

With IWIF

Injured Workers' Insurance Fund

News and Information For Our Policyholders and Maryland Employers

Fall 2007

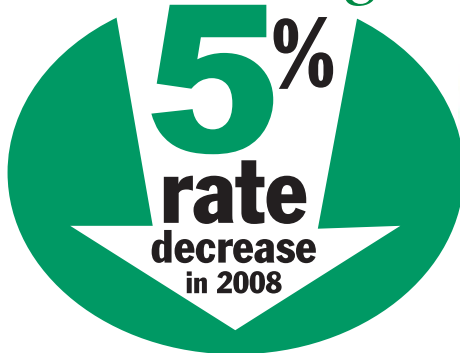
HELP WANTED Avoiding Pitfalls When Hiring Employees

Effective steps to help employers ward off employee problems while creating a stronger workplace safety culture.



SAFETY SAVES *With IWIF*

Announcing a



2007 Maryland Workers'
Comp Legislation

IWIF Success Cases
at the Commission

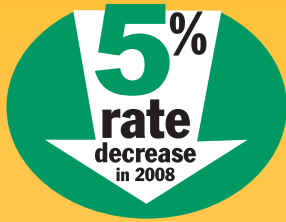
What are Claims Case
Reserves?

New Payce Payroll Service

Kids' Chance of Maryland
Scholarship Fund

Inside: Maryland's New
Workers' Compensation
Employers' Posting
Notice





On behalf of IWIF's Board of Directors, I am pleased to announce an overall 5%* premium rate decrease for 2008. With the combined focus and efforts of

IWIF's policyholders and their employees', safety in Maryland's workplace is improving as evident with a 10% drop in claims frequency over the past two years. IWIF continues to promote the benefits of a safe workplace, which allows us to reward our policyholders with rate savings. It brings home our promise that "Safety Saves With IWIF." We hope you consider our commitment to safety and cost control when it is time for you to renew your policy with IWIF.

Just as price matters, IWIF's customer service matters even more. With IWIF you have a partner dedicated to helping you prevent and reduce workplace accidents and their associated costs. When workplace injuries do happen, you have a partner to help your injured workers get the timely benefits and medical care they deserve. You also have a vigilant partner that fully investigates every injury claim for compensability or potential fraud.

A safe workplace starts with the hiring process. In this issue, learn about the *Do's* and *Don'ts* of effective hiring as a crucial part of any successful and safe workplace. IWIF also announces a new partnership with Payce Payroll which offers an integrated payroll and workers' comp premium payment solution. You will also read about our recent success cases at the Workers' Compensation Commission.

IWIF is proud to be a founding sponsor of the Kids' Chance of Maryland scholarship fund. Every year, unfortunately, there are Marylanders who are fatally or catastrophically injured in work-related accidents. Kids' Chance of Maryland, Inc. provides an opportunity for children of these workers to pursue their education, reach their goals and fulfill their dreams for the future. Read more about the good work of Kids' Chance on page 10.

If you are a new customer with IWIF, I want to say *Welcome*. If you are a current policyholder with IWIF, I join our Board of Directors, our valued agent network and my fellow IWIF professionals in saying *Thank You*.

Tom Phelan, IWIF President and CEO

* The majority of IWIF's classification rates will decrease 5% in 2008. A small number of class codes may show a larger decrease or an increase.



Avoiding Pitfalls When Hiring Employees



By Donald J. Walsh, Esq.

Employers: Here are general guidelines for successful hiring techniques and proactive steps to avoid common employment problems.

Have I hired the right employee?

Few employers have never lost an employee. Regardless of whether the termination was voluntary, the costs associated with the loss of an employee are tremendous. There is lost productivity resulting from the position vacancy and the supervisor who may have to handle the termination, replacement and training of a new hire. There is lost productivity from the new hire until the employee becomes a more efficient part of the staff. There may even be unemployment costs or worse, legal fees and court awarded damages. Ultimately, nothing can ensure a good hire and fit. However, employers can do a few things to proactively protect themselves in the hiring process.

