



## @ Your Service Online

Our website is truly a 24/7 customer service center that I encourage our policyholders to take advantage of using. From reporting injuries and making premium payments to obtaining certificates of insurance, your online experience with IWIF will be fast, convenient and secure.

Security of your online transaction is paramount to IWIF. You can be assured whenever you transact business at iwif.com and log in to your user account that your online interaction is secure.

I want to recognize the behind-the-scenes IWIF professionals who make up the Information Systems (IS) team. Led by our Vice President of IS Bob Marshall, this talented group is truly making a difference in designing, testing and implementing efficient technological service improvements, which are the foundation for a customer-centered insurance organization.

We continue to plan for and offer other new, innovative services to meet your workers' compensation coverage needs all to give you the greatest value for your workers' compensation premium dollar. In this issue we introduce our new Strategic Business Team dedicated to providing a "high touch" level of customer service to our direct policyholders and public entity customers. IWIF also announces a new partnership with KTBSPayroll to offer policyholders another payroll service choice with flexible premium payment options.

An important change is happening in regards to IWIF's regulation. As Maryland's leader for workers' compensation insurance, effective Oct. 1, 2008, IWIF was recognized as an insurance organization subject to regulation under the Maryland Insurance Commissioner. Details of the new regulation can be found on page 5.

Whether by phone, mail, in-person or online, doing business with confidence with IWIF has never been easier or more secure.

With appreciation,

Tom Phelan  
IWIF President and CEO

*With IWIF* is published by the Injured Workers' Insurance Fund. We invite your comments and suggestions to improve our newsletter. Please call the Communications Dept. at 410-494-2023 or e-mail [communications@iwif.com](mailto:communications@iwif.com). For general policy or claims questions, e-mail [customercomments@iwif.com](mailto:customercomments@iwif.com)

# R U Online

## with IWIF's eServices?

IWIF's eServices make it easier, more convenient, and more secure to do business with IWIF.

### ■ Setting up your eServices account

The first step for policyholders is to complete a user profile online to request a password. Your password will be mailed to you by U.S. mail in 7-10 days. The password is required before accessing IWIF eServices.

### ■ Online Injury Reporting for Employers

More than 50% of IWIF Employer's First Report of Injuries (FROI's) were filed online in 2007. Filing the FROI online is fast and easy. Once you input the mandatory fields/information (a 5 to 10-minute process), you will receive immediate confirmation of the claim, a claim number, and an ExpressScripts prescription authorization for your injured employee. IWIF will forward an electronic copy of your completed FROI to the Workers' Compensation Commission, Maryland Division of Labor and Licensing and to your agent if you have one. You can also query/review past FROI's filed on your account.

### ■ eCertificates of Insurance

You can create and print standard\* Certificates of Insurance right from your desktop computer. If your IWIF policy is issued through an independent insurance agent, your agent will receive a duplicate copy of your Certificate via e-mail. \*Please note: At this time, only standard Certificates of Insurance are available for printing online. If you need a Certificate of Insurance reflecting special information such as a job description, or if the certificate holder is located outside the state of Maryland, please contact your insurance agent for assistance or call IWIF's Customer Service Call Center at 410-494-2000, or outside Baltimore, 1-800-494-IWIF (4943).



"While policyholders are familiar with ePayments, eFROI, and eCerts, many more IWIF eServices are available to IWIF's insurance agent partners to improve their ease of doing business with IWIF on behalf of their clients and our policyholders."

Bob Marshall, IWIF Vice President, Information Systems

Gina Mallory, Woodbourne Center  
Human Resources

“Woodbourne Center strives to prevent employee injuries. If we do have an injured employee, I am glad to have IWIF as our workers’ compensation partner.



I use their online reporting feature to report our employee injuries instead of faxing or phoning the injury report in to IWIF. By reporting online, I immediately know the claim number and my IWIF claims representative, Nancy Harple, is able to contact me within a few hours to discuss the details of the injury. I really appreciate that IWIF offers this easy and convenient service to report injuries, which saves the employer valuable time.”

## ■ Pay Your Premium Online with Electronic Funds Transfer or by Credit Card

There are two alternatives when choosing to make a payment online and both allow you to make either a credit card payment or an \*electronic funds transfer (EFT). To make a payment through our eServices, log in with your \*\*eServices’ account and go to the “Make Payment/Account Activity” section of the eServices’ website through the Policyholder eServices’ link at [www.iwif.com](http://www.iwif.com). To complete the transaction, just fill out the payment information and click submit.

The second alternative if you have not set up your eServices’ account is to fill out the Credit Card Payment Form, available in PDF format on our website. From [www.iwif.com](http://www.iwif.com), go to “Forms and Publications,” and “Policyholder Forms.” Once the form is completed, simply fax it to IWIF and we will complete the transaction.

“More and more policyholders and agents are making use of IWIF’s ePayment options with over \$10 million in credit card or electronic bank withdrawals over the last three years. **And with the new Quick-Pay option coming in the fourth quarter, new users will be able to pay immediately without waiting for security clearance,**” says Bob Marshall, IWIF Vice President, IS.

With both of our new online payment options, complete privacy of your transaction is ensured. “From the first day IWIF connected to the Internet in the 1990’s, we have always ensured the protection of policyholder and claimant data and continue to strengthen and test our defenses on an ongoing basis,” he adds.

For more information on IWIF’s eServices, e-mail [eservices@iwif.com](mailto:eservices@iwif.com).

\*EFT allows you to have your premium payment deducted from a designated checking or savings account. EFT is a one-time deduction authorized by you as needed and is not an automated debit program.

\*\*eServices accounts can be requested by going to [www.iwif.com](http://www.iwif.com) and clicking on the “Policyholder E-Services” from the Fast Links section. IWIF eServices accounts are granted to valid policyholders who are in good standing with IWIF.

## IWIF’s 2007 eServices by the Numbers

eFROIs 11,591

50% of Employer First Reports of Injuries are filed online

eCertificates 8,311

ePayments 5,367



Check out these additional customer service resources on [www.iwif.com](http://www.iwif.com)



- Locate a medical provider by specialty
- Locate an insurance agent by zip code
- Loss run reports (available on request through your insurance agent or IWIF Loss Control Consultant or Claims Adjuster)
- Accident investigation forms (in English and Spanish)
- Guide for the Injured Worker (in English and Spanish)
- Help with creating a Return-to-Work program
- Hazard control industry guides
- Forms and publications
- Safety posters and Safety Tip Sheets
- Articles in the Can for reprinting
- Latest IWIF news and policyholder information
- Spanish translated claims process information section



Coming 4th Quarter 2008