

Workers' Compensation Renewal Process

By CSD Pool

For members with employees, the renewal process for your Workers' Compensation coverage usually begins in mid-September. At that time, you will receive an email including detailed instructions on how to complete your renewal submission online.

This email will also provide a link to our website, where you can submit your renewal information efficiently and securely. Your timely renewal submission is crucial as the workers' compensation renewal submission is processed on a first come first serve basis. Accurate updates to individual employee payroll projections are essential for us to correctly calculate the price of your renewal coverage.

Payroll Submission Guidelines

It is essential to update and complete your payroll schedule as soon as possible. Incomplete or incorrect information can result in delays in issuing your renewal coverage documents. Here are detailed guidelines to help you complete your payroll schedule accurately and efficiently:

- 1. Complete and Accurate Information:**

Ensure that individual employee positions are listed with estimated payroll for the renewal coverage period. Missing or incorrect details will delay the issuance of your renewal coverage documents.

- 2. Open and Seasonal Positions:**

For budgeted positions that have yet to be filled, list the employee's name as "Open" alongside estimated payroll. This approach also applies to all open seasonal positions to be filled.

- 3. Identical Positions:**

Each position, even if identical, must be listed separately. For instance, if your district employs 20 lifeguards, each lifeguard position should have its own line item, including the individual payroll for each, with all assigned the same class code.

- 4. Multiple Classifications for a Single Employee:**

If an employee's payroll is reported under multiple classifications (split class codes), list the employee on separate lines for each class code, along with the corresponding payroll for each classification.

5. **Anticipated Employee Termination:**

If you anticipate an employee leaving at some point during the renewal coverage period, they must still be listed on the payroll schedule with their anticipated prorated payroll.

6. **Budgeted Overtime Pay:**

Convert budgeted overtime pay to straight pay by dividing any overtime pay by 1.5.

7. **Specific Instructions for Fire/EMS Operations:**

Volunteer firefighters and EMTs should be listed on the roster but not included in the payroll schedule.

Important Dates

Mid-October: Please complete your renewal submission by mid-October to avoid delays. Refer to renewal instructions for a specific date.

By Thanksgiving Holiday: You will receive your district's renewal coverage documents. Please review these documents carefully and email any necessary changes to wc@cspdpool.org for processing.

Early December: If you have not completed renewal submission, we will automatically renew your coverage with a 10% increase in payroll for anticipated growth and inflation in early December. Refer to renewal instructions for details.

Payment Information

Early Pay Discount: You can make a renewal payment as soon as you receive your renewal coverage documents. Payments received by our office by the end of the first Friday in January, are eligible for the Early Pay Discount.

Final Payment Deadline: Full payment must be received by the end of business on January 30 to avoid an Intent to Cancel Notice for your renewal coverage. We will send periodic payment reminders. We will cancel your renewal coverage for non-payment on or around March 1.