

Workers' Compensation Insurance Empowerment Packet



*The Illinois landscape industry demands
100% compliance with Illinois state workers'
compensation laws.*

*Landscape businesses that operate illegally impact
labor, pricing, and damage our industry's reputation.*

Get empowered and do something about it!

Objectives

As members of the ILCA it is in your best interest to report those that do not have workers' compensation insurance. By doing so, you will ensure that these businesses will not be able to endanger good workers and undercut their competition.

- Our research suggests that as much as 40% of landscape companies are operating with no or insufficient workers' compensation insurance.
- As a professional landscape company and ILCA member you may be aware of other landscape companies that may be uninsured. It is up to you to help keep your competitors honest and landscape workers safe.
- This packet will outline the steps you will need to take to report landscape service providers who you believe does not carry workers' compensation insurance to the Illinois Workers' Compensation Commission (IWCC).
- The IWCC is the state agency that oversees workers' compensation and is pledged to take action. They may take a variety of actions from fines to suspension of operations until the company can demonstrate compliance.
- It is impossible for the IWCC to effectively monitor the landscape industry without your help. Legal businesses must be the eyes and ears of the IWCC in the field.

Preparing and Submitting a Complaint to the Illinois Workers' Compensation Commission

❖ Preparing a complaint for the IWCC

- Completely fill out the attached form titled: *Insurance Compliance Case Intake Sheet*.
- Additional information that would be helpful (this can be included in the email or fax)
 - Communities that the offender has been seen working in
 - Length of time that the offender has been operating
 - Days of the week and time that the offender is at a job site

❖ Photos and Videos

- Whenever possible, provide video or photographic evidence to support complaints.
- Photos will strengthen the IWCC's case and allow for quicker and more decisive action. The following four types of photos are encouraged (but not required):
 - a. Photo of the vehicle's license plate (or write down the license plate number)
 - b. Photo of the truck or trailer with a clearly visible company name or logo
 - c. Photo of a crew or men/women working on the site
 - d. Photo of the place of business or yard location
- Without photos or videos, it is more difficult to prove the business owner is not a sole-proprietor.

100%

Submitting the complaint form to the IWCC

- You can submit a complaint directly to the IWCC Insurance Compliance Unit by phone, fax, or email.
 - Phone number: 312-814-5654
 - Fax number: 312-814-5979
 - Email: robert.ruiz@illinois.gov
- You can also drop the complaint form and any supporting document at one of the IWCC regional offices. They will then pass it on to the Insurance Compliance Unit.

❖ Anonymity

- The IWCC Insurance Compliance Unit does accept anonymous complaints.

❖ Timeline

- The Insurance Compliance Unit monitors the entire state. It has limited resources and cannot guarantee action within a set timeframe
- Once an investigation is open, they cannot discuss the status of the investigation.

COMMISSION OFFICES

Toll-free: Within Illinois only: 866/352-3033

Chicago: 100 W. Randolph St., #8-200, 60601: 312/814-6611

Peoria: 401 Main Street, Ste 640, 61602: 309/671-3019

Rockford: 200 S. Wyman, 61101: 815/987-7292

Springfield: 4500 S. Sixth St. Frontage Road, 62703: 217/785-7087

You may email forms, photos, and video to:

Robert J. Ruiz

Insurance Compliance Manager

100 W. Randolph St., Suite 8-200

Chicago, IL 60601

Tel: 312-814-5654 / Fax: 312-814-5979

Email: robert.ruiz@illinois.gov

Workers' Compensation Insurance Verification A step-by-step guide

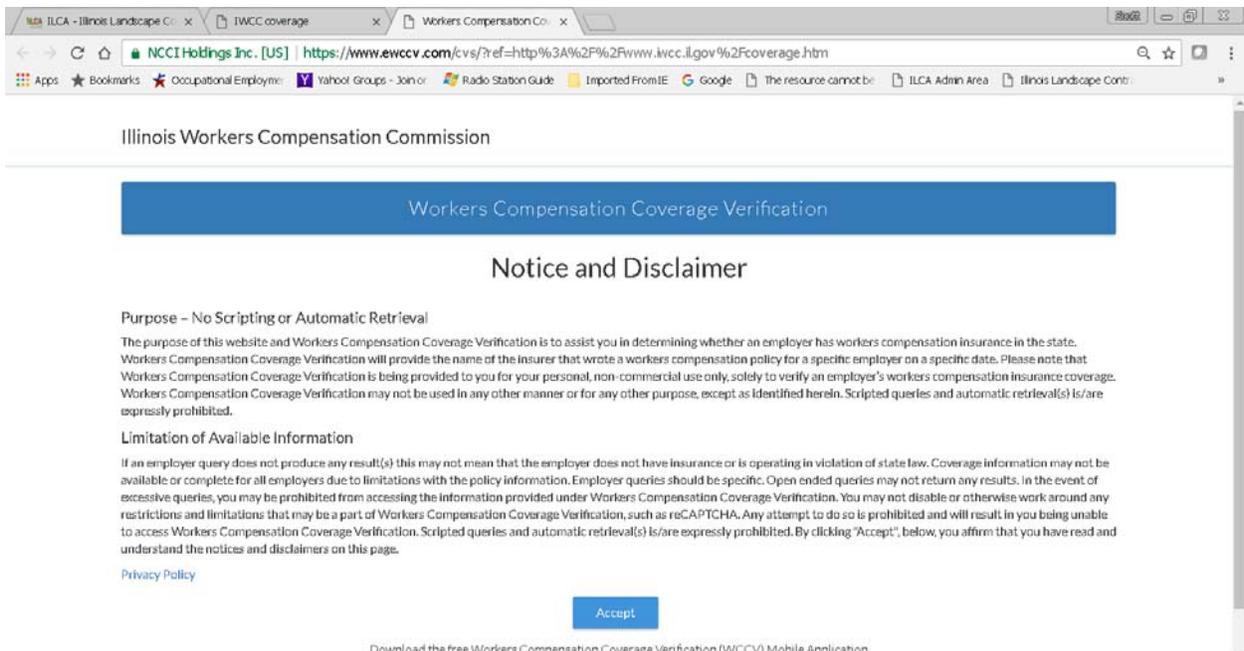
How do I verify if a landscape contractor has an active worker's compensation certificate?
It is a simple process:

Step 1: Proceed to the Insurance coverage lookup: <http://www.iwcc.il.gov/coverage.htm>



Step 2: You will be taken to a portal that accesses Illinois employers that is part of a larger, national database of workers' compensation policies: <https://www.ewccv.com/cvs/>

Step 3: Select the "Accept" button



100%

Step 4: You may search by employer name ("Contains" or "Starts With" - Contains is the default option) or Federal Employment Identification Number (FEIN).

Step 5: Enter the following:

- Enter in the company name or partial name
- Select a coverage date (choose today's date)
- Hit "Search"

Workers Compensation Coverage Verification

Coverage Date: 06/16/2017

Employer: [Empty] Contains

Search Clear Search

Limitation of Information

The information in this database comes from two sources:

1. Insurance policy information reported to the Illinois Workers' Compensation Commission (IWCC) through its designated agent, the National Council on Compensation Insurance (NCCI). Reporting delays or mistakes may affect the reliability of the information. We recommend you contact the insurance carrier listed to verify coverage.
2. Employers (parent companies and their subsidiaries) that have obtained IWCC approval to self-insure.

The database does not include Illinois employers that are in self-insurance pools, which are regulated by the Illinois Division of Insurance.

If you need help identifying an employers' coverage, call the IWCC Information Unit toll-free at 866/352-3033 or 312/814-6611 or email the IWCC Insurance Compliance Division.

