



# Agent Agenda

DECEMBER - JANUARY 2004

## Try these resolutions to start the new year right

Not everyone views new year's resolutions as something made to be broken. What's the secret?

Maybe something simple. "The 4-Step Resolution Solution" might breathe real life into your approach for the new year.

The four steps: (1) Clear your priorities of clutter. (2) Choose fewer resolutions and make each a specific, measurable step you can accomplish in a specified period of time. (3) Begin each week by "centering" your attention on the next step in each resolution. (4) Celebrate your incremental successes along the way.

May we offer a menu of ideas to jump-start your thinking about new year's resolutions for yourself and your agency? You'll need to make some choices and tailor them into more specific, measurable items that work for you:

- Mentor a young agent.
- Talk with three employers about rising medical costs in workers' comp. (For talking points, see the October editions of *Agent Agenda* or the *Companion*.)
- Take another step toward better client retention. At renewal, show your clients how your carriers have serviced their needs. Ask your carriers for a service report.
- Make it part of your business to know about new businesses moving into your area. Visit one each quarter.
- Make it your business to know how timely your clients are at reporting work injury claims.
- Allergic to technology? Resolve not to fall behind while your competitors, clients and carriers are moving ahead. Learn one new useful software program

personally. If your agency is not yet ready for a paperless environment, choose one step to improve service-speed-efficiency and reduce paper 10 percent.

- Expand the depth of your understanding of one aspect of workers' compensation.
- Help three clients significantly reduce their e-mods by helping them improve safety programs and reduce claim costs.
- Help get three injured workers back on the job by joining a team effort with your client and insurer.
- Book three hours with yourself and close colleagues now for July 2004 to reflect on and celebrate your progress.

## Online policyholder data is easy to access and use

CompOnline® is a helpful way for you to manage your book of business. Go to SFM's website, sign in, and you've got all kinds of information right in front of you, such as:

- A list of your policies that are pending cancellation because of unpaid premium.
- A list of your active SFM policies, including their expiration dates, written premium, and three-year loss ratios.

This is a great way to get a quick, at-a-glance look at the loss ratios for your entire book of business. Click on, say, the "Expiration date" column and it will re-sort the list into

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## news briefs

### Online reporting hits high

Online reporting by SFM policyholders recently reached an all-time weekly high of 52 percent.

Online reporting has risen 9 percent from a year ago to a weekly average of 44 percent. Overall, the rate of online submissions has more than doubled in the past two years.

Thanks to agents who've helped achieve that. Please continue to encourage employers to be more efficient at reporting claims by filling out the First Report form available online at SFM's website [www.sfmic.com](http://www.sfmic.com).

### Assigned Risk Plan growth

The Minnesota Assigned Risk Plan's policy count over the past year has climbed moderately while its premium has grown substantially:

	Policies	In-force premium
Oct 2002	39,533	\$77.3 million
Oct 2003	41,719	\$91.4 million

Average policy size is \$2,192, up from \$1,955 a year earlier; 57 percent of in-force premium is in the Twin Cities metro area.

The number of policies in the Assigned Risk Plan is approaching a record high. Premium volume remains well below the peak of \$154 million in 1992.

### Seminar shows CompOnline

State Fund Mutual's "Responding to work injuries" seminar for claim coordinators has been expanded to include a demonstration and more information on CompOnline®.

The demonstration helps familiarize claims coordinators with CompOnline's features and powerful capabilities and shows them how to look up specific claims information, loss runs, graphs that track injury trends, policy information and more.

The next seminar is scheduled for Jan. 20 at SFM's headquarters in Bloomington. To have SFM send invitations to policyholders you'd like specially invited, call (952) 838-4294. Or you can tell policyholders to register online under the "Seminars" tab at SFM's website [www.sfmic.com](http://www.sfmic.com).

## calendar

Dec. 25	Christmas – SFM closed
Jan. 1	New Year's Day – SFM closed
Jan. 20	Claim coordinator seminar
Feb. 2	Legislative session begins
Feb. 3-4	Contractor's OSHA workshop

## OSHA 300 log newly revised for 2004

Remind employers that, starting Jan. 1, those who are subject to OSHA recordkeeping requirements should begin using the newly revised OSHA 300 log to record injuries happening in 2004.

