



INNOVATIVE RISK CONCEPTS, INC.  
NYS SAFETY GROUP MANAGEMENT

POLICYHOLDER SERVICE  
GUIDE

*Safety Group 575 – The New York State Veterinarians’  
Trade Group*

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# **INNOVATIVE RISK CONCEPTS**

## **CONTACT LIST**

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# **NYSVG RULES & REGULATIONS**

The following selected rules & regulations are intended to serve as a guide and establish minimum requirements for members of Safety Group 575.

## **General**

All NYSVG Members will have a common anniversary date of June 1<sup>st</sup>. This common anniversary date is to aid in the Group Accounting process and assist in the Group Manager's ability to declare Dividends in a timely and efficient manner.

Each Group Member is to advise NYSIF and Innovative Risk Concepts in writing if a change in business status occurs (ex. Change in ownership, change in mailing address, change of contact person, addition or deletion of entities, etc.)

Each Group Member is required to complete and return a Proxy Card upon request to validate membership. This card is sent directly from Innovative Risk Concepts and should be returned to [Accounting@irocgroup.net](mailto:Accounting@irocgroup.net) in a timely fashion.

The Safety Group Annual Service Fee is payable as outlined on your completed Authorization Form that was submitted with your NYSIF Application. Fees are subject to adjustment upon final audit. Late charges and collection fees may be applied to delinquent accounts.

## **The New York State Insurance Fund (NYSIF)**

Group Members are encouraged and expected to comply our Safety Group's Underwriting Carrier, NYSIF, with regard to rules, requirements, and procedures as detailed in the NYSIF Application that was submitted for entrance into the Safety Group.

Each Group Member is expected to comply with NYS Workers' Compensation law by completing in a timely manner an annual audit with NYSIF for the purposes of determining actual earned premiums.

## **Injury Prevention & Loss Control**

Each Group Member is expected to encourage safe work practices among their employees and to maintain a safe work environment.

Each Group Member is encouraged to have a companywide Safety Statement and an active Injury Prevention Program for all employees.

Each Group Member is urged to comply with all trade, local, state, and federal safety regulations as they apply to their industry & business.

## **Claims Handling & Reporting**

Group Members should strive to keep Innovative Risk Concepts aware of all job-related injuries and illnesses, particularly those of a reportable and serious nature.

Group Members must submit any reportable claims using the eFroi system on the NYSIF website ([www.NYSIF.com](http://www.NYSIF.com)), and should contact the Innovative Risk Claims Department with any questions they have while submitting a claim. A link to the eFroi can also be found on the homepage of the Innovative Risk Concepts website ([www.InnovativeRiskConcepts.com](http://www.InnovativeRiskConcepts.com)).

Group Members should contact the Innovative Risk Concepts Claims Department regarding any changes that occur in relation to a new or ongoing claim.

# **CERTIFICATES OF INSURANCE**

## **Generating Certificates of Insurance**

Group Members are able to request a Certificate of Insurance via the “Request a Certificate” form found on the homepage of the Innovative Risk Concepts website ([www.InnovativeRiskConcepts.com](http://www.InnovativeRiskConcepts.com)) or by emailing a request to [Certificates@irocgroup.net](mailto:Certificates@irocgroup.net) that includes the policy number and certificate holder name and full address.

Alternately, Group Members are able to generate their own certificates of insurance by creating an account through the NYSIF website ([www.NYSIF.com](http://www.NYSIF.com))

## Validation of Certificates of Insurance

Certificates of Insurance that have been issued by Innovative Risk Concepts or NYSIF can be validated through the NYSIF website ([www.NYSIF.com/eCertificates/validate](http://www.NYSIF.com/eCertificates/validate)).

## Renewal Certificates of Insurance

Group Members will receive an email about 45 days prior to their policy renewal containing their Renewal Certificates of Insurance. It is the responsibility of each Group Member to review these certificates of insurance for accuracy and to send them to their certificate holders.

Group Members should alert Innovative Risk Concepts of any certificates that are no longer needed so they can be removed from the system or of any certificates that are missing.

