

An effective workers' compensation program requires close cooperation between our clients, the designated claims administrator and Employers Resource Management - the three principal parties involved in the resolution of an injured worker's claim. To achieve our goal of returning the injured to work in the most timely and cost-effective manner, we are asking that you follow the steps outlined below when reporting an accident.

1. When an on-the-job accident occurs, the employee is required to report the injury to their supervisor. **ALL INJURIES ARE TO BE REPORTED REGARDLESS OF THEIR SEVERITY OR THE NEED TO SEE A PHYSICIAN.** Some injuries may appear insignificant at the time of injury; however, as time progresses, the need to see a physician could arise. It is our preference at Employers Resource to have the injury reported (prior to seeing a physician) so we can refer the injured to an approved medical provider.

2. Accidents must be reported immediately. State penalties can be imposed if accidents are reported after the crucial 24 hour period. Employers Resource requires that all claims must be reported within the first 24 hours of an accident. To report a claim, call our claims department at 1-800-775-2404 within the first 24 hours to report an injury. Or, if you prefer, you can complete the state specific employer's first report of injury form and fax it to us toll-free at 1-866-214-9505.

3. If the employee needs to see a doctor, they will take a copy of the Workers Compensation Treatment Form with them, which includes the insurance carrier's billing address. This will ensure quicker payment.

4. When all information regarding the injury is received, Employers Resource Workers' Compensation Department will notify Zurich American Insurance Company, our workers' compensation carrier. If necessary, Zurich will contact you to clarify any information regarding the accident. Zurich will also forward a letter to the injured employee should the employee have questions regarding their claim. Payments for provider bills and temporary disability are made by Zurich. Therefore, all invoices should be directed to them.

5. Any questions regarding a claim can be directed to the Employers Resource Workers' Compensation Department at the number listed below.

Phone: 1-800-775-2404

Fax: 1-866-214-9505

Office hours for Workers' Compensation Claims Department are from 8:30 a.m. to 5:00 p.m., Monday through Friday, Mountain Standard Time.