The Importance of Up-to-date Job Descriptions

The most important thing any employer can do to assist this process occurs long before the employee is ever hired or even interviewed. Countless employers have high turnover rates simply because they have failed to carefully examine what skills and abilities they are actually seeking. Often overlooked, the first step must always be evaluating and documenting exactly what the new employee will be expected to do, such as creating a job description.

Since the **job description** will be the benchmark for evaluating employees performance and duties, having the employees acknowledge that they have read it and can accomplish the tasks assigned identified plays a critical role in ensuring good hires.

Clear Understanding of Requirements

A simple job description is not intended to pigeonhole an employee but is designed to ensure that both the employer and the prospective employee have a clear understanding of what is required in the position so that honest assessments can be made by both parties if a right fit exists. More importantly, this description will prove invaluable throughout the employee's tenure for purposes other than the initial hire. These include performance evaluations, promotions, and determining whether an employee is exempt from overtime pay requirements.

Summary List of Tasks

A good job description needs to answer such questions as who the person reports to, what duties are required, what educational requirements are needed, what essential mental and physical functions are required, what equipment may have to be used to complete the job, and what working conditions may exist. At a minimum, the job description must include a statement informing the reader that it is not to be considered an exhaustive list of all tasks or responsibilities for the position and that the employer reserves the right to supplement, change or modify the description at any time.

Employee Concurrence

Until the employer knows what kind of employee it is looking for, it will never be in the best position to make sure it hires the right person for the job. Creating the job description is the first and one of the most important steps in the hiring process. However, getting prospective employees who are applying for the job to acknowledge they can accomplish all of the tasks and responsibilities identified in the job description is equally important. Since the job description will be the benchmark for evaluating employees performance and duties, having the employees acknowledge that they have read it and can

accomplish the tasks required plays a critical role in ensuring good hires. An applicant's affirmation lets employers know the employee has the abilities to accomplish the tasks and ensures the employee understands the employer's expectations.

Measurement Against Labor Laws

Of equal importance, the description also proves invaluable in measuring the position against the Fair Labor Standards Acts (FLSA) which sets minimum wage standards and the payment of overtime. An accurate job description is an easy way for an employer to support exemptions from the payment of overtime to an employee. Similarly, if the physical requirements of the position are appropriately identified, accurate job descriptions can assist employers and applicants in making accommodations under the Americans with Disabilities Act.

Can I ask that?

Once an employer knows what kind of qualified person it seeks, the hunt begins. Unknown to many employers is the fact that this search is fertile ground for an employer to get in trouble. Most employers recognize the limitations legally imposed against harassment of current employees, but they fail to recognize that these same rules apply when an employer is screening prospective employees. For example, claims for gender, racial, religious or disability discrimination can arise from a job interview as easily as they can during employment. By following a few simple rules, however an employer can minimize the risk.

The basic rule is to avoid inquiries which are not related to the bona fide occupational qualifications for the position involved. The more information possessed by an employer which is unrelated to the job requirements and may fall within the scope of a protected category, the greater the risk an employer will have of unlawfully excluding a candidate and exposing themselves to a lawsuit.

Hiring employees without a formal policy and process is not a good idea. Remember an ounce of prevention is worth a pound of cure.

continued

Avoiding Pitfalls When Hiring Employees, cont.



Do you have these important employment tools in place?

- ✓ Up-to-Date Job Descriptions for Every Position
- ✓ Lawful Employment Application
- ✓ Driving Records Review Policy
- ✓ Drug and Alcohol Workplace Policy
- ✓ Regular and Ongoing Safety Training Policy
- ✓ Injury Reporting Policy
- ✓ Regular, Meaningful and Truthful Performance Evaluations

A few interview rules should always be followed:

DO's ✓

DO require an applicant to verify he or she can complete all of the requirements of the job as noted on the job description.

DO inform the applicant that the employer is an Equal Opportunity employer.

DO ensure that the application expressly states that the employer will not require a polygraph as a condition of obtaining employment.

