



About the Worker Relationship Questionnaire

In a growing number of cases, SIF has been presented with applications for workers compensation where no requirement for coverage is indicated. Nationwide, there is a trend to expand the definition of an independent contractor for the sole purpose of avoiding payment of workers compensation premiums for employees. For some customers, determining the status of a worker and the business hiring them requires more analysis.

The Idaho Industrial Commission (IIC) makes the final determination on an injured worker's right to benefits and what businesses are required to obtain coverage to cover their workers. The IIC publishes a guide that can be used to determine the nature of a worker/employer relationship for workers compensation purposes. SIF relies on these guidelines to help determine the nature of each relationship.

SIF will endeavor to offer a quote/policy for a business where coverage is required and general underwriting requirements are met. (Underwriting requirements include favorable loss history, compliance with reporting and payment requirements on prior policies, etc.) However, where the relationship between a worker and the business hiring them appears to be one of employer/employee, a policy issued to the worker offers no value for either the worker or the hiring entity. In such cases SIF may decline coverage.

If you are requesting coverage in a situation where no employees are anticipated, the Worker Relationship Questionnaire (based on IIC's guidelines) will aid in SIF's review.

How to Submit a Worker Relationship Questionnaire form:

- **Email** as an attachment to PolicyApplications@IdahoSIF.org
- **Mail to:** State Insurance Fund
PO Box 83720
Boise ID 83720-0044