Policyholders’ Guide
to Policy, Billing & Claims

http://www.thezenith.com
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Zenith Underwriting & Premium Contacts

Zenith Web Support: ecommerce@TheZenith.com

Payment/Billing Inquiries:
Online: www.thezenith.com
Phone: (800) 440-5020
Email: BillingQuestions@TheZenith.com

California Customers:
Zenith Insurance Company/ZNAT
Insurance Company
File 50004
Los Angeles, CA  90074-0004

Customers in Other States:
Zenith Insurance Company/ZNAT
Insurance Company
4415 Collections Center Drive
Chicago, IL  60693

For overnight or rush payments, please mail your check to:
Zenith Insurance Company/ZNAT Insurance Company
ATTN: Policy Operations
21255 Califa Street
Woodland Hills, CA  91367
Policyholder’s Policy, Billing & Claims Guide

Policy, Billing & Claims Overview

Welcome to Policy, Billing & Claims on TheZenith.com. You can access billing and claims data, including Loss Runs for your Zenith policy information 24/7.

User Logins are unique. If you do not have a login, please refer to the Frequently Asked Questions section of this manual for instructions on obtaining a login.

For increased security, our site is preparing to use Multi-Factor Authentication (MFA). MFA is required for Zenith to be in compliance. If this is your first time logging into TheZenith.com, you will be required to update your password, your account profile information, and your current contact information.

NOTE: the system will not accept 800 numbers.
An access code will be sent to you via the option of your chosen. Enter the code then select “Log In” to access your Account Online Services. To make changes and/or update your profile, select the “Modify Online Account Profile” option. You could update your email address and phone number and/or your password or security questions at this page.
Modify Online Account Profile

For increased security, our site is preparing to use multi-factor authentication. Please update your password, your account profile information, and provide current contact information in the fields below.

- First Name
- Last Name
- Email
- Mobile Number
- Address Line 1
- Mobile Number
- Address Line 2
- Fax Number
- City
- Zip Code

Change Password

New Password

*Confirm Password

Password Requirements

- Must have 1 uppercase character
- Must have 1 lowercase character
- Must have 1 number
- Must have 1 special character (!@#$%^&*+—)
- Must be at least 12 characters

Security Questions

* The answer will be used if you forget your password

Choose Your Question

- Answer

Submit

*Indicates required field

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Please note: Please check your IE Internet Options setting.

If your “Preserve Favorites website data” and/or “Delete browsing history on exit” box is checked, the “Remember My User ID” and “Remember this device” functionality will be disabled and you will need to go through the Multi Factor Authentication (MFA). This process will require you to verify your identity using your selected form of contact before you can access your account.
The six Contexts are organized to help you find the information you need quickly. Detailed information for each Context can be found later in the manual. If you have multiple policies with Zenith, your screen will have one additional “Insured” context for a total of seven.

- **Summary**: Overview of your Zenith policy.
- **Insured**: Overview of Active & Inactive policies. 
  *Optional: This context only displays if you have multiple policies.*
- **Policy**: Search for specific policies.
- **Billing**: View billing activity for a policy.
- **Claims**: Search for Claims by: Claim Number, Date of Injury, Claimant Name, or Amount.
- **Preferences**: Policies and Payroll Reports Preferences.
- **Account Alerts**: Set email notification for claim alerts.

**Links**

- **View Policy Inquiry Demo** – Walkthrough of our Policy, Billing & Claims system.
- **Training Guide** – Opens this Training Manual.
- **Logout** – Exit Policy, Billing & Claims.
Login to TheZenith.com

Go to www.thezenith.com
  • Click Login
  • Enter your Username and Password.
  • Click Login.

➢ Password requirements: Must be at least 8 characters in length and include one uppercase character, one lowercase character, one number, one special character ($@!%*#?^+=). Please do not use special characters or spaces.

➢ Usernames are not case sensitive.

