Workers' Compensation

Quick Reference Guide

Beacon
MUTUAL

What you need to know

This guide provides the key information needed for employers to complete the most common workers' compensation tasks and get the most out of a Beacon Mutual policy. Please review it and keep it handy for quick reference.

Table of Contents

Need help?

Visit help.beaconmutual.com or contact the Beacon Support Team:

(401) 825-2995 | info@beaconmutual.com

Beacon Mutual Online Portal

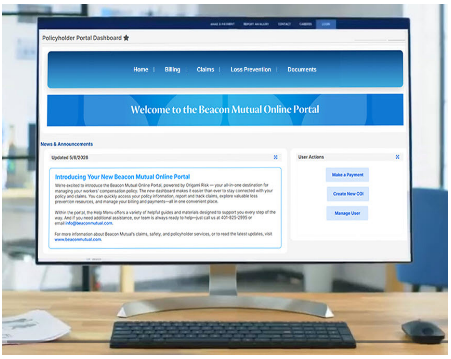
Beacon Mutual's secure online portal gives you 24/7 access to your workers' compensation policy information, claims, invoices, and reporting tools.

Getting Started

When you bind your workers' compensation policy with Beacon Mutual, your organization will receive a portal account.

Watch for a Welcome Email from notifications@beaconmutual.com containing your login link and temporary password.

Each account includes at least one Key Contact who can access the portal and manage users for your organization.



Using the Online Portal

Depending on your assigned user role you will have the ability to:

- Make premium payments
- Download invoices
- Report workplace injuries
- View policy information and policy periods
- Access invoices and billing details
- Review claims activity
- Read loss prevention documents
- Run and export reports

Managing Users

Key Contacts can:

- Add or remove portal users
- Assign user roles and permissions
- Designate additional Key Contacts
- Assign user roles for claims, loss prevention, and Pay-As-You-Go (PYG) programs, if applicable
- Re-activate user accounts that have been locked due to inactivity

Portal Help Resources

1. **Search the Knowledge Base** at **help.beaconmutual.com** for how-to articles and videos.
2. **Contact the Beacon Support Center** by phone, email, or chat.

Scan the QR Code to watch the Online Portal Video:

www.beaconmutual.com/portal

Reporting a Workplace Injury

Once an injured employee has received the appropriate medical care, their employer should report the injury as soon as possible. There are several ways to report a workplace injury.

Report a Beacon Claim

Phone: (888) 886-4450
Online: Log into the Portal to submit a First Report of Injury online. Visit: www.beaconmutual.com/report-an-injury

Please note: If you do not have an online portal account, or if you do not see the First Report of Injury link, your key contact can create your account and give you the role that allows you to report a workplace injury.

Complete a First Report of Injury form (DWC-01) and send it to Beacon Mutual by email or fax:

Email: fnolreporting@beaconmutual.com
Fax: (401) 825-2980

Argo Claims

Online: www.argolimited.com/claims/acs-first-notice-loss/
Phone: (888) 884-2234

Zurich Claims

Online: www.zurichna.com
Phone: (877) 405-9045
Email: USZ_CareCenter@zurichna.com
Fax: (800) 622-8081

A Beacon claims representative will contact the employer to begin an investigation. An injury report will be sent to the state where the injury occurred.

Injury Reporting Checklist

When reporting an injury, an employer needs the following information:

- ☐ Company name
- ☐ FEIN
- ☐ Account number and policy number
- ☐ Injured worker's:
  - ☐ Name
  - ☐ Social Security number
  - ☐ Address
  - ☐ Date of birth
  - ☐ Telephone number
- ☐ Date, time, and place of the injury
- ☐ How the injury occurred
- ☐ Type of injury (burn, cut, etc.)
- ☐ Name and address of the medical facility used
- ☐ Witness information

We Care for Our Customers

Beacon works closely with medical providers to ensure injured workers receive exceptional and expedient care.

Our Provider Networks are comprised of participating physicians and other healthcare providers who are experienced in treating work-related injuries.

www.beaconmutual.com/find-a-doctor

Before an Accident Happens

Beacon can help you develop your unique Stay-at-Work/Return-to-Work Program of best practices to dramatically reduce your costs and help injured workers have a faster and healthier recovery.

Premiums and Payments

How an Employer's Premium is Calculated

An employer's workers' compensation premium is calculated using the rate that corresponds to the business classification code (or combination of codes) that best describes their operations:

- The National Council on Compensation Insurance (NCCI) determines class codes for employers in Rhode Island and Connecticut. In Massachusetts, class codes are determined by the Massachusetts Workers' Compensation Rating and Inspection Bureau (MAWCRIB).
- Each class code has a rate per $100 of payroll.
- Other rating factors that may affect the premium include experience modification factor*, loss-free credit and schedule rating, when applicable
- An employer's experience modification factor is determined by NCCI (for Rhode Island and Connecticut employers) or MAWCRIB (for Massachusetts employers) and reflects their claims history compared to other businesses in the same classification, typically over the last three completed policy years.

Three Easy Payment Methods

1. **Online at** beaconmutual.com/payments

   Auto-Pay or One-Time Pay: Employers can schedule automatic payments for the minimum amount due or make a one-time payment online. Payment information can be saved for future use, and guest payments are available without logging into the Policyholder Portal.

   New Policy Pay: New policyholders (or their agents) can make their first premium payment online with their quote number.

