



Innovative Risk Concepts

Workers' Compensation Group and Program Managers

General Group Management Program Policyholder Service Guide

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Workers Compensation Group and Program Managers
179 South Maple Avenue, Ridgewood, NJ 07450
P. 201-652-2015 F. 201-652-4936
www.innovativeriskconcepts.com

Contact and General Information

Hours of Operation

Monday – Friday*
8:30 AM – 4:30 PM
(*Excluding Holidays)

Underwriting and New Enrollment Inquiries

Tania Grove – VP of Business Development

P. 201-652-2015 ext. 33

E. taniag@irocgroup.net

Julie LoSauro – PHS Representative

P. 201-652-2015 ext. 32

E. juliel@irocgroup.net

Claims Inquiries

Allison Boyd – VP of Claims Management and Loss Control

P. 201-652-2015 ext. 34

E. allisonb@irocgroup.net

Accounting Department

Ryan Greaney – VP of Finance and Administration

P. 201-652-2015 ext. 36

E. ryang@irocgroup.net

Barbara Comly - PHS Representative

P. 201-652-2015 ext. 10

E. barbarac@irocgroup.net

Certificates of Insurance

P. 201-652-2015 ext. 29

E. certificates@irocgroup.net

Rules and Regulations

The following selected Rules and Regulations are intended to serve as a guide and establish minimum requirements for Policyholders.

Claims Handling

Policyholders Program should strive to keep their Policy Manager, Innovative Risk Concepts, aware of all job related injuries and illnesses, particularly those of a reportable and serious nature. Policyholders must submit any reportable claims using eFroi on the NYSIF website, and should contact Innovative Risk Concepts with any questions they have while completing the electronic form.

Policyholders should contact our Claims Department when any change occurs in a reported injury or illness, and upon receipt of any notices related to a reported injury or illness.

Injury Prevention and Loss Control

Each Policyholder is expected to encourage safe work practices among their employees and to maintain a safe work environment.

Each Policyholder is encouraged to have a companywide Safety Statement, and an active Injury Prevention Program for all employees. Senior management support is essential to success.

Each Policyholder is urged to comply with all trade, local, state, and federal safety regulations as they apply to their industry and business.

General

Each Policyholder is to advise NYSIF and their Policy Manager, Innovative Risk Concepts, in writing if a change in business status occurs (ex. Change of mailing address, change of contact person, change in coverage required, addition or deletion of entities, etc.).

The Annual Service Fee is payable as outlined in our Policyholder Service Guide and on your completed Authorization Form. Fees are subject to adjustment upon final audit. Late charges and collection fees may be applied to delinquent accounts.

Rules and Regulations (Cont.)

The New York State Insurance Fund (NYSIF)

Policyholders are encouraged and expected to comply with our Underwriting carrier, NYSIF, with regard to rules, requirements, and procedures as detailed in the NYSIF Workers' Compensation Application and Policy. Each Policyholder is expected to comply with New York State Workers' Compensation law by completing a timely annual audit/report with NYSIF for the purposes of determining earned premiums.

Certificates

Generating Certificates of Insurance

NYSIF Certificates of Insurance are available through the NYSIF website.

Once you have registered and established your online account through the NYSIF website, you may generate, print, and email certificates directly to the certificate holder immediately.

Alternately, you are able to request a Certificate of Insurance via the Innovative Risk Concepts website by completing the "Request a Certificate" form.

Those Policyholders with special requests or without access to a computer and the internet are welcome to contact our office for assistance.

Verification of Certificates of Insurance

You can verify certificates presented by contractors or subcontractors through your computer and the NYSIF website. This valuable tool ensures that you are protected against fraud and possible premium surcharges.

C-105 – Notice of Compliance Certificate

The New York State Workers' Compensation law requires that employers post a Notice of Compliance, C-105, in all business locations. This certificate is available to Policyholders through the NYSIF website, under the Employer Resource section.

Underwriting

Support Services

Our representatives are available to provide policy support services and assistance with your concerns in the area of underwriting. Adjusting estimated annual payrolls, reviewing and analyzing audits, discount structures, deductibles, and premium payment plans are just a few of the areas in which our Underwriting Department can be of assistance to Policyholders. While only NYSIF can make changes to your policy, we can expedite the process by directing your needs to the appropriate department at NYSIF.

In addition, we can assist Policyholders with NYSIF premium billings, which are payable directly to NYSIF. Through our Policy Managers' direct online system questions on monthly statements, premium payments, audits, and related statements our staff can resolve activity promptly. Please have both your policy number and the specific bill in question available when calling.

Our representatives are available to provide policy support services in the area of loss experience ratings reviews and analysis. Reviews are conducted through the NYCIRB and NCCI agencies charges with the development of your firm's loss experience rating. Questions concerning your loss experience rating may be directed to our Underwriting Department.

NYCCPAP credits and dividend accountings are also evaluated by our Underwriting Department when applicable.

Accounting

Annual Service Fees

Our Annual Service Fee is billed by and payable directly to Innovative Risk Concepts, Inc. Inasmuch our firm, acting as your Policy Manager, does not receive any commissions or contingency fees of any kind from NYSIF. This fee allows us to maintain the staff of professionals required to efficiently manage these Policy Management Programs.

Service fees are billed based on NYSIF Premium Estimates upon renewal and are subject to adjustment upon audit as is premium billings.