Note: The first time you access your account, please refer to the Frequently Asked Questions section of this manual.
Welcome Screen

You will see one or more icons on this screen. To access policy information, the **Policy, Billing & Claims** icon must appear here. If you do not see the Policy, Billing & Claims icon on this screen, please contact [ecommerce@thezenith.com](mailto:ecommerce@thezenith.com) for assistance.
Summary Context

The Summary Context provides you with an overview of your Zenith policy.

Summary Features

- Estimated Annual Premium
- Current Incurred Losses
- Loss Ratio
- Policy Status
- Open Claim Count
- Closed Claim Count
- Outstanding Balance
- Link to View Billing History
- Link to Pay Bill
- Loss Runs

Display Rules for Policy, Billing & Claims

- Clicking a link on the summary screen drills down to the supporting detail.
- The default sort for the Policy Search results screen is alphabetic by Insured Name, alphabetic by State Abbreviation, then reverse chronological order by Policy Expiration Date, most recent to oldest.
- To sort the results screen by another single characteristic, click that column heading to sort in ascending order. Click the same header to sort in descending order.
- Policy data is displayed for a maximum of the most recent five years.
- The maximum number of viewable records in a list is 500. If any record list exceeds 500, you will need to search to narrow your results before viewing the list.
Insured Context

The insured context is only available for those insureds that have multiple policies. If you have a single policy with Zenith, this screen does not display. It gives a high-level summary by policy year. Clicking a link within this page will take you to individual policies details.

![Insured Context Screen](image-url)
Policy Context

When selecting the Policy Context, the screen will display a list of the current term and prior terms up to five years in history. The same information as displayed on the Summary Context will be shown; however now the information from each term will be included as well.

To view further policy details for a particular term click the policy number for the desired term. Once this is selected the Policy Context tabbed screens will appear. The six tabs that comprise the Policy Context are: Policy Summary, Policy Details, Billing Details, Payroll Reports, Claim Details, and Loss Run. Each tab is described in detail below.
Policy Context – (Cont’d)

Policy Summary Tab

Policy Summary contains the high-level information for a particular Policy term. To search for another Policy, click the blue Search Policy tab.

***Please note: You will find the link to Policy PDF and Loss Run in Excel and PDF format in the “Reports and Documents” section in the Policy Summary tab.

The next five tabs contain detail information for Policy, Billing, Payroll Reports, and Claims. Loss Run is the last tab.
Policy Context – (Cont’d)

Policy Details Tab

This screen displays the Policy Number, Effective & Expiration Dates, Insured Name, and State. In the Premium Summary section of this tab, you can locate the Experience Modifier, Class Codes & Payroll, and Rate per $100 of payroll for the policy. The last section of the screen displays the Total Payroll, Manual Premium, Modified Manual Premium, Other Adjustments, Estimated Annual Premium, Taxes & Surcharges, and Total Policy Cost. Other Adjustments are shown as a Summary number, click the link to view the details. Clicking the link a second time collapses the details. In the example below, no detail is available since the total of the Other Adjustments equals zero. Taxes & Surcharges work similarly.

***Please note: You will find the link to Policy Changes PDF in the “Reports and Document” section in the Policy Details tab.
Policy Context – (Cont’d)

Here is an example of the details you might see in Other Adjustments and Taxes & Surcharges. Contents will vary according to the individual policy and state.

The policy is Zenith’s official record of coverage. If data in Policy, Billing & Claims differs from the policy, the policy takes precedence.
Policy Context – (Cont’d)

Billing Details Tab

Click the Billing Details tab to view invoice and payment history. Payments are in red and enclosed in parentheses.

NOTE:

If a payment is received without an accompanied invoice, the transaction will be posted to the policy number. Once an invoice is allocated and reconciled, it will be replaced with an invoice number. To avoid duplicate entries and confusion, please ensure an invoice is sent along with the payment.

***Please note: You will find the link to Invoice PDF in the “Reports and Document” section in the Billing Details tab.

![Invoice Details](image)

Note: Billing information is not available for policies on Producer Bill.

