



# Agent questions

**Q: How will the CIS/SAIF agreement impact commissions?**

**A:** The normal SAIF commission structures will apply.

**Q: Will I lose my commission if a CIS member transitions to SAIF?**

**A:** No, although the commission may be different, as the normal SAIF commission structures will apply to determine your commission.

**Q: What will my commission be if my CIS client transfers to SAIF?**

**A:** Commissions will be standard to SAIF's appointment level.

**Q: What other options do my CIS clients have if they do not want to go to SAIF?**

**A:** Agents can contact other carriers they work with, but the employers who choose insurance with a carrier other than SAIF will not be eligible for safety services related to workers' comp from CIS.

**Q: As an agent, can I continue with my current SAIF underwriter?**

**A:** In general, we don't intend for this to change underwriter assignments; however, due to workloads it is possible some changes may occur.

**Q: Why is CIS becoming an agency?**

**A:** CIS will help their direct members obtain workers' compensation coverage at the request of the member.

**Q: Will CIS compete for business?**

**A:** No.

**Q: Will CIS allow direct CIS members to work with SAIF directly?**

**A:** Yes, if the member desires.

**Q: Will CIS encourage direct members to obtain agents?**

**A:** CIS will follow the member's lead.

**Q: It feels like CIS has a competitive advantage to be agents because they know underwriting information.**

**A:** CIS will not compete against agents if a member submits a broker of record.

**Q: Will safety consultants be agents at CIS?**

**A:** No, they are not, and will not, be agents.

**Q: Will "new" agents to SAIF on a limited appointment have access to Business Online?**

**A:** Yes.

**Q: When will agents need to start the process of moving their CIS clients to SAIF via an application and loss runs?**

**A:** Agents should submit their business to SAIF for July 1, 2021 quotes no sooner than April 1, 2021 via saifQuote or an ACORD application. New agents to SAIF will have access to saifQuote by April 1.

**Q: When can I expect to receive my quote from SAIF?**

**A:** For regional non-group new business submissions, underwriters will attempt to meet the requested by date from the agent. If we are unable to meet the requested date, a discussion will ensue to determine if a quote can be provided at a later date. For Service Center non-group submissions, we anticipate offering a proposal within one business day of receipt of the completed application. For regional and Service Center group submissions, tentative quotes will be issued after the OGSERP is filed with DCBS. We expect that to occur in May.



**Q: Will agents get credit for moving their CIS policies to SAIF as a “new sale”?**

**A:** Yes, we will consider that business “new” to SAIF and the agent will get the commission that is set for their appointment level.

**Q: Will business the agent transfers from CIS to SAIF be included in their book of business?**

**A:** Yes.

**Q: Will agents be able to submit their CIS accounts right away?**

**A:** No, agents can start submitting their July 1 policies no sooner than April 1.

**Q: What type of prepay options are available for annual in-advance payments?**

**A:** SAIF offers a number of prepay options with various discounts, depending on premium size. Policies with premium greater than \$20,000 qualify for various discount levels, including annual at a 3.5% discount, semi-annual at a 2.0% discount, and quarterly and monthly (10-pay) prepayment plans have a 1.0% discount. The prepay payment due date for July 1 policies is June 25. Policies with premium lower than \$20,000 qualify for our service center prepayment discount which is a flat 1% regardless of prepayment plan (annual, semi-annual, quarterly, or 10-pay).