## C-105 - Notice of Compliance

NYS Workers' Compensation Law requires that employers post a Notice of Compliance, C-105, in all business locations. This posting can be requested by emailing the Innovative Risk Concepts Underwriting Staff directly at [certificates@irocgroup.net](mailto:certificates@irocgroup.net) and providing your policy number or is also available to all through the NYSIF website under the "Policyholder Responsibilities" section ([www.nysif.com/Home/Employer/WCpolicyholder/AboutYourPolicy/PolicyholderResponsibilities](http://www.nysif.com/Home/Employer/WCpolicyholder/AboutYourPolicy/PolicyholderResponsibilities))

# UNDERWRITING

## Support Services

Innovative Risk Concepts Representatives are available to provide policy support services and assistance including, but not limited to, the following areas:

- Adjusting Estimated Payrolls
- Reviewing and Analyzing Audits
- Premium Discount Negotiations

- Dividends
- Premium Payment Plans
- Adding Endorsements
- Adding or Removing Entities
- Changes in Ownership

While only NYSIF can make changes to your policy, the Innovative Risk Concepts Underwriting Staff is able to expedite the process by directing your needs to the appropriate departments and contacts within NYSIF.

NYCCPAP Credits and Dividend Accountings are also evaluated by the Innovative Risk Concepts Underwriting Department.

### **NYSIF Billing**

Through the Group Manager's online system, the Innovative Risk Concepts Underwriting Staff is able to access your premium billing information, and answer any questions pertaining to monthly statements, premium payments, audits, and balances owed to NYSIF.

Each Group Member needs to submit their premium payments directly to NYSIF in order to avoid policy cancellation due to non-payment. Payments can be submitted by mail, by phone, or online through the NYSIF website ([www.nysif.com/Home/Employer/WCpolicyholder/AboutYourBill/PayMyBill](http://www.nysif.com/Home/Employer/WCpolicyholder/AboutYourBill/PayMyBill) 1)

Innovative Risk Concepts Underwriting Staff will contact Group Members that are in danger of going into a pending cancellation due to non-payment, and advise of the amount due to NYSIF to maintain the policy.

### **Premium Audit**

Each Group Member is required to complete an annual premium audit, the purpose of which is to verify actual payroll and classification codes versus what had been projected for the recently ended policy period. Completing audits in a timely manner is critical to the Safety Group's ability to declare and issue Dividends.

For Group Members that are notified by NYSIF that they will have an On-Site Audit, they can schedule their audit for a date and time that is convenient for

them using NYSIF's Premium Audit Scheduling System or PASS ([www.nysif.com/padonline/](http://www.nysif.com/padonline/)).

For Group Members that are notified that they do not need to complete an On-Site Audit, they are able to submit their documents directly to their NYSIF Auditor using the secure Audit Document Upload feature through the NYSIF website ([www.nysif.com/AuditDocsext/Home/Index](http://www.nysif.com/AuditDocsext/Home/Index)). This system can also be used when disputing or resolving audit issues.

## **Policy Renewal**

Each Group Member will receive via mail from NYSIF a copy of their policy renewal about 45 days prior to their anniversary date. Each renewal is reviewed by a member of the Innovative Risk Concepts Underwriting Staff before being released, but it is the responsibility of each Group Member to review their own renewal for accuracy. Group Members should review and alert Innovative Risk Concepts if there are changes to any of the following:

- Locations
- Entities
- Officer Inclusions/Exclusions
- Changes in Ownership
- Changes of Address
- Changes to Payroll
- Changes to Class Codes

If a Group Member is considering leaving the Safety Group, they must alert NYSIF and Innovative Risk Concepts in writing 30 days prior to their renewal date. Reservation of Rights Letters must be submitted on company letterhead and signed by an approved Executive Officer or owner. A short-rate penalty will be applied by the carrier, NYSIF, to any Group Members that leave prior to their renewal date.

# ACCOUNTING

## Annual Service Fees

Group Members will be billed an annual Service Fee that is payable to Innovative Risk Concepts directly upon their renewal. As your Group Manager, Innovative Risk Concepts does not receive any commissions or contingency fees from NYSIF, therefore this fee allows us to maintain a staff of insurance professionals to service your policy and efficiently manage the Safety Group.

