

AUGUST - SEPTEMBER 2001

# agent agenda

## SFM to launch new website facility

### CompOnline gives you access to a world of client records, resources

State Fund Mutual's totally redesigned website goes live Aug. 20, featuring many new, powerful features built into a design that's easy to navigate and use.

The site includes an impressively expanded CompOnline, SFM's password-protected online access to your agency's and your clients' claims and loss information. You'll need to register to use CompOnline. If you're a current user, you'll need to re-register.

SFM's homepage at [www.sfmic.com](http://www.sfmic.com) includes a link for agents and a link for policyholders, taking the respective user into a world of resources, records and the functions for putting them to practical use. It means no more waiting to get stuff. No more telephone tag. No more digging through files. No more slogging through pages of data.

For agents

**CompOnline®.** This is the gateway to data on all of your SFM clients. One page you'll want to visit often is the overview of your entire book of business. Its at-a-glance listing of your active policyholders gives their current vital statistics like loss ratios, written premium and expiration dates and policyholders with policies in cancellation.

Loss runs are made easy. You can view an employer's current policy year loss run right on your screen. The five-year loss run comes sorted by multiple locations and divisions, if the employer has them. You can download to a spreadsheet an extensive loss run with more than 30 columns of data for all policy years.

The screenshot shows the CompOnline interface for A.T. Insurance Agency. It displays a table of active policyholders with columns for Policyholder name, Policy No., Expiration date, Written premium, 3-yr loss ratio, and Options. The table lists four policyholders: Med/Medical Plan of Central Minnesota, The Carlson House Entry and Lounge, South & East Ltd, and Tree Planting Inc.

Policyholder name	Policy No.	Expiration date	Written prem	3-yr loss ratio	Options
Med/Medical Plan of Central Minnesota	96763.100	03/01/02	12,340	15%	Losses, Claims, Expenses, Enroll
The Carlson House Entry and Lounge	27654.108	04/04/02	4,789	34%	Losses, Claims, Expenses, Enroll
South & East Ltd	76340.107	03/01/02	67,898	44%	Losses, Claims, Expenses, Enroll
Tree Planting Inc	65403.108	03/01/02	18,765	39%	Losses, Claims, Expenses, Enroll

Generate charts illustrating loss information by body part, source of injury, losses incurred and type of claim. You can even become a subscriber and have loss runs emailed to you monthly or quarterly.

A particularly powerful function—available to both agents and policyholders—is the ability to build your own data runs to analyze an employer's loss experience. You can sort through an employer's entire claims database and pull out claims according to the combinations of criteria you specify, such as year, lost-time or medical only, open or closed, and cost.

The goal is to give you quick, easy and time-saving access to information useful in servicing your clients and helping them control losses and costs.

You and your clients can dig deep into their individual claims, drilling down through the basic information to records like the specific medical and indemnity payments SFM has made on a claim. Online access to the latest information on a claim puts you on the same page as the claims adjuster, the employer and your underwriter and gives you the ability to help out in potentially costly situations like difficult return-to-work cases.

You can look up information on the policy contract, too, including the Information Page, endorsements, billing infor-

mation and policy history.

**Resources.** From the general website outside of CompOnline, you can order, and in many cases download, policyholder resource materials for clients or to show prospects. You can read online SFM's current and back issues of *Agent Agenda*. Check it out beginning Aug. 20.

For policyholders

**CompOnline.** Much of what's available to agents is available to policyholders, too—a vast and organized database of workers' compensation information, with the ability to analyze it. They can see what's happening on individual claims. They can see what's been paid and expected to be paid. They can get the same variety of loss runs. And they can sort their claims database by specific criteria.

It gives employers the ability to better manage injured employees, help keep claims' costs on track, and figure out where to focus their loss prevention resources. Plus, its easy accessibility online saves time and phone calls.

**Claims reporting.** Even policyholders who are not signed up for CompOnline can go to SFM's website and file a First Report of Injury. Confirmations can be printed out. The whole process is quicker and easier than snail-mail or faxing, and should help employers get their First Reports in on time.

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**State Fund Mutual**  
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# 'Back care awareness' is SFM's focus for fall

State Fund Mutual is launching a special "Back Care Awareness" campaign over the next few months. Agents can leverage the campaign to initiate their own contacts with employers who need some extra help preventing back and other musculoskeletal disorders.

SFM's special focus begins in the *Companion* newsletter policyholders are receiving early this month. It features "leadership steps" for back injury prevention methods, safe lifting techniques and other helpful back safety tips.

