



## TOKIO MARINE AMERICA

### EMPLOYERS' REPORTING PROCEDURE FOR WORKERS' COMPENSATION CLAIMS

If an accident occurs or if an employee thinks that they have suffered from a work-related accident or illness, the procedure outlined below should be followed.

#### Medical Control

- Immediately send injured worker to industrial clinic or hospital depending upon the critical nature of the injury.
  - For non-emergency but complex or disputed claims, the employee may be directed to a specialist instead of a clinic. The employer should discuss these cases with the claims examiner who will find a credible and qualified specialist.
  - Depending upon the state, the employer sometimes has a period of time to direct medical treatment and should exercise these rights to better manage the claim. (See attached state info.)
  - Getting early medical attention may reduce risks of potential injury complications.
  - Timely and appropriate treatment helps employees return to work quickly.
- Communicate frequently with doctors to get updated information and to ensure a timely return to work.

#### Investigation

When an employee reports a work related injury, the supervisor (or other person told) should immediately report the injury to the person/department in charge of handling industrial injuries. An investigation report should be completed to obtain the following information:

- Facts about the circumstances of the injury & sequence of events
- Witnesses
- Timeliness of employee reporting injury
- Why did it happen? Future prevention?
- Other medical information - prior injuries, auto accidents
- Other employment / outside activities

#### Reporting Claims - Form Completion

- Complete Employer's First Report of Injury via the 1-800 reporting service (1-877-567-7486), Internet ([www.tokiomarineclaims.com](http://www.tokiomarineclaims.com)), or **Email Completed Reports to [claims@actec.net](mailto:claims@actec.net)**. (Please see Tokio Marine Zone Guide.) This should be completed within 1 business day following the injury. The timeliness of the employer's report affects the claims examiners' investigation periods.
- Give employee any state specific claim forms if required and/or any employee rights notifications within 24 hours (Note: this *is not* an admission of liability on the employer's part. Suspicious claims will be delayed and investigated by Tokio Marine.)
- Wage statement (will be sent separately by Tokio Marine)
- Description of Job Duties (will be sent separately by Tokio Marine)

**Return to Work / Modified Duty**

- Returns the employee to a work environment as quickly as possible.
- Usually encourages employee to return to full duty more quickly.
- Cost savings realized in regards to benefit payments.

**Litigation Avoidance**

- Refer injured worker to Tokio Marine examiner for questions regarding the workers' compensation claims process.
- Be responsive to the injured workers' needs.
- Choose a quality occupational medicine clinic/doctor. (See attached info regarding PPO network.)
- Refer file timely to Tokio Marine to enable timely contacts by examiner.
- Keep the lines of communication open.