

compUpdate

To the average business person, workers compensation insurance probably doesn't make it to the top of the priority list very often. However, when an employee suffers a workplace accident, or when it's time to complete a payroll report or a year-end audit, knowing the provisions of your workers compensation policy can be very beneficial. This year the State Insurance Fund's Client Relations Department will meet with more than 6,000 policyholders to help them better understand the workers compensation system by answering questions, explaining procedures, and offering assistance related to their policies.

In this newsletter, we would like to introduce you to the Client Relations Department, and, if you haven't met with one of us recently, we would like to invite you to take advantage of the service we provide. You can reach the Client Relations Department by calling 208-332-2250 or e-mailing us at

Meet the Client Relations Department



client@isif.state.id.us.

The best professional relationships develop when both parties have a thorough understanding of each other — and of the product in which they are dealing. With this in mind, the work of the Client Relations Department is focused largely on providing education and exchanging information. We work to help you understand the provisions of your workers com-

pensation policy and to help Fund personnel in other departments to understand the nature of your business. If you are savvy about your workers compensation policy — and if we are knowledgeable about the type of business you operate — the opportunity for a successful partnership abounds.

WHO IS IN THE CLIENT RELATIONS DEPARTMENT?

The Client Relations Department consists of nine Field Service Representatives (FSRs) and three receptionists. Our receptionists are located in the Boise office and provide assistance to all callers who dial our main number and all customers who come by our office in person.

The Field Service Representatives are located throughout the state with one FSR in each of our five field offices and four in the Boise office. Each FSR has an assigned geographical territory where he or she services direct policies. Each FSR is a licensed casualty insurance agent with the expertise and experience to assist you with your workers compensation policy.

WHO GETS A REVIEW?

The FSRs regularly review the list of direct policies in their assigned territory, concentrating on the policies that are scheduled for renewal in the next few months. It is impossible and probably unnecessary for the FSR to visit every policyholder in his or her area, so the FSR will review the list and work with the Underwriter, Claims Examiner, and Risk Management Consultant assigned to each policy to select policies for on-site visits over the next few months.

The selection process begins with a review of the activities on the policy over the last year. Several things are considered that may prompt a visit:

- Fluctuating payroll
- Changes in business operations
- Location additions or deletions
- Increasing or decreasing losses
- Significant changes in the experience modification factor
- Claims issues
- The addition of policy endorsements
- Significant rate changes
- Multiple or consistent payroll report or premium issues

We also will provide a review at the request of a policyholder.

WHAT HAPPENS DURING REVIEW?

Once the policies have been selected for review, the FSR will call the policyholders to schedule appointments for reviews. Typically, a renewal review takes 20 to 30 minutes, but it can last for an hour or two if the policyholder has a lot of questions or concerns.

During the review, the FSR will want to verify the pertinent facts of your policy and update them if necessary. A typical review may include:

- A review of your address and phone number, your entity type, and the general nature of your business.
- A review of the class codes on your policy. The FSR will answer any questions you may have about reporting payroll appropriately.
- The FSR will tell you the new rates that will be in effect when your policy renews and the experience modification factor, if applicable, that will be applied to customize your rates to your individual loss history.
- A discussion of your policy's current type of payment and the pros and cons of adjusting the payment plan if the current one is no longer suitable.
- Confirmation and verification of the particulars of your drug-free policy, if you have a drug-free workplace endorsement on your policy.
- If you use subcontractors, an explanation of the importance of obtaining Certificates of Insurance and maintaining proper records, as well as information on how to obtain certificates.
- A review, in general terms, of your recent loss history and any open claims currently on your policy. If you need assistance with loss control issues or specific information on a claim, the FSR will help you contact the appropriate Fund personnel.
- Answers to any general questions you have about workers compensation or any specific question you have about your policy.
- A hands-on demonstration of the information available on our Web site—including how to file a First Report of Injury or a Supplemental claim form.
- Re-stocking of your supply of paper First Report of Injury forms, coverage posters, and Supervisor Accident Report books.

ORGANIZATION INFORMATION

If your business is organized as a corporation or a limited liability company, the FSR will review any changes in the structure of your corporate officers. Adding or deleting corporate officers or rearranging their share of ownership can have an impact on your policy. The FSR will help you decide if you need to make changes to your policy to accommodate the change in the make-up of your corporate officers. If you have corporate officers who are exempt from coverage, we can discuss the requirements for electing coverage for them. If all or some of your corporate officers are covered under your policy, we will review the payroll reporting requirements for these officers. The FSR will also review any other exemptions or endorsements that may be relative to your policy. If changes on your policy are required, the FSR will arrange to have your Underwriter contact you, or you can contact your Underwriter directly.

If you are a sole proprietor or a partner in a partnership, the FSR will review coverage issues specific to this type of entity and make sure you are aware of any pertinent exemptions from coverage that may have an impact on your policy. The FSR also will review payroll reporting requirements for any coverage endorsements attached to your policy.

YOUR CHANCE TO BRING UP ISSUES

During the visit, you will have the opportunity to discuss any service issues you may have had with the State Insurance Fund or any service requirements you have for the upcoming year. However, we don't want you to wait until a Field Service Representative shows up to discuss your concerns. Please call **any time** you have an issue. All Fund employees are here to assist you, and our hope is that you can get a resolution by discussing it with the individual Underwriter or Examiner assigned to your policy. However, if you prefer, the Client Relations Department will help you get the issue resolved. Also, if you have a problem, and you just don't know where to turn, call us and we will get you in touch with the right people.

REVIEW FOLLOW-UP

Once the renewal review is complete, the FSR will relay the results of the meeting to the correct individuals at the Fund. If any of these individuals need additional information from you, they will contact you directly. If you have asked for specific information, the FSR will follow-up with you at a later date to make sure you received the information.