Next, SFM policyholders will receive a special "BCA" mailing that includes a

calendar, posters, envelope stuffers, training handouts, workplace analysis instructions and more.

Remind your clients to review the *Companion* feature and the mailing closely, and encourage them to follow through on the recommendations. Stress that back injuries are the most frequent lost-time injury across all industries and can have a significant effect on employers' workers' compensation costs.

If you would like to request the BCA packet, call SFM Policyholder Services at (952) 838-4325 or email [resources@sfmic.com](mailto:resources@sfmic.com).

## Agents' role in return-to-work process makes a difference

State Fund Mutual's initiative to involve agents in difficult return-to-work cases has already resulted in substantial savings in loss costs for several employers, and should have a positive impact on pricing these employers' policy renewals. The initiative was re-introduced in May.

One success story involves a manufacturing company. Prior to the injury, the employer was considering terminating the employee. After the injury, the employer was reluctant to take the employee back to work. The employee wanted to settle for an amount in excess of \$100,000.

The agent was contacted, and he encouraged the employer to offer the employee a transitional position. The employer did offer a suitable job, but the employee refused it. The case was settled for less than one-third the original settlement demand amount.

In another case, the employer found it difficult to find transitional work for an

injured employee. The employee, a non-union worker in a mostly union shop, was not eligible to perform other positions.

The employer's agent was contacted and advised that non-renewal of the policy was probable due to its loss experience and previous return-to-work problems. The SFM underwriter noted to the agent that a change on this claim could make a big difference at the time of renewal. The agent was able to convince the employer to get the employee back to work within her restrictions.

Meg Kasting, vice president, Claims Services, notes that taking the extra step in these cases makes a difference to everyone. Resolving difficult return-to-work claims helps SFM control costs, makes Underwriting aware of potential problems and keeps employers and agents from being caught off guard if the policy is not renewed or must be priced significantly higher to cover the losses.

## Avoid year-end audit additional

In the past couple of years, SFM has seen an increase in audit additional, specifically in, but not limited to, the transportation and construction industries. SFM wants to help agents and employers avoid these surprise additional charges at the end of the policy year.

Remind your clients of two things: 1) the premium the employer is billed at the beginning of a policy year for workers' compensation coverage is actually an estimate, and 2) assignments of payroll can change as employees change job functions or are added to the workforce.

You can help employers recognize changes in their workforces and operations by watching for specific signs:

- Expanding or diversified operations.
- Increase in requests for certificates of insurance.

Informing your SFM underwriter during the year about these kinds of changes will help eliminate audit additional at the end of the policy year.

If you or your policyholder is concerned about changes in payroll or assignment of payroll, SFM is happy to conduct mid-term test audits and to provide wage reports to help ensure that the employer is paying the appropriate premium installments throughout the policy year.

Call your SFM underwriter with questions at (800) 937-1181 or (952) 838-4200.

## Assigned Risk Plan's growth continues

The Minnesota Assigned Risk Plan's growth continues to increase significantly in 2001 and is up from a year ago:

Ending	Policies	In-force prem.
July '00	24,006	\$17.4 million
Feb '01	32,357	29.7 million
June '01	40,317	41.3 million

The ARP's growth appears to be approaching record-high policy counts, while its premium remains well below the peak volume of \$154 million in 1992.

## ◆ Website launch

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**Resources.** Most resource materials SFM produces for employers can be ordered or downloaded. If an employer wants a Personal Protective Equipment poster, for example, the user just checks the box, fills out an email form and submits it. Current and back issues of the *Companion* can be viewed on-screen. Policyholders can access online resources Aug. 20.

Register for CompOnline  
SFM sent mailings in late July to all currently registered CompOnline users—both agents and employers—inviting them to re-register for the new CompOnline. Re-registration is necessary to protect the security of policyholders accessing confidential medical information and also because each individual user now will be issued a username and password. With the old CompOnline, one password was issued to the entire agency or employer organization.

Policyholders will receive a mailing in late August letting them know about the new website, online claims reporting and the expanded CompOnline.

Some of your clients are likely to use CompOnline. By registering for CompOnline yourself, you'll have access to all of the information these clients will have.

To register for CompOnline, email [CompOnline@sfmic.com](mailto:CompOnline@sfmic.com) with your name, address and phone number, or call your underwriter. You'll be sent a registration form. After Aug. 20, you can download a registration form off the new [sfmic.com](http://sfmic.com) website.