Other states coverage

saif
Work. Life. Oregon.

Frequently asked questions

About our OSC program

SAIF's other states coverage (OSC) program allows Oregon employers with operations in other states to obtain workers' compensation insurance through us. As we are authorized only to write workers' compensation insurance in the state of Oregon, we partner with a fronting carrier and fronting agent to make this coverage available in any nonmonopolistic state. This program began in February 2011.

Who is involved?

Who are SAIF's fronting carrier and fronting agent?

Fronting carrier: Zurich American Insurance Company writes the policies and serves as fronting carrier for SAIF's OSC program. Zurich's A.M. Best Rating is A+ "Superior" with a financial category size of XV, and was named to Forbes' list of "World's Biggest Public Companies" (Forbes, May 2017).

Fronting agent: United States Insurance Services (USIS) is the fronting agent and is shown as the agent on all OSC policies.

What role do SAIF's appointed agents have in administering this program?

All policy documents go to SAIF's appointed agents, not USIS, for delivery to policyholders.

Eligibility/underwriting guidelines

What businesses are eligible to participate in the OSC program?

SAIF will provide coverage only in other states when we insure an employer's Oregon operations. If an employer's Oregon coverage is canceled for any reason, the employer's other states policy will also be cancelled.

Employers must meet at least one of the following conditions:

- The payroll for your Oregon workers exceeds 50% of your payroll for all workers, other than workers in "monopolistic states" (i.e., states that administer their own workers' compensation benefits).
- The employer is incorporated in the state of Oregon.
- The employer is headquartered in the state of Oregon.

Is there a minimum premium to be eligible for the OSC program?

No; however state-by-state minimum premiums apply.

Do SAIF's underwriting guidelines for OSC differ from an Oregon-only policy?

Underwriting guidelines are similar.

Submission process

How do I submit business for the OSC program?

Please submit all ACORD applications to oscworkgroup@saif.com.

Do I have to submit separate ACORD applications for each state/entity?

No, a single ACORD application that lists all of the states/entities is sufficient.

Pricing

Do you price Oregon in combination with all the other states?

No, the coverage written by Zurich and the coverage written by SAIF cannot be written in combination for premium discount or other purposes. Each state is priced on its own merits.

General questions

OSC work group
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OSC claims questions

OSC claims coordinator
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What pricing options are available?

Zurich's pricing options include three different rating companies, scheduled rating where allowed, and small deductibles where required. SAIF will bill and collect all deductible reimbursements.

Are retro plans available for OSC policies?

No. Coverage is currently written on a nonparticipating, guaranteed-cost basis.

Billing/payment/audit

Does SAIF accept premium financing on OSC policies?

No.

How are OSC premiums billed and audited?

SAIF bills and collects premiums for OSC policies. Audits are handled through the normal SAIF process concurrent with the Oregon audit.

When are policyholders billed for their OSC policies?

Payments are due based on the payment plan identified in the notice of election. It is included as a separate line item in the current Oregon policy invoice.

Coverages/endorsements

Are federal coverages available for Oregon employers?

Yes. SAIF continues to write federal coverage for Oregon employers. The OSC program does not change our current underwriting guidelines for USL&H and its extensions, Federal Employers Liability, or Jones Act coverage.

Can you provide an "all states" endorsement?

Yes, it is built into the policy.

Is there a fee for endorsing policies?

No fees are charged to make most changes. Some endorsements that affect coverage, such as waivers of subrogation, may include a premium charge.

Binding coverage

How soon after I request to bind can the policy be issued?

SAIF allows agents to bind OSC policies in the same manner as SAIF policies. Turnaround time is very quick.

Miscellaneous policy questions

Do OSC policies participate in dividends?

No, OSC policies do not participate in dividends.

What if the exposures in the other state(s) change midyear?

Let the OSC underwriter know at once. SAIF typically maintains pricing and coverage through the policy term unless the change in exposure falls outside SAIF's or Zurich's underwriting guidelines. Appropriate action will be taken based upon the specific circumstance.

What happens if the current SAIF policy has a different expiration date from that of the policyholder's OSC policy?

SAIF will write short-term OSC policies to ensure the SAIF policy and Zurich OSC policy have the same expiration dates on a going-forward basis.

How do I request certificates of insurance for OSC policies?

Agents must provide certificates of insurance for OSC policyholders through their internal management systems.

Agent management

Do I have to be the agent of record on the Oregon SAIF policy in order to bring in the OSC?

No, it is possible to have different agents representing the Oregon policy and OSC policy. SAIF's normal broker-of-record process will apply to OSC submissions.

What is the commission structure for the OSC program?

Please review your agency agreement for information regarding the OSC commission structure. Any questions can be directed to commissions@saif.com.

Are OSC policies included in an agency's incentive plan?

No, these policies are considered reinsurance on SAIF's books.

Online access

Is online claims access available for OSC policyholders?

Yes. SAIF can provide online claims access via Zurich's Risk Intelligence Express to all policyholders and agents. This tool is designed for policyholders with low-to-moderate loss frequency. Contact Tyson Smith, OSC claims coordinator for access and instruction.

How can I tell if a SAIF policy has an attached OSC policy through SAIF's online system?

If the current period includes OSC coverage, the OSC policy number, effective date, and expiration date are shown on the **Policyholder Profile > Summary** page. The printed report will also include the new data.

Safety

Who should policyholders call if they have loss control questions?

Policyholders should call their assigned SAIF safety management consultant. The consultant will assess the policyholder's request and work with the regional operations director and loss control program manager to determine ongoing needs, including onsite visits.

Claims

Who manages claims in other states?

Zurich handles all OSC claims. A dedicated team of Zurich adjusters will handle all of the claims in the program from 17 workers' compensation claim centers, with the exception of claims from Alaska, Hawaii, and Idaho. In these states third-party administrators (TPAs) are used. TPAs enter claim information directly into the Zurich claim management system and are audited to ensure adherence to Zurich practices.

If unable to identify a specific claims office or adjuster for an OSC claim, the policyholder may contact Zurich (see contacts on page 1).

How are new claims reported on OSC policies?

- New claims are reported directly to Zurich by the policyholder.
- Claims for all states except Oregon may be filed in one of four different ways:

  Online: **www.zurichna.com/claims**
  Telephone: 800.987.3373
  Fax: 877.962.2567
  Email: **USZ_CareCenter@Zurichna.com**

If filed online or by phone, no specific claim form is necessary. Zurich will generate the first report and send a copy to the employer for its records.

Can SAIF claims adjusters answer questions or relay information regarding OSC claims?

No. SAIF adjusters do not have access to Zurich's claims files. Please direct all questions about specific OSC claims to Zurich or assigned TPA claims staff, or Tyson Smith, SAIF OSC claims coordinator.

SAIF's claims adjusters are not authorized to offer input or opinions regarding management of OSC claims by Zurich or TPA adjusters.

Does Zurich have a network of providers?

Yes. To locate a network provider, use Zurich CARE Directory Online.

www.goperspecta.com/VPD/zurich/public/ProviderSearch/Main

What should a policyholder do with any medical bills received for an OSC claim?

All medical bills for OSC claims should be directed to assigned Zurich claims staff.

What about claim denials and subrogation for OSC claims?

Zurich will notify the policyholder and SAIF OSC staff prior to denying workers' compensation benefits or pursuing subrogation.

How can an OSC policyholder dispute any action by Zurich or a TPA?

If there are concerns regarding OSC claims management, please contact Tyson Smith (OSC claims coordinator), your agent, or senior account representative. Do not contact Zurich's claims management team in the event of a dispute.