DO have the applicant state in writing that all questions on the application have been answered truthfully and under penalties of perjury.

DO have the applicant affirmatively represent in writing that he or she is not bound by any prior employment contracts including noncompete, nonsolicit or confidentiality agreements which will interfere with the job you are offering.

DO have the applicant verify that they can comply with Employer's Drug and Alcohol policy.

DO make sure that everyone involved in the interviewing process is appropriately trained and does not ask questions or make inquiries that are illegal or inappropriate.

DO ensure that every employee's file contains a signed application from the employee, a signed acknowledgment of receiving the employer's handbook, an executed acknowledgment of having seen the job description for their position, an I-9 Employment Eligibility Verification form and a copy of all of the employee's evaluations.

DON'Ts X

DON'T ask if a person has ever been arrested. Employers may only inquire into convictions and even then, they should be job related.

DON'T ask where a person was born or what their native language is. Avoid questions that may create a possibility of national origin discrimination.

DON'T ask whether a person is married or a single parent. Discrimination based on marital status is not permitted. If you believe the person has a childcare difficulty that may interfere with the job, simply inform them that the day starts at a certain time and ask if getting to work on time will present any problems.

DON'T ask if an applicant has filed any previous workers' compensation claims or filed lawsuits against previous employers. Employees have a statutory protection to file good faith workers' compensation and harassment claims and neither their current employer nor future employers are permitted to take any adverse action based on the employee's ability to exercise that right.

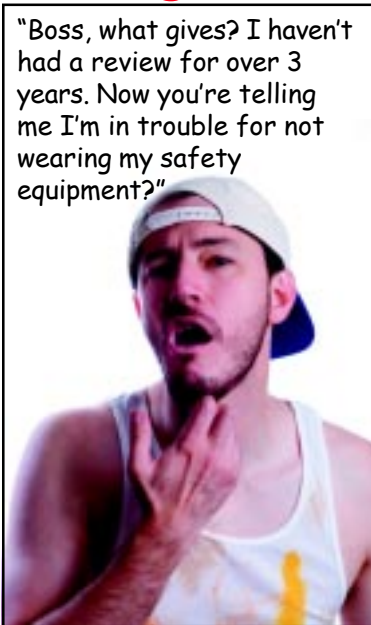
DON'T inquire whether an applicant has any disabilities or physical limitations. If it becomes apparent to you during the interview that the applicant has such limitations, the employer is required to determine if the applicant can complete the job with reasonable accommodations. If the applicant can, the physical limitations cannot be considered in making the employment decision.

Performance reviews should be:

Regular

Meaningful

Truthful



Am I done yet?

What frequently happens after successfully going through the exhaustive search for an employee is that employers are lulled into a false sense of security thinking that the employment process is finished. Other rules now take on greater importance such as rules concerning harassment and adherence to company policies. Successful hiring involves follow-up, regular monitoring as well as evaluation and feedback. The rule of thumb is that all evaluations should be regular, meaningful and truthful.

Regular. There is no hard and fast rule on how often an employee should be evaluated. Ideally, it should be done with enough frequency to address problems and provide the employee with feedback for growth. At a minimum, it should be done on an annual basis.

Meaningful. All evaluations need to have substantive comments that provide an honest assessment of the employee's performance. A good starting point for all employers is the job description. This description should be the first benchmark used in measuring the employee's success and achievements in meeting employer expectations.

Moreover, the comments need to provide enough insight into the employee's performance that they can evoke change where needed. Identifying shortcomings in meeting the employer's expectations such as project goals and safety criteria should be fairly documented. This serves the dual goals of modifying inappropriate working behavior as well as demonstrating OSHA compliance.

Truthful. This is perhaps one of the biggest problems that most employers have in the evaluation process. Because employers generally want to avoid conflict, supervisors and employers have a tendency to be less than honest in their assessments and opinions of their employees. Although this possesses psychological and civic appeal, it becomes a quagmire for many employers who attempt to defend unemployment hearings and discrimination claims by insisting that an employee was a poor performer, yet have no evaluations to back up their complaints. Courtesy does not mean sacrificing honesty.