Service Fees are billed based upon NYSIF Premium estimates upon renewal and are subject to adjustment upon the completion of an audit.

# LOSS CONTROL

Workplace safety and loss control are the first line of defense in preventing injuries, unwanted pain and suffering, increased operational costs, and excessive premiums. Group Members as employers are ultimately responsible for the health and safety of their employees on the job as well as employee compliance with the company safety rules and regulations.

Innovative Risk Concepts and NYSIF will support Group Members with resources such as Safety Surveys, Training Videos, Posters, and Visual Aids upon request.

Innovative Risk Concepts will provide Group Members with a detailed analysis of their claims history to assist in the development of injury prevention programs. Additionally, Innovative Risk Concepts will provide complimentary loss experience rating reviews and analysis.

# CLAIMS REPORTING PROCEDURES

## Important Information Regarding ALL Workers' Compensation Claims

The New York State Workers' Compensation Board requires all reportable workers' compensation claims to be filed electronically with their insurance



carrier. Group Members can file claims using the NYSIF eFroi system found on the NYSIF website ([www.nysif.com/efroi/reportaninjuryentry.aspx](http://www.nysif.com/efroi/reportaninjuryentry.aspx)) and on the Innovative Risk Concepts homepage ([www.InnovativeRiskConcepts.com](http://www.InnovativeRiskConcepts.com))

## **Reportable Claims**

Employers are required by law to file a claim when any work-related injury or illness results in a loss of time from work beyond the date or work shift of injury, requiring more than first aid treatment, or more than 2 medical visits. Workers' Compensation claims must be filed with the carrier within 10 days of the employer learning about the incident and failure to do so can be punishable by a fine. NYS Workers' Compensation Law also requires that employers maintain records of any on-site injury or illness for a period of 18 years.

## **First Aid Option**

Group Members have the option to pay out-of-pocket for minor work-related injuries or illnesses that do not meet the criteria of a reportable claim. Medical providers and claimants should send all bills to Innovative Risk Concepts Claim Staff, who will verify the applicable workers' compensation rate that the employer will pay. Unnecessary claims filing can result in an increase to your loss experience rating and future premiums.

Group Members should always maintain a written record of the incident, should further treatment be needed or claim need to be filed at a later date. A Workplace Incident Report can be found on the Innovative Risk Concepts website in the Claims section ([www.InnovativeRiskConcepts.com/claims](http://www.InnovativeRiskConcepts.com/claims)).

## **How to File a Claim**

Group Members should contact the Innovative Risk Concepts Claims Department upon notification or knowledge of a job-related injury or illness. If the incident is deemed reportable, Group Members will be advised to file the claim electronically through the NYSIF eFroi system which can be accessed through the NYSIF website ([www.nysif.com/efroi/reportaninjuryentry.aspx](http://www.nysif.com/efroi/reportaninjuryentry.aspx)) or on the Innovative Risk Concepts homepage ([www.InnovativeRiskConcepts.com](http://www.InnovativeRiskConcepts.com)).

Group Members filing a new claim will answer "No" to the first question, "Do you have a Loss ID" and will then be prompted to provide information

pertaining to the claimant and the incident resulting in a work-related injury or illness. Once the eFroi has been completed you will be provided with a Claim Number that should be provided to the employee along with a Claimant Information Packet

([www.nysif.com/Home/Employer/WCpolicyholder/AboutClaims/ClaimantInfoPacket](http://www.nysif.com/Home/Employer/WCpolicyholder/AboutClaims/ClaimantInfoPacket)). A copy of the claim is automatically sent to Innovative Risk Concepts and the NYS Workers' Compensation Board.

Group Members should keep the Innovative Risk Concepts Claims Department up to date on any changes from the initial claim status, including but not limited to the claimant returning to work or new information regarding the incident. Group Members may be required to complete additional forms once the claim has been filed providing change in employment status updates and employee wage earnings prior to the incident, these forms along with the Claimant information packet can all be found on the Innovative Risk Concepts website on the "Claims" page ([www.InnovativeRiskConcepts.com/claims](http://www.InnovativeRiskConcepts.com/claims)). A copy of these forms once completed should always be sent to the Innovative Risk Concepts Claim Staff.