The first two letters of the Invoice Number reflect the type of Invoice. Here is a list of common Billing Codes you may see on the Billing Details screen.

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>DP</td>
<td>Deposit</td>
</tr>
<tr>
<td>FE</td>
<td>Final Estimated Audit</td>
</tr>
<tr>
<td>FP</td>
<td>Final Physical Audit</td>
</tr>
<tr>
<td>FV</td>
<td>Final Voluntary Audit</td>
</tr>
<tr>
<td>ST</td>
<td>Stip Invoice</td>
</tr>
<tr>
<td>VP</td>
<td>Voluntary Payroll Report</td>
</tr>
</tbody>
</table>

This website maintains five years of policy data based on your policy inception date. For previous policy data, please contact your agent.
Policy Context – (Cont’d)

Payroll Reports Tab
Click the Payroll Reports tab to view payroll reports. If no payroll reports are available for display the following message will display under the “Reports and Documents” section - “There are no payroll reports for this policy.”

***Please note: You will find the link to Payroll Reports PDF in the “Reports and Document” section in the Payroll Reports tab.

Claim Details Tab
Open & Closed Claims are displayed by Date of Injury with the most recent injury displayed first. Individual Claims are associated to a policy. If the policy inception date is more than five years in the past; user will be prompted that the claim is an older claim and will need to select the ‘click here’ link to view/print the claim.

Selecting the claim number for more details via Claim Overview, Medical Payments, and Status tabs.
Policy Context – (Cont’d)

Loss Run Tab

Loss Runs can be run for a Single Policy Period or for All Policy Periods for that policy. The system default is “This Policy Period”.

The Loss Runs tab permits you to print and view Loss Runs. If there are any claims on the current policy period, they will be listed in the Claim Information. If you want all periods, click the All Policy Periods radio button and then the Run Report button. An HTML version of the loss run will appear below.

If there is a "+" sign before the link, it can be opened up to display a history of prior reports.

You may submit a request for the most current Loss Run report on demand and the report will be posted in PDF and Excel formats 5 minutes after successful submission. Reports are valued as of the prior day of the request.

The last section of the Loss Run contains Grand Totals for the period covered by the Loss Run.
Policy Context – (Cont’d)

Search Policy Tab

At any time while viewing individual term details within the Policy Context, you may click the Search Policy tab to return back to the list of multiple terms.

You may search by Policy Number, Status, or Policy Effective Year. If a Policy Number is keyed for the search.
Billing Context

The Billing Context displays high level billing details for each term including Estimated Annual Premium, Billed, Paid, and Outstanding. To see individual details for a policy term click the View Invoices link to the right of the desired term. This will direct you to the billing details in the Policy Context.

Billing Context for Insureds with Multiple Policies

For insureds with multiple policies, the billing overview will display high level billing details for multiple terms on multiple policies. To allow insureds with multiple policies to more easily find a particular policy or term, a search function will appear which will allow the insured to search by Policy Number or Policy Effective Year.
Claims Context

Claims Search

Under the Claims Context you may search claims by clicking on the Search Claims tab. This will open a search menu where you may search using claim number, claim status, claimant first name, claimant last name, claim closed date, date of injury, date received by Zenith, total incurred greater than, or policy effective year.

Once you type in your search, claims meeting the criteria will be displayed. You may click the claim number to open up further details. If there is only one claim matching the criteria the claim will automatically open to show all details.
Claims Context – Cont’d

Clicking on the individual claim number will open further details of the claim to include the policy, claim, injury, claim activity, and loss details. The Medical Payments tab lists categorized services and amounts paid not protected under HIPAA regulation. The Status tab will display a link to Claim Status Report(s) (CSR) where you can view or print and Interim Policyholder Update Notes if there are any.

A “+” sign to the left of Claim Status Report indicates there is more than one claim reports available. Click on the “+” to locate the specific claim report you desire (date indicates published date).

