

New Straight Through Application Fact Sheet

What is Straight Through?

Straight Through is a process in which BWC utilizes technology to allow customers to go from application entry to policy issuance in one user session. Upon submission of an application for coverage, certain customers will have a policy issued and will have the ability to view and print their certificate of coverage. Customers can also set up an online e-account with the policy number issued and can access their policy details immediately.

This new application process continues BWC down the path of improving customer service while being as touchless as possible. Since the customer applications will be processed in real time, it reduces the delays in application processing times.

What benefits will customers experience?

Customers will experience:

- A redesigned, user-friendly online application that is also responsive for mobile devices.
- Step-by-step navigation that will inform customers of where they are in the process and what to expect.
- A responsive, guided application experience based on business type.
- Real-time application processing with a policy number issued immediately.
- An option to save an in-progress application up to 15 days and resume later for submission.
- The ability to chat with knowledgeable staff during business hours.
- Emailed certificates of coverage and an option to immediately print/save.
- A redesigned U-3 Application for Workers' Compensation Coverage form.

Chat with us



Whose application will go Straight Through?

Criteria has been established on which applications will go Straight Through processing to policy issuance.

- Class code selection is a requirement for Straight Through processing. If the application is determined as Straight Through eligible, the system suggests the class code(s) for selection.
- Not all class codes meet the criteria for being processed Straight Through. The system will look at the selected class codes on the application to determine whether it meets the class code requirements for Straight Through processing.
- Professional Employer Organizations, Alternate Employer Organizations, Temporary Staffing Agencies and Public Employers are excluded for Straight Through processing.

For a customer whose policy is not immediately issued, a Quote will instead be created and automatically sent to BWC staff for review. The customer will also receive a temporary certificate of coverage listing the quote number.

Class Code Selection

- The new application process has a built-in class-code engine to suggest the relevant class code(s) for the customer to select.
 - o The class code engine utilizes technology to review the description of operations provided by the customer and suggests the class code(s) for selection.
 - o An optional industry group selection will also assist the class code engine in narrowing down the class code(s) suggestions presented to the customer.
 - o Class code engine also suggests the related codes/similar work codes based on the customer's selections.
- All class code selections are subject to review by BWC.