In summary, nothing can completely protect an employer from being sued. Taking a few simple steps to hire the right people while being sensitive to the process will help avoid many costly mistakes. ■

IMPORTANT:
This article on effective hiring is for general information purposes only and does not constitute a complete hiring policy. Please consult with your employment professional for additional information.



Donald J. Walsh is a partner in the law firm of Offit Kurman, PA, which is a full-service firm with offices in Baltimore, Montgomery County and Philadelphia. Mr. Walsh has been a featured presenter at IWIF's free policyholder seminars. Mr. Walsh's areas of concentration are commercial litigation, contract disputes and employer liability. He can be reached at 443-738-1583 or dwalsh@offitkurman.com.

Q&A

As Maryland's leader and expert in workers' compensation insurance, IWIF professionals are available by phone, e-mail and in person to help answer any questions you may have. We also encourage you to contact your agent partner and to visit our website for more frequently asked questions and answers.

What is a claim reserve?

The claim case reserve is the estimated amount of money set aside to pay medical and indemnity (lost time) expenses on a given claim for workers' compensation benefits. A reserve is *maybe money* – money that might be needed if all of the potential expenses actually occur.

Why are claim reserves necessary?

Insurance is described as a promise or an "intangible" product/service because the insured does not receive anything material or tangible for his or her premium dollar until a claim is paid. The payment of a claim is what consummates the insurance contract. It is especially important, therefore, that when claims become due, reserve money is available to meet those obligations.

Karen Lowrey,
IWIF Catastrophic
Claims Unit
Supervisor

Who is responsible for determining the reserve?

The claims adjuster is responsible for determining the reserve and reviewing the file to maintain a proper reserve. The adjuster regularly reviews the reserves to make sure they are still adequate and that conditions have not changed that would affect the exposure. When conditions do change, it may be necessary to change the reserves to adequately cover the exposure of the new condition.

TIP: It is important that you, the employer, stay in contact with your claims adjuster. If you have new information or if there is a change or improvement in the status of the injured worker, it can have a positive effect on the claim reserve.

How is a reserve selected?

The claims adjuster anticipates the amount of money needed for a given claim, allocating it by reserve category (indemnity and medical). Each claim file is reserved on its own merits, considering such criteria as:

- Type and extent of injury
- Current treatment recommendations, type and duration
- Probable length of Temporary Total Disability (TTD)
- Potential exposure for permanent disability, either partial or total
- Medical condition of the claimant, apart from the injury
- Age of claimant
- Attorney involvement
- Possibility of surgery
- Whether transitional duty is available from the employer

Considering these factors, the indemnity reserve should address:

- Anticipated weeks of TTD
- Percentage of Permanent Partial Disability (PPD)
- Disfigurement – scarring, if applicable
- Potential for Permanent Total injury award

The medical reserve should consider the potential cost of:

- Physician (office visits)
- Surgery and hospital costs
- Anesthesia and radiology
- Therapy – physical and/or psychiatric
- Medication
- Home health care and vocational rehabilitation

How does IWIF identify its exposure in determining reserves?

- Through aggressive investigation
- By obtaining and reviewing medical reports, including emergency room or initial treatment records
- Discussions with claimant and/or attorney
- Special investigations
- Information provided by nurses and vocational counselors
- Independent medical exam reports

How much should be reserved?

Each claim file should be reserved for the full potential exposure as the conditions are currently known to be. This means the adjuster must anticipate the total cost to see the claim to conclusion, including settlement.

Permanent Partial Disability exposure should always be included:

- When an attorney is involved in the claim
- Anytime that surgery has or will occur

For more information about reserves on your claims, contact your IWIF claims adjuster.

In the next With IWIF we will answer the question: How do reserves affect policyholders' loss ratio and e-mod?

Please visit IWIF.com for additional frequently asked questions and answers.

