of remote work, there's a growing need to provide workers' compensation coverage for employees working from their homes in other states. Previously, this was a cumbersome process, but Texas Council Risk Management Fund (TCRMF) has simplified it.

The Challenge

Hiring qualified people for many Center roles has been more difficult since COVID19, increasing the need for out-of-state Workers' Compensation coverage. Requests now come from states beyond our neighbors, such as New Jersey, Minnesota, and Oregon.

The Solution

To make onboarding new qualified employees easier, TCRMF has taken several steps:

- TCRMF's broker, JI Special Risks Insurance Inc. (JISR) has partnered with Safety National Casualty Corporation (SNCC). SNCC will cover Center employees in non-monopolistic states.
- Monopolistic states require employers to purchase state fund workers' comp coverage.
- The monopolistic states are North Dakota, Ohio, Washington, and Wyoming.

This insurer is rated A++ (Superior) XV by Best's (highest rating). Coverage Details

- Covers 8810-Clerical Office Employees,
- NOC, 8871 Clerical Telecommuter Employees, and
- 8832 - Physician & Clerical (Telemedicine only).
- Payroll must be listed separately by state and job classification.

Application Process

JISR will coordinate and provide the required Acord application(s) to be completed electronically. Required elements:

- FEIN, business address, phone number, and detailed business description.
- Physical business locations (not job sites or employee's home address).
- Proposed effective date (policies will expire concurrently with TCRMF coverage).
- Estimated payrolls by classification code and state.
- Four years of loss runs for out-of-state coverage (if applicable).
- Large loss details over \$10,000.
- Details on subcontractors' roles and proof of their workers' compensation coverage.
- Current Loss Control Report for in-state (TX) operations.
- Job duties for employees strictly working from home.

Eligibility

- Open to current or prospective insured members of the Fund with an acceptable loss ratio under 60% for the past three years.
- Limited out-of-state exposures (generally less than 25% of total payroll).
- Designated states only.
- Updated Acord application required at renewal with current loss runs.

Binding and Invoicing

- JISR is using its sister agency, Specialty Risk Services, LLC (SRS) to transact agency business outside of Texas for licensing purposes. The same staff that manages your other non-TCRMF policy placement (e.g., flood) will be managing these workers' compensation policies too.
- Invoices will come from SRS c/o JI Special Risks Insurance Agency, Inc.

Implementation

Placement of Out-of-State Workers' Compensation ancillary coverage will be handled by JISR on behalf of Texas Council Risk Management Fund through SNCC. Centers only need to provide the requested information and pay the invoice. Claims will be handled by Sedgwick staff.

For questions, contact:

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