Florida
Division of Workers' Compensation

Proof of Coverage Processing Procedures

Duplicate Insured/Employer Names/Addresses:

The Division will not add Duplicate Employer Names or Locations to the Division's Proof of Coverage database. When a policy transaction is submitted with the Insured (PC1) and the Employer (PC2) names/addresses reading exactly the same, the Employer name/address will only be added to the Division's database once. See examples below of processing procedures:

❖ **Employer Name/Address exactly the same:**

Insured (PC1) = ABC Inc. with an address of 123 Blvd Tallahassee, FL   32311

Employer (PC2) = ABC Inc. with an address of 123 Blvd Tallahassee, Fl   32311

Since the PC1 & PC2 records are exactly the same for the Insured and Employer, the "business" name and address will be loaded to the Division database one time. If a change is made to the Insured (PC1) address using the 00-32-84 triplicate which makes a change to the Insured (PC1), then there would be no need to send the 04/05 paired transaction which would also make the change on the Employer (PC2) since the "business" name and address were only loaded one time in our database. If your records treat the Insured (PC1) address as the "mailing" address and the Employer (PC2) address as the "physical" address, and you need to change the mailing address you would still send in the 00-32-84 to change the Insured (PC1) address, then you would need to send in the 00-31-54 endorsement to add the "physical" address back to the policy.

❖ **Employer Name exactly the same with different addresses:**

Insured (PC1) = ABC Inc. with an address of 123 Blvd Tallahassee, FL   32311

Employer (PC2) = ABC Inc. with an address of 456 Blvd Tallahassee, Fl   32311

Since the "business" name on the PC1 & PC2 records are the same, the Insured name would be loaded to the Division database one time with the address shown on the PC1 loaded as the "main" location and the address shown on the PC2 would be loaded as an "additional" location.

❖ **Employer Name/Address are different:**

Insured (PC1) = ABC Inc. with an address of 123 Blvd Tallahassee, FL   32311

Employer (PC2) = XYZ Inc with an address of 456 Blvd Tallahassee, Fl   32311

Since the "business" name on the PC1 & PC2 records are different, the Insured name and address would be loaded to the Division's database and the Employer (PC2) will be loaded as an additional named Employer.

❖ **Employer Name is different but address are exactly the same:**

Insured (PC1) = ABC Inc. with an address of 123 Blvd Tallahassee, FL   32311

Employer (PC2) = XYZ Inc. with an address of 123 Blvd Tallahassee, Fl   32311

Since the "business" name on the PC1 & PC2 records are different, the Insured name and address would be loaded to the Division's database and the Employer (PC2) will be loaded as an additional named Employer along with address.

Deleting Only Address Shown on Policy

The Division will not delete the last name or address on a policy using triplicate code 00-33-56. If only one address remains on a policy, and an endorsement to delete is sent, you will receive a "TR" rejected transaction. If Florida is no longer covered on the policy, the policy will need to be cancelled using a cancellation triplicate code. If there is Florida exposure, but no physical Florida location, the delete location transaction will need to be resent using triplicate code 00-33-87.