Step 6: A list of all companies will appear

Workers Compensation Coverage Verification

Coverage Date: 06/16/2017

Employer: illinois landscape Contains

Search Clear Search

Policy level results do not imply coverage for this Employer in this state. Make a selection to verify coverage.

Search Results	
ILLINOIS LANDSCAPE SUPPLY LLC Pol Nbr WC3225148	⊕
ILLINOIS LANDSCAPE CONTRACTOR ASSN Pol Nbr 76WBGIY6278	⊕

Limitation of Information

The information in this database comes from two sources:

1. Insurance policy information reported to the Illinois Workers' Compensation Commission (IWCC) through its designated agent, the National Council on Compensation Insurance (NCCI). Reporting delays or mistakes may affect the reliability of the information. We recommend you contact the insurance carrier listed to verify coverage.

Step 7: Click the appropriate name on the list and their record will appear. The record will contain:

- Worker's Compensation Insurance Coverage Provider
- Policy Number
- Coverage Date
- Employer Name
- Street Address
- City
- State
- Zip
- You may also select *Click here for claim processing information* to see open or closed claims

Illinois Workers Compensation Commission

Workers Compensation Coverage Verification

[Back To Results](#)

ILLINOIS LANDSCAPE CONTRACTOR ASSN

Insurance Coverage Provider	Policy Number	Coverage Date
HARTFORD INS CO OF IL	76WBG1Y6278	6/16/17

[Click here for claim processing information.](#)

[Employer Locations](#)

Filter

Showing 2 Employer(s)

Illinois Landscape Contractor Assn

2625 Butterfield Rd Ste 104
Oak Brook, IL 60523-1234

[Map](#)

Illinois Landscape Contractor Assn

4100 Illinois Route 53
Lisle, IL 60532-1293

[Map](#)

The company I am searching for does not show up. Does this mean they do not carry an active worker's compensation insurance policy?

Possibly, but not necessarily. There are a few reasons why the company may be a no-match.

1. *Make sure you try a few different variations of the name, especially if their name has special characters like periods, ampersands, or apostrophes. The data is literal so how the data was entered into the system is how it will search and find the name. Even a slight modification will return a no-match.*
2. *The company may be self-insured (this is rare).*
3. *The company may only be a sole proprietor (this is rare, especially in landscaping).*
4. *The company may be "Doing Business As" and the policy may be listed under a person's name or another company name. This can be verified using the Illinois Secretary of State's corporation/LLC lookup on their website at:*

https://www.cyberdriveillinois.com/departments/business_services/corp.html

If you feel confident the company is not carrying a policy, it is time to submit a claim to the IWCC.

Resources

- *The Illinois Workers' Compensation Act:* <http://www.iwcc.il.gov/act.pdf>
- If you are unsure if your current coverage is sufficient the Frequently Asked Questions section of the IWCC website will be very helpful: <http://www.iwcc.il.gov/faq.htm>

100%

Insurance Compliance Case Intake Sheet

Date Information Received: _____

Name of Person Making Report: _____

Name of Business of Complaint: _____

Address of Business: _____

Street

City, State, Zip

Telephone of Business: _____

Number of Employees: _____

Additional Information: _____

Photographic evidence is not required but strongly recommended. Photos will strengthen the IWCC's case and allow for quicker and more decisive action. The following four photo types are encouraged (check all that have been provided):

- Photo of the vehicle's license plate (or write down the license plate number)
- Photo of the truck or trailer with a clearly visible company name or logo
- Photo of a crew or men/women working on the site
- Photo of the place of business or yard location

Any or all of the above photos will improve the ability of the IWCC to take active enforcement measures. Email photos along with this intake form.

Case Assigned To: _____ Date Assigned: _____

Submit to: Robert J. Ruiz
Insurance Compliance Manager
100 W. Randolph St., Suite 8-200
Chicago, IL 60601
Tel: 312-814-5654 / Fax: 312-814-5979
Email: robert.ruiz@illinois.gov
Please also copy information@ilca.net for tracking purposes