If all goes as planned, the meeting will end with you learning something about your policy—and with the Fund learning a little bit more about one of our customers. During a policy review, a lot of information is covered in a little bit of time, and you may not remember the details at a later date. However, if you remember that someone met with you and said something about corporate officer coverage or the household family member exemption, you can always call your Underwriter or your FSR for additional information. The important thing is that you remember that seemingly

minor business changes can have a major impact on your policy, and the sooner you let us know about the changes, the better we can serve you.

In the business world, surprises are not generally welcome—and if you know as much as you can about your policy—and we know as much about your business as is required—we can all take the necessary steps to minimize or eliminate surprises.

FREQUENTLY ASKED QUESTIONS

Q. *But I just bought my policy. Do I have to wait for a renewal to learn about it?*

A. No way! Another important job assigned to the FSRs is conducting new policy reviews. In fact, over the last year, nearly 40 percent of all of our policy visits have been dedicated to new policy reviews. In essence, a new policy review is the “original” renewal visit. The FSR will cover exactly the same things discussed in the prior section, but it may take a bit more time, so they may ask to schedule a few more minutes with you, especially if you have never had a workers compensation policy before.

Q. *I don't want a policy review, I just want some help with my payroll report!*

A. Great. We can do that, too. If you think it would be beneficial to have some face-to-face contact for any problem you encounter, just call us. We can usually get out to see you in just a day or two, depending upon your location. We have found that in many instances a simple on-site visit can save hours of time over the telephone line. So, whether it's payroll reports, statements, endorsements, or anything else, if you want some personal on-site assistance, just give us a call.

Q. *I didn't ask for anyone to come out, and my policy has already renewed? Why do you want an appointment with me??*

A. There are occasions when an Underwriter or a Claims Examiner will make a specific request for an FSR to stop by and talk to a policyholder. In most instances, the Underwriter has been reviewing your account or talking with you over the phone and has identified some issues where a face-to-face visit would be the best solution. Perhaps your new bookkeeper is confused about which class code to report the payroll in, or you just expanded your business or changed your operations and the assigned class code may not be adequate for the new operations. In these instances, an on-site visit can be very beneficial and will be requested by the Underwriter.

Or you may just be one terrific policyholder with a long history of paying your premiums on time and doing all you can to minimize your losses. If this is the case, we may just stop in with a quick “thank you” to let you know we appreciate your business and to remind you that we are here if you need us.



GENERALISTS VS. SPECIALISTS

FSRs are workers compensation “generalists,” and they can assist you with a wide variety of general issues. Underwriters, Claims Examiners, Auditors, and Risk Management Consultants are all specialists in their area, and they are the best people to contact for specific information. If you don't know if you need a “generalist” or a “specialist” start by calling the Client Relations Department. We'll be happy to provide assistance if we can—or refer you to the right specialist to meet your needs.

THE PHONE RINGS ALL DAY

The State Insurance Fund's Reception Desk handles 400 to 600 calls a day. The number of customers who stop by our office varies widely from day to day, but usually averages about 15 and increases dramatically on statement “due day” as policyholders drop off last-minute payments.

AGENTS ARE IMPORTANT PARTNERS

If you have your policy with the Fund through one of the many independent insurance agents who offer coverage by the Fund, your agent plays an important role in this partnership. Your agent will work with Fund employees to make sure you get the service your policy requires. If your policy with SIF is a “direct account”, a Field Service Representative will be assigned to your policy, and he or she will work with you and other Fund employees to make sure you get the service you require.

How to file a claim

Select **ONE** method

There is no need to use two methods of filing a claim, such as faxing it and then mailing it. Doing so could cause the same claim to be registered twice.

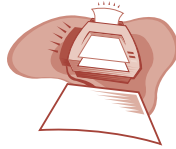


MAIL

Send a

First Report of Injury to:
State Insurance Fund
P.O. Box 83720
Boise, ID 83720-0044

or



FAX

Fax a

First Report of Injury to:
(208) 334-3253

or

E-MAIL

E-mail a

First Report of Injury as an attachment to:
reportclaim@isif.state.id.us
(Download the form from our Web site: www2.state.id.us/isif/)



State Insurance Fund
1215 West State Street
P.O. Box 83720
Boise, ID 83720-0044
(208) 332-2100
(800) 334-2370

www2.state.id.us/isif/

ANTI-FRAUD HOTLINE 1-800-448-ISIF (4743)

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Harbor Center
1000 W. Hubbard St., Suite 100
Coeur d'Alene, ID 83814-2276
208/769-1513

Lewiston
1118 F Street
Lewiston, ID 83501-1986
208/799-5050

Pocatello
353 N. 4th Ave., Suite 280
Pocatello, ID 83201-6392
208/236-6412

Twin Falls
621 N. College Road
Twin Falls, ID 83301-3628
208/736-3064

Idaho Falls
525 Park Avenue, Suite 2C
Idaho Falls, ID 83402-3515
208/525-7287

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Boise, ID 83720-0044
208/332-2100

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Claims: Claims@isif.state.id.us

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Client Relations: Client@isif.state.id.us

Manager's Office: Administration@isif.state.id.us

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How to reach the State Insurance Fund

My SIF contact: _____

332-2100

in Boise calling area

(208) 332-2100

outside Boise calling area

(800)-334-2370

toll-free outside Boise area

Certificate of Insurance requests

332-2375

to leave recorded request 24 hours a day

332-2140

to speak with Fund staff during business hours

1-888-253-0149

toll-free outside Boise area

Fund fax numbers

Underwriting (208) 334-3254

Audit (208) 334-3254

Risk Management (208) 334-3696

Claims (208) 334-3253