

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.

Q What is the difference between the Employer's First Report of Injury (Acord 4) form and the Accident Investigation forms in my IWIF Employers Handbook?

A Accident investigation forms/statements are important in helping you gather the facts, correct the hazards and prevent an accident from recurring. Obtaining signed statements as soon as possible following an accident ensures that you have an accurate account of how the injury occurred. They also help to spot possible third-party liability and possible fraudulent claims. IWIF offers employee, supervisor and witness forms to be filled out by the injured employee, the employee's supervisor, and any witness(es) to the accident, respectively.

These statements are for the purpose of investigation only and should be mailed or faxed to the IWIF adjuster assigned to the claim. The investigation forms are not to be used to report the initial injury. IWIF prefers you report the Employer's First Report of Injury online or by calling IWIF to report it. Completing the Acord 4 paper form is our least preferred reporting method, but it is available if the employer chooses that method.

Cheryl Fowler
Customer Service
Call Center Coordinator

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Q Why does it take 7-10 days to get eServices' access?

A IWIF feels that our most important responsibility to our policyholders is to ensure that the person requesting the eServices account is the one that should have access. Because many employees may have the necessary information to create an eServices account; we first verify the policy information, generate the password and mail a letter to the designated policyholder contact. IWIF has put in place "checks and balances" to minimize fraud and unauthorized access to sensitive information. Having said that, IWIF is developing a Quick-Pay option that will allow limited functionality to a policyholder who is requesting eServices' access. This option will allow a policyholder to make payments immediately, while access to claims information will require approval by an owner or officer before being granted.

Q What does IWIF do to ensure its eServices are secure?

A Everyone is aware of security these days and IWIF is no different. Along with SSL encryption (secure socket layers) to secure online transactions while connected to our website, IWIF annually contracts with an independent company to do "penetration security testing" against our external web servers to test for vulnerabilities. The results give us feedback that we use to ensure that we are at minimal risk for hacking and to assure our policyholders that their transactions are safe.