Loss Control

We view workplace safety and loss control as the first line of defense in preventing injuries, unwanted pain and suffering, increased operational costs, and excessive premiums. Employers are ultimately responsible for the health and safety of their employees on the job and for employee compliance with company safety rules and regulations.

We support the activities of many insurance carriers such as Safety Surveys, Training Videos, Posters, Booklets, and other such materials and visual aids as are available, and encourage you to take advantage of them. We invite all Policyholders to visit the Loss Control section of the Innovative Risk Concepts website for Safety Tips, Safety Print-outs, Safety Checklists, and more.

We encourage questions in the area of injury prevention and loss control. As specialists in Workers' Compensation Loss Control we can provide a detailed analysis of your claims history to assist you in your development of injury prevention programs. This approach has proven to reduce job related injuries and premiums as well.

We are certified by the New York State Department of Labor as a Workplace Safety and Loss Prevention Consultant under New York State Industrial Code Rule 59. This distinction places us in a position to assist any Policyholders notified by the New York State Workers' Compensation Insurance Rating Board (NYCIRB) of their requirement to comply with this New York State Law. If your organization receives a notice from NYCIRB, be sure to contact your Policy Manager promptly for consultation and evaluation.

This combination of loss prevention and quality claims management are the key ingredients to a successful and cost effective relationship therefore we look forward to working with you and your staff.

Claims Reporting Procedures

Important Information Regarding All Workers' Compensation Claims Starting March 2014

The New York State Workers' Compensation Board recently released eClaims implementation requirements and reporting procedures. The eClaims implementation, which began in Spring 2013, will be mandated by March 2014 for all NYSIF Workers' Compensation Policyholders. Group Members can start preparing now to file eClaims by using the NYSIF eFROI to create an electronic First Report of Work-Related Injury and Illness, for filing all claims going forward. A link for eFROI can be found in the Client Service Center of the Innovative Risk Concepts website under Claim Forms.

Workers' Compensation Claims

Note: It is essential that all policyholders follow these critical steps. As outlined in the New York State Workers' Compensation Rules and Regulations, not every job-related injury is reportable and conditions do apply.

The law requires that every employer report certain accidents promptly. Failure to do so within ten days after the employer learns of the occurrence constitutes a misdemeanor, punishable by a fine of up to \$1,000 and a penalty of up to \$2,500

According to the law, accidents must be reported to the Workers' Compensation Board and NYSIF via eFROI if there is a job-related injury or illness causing one of the following:

- Loss of time from regular duties of one day beyond the workday or shift in which the accident occurs
- Medical treatment beyond ordinary first aid
- More than two first aid treatments

The law requires employers to maintain records of any injury on-site for 18 years

Minor/First Aid Job-Related Injuries

Unnecessary filing (ex. Filing non-reportable claims) may have a negative impact on your experience rating and future premiums. Therefore, paying out of pocket for small, non-reportable claims is always recommended. However, keep in mind that all reported job-related injuries must be documented and remain on file at your site for no less than 18 years, as per Workers' Compensation Law.

Claims Reporting Procedures (Cont.)

Reportable Job-Related Injuries and Illnesses

Upon notification or knowledge of a job-related injury or occupational disease, the employer is to investigate and gather relevant information regarding the alleged claim being reported. Consider the following:

- Offer to get medical assistance
- Investigate – Who, What, Where, When, Why, How
- Inspect the area of the occurrence (ex. Wet floor)
- Ask questions (ex. Did anyone else see the alleged injury?)
- What could have prevented the injury?

Feel free to contact our Claims Department for assistance in completing or forwarding any reports or documents. At that time, our representative will complete a claim's investigation and gather any other information that may be relevant. We are also able to assist you in making a determination as to the appropriate filing documentation necessary to comply with various state agency rules and regulations.

Incidental report forms are available through our website or can be requested from our office. Upon completion of the appropriate documents they are to be immediately forwarded to our office for prompt filing. Be sure to retain a copy of all accidents and reports for your own records. You may report job-related injuries and illnesses directly to NYSIF using eFroi, and a copy will automatically be sent to NYSIF and the New York State Workers' Compensation Board.

Subsequent to the initial report, contact our office regarding any change in the initial status of a claim (ex. Return to work, new information is discovered, etc.). The insurance carrier may occasionally send documents to you for completion, be sure to send our office a copy for our records and follow-up. It is important that these documents be filled out completely and in a timely manner by you in order to avoid delays in claims handling, processing payment to the claimant, and in order to avoid penalties.

OSHA Recordkeeping Services

Policyholders are reminded that Workers' Compensation and OSHA Reporting and Recordkeeping regulations are different. OSHA regulations require employers with specific SIC Codes and with ten or more employees to maintain records of job-related injuries and illnesses using prescribed OSHA forms (OSHA 301, OSHA 300, and OSHA 300A). Posting requirements are also part of 29CFR1904 and penalties and/or citations may be imposed for failure to comply with any part of these federal regulations.

As an additional service offered to our Policyholders, we can maintain records for job-related injuries and illnesses consistent with OSHA Recordkeeping regulations for an annual fee, as little as \$495/year.

Through the use of our SROIS system, clients may contact our office with details of a job-related injury or illness. We will maintain an OSHA Recordkeeping database for generation of appropriate reports and forms as needed for compliance. These reports are only as good as the information reported to us, therefore Policyholders are reminded to keep in touch.