2. **Phone at (855) 515-5080**

3. **Regular Mail:** Make checks payable to **The Beacon Mutual Insurance Company** and mail them with the original invoice coupon to the payment lockbox. Include the employer's Beacon account number on the check.

Customers can pay by check, credit or debit card, or by e-check.

Payment Plans: An employer's payment plan is selected by their agent when their policy is bound. Depending on the size of a business, some payment plan restrictions may determine the type of plan that is established for a policy.

Pay As You Go: Beacon offers the convenient Pay-As-You-Go Program to qualifying policyholders. Policyholders may inquire with their agent at renewal.

Important

Policies issued before September 1, 2026 will use our legacy system (PSN). Policies issued after September 1, 2026 will use our new system (One Inc). Please follow the steps on your invoice and premium audit invoice carefully.

Saving Money on Workers' Comp Premium

One of the best ways for an employer to reduce their premium is to reduce the frequency and severity of their claims. This will lower their experience modification factor, which, in turn, will positively impact their premiums.

Contact Us

The Beacon Support Team is here to help with billing questions!

(401) 825-2995

Workplace Safety

Employers committed to fostering a safe working environment can make a positive impact on employee morale, productivity, quality—and profits. Beacon has a team of local safety and ergonomic professionals dedicated to creating safer workplaces for our Rhode Island, Massachusetts, and Connecticut customers. We offer loss prevention and ergonomic services to policyholders at no additional cost.

Loss Prevention

Training

- Safety Seminars and Webinars
- In-person Training for Employees at an Employer's Location
- Online Safety Training through the Beacon Online University

Resources and Services

- On-site Consultation
- Safety Committee/Program Development
- Educational Safety Information
- Noise Level Testing
- OSHA Compliance Awareness and Training
- National Safety Council Training

Ergonomics

To help reduce the chances an injury could negatively impact an employer's bottom line, Beacon Mutual offers a full menu of ergonomic services, such as:

- On-site Consultation
- Specific Workstation Job Analysis
- Stretch for Safety Program
- Healthy Back Training Class
- Caregiver Training Program

Loss Prevention Consultation

We'll evaluate an employer's loss experience and needs, then outline the steps needed to implement an effective loss prevention program. The goal is to align with OSHA's recommended practices for Safety and Health Programs and to incorporate OSHA's seven core elements to prevent injuries and accidents, improve attitudes toward safety and minimize costs.

Call: (401) 825-2667
Email: safety@beaconmutual.com

Beacon's FREE OSHA and National Safety Council training saves employers $150 to $225 per employee on average.

Ergonomics Consultation

A certified Beacon ergonomist will conduct a review of the employer's operations, processes, equipment and tools. The information gathered will be used along with the employer's loss history to recommend actions that can reduce risk and improve employee health.

Call: (401) 825-2667
Email: beaconergo@beaconmutual.com

Premium Audit

Purpose

To ensure that an employer is charged the correct premium for their workers' compensation coverage, an audit of their operations is required.

The audit is used to verify:
- The type of business
- Number of workers
- Overall exposure during the policy period

An audit may be completed online, by phone, or on-site by an auditor, or waived. Employers are contacted by letter or phone to schedule an audit.

An Online Audit is a self-audit in which the policyholder uses Online Audit Made Simple to complete a form in Zoom Audits, Beacon's secure audit portal.

Preparation

Advanced preparation will help the auditor quickly find what they need, which will reduce the time necessary for questions and/or clarifications during the audit.

To make an audit as expeditious as possible, an employer should be prepared with the items in the checklist below.

Audit Checklist

The most common records needed for a premium audit:

- [ ] Payroll records (for the policy period)
    - [ ] Total gross payroll by employee or department (for the policy period)
    - [ ] Overtime separately
- [ ] Quarterly payroll tax reports (State and Federal Forms)
- [ ] Cash disbursement journal or business checkbook
- [ ] Description of the company's operations
- [ ] A list of the corporate officers (names, titles, duties)

When applicable, the following may also be needed:

- [ ] Certificates of workers' compensation insurance for subcontractors
- [ ] Independent contractors documents
    - [ ] Business invoices
    - [ ] General liability certificate
- [ ] Job contracts for contractors
- [ ] Evidence of WC coverage for any Temporary Employment Agencies used

Workers' Compensation Insurance

RHODE ISLAND | MASSACHUSETTS | CONNECTICUT

Helpful Links

Help & How To Articles: help.beaconmutual.com

Safety Library: www.beaconmutual.com/safety-library

Safety Seminars: www.beaconmutual.com/safety-seminars

Stay-at-Work/Return-to-Work Program: www.beaconmutual.com/saw-rtw

Beacon Online University: www.beaconmutual.com/online-university

Report an Injury in RI, MA, CT: www.beaconmutual.com/report-an-injury

Find a Doctor: www.beaconmutual.com/find-a-doctor

Online Portal: www.beaconmutual.com/portal

News & Insights: blog.beaconmutual.com

Contact Us

Main Number: (401) 825-COMP (2667)

Underwriting: beaconunderwriting@beaconmutual.com

Loss Prevention: safety@beaconmutual.com

Claims: beaconclaims@beaconmutual.com

Premium Audit: beaconpa@beaconmutual.com

Need more help?

Beacon Support Center: (401) 825-2995 | info@beaconmutual.com

Send us a message or access our directory: www.beaconmutual.com/contact

Focused on What Matters Most

One Beacon Centre
Warwick, RI 02886-1378

www.beaconmutual.com