The most significant change to the form is the addition of an occupational hearing loss column. Other changes include:

- Clearer formulas for calculating incidence rates.
- "Days away from work" column now comes before days "on the job transfer or restriction."

■ New recording criteria for occupational hearing loss in the "Overview" section.

Injuries and illnesses for years prior to 2004 should continue to be recorded on the previous OSHA 300 log without the hearing loss column. Remind employers to post the OSHA 300 log beginning Feb. 1 through April 30 for injuries occurring in 2003.

Employers can download the revised OSHA 300 log and instruction forms from the "Resource catalog" on SFM's website at [www.sfmic.com](http://www.sfmic.com).

## Work with SFM to coordinate services

It's a good idea to let your SFM underwriter know when a client is receiving loss control services from an outside consultant. Coordinating such services ensures that everyone is working toward the same goal and not duplicating efforts.

For example, knowing that an outside consultant is working on rec-

ommendations made by an SFM Loss Prevention representative will allow the LP representative to focus on other areas of need while knowing that issues possibly affecting the policyholder's renewal are being resolved. A quick call to your underwriter can help everyone involved get the right things efficiently done.

### ◆ Online policyholder data *Continued from front*

chronological order so you can easily monitor your upcoming renewals.

- The ability to sign up to receive loss runs automatically.

Each of your policy listings gives you links to its claims database, policy information, and loss runs. Go to the loss runs link and you can either get a specific kind of loss run right away or subscribe to receive it monthly or quarterly.

An "Agent loss runs" link shows a list of the loss runs your agency has subscribed to through CompOnline. You can also change the frequency and type of loss run you're receiving.

Your data is safe, too. Be assured that SFM exercises exceptional internet security practices.

To register for your password, call your underwriter for a registration form or download the form from [www.sfmic.com](http://www.sfmic.com). If you already are registered but have forgotten your password, your underwriter can help you get it again.

If you are an agency principal and would like to review a list of your agency's CompOnline registrants, or would like to add additional people to your list, call your underwriter or email [CompOnline@sfmic.com](mailto:CompOnline@sfmic.com) with any questions.

# What SFM sends injured employees

Employers sometimes ask what SFM sends their injured employees.

It's good they know. Their active involvement in resolving work injuries can be vital in avoiding complications that run up claim costs.

At the outset of a claim, SFM wants to be sure it gets off to a good start and that any potential problems are headed off right away. Early and complete communications is important. That relies on employers reporting injuries to SFM promptly, which you can help remind them to do.

In the case of a First Report of a lost time claim, serious injury or unusual situation, the SFM claims representative may need to telephone the employee or family right away. For most other claims, SFM's initial contact with the injured employee is through a mailing sent usually within 24 hours of receiving the First Report. This initial mailing, sent to the employee's home address, contains:

- A letter from the SFM claims representative. It lets the employee know a claim has been filed and explains the next steps. Also lets the employee know whom to contact with questions.
- A copy of the "First Report of Injury." State law requires injured employees to receive a

copy of the completed First Report.

- The brochure, "You were injured on the job and are missing work. Now what?" Developed by SFM, this piece explains wage-replacement benefits and the answers to questions commonly asked by injured employees. Sent to Minnesota claimants only.
- "Getting prescriptions filled" instructions. Includes a personalized list of local pharmacies that participate in a network with which SFM has negotiated reduced rates. Includes the employee's personalized "Prescription services identification card," which enables the employee to get prescriptions filled without having to pay up front for them.
- "Mileage and travel reimbursement" form. Used for doctor and physical therapy visits. Sent to Minnesota claimants only.
- "Minnesota work comp system employee information sheet." The state of Minnesota mandates that employers send this information to injured employees. SFM sends it as a service to Minnesota policyholders.

SFM's initial and subsequent contacts with the injured employee are just part of a bigger investigation and management picture that also includes communicating with the employer, the treating doctor and, sometimes, the agent.



## A holiday gift

*at helps you build client relationships, helps employers reduce work injuries*



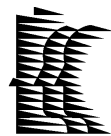
### Give your clients SFM's "Stretching Works @ Work" audio CD

A quality loss prevention product they'll keep using all year. And gives you another opportunity to follow up with clients later.

### Special discount:

Order 5 CDs at \$15 and get additional CDs for just \$8 each.

To order, go to SFM's resource catalog at [www.sfmic.com](http://www.sfmic.com) or call SFM Policyholder Services at (952) 838-4325.



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