To view another Claim, click the red Search Claims tab.
Preferences Context

The Preferences context allows Policyholders to opt-in and out of receiving email notifications and paper documents. The default to receive email notifications is set to “ON” for all policyholders.

***Please note: The opt-out for Email Notifications and Paper Print does not apply to multi-state policies.

***Please note: Saving any option saves all options. Anytime an update is done, the system will use the latest update.
Account Alerts Context

The Account Alerts context allows Policyholders to receive email notification whenever an update/change is made to the claim total incurred amount. The default to receive email notification is set at 25000 for all policyholders when the Claim Total Incurred Amount Change box is checked. However, you can overwrite with any amount equals or greater than 10000 and then click the button when finished.

*Note that there is no connection between the Claim Total Incurred Amount Change and Claim Open/Reopen, Claim Closed, Claim Litigation, CSR Publish, or Claim Settlement Alerts.*
Frequently Asked Questions

How can I sign up for The Online Services to view Policy, Billing & Claims?
To sign up, an owner or officer will need to request new users via the website.

1. Click Sign Up from: www.TheZenith.com
2. Click ‘Policyholders’ link in the ONLINE ACCOUNT LOG IN box.
3. Follow the system prompts.
Frequently Asked Questions – Cont’d

How can I report a claim?

Claims can be reported online at www.TheZenith.com or call 1-800-440-5020.

How often are billing and claims data refreshed?
Billing and claims data are refreshed nightly.

How many policy years can I view online?
Policy information is available for all open claims and 5 years for all closed claims.

I have several policies with Zenith. Can I still view my policy information online?
Yes. You can view all your policies with a single login. If you are unable to see a policy, you should contact your agent or ecommerce@thezenith.com.
Frequently Asked Questions – Cont’d

What if I send my payment without an invoice?
Payment received without an invoice will be posted against the policy number until the proper invoice is allocated and reconciled.

Pay Your Workers Compensation Premium
We offer options to easily pay your workers’ compensation premium:

Automatic Bill Pay Program
Sign Up to make automatic recurring payments from your checking account.

e-Check Web Payment  (registration required):
Pay your premium using our secure online payment service.

Note: For your security, we require a different user name and password from your Zenith account login.

Pay by Phone: 800-440-5020

Make your payment from your bank account with a quick phone call to one of our representatives. Hours: 5:30 a.m. to 5:00 p.m. Pacific, Monday through Friday.

Credit Card Payment (registration required):
You can pay via credit card through Plastiq, a third-party payment service provider not affiliated with Zenith. Plastiq charges users a fee per transaction, and it will appear on your receipt separately from the premium amount paid. Plastiq receives and keeps the fee for its services. Please review Plastiq’s Terms of Services. Visit TheZenith.plastiq.com to sign up and make payments.

Where should I send premium payments?

California Customers:
Zenith Insurance Company/ZNAT Insurance Company
File 50004
Los Angeles, CA  90074-0004

Customers in Other States:
Zenith Insurance Company/ZNAT Insurance Company
4415 Collections Center Drive
Chicago, IL  60693

For overnight or rush payments, please mail your check to
Zenith Insurance Company/ZNAT Insurance Company
ATTN: Policy Operations
21255 Califa Street
Woodland Hills, CA  91367

Pay online:  www.thezenith.com
Frequently Asked Questions – Cont’d

How do I login if I forgot my password?

- Click login or Policyholder & Agent Log in link

  ![Login Screen]

- Email Customer Service with your full name, include your policy number or agent code, if available.

- Answer the hint question you set up at first login. (i.e. What is your pet’s name?) You will not have a hint question until you login the first time.

- If you answer the hint question correctly, the system will reset your password. If you can’t remember the answer to your hint question, you will need to contact ecommerce@thezenith.com.

- Note: The system will lock after ten unsuccessful login attempts. Once your account is locked, contact ecommerce@thezenith.com to unlock your account and reset your password.