New Workers' Compensation Legislation 2007

Among bills enacted by the 2007 legislature was one to expand cost-of-living benefits for IWIF-covered workers affected by job-related permanent injuries or illnesses occurring before 1988.

A law adopted in 1988 approved annual cost-of-living increases only in workers' compensation cases involving accidents and illnesses dating forward from January 1 of that year. The new act would also apply the increases, capped at 3%, to earlier IWIF claim cases.

It is estimated that **House Bill 1006** could cost IWIF nearly \$10 million over the next 20 years. The legislature decided the law should apply only to IWIF as a state-created entity but not to other private insurers.

The complete text of each bill is available online at the General Assembly web site (mlis.state.md.us) under "Bill Information and Status."



Other workers' comp bills enacted in the 2007 session of the General Assembly include:

Senate Bill 600, streamlines the process authorizing release of a claimant's relevant medical records. Cases in which the claimant refuses to authorize a release currently requires the issuance of a subpoena. This new law would reduce the need for that by requiring a worker, when filing an employee's claim for workers' compensation, to sign a form authorizing the release of necessary medical information. **Important: The "Authorization for Disclosure of Health Information Form" is now part of a revised, 3-page "Employee Claim Form" that is to be used for all employee-reported claims after October 1, 2007. For more information on the new forms, go to www.wcc.state.md.us/.**

SB752/HB1117, modifies the law under which an offset against workers' compensation benefits is allowed if the worker or a dependent also receives a government pension.

Certain public safety employees – enumerated firefighters, police and correctional officers – are exempt from the offset for amounts up to their weekly salaries. This legislation, which overrides a 2005 court decision, would also exempt dependents of those workers.

HB271, extends workers' compensation coverage to certain students who are in unpaid, work-based learning experience jobs. Coverage is now provided for students who have been placed in such jobs with covered employers by local Boards of Education. This bill would also provide coverage to students of private, parochial or other schools not under control of the local boards.

SB765, clarifies the requirement of a 45-day notice of renewal to employers covered by and to their insurance producers if the insurer intends to increase a premium by 20% or more.

HB277, raises from \$750 to \$1,000 the annual compensation level above which a domestic worker must be covered by workers' compensation insurance.

SB745, extends workers' compensation benefits to Howard County auxiliary police officers.

SB625/HB345, amends the law on governmental self-insurance groups established by counties, municipal corporations, boards of education and community colleges. This legislation would require the Workers' Compensation Commission to establish certain guidelines governing the investment of surplus funds by these groups.

HB184, adds a vocational rehabilitation representative to the Workers' Compensation Oversight Committee.

Recent IWIF Success Cases at the Commission

IWIF's Legal and Claims professionals work hand-in-hand to litigate numerous cases in front of the Maryland Workers' Compensation Commission (WCC). IWIF's case preparation and defense help to keep premium costs fair by limiting unnecessary and excessive awards/claim payments. Here are summaries of recent hearing cases where the WCC ruled in favor of the policyholder and IWIF.

CASE of hypertension but no disability

The claimant, a police officer employed in Western Maryland, was diagnosed with hypertension. Pursuant to Maryland law, as a public safety officer performing police work, the claimant's hypertension was presumed to be work related. Nonetheless, the defense team argued, and the Commission agreed, that the claimant was not eligible for workers' compensation benefits because he had no date of disability, having had no change in his employment or missed time from work.

CASE of the harmless carpet

The IWIF Claims-Legal team successfully defended a claimant's attempt to establish a compensable occupational disease. The claimant, an employee of the State of Maryland, alleged that she was overcome by fumes from glue used in carpet installation at work and that she later slipped when she became dizzy, thereby injuring her knee. The defense not only presented medical evidence contradicting some of the claimant's allegations, but also presented evidence as to the non-toxic nature of the carpet and glue.

CASE of the head injury outside of work

The claimant, a tow truck driver with the insured, testified that the boom of his tow truck struck his head while he was disconnecting the truck from his car. He alleged that the incident occurred at the tow facility. IWIF's Claims and Legal defense team successfully established that the incident, in fact, happened at his home, resulting in the Commission's denial of the claim.

