

Agent questions



Q: How will the SDAO/SAIF agreement impact commissions?

A: The normal SAIF commission structures will apply.

Q: Will I lose my commission if an SDAO member transitions to SAIF?

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

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

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

Q: What other options do my SDAO 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 a carrier other than SAIF will not be eligible for safety services related to workers' comp or the multi-line discount from SDAO.

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

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

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

A: Yes.

Q: When can agents start the process of moving their SDAO clients to SAIF via an application and loss runs?

A: Agents can start submitting their business for July 1 quotes on April 1 via saifQuote. 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 nongroup new business submissions, underwriters will attempt to meet the requested-by date from the agent. If we are unable to meet the requested date, the underwriter will reach out to the agent to discuss when we can deliver a quote. For service center non-OGSERP group discount 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: What is the difference between regional business and the service center?

A: With dedicated customer service teams located in offices throughout the state, regional operations provide proactive services to SAIF's larger business customers. Regional policies are reviewed and underwritten by an underwriter, who will issue a quote. Billing plans are typically on a payroll reporting basis. The service center works with SAIF's small business customers and their agents. Our insurance representatives review and underwrite new business submissions and provide customer service on existing policies. Service center policies are renewed automatically. Billing plans are typically on an installment basis.

Q: Will agents get credit for moving their SDAO 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 SDAO to SAIF be included in their book of business?

A: Yes.

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 3.0% discount, semi-annual at a 2.0% discount, and quarterly and monthly (10-pay) prepayment plans that have a 1.0% discount. 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).

If you have questions, please contact your agency marketing specialist.

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