

## FAQ for agents | Guidewire implementation

### Submission

#### **What is changing for the submission process?**

For agents, the preferred method of entry is through saifQuote. Submissions submitted to SAIF starting 2.19.2019, will be managed from Guidewire. Submissions submitted prior to 2.19.2019, will be managed from SAIF's existing system, WCIS.

#### **Does the new policy packet look different?**

Yes. Some formatting changes have been made, but the content remains the same.

### Service center prepay

#### **Why did SAIF replace the SAIFPlus credit with a prepay credit?**

The SAIFPlus credit was replaced to remove the premium credit cap and more closely align with the regional prepay model.

#### **When the estimated payroll on a policy is updated, will the prepay credit update as well?**

No. The prepay credit is a fixed credit set at policy issuance. Changes to estimated payroll after the policy is issued will not change the prepay credit.

#### **When the final payroll report premium is different than the policy's estimated premium, will the prepay credit be recalculated using the final payroll report premium?**

No. The prepay credit is a fixed credit set at policy issuance. Final payroll report premium differences will not change the prepay credit.

#### **Since the prepay credit is a fixed credit, will it stay the same if the policy cancels before the policy expiration date?**

No. Early cancellation is the one exception for recalculating the prepay credit. All cancelled policies, regardless of cancel reason, will have the prepay credit recalculated using final modified premium for the coverage period.

#### **Does the installment payment frequency affect the prepay credit?**

No. The prepay credit is a fixed percentage for all installment plan types for service center policies.

#### **Will a new service center installment policy that is combinable with existing WCIS policies be written in WCIS?**

No. All newly written service center installment policies must be written in the Guidewire system because of the new prepay credit filing.

### Renewal payroll

#### **Where did my renewal payroll estimates come from? *Update as of 3/24/20***

*Due to COVID-19, we are reducing the renewal payroll inflation factor to 0%.*

When we create a renewal policy, we apply an inflation factor of 6.2% to reported payroll (or a combination of reported payroll and estimated payroll for the reports not yet submitted) for that policy. This accounts for wage growth and reflects historical average growth for SAIF policyholders and Oregon economic data, and will be adjusted

annually. If an agent or policyholder sends or calls us with updated payroll figures for the renewal year, we will use that payroll instead of the payroll we estimated.

## **Policy changes and endorsements**

### **Are there changes to how addresses are endorsed?**

Yes. Address changes will be endorsed for the full policy period. New locations added midterm will show the effective date the location was added.

### **What is changing for full waivers of subrogation (all written, all written construction, and full waivers)?**

The charge will be based on manual premium for the full term regardless of the effective date. This is consistent to how partial waivers work.

### **An endorsement or coverage has been removed, but in the *Policyholder Profile* > *Endorsements* page the expiration date does not show. Why?**

Policyholder Profile > Endorsements is a list of endorsements or forms added to a policy term, but it does not give the details of the coverage. To see specific details of the coverage, you should refer to the endorsement found on the policy documents page.

## **Multi-entity**

### **Why would a multi-entity policy be offered, given the limitations?**

Multi-entity policies are an industry standard and some customers may prefer this type of policy. Some advantages for the policyholder include ease of having a single payroll report and a single policy number to report claims.

### **What will happen if the customer doesn't report payroll by entity or doesn't use location (also known as department or area) codes for claims, and then a sale or ownership change occurs?**

SAIF won't be able to complete the Split Data Reporting form and NCCI won't be able to split the data and generate a new mod(s).

### **Can OSC policies be included on the multi-entity policy?**

No. OSC is not a SAIF policy. It is issued as a Zurich policy.

### **Will the customer receive one bill for all the entities listed on the policy?**

Yes.

### **When an ERM-14 is submitted to NCCI, what happens when the customer hasn't used claim coding and reported payroll by entity?**

NCCI's ruling will advise that they can't split the data and they won't calculate new mod(s).

### **Does ownership have to be 100 percent the same across all entities, or is common majority ownership sufficient to consider a multi-entity policy?**

Common majority ownership is sufficient to consider a multi-entity policy.

There are subjectivity implications that need to be considered. Additionally, documents do not specify to which entity the owners may be excluded or coverage may be elected. For example, there may be a minority common owner who is excluded under one entity, but a subject worker under the other entity.

**Will SAIF require a written request to remove an entity from a multi-entity policy?**

Yes. This is not a change to our current process.

**Who will claim communication be sent to on a multi-entity policy?**

If you write a multi-entity policy, all claim communication will be mailed to that primary entity/business—not each individual entity/policy. That includes acceptances, denials, hearing notices, etc. The use of location codes will not change the mailing of correspondence to the primary address. The addresses cannot be changed manually.

## **Documents**

**The agency has signed up for paperless and for regional policies they are not receiving the policyholder copy. Is that correct?**

Yes. For policies issued from Guidewire and where the agency has opted for paperless, the agency will not receive any hard-copy documents. It is expected that the agency will continue to provide the policyholder copy for regional policies.

## **Agent Online**

**What is different about Agent Online?**

On the commission-related pages, commission is broken out by system (WCIS or Guidewire). Two statements could be generated for a specific month with one coming from each system.

## **Conversion**

**The policyholder has received two invoices and both are due during the same month. Are they duplicates?**

No. The invoices are from different systems for different policy terms. The system where the policy term was issued is where the billing will occur for that term. Credit balances will not automatically be applied to different policy terms; they are term-specific. If you have a credit balance you would like to apply toward your balance due in a different term, please contact our billing department for assistance.

**When will the existing policies move to Guidewire?**

Conversion of existing policies will occur starting with the 9.1.2019 renewals, then monthly from that point forward.

**How are policyholders being notified about the conversion and invoices?**

[Letters containing key reminders](#) will be mailed to all our active policyholders to let them know we will convert their policy over to Guidewire at the next renewal date, and they may receive invoices for the expiring and renewal term. The letters will be mailed in batches, depending on renewal date.

## **Renewal**

**Does the renewal policy packet look different?**

Yes. A full policy packet will be generated at each renewal and will include the boilerplate contract and all endorsements.