CASE of no TT for riding an ATV

IWIF's Claims and Legal team defended a recent claim for Temporary Total Benefits (TT) from July 2006 to present and continuing. They obtained surveillance to show that the claimant had been engaged in physically demanding activities such as operating a push mower, riding an ATV, and repairing engines. The claimant also admitted that the employer periodically asked him to return to work, but that he was not willing to give it a try. The Commission ruled for the employer and IWIF.

CASE of the neck and back injury outside of work

The claimant, a warehouse employee with a local community college, alleged that she injured her neck and back while lifting a heavy computer table. The IWIF defense, using information obtained through pre-hearing investigation, established via cross examination and use of witnesses that the claimant did not timely report the alleged incident and had mentioned she hurt herself previously outside of work.

CASE of the preexisting Pennsylvania injury

IWIF Claims and Legal teamed up for a victory in this claim involving a claimant who allegedly sustained a new accidental injury. IWIF and the employer had suspected the claimant had exacerbated a prior injury from a claim in Pennsylvania that had been settled. The claimant relied on a report and deposition testimony from a physician whose opinion was that the claimant sustained a new tear to his shoulder, distinct from his earlier injury. Our defense team relied upon the treating surgeon's report to prove causation to the earlier injury, as well as the employer's testimony that the claimant complained about the shoulder from the time he returned to work following the previous injury.

Employer's TIP: Remember, prompt and thorough investigation of the claim starts with you. Report injuries immediately. The more information IWIF has to prepare for a possible hearing, the stronger our case. Please work with your claims adjuster by staying involved throughout the claims process.

Maryland Court of Appeals Agrees With IWIF's Position

Green vs. Carr Lowery Company - workplace hearing loss case



In August 2004, a worker employed for 30 years by the Carr Lowery Glass Company filed a claim with the Workers' Compensation Commission alleging that the years of exposure to loud glass machines caused his loss of hearing.

IWIF disputed the claim, however, because the claimant's hearing loss did not meet the threshold level of hearing loss under Maryland's Workers' Compensation Act. Even though he conceded that his level of hearing loss did not meet the threshold under the law for disability benefits, the claimant argued that his hearing aids should be paid for because his hearing loss was due to the noise exposure at work. The Workers' Compensation Commission denied the claim and the claimant appealed.

Almost three years later, following hearings at the Circuit Court and the Court of Special Appeals, Maryland's

Responsive

"...IWIF has a duty to its policyholders and other clients to contest the payment of benefits that it believes are unwarranted under the law, and that is exactly what we did in this case."

Joan Adelman, IWIF Senior Attorney

highest court, the Court of Appeals ruled recently that the claimant was not eligible for hearing aids because his hearing loss did not meet the threshold to compensable under Maryland law.

Joan Adelman, IWIF's senior attorney who tried the case at every level while the case was on appeal, summed up IWIF's position on this case: "Maryland's workers' compensation law provides benefits for injured workers who meet the eligibility requirements of the law. IWIF complies fully with that law and pays such benefits that are required. At the same time, IWIF has a duty to its policyholders and other clients to contest the payment of benefits that it believes are unwarranted under the law, and that is exactly what we did in this case. We are pleased that the highest court of this State agreed with our position." ■

IWIF partners with Payce Payroll, new flexible premium payment option available

IWIF is proud to introduce Premium LinkSM, a new convenient, integrated payroll and workers' compensation premium payment solution from Payce Payroll Services.

When using Payce as your payroll service provider, your premium payment schedule will coincide with your company's payroll schedule. You can pay your IWIF premiums automatically and accurately on a weekly, bi-weekly or semi-monthly basis. All you have to do is choose Payce as your payroll service provider. When you do, your company will receive **15% off** all

payroll processing and tax filing fees, including W-2s.

