

OSHA REPORTING STANDARDS

OSHA requires that you report any death or the in-patient hospitalization of three or more employees that results from any work-related incident within eight (8) hours. Call 1-800-321-6742 or visit the area office of the Occupational Safety & Health Administration (OSHA) nearest to the site of the incident. Please visit www.osha.gov for additional information and possible updates.

ACCIDENTS CAUSED BY A THIRD-PARTY OR DEFECTIVE EQUIPMENT

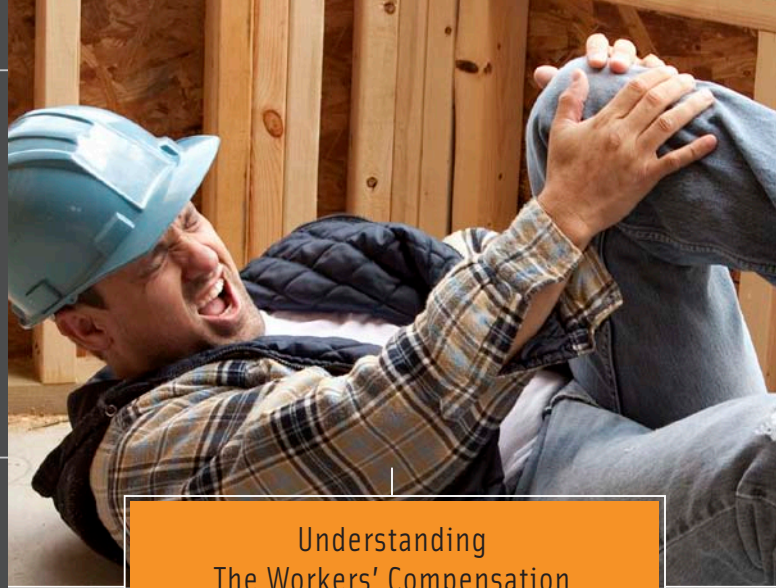
If an accident is caused by a third