With Payce Premium Link, your premium will be calculated on "actual" not "projected" payroll. What's more, you can take advantage of these additional benefits:

- ✓ **No down payment required**
- ✓ **Improved cash flow with budgeted payments**
- ✓ **Minimized year-end audit adjustments**

Since 1983, Payce has been providing payroll management, tax filing and related services for companies

throughout the mid-Atlantic area and across the United States. In that time, they have forged a reputation as an innovator in advanced payroll processing software.

Unlike other payroll firms that package payroll services with their proprietary workers' compensation insurance products, Payce Premium Link complements the relationships you have with IWIF.

For more information, contact your agent or IWIF at 1-800-264-IWIF, or visit the Payce website at paycepaysroll.com. To arrange a consultation with a Payce representative, call 1-800-729-5910 (Keyword: Premium Link).



Kids' Chance of Maryland Inc. Scholarship Fund

Helping students whose parents have been fatally or catastrophically injured in a workplace accident.

The evening of May 17th was the 4th annual Kids' Chance of Maryland, Inc. Scholarship gala fundraiser. More than 200 donors, supporters, scholarship recipients and their families attended. A highlight of the evening was the heartfelt speeches from two of the scholarship recipients. **Heather Leasure** from Cumberland, Maryland, spoke of the debilitating workplace injury her mother suffered and of her appreciation to Kids' Chance for the college scholarship she has received. Heather will be graduating from the University of Maryland where she majored in Psychology and Physical Therapy.

Michael Cabot has just completed his freshman year at Michigan State. Michael, who is from Aberdeen, thanked the supporters of Kids' Chance for giving him the scholarship assistance and the chance to attend college. Michael's dad was an ironworker who lost his life in a workplace accident.

Another special highlight of the evening was the awarding of the "Charles J. Krysiak Memorial Scholarship," which is presented to an outstanding student who fosters the principles of dedication, civility, and kindness to others. This year's honored recipient was **Benjamin Grimes**, a sophomore at Capitol College majoring in Computer Science.

The Kids' Chance Hero Award is presented to an outstanding supporter of Kids' Chance of Maryland. This year, the award was presented to **Key Systems, Inc.**, an electrical contracting company based in White Marsh. The owners of Key Systems, Inc., Mr. & Mrs. Bob



Read Key Systems Inc., Hero story below



L-R: Chad Free, Michael Cabot, Sarah Free, Sunny Grimes, Heather Leasure, Steve Gibson and Benjamin Grimes

Manns and Mr. & Mrs. Ron Eller, wanted to help a deserving Kids' Chance student who is attending a technical or vocational college. Together with the employees of Key Systems, Inc. and through various fundraisers, they graciously paid the full tuition for Kids' Chance scholarship recipient **Chad Free** while he attended the Rumsey Technical Institute in West Virginia.

Do you know of a deserving student?

Kids' Chance of Maryland, Inc. is actively seeking scholarship applications for the 2008 academic school year. If you know of a deserving student whose parent has been catastrophically injured or killed in the workplace, please visit: www.kidschance-md.org for information and applications.

Or contact:
Kids' Chance
of Maryland, Inc.
P.O. Box 20262,
Baltimore, MD 21284
Phone: 410-832-4702



How can individuals or businesses help?

If you would like to make a difference in the life of a college student whose parent's life may have been tragically cut short, please send your tax-deductible donation to the address above. If your business would like to sponsor a student/scholarship or consider making a corporate donation, please call Kids' Chance of Maryland, Inc. at 410-832-4702.

Please help us spread the word about Kids' Chance of Maryland, Inc. and its mission.

In 2005, tragically there were 95 workplace fatalities in Maryland. Source: MD Dept. of Labor

IWIF is proud to be a charitable corporate sponsor of the Kids' Chance of Maryland, Inc. scholarship fund.

Kids' Chance of Maryland Inc. non-profit scholarship fund was founded in 1996.

In 2006, Kids' Chance of Maryland awarded 17 students with scholarships ranging from \$500 to \$8,000.



IWIF Employees Volunteer to Help Build a Safe & Fun Playground

Community Day With the Baltimore Ravens. A barren yard outside Collington Square School in East Baltimore was transformed into a much needed playground for the students in less than a day. A team of 350 volunteers, **including 13 IWIF employees led by IWIF CEO Tom Phelan**, arrived at the school on June 11 to clear debris, build playground equipment, and mulch the grounds.

IWIF Saferides 07 Donating Safe Bikes for Kids



IWIF's Jerry Landsman, Special Investigations Unit Director, and his staff

developed the idea as a combination team building and charitable event. IWIF's SIU and Loss Control team, in partnership with other IWIF investigative services vendors, assembled and donated 27 new bicycles and bike safety helmets to the disabled children/residents of Villa Maria and the Association of Retarded Citizens.



Donating Safe Bicycles

Lorie Timmons, IWIF Fraud Unit Specialist and Bob Hofman, Inquest Investigations, were part of the team of volunteers who assembled the bikes for charity.

Walter L. Brewer's 52-year Partnership With IWIF Still Going Strong

Thank you!

When you ask the IWIF claims adjuster assigned to Walter L. Brewer, Inc. what she can tell you about the firm, she admits that she can't tell you much.

The reason, suggests insurance broker Gary Berger, of HMS Insurance, is that no injury claim has been filed by any employee of the plumbing, heating and electrical contractor for at least 22 years. That's how long Berger has represented the Timonium-based firm, and he says it has had a perfect safety record in that time.

In fact, Walter L. Brewer, Inc. has been insured by IWIF for more than 52 years, and even though its namesake founder has passed on, three sons and a grandson are now involved in its operation.

The Brewer company has proven to be not only one of IWIF's most loyal policyholders, but one of its best.

Walter L. Brewer, Inc.
Plumbing, Heating
and Air Conditioning Contractor
3 Roosevelt St.
Lutherville, MD 21093
410-252-1414

IWIF Insurance Newsmakers



Paige Beck, CPA, was promoted to IWIF Executive Vice President and Chief Financial Officer. Paige has had a 17-year career with IWIF, most recently as Asst. VP of Finance.



George Matthews, IWIF Executive Vice President, Marketing and Business Development, was selected Chairman of the Insurance Roundtable of Baltimore.



Mark Marszal, IWIF Director of Product Development, was elected President of the Chartered Property & Casualty Underwriters Society (CPCU) Maryland Chapter.



Joseph Gillian, IWIF Director of Loss Control, was elected Chairman of the Board for the Chesapeake Region Safety Council.

With IWIF

is published for the policyholders of 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. For general policy or claims questions e-mail customercomments@iwif.com

IWIF is a proud insurance partner with these groups, associations and safety programs:



Are you on-line With IWIF's e-services?



With IWIF's e-services you'll find these customer service and information tools to help you work efficiently, conveniently and securely-24/7.

Online Injury Reporting for Employers

It's fast and convenient to complete the required "Employer's First Report of Injury" on-line. Once you input the required information (a 10-minute process) you will receive immediate confirmation, a claim number and ExpressScripts prescription authorization.

E-Certificates of Insurance

Create and print standard* Certificates of Insurance right from your desktop computer. If your IWIF policy is issued through an insurance agent, your agent will receive a duplicate copy of your certificate via e-mail. ***Only standard certificates of insurance are available on-line.** Please contact your insurance agent or IWIF Customer Service to request a certificate that must contain special information such as a job description, or if the certificate holder is located outside the state of Maryland.



Premium Payment Online

IWIF policyholders can pay their premiums fast and easy on-line using a credit card or electronic funds transfer (EFT) on our website. With these on-line payment tools, complete privacy of your transaction is ensured. EFT is a one-time deduction authorized by you as needed from your bank account and is not an automatic debit. In addition, paying your premium on-line can help ensure uninterrupted coverage for you.

Setting up your e-Services account
To take advantage of IWIF's e-Services you must first complete a user profile on-line 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's e-Services.

**Simple.
Convenient.
Fast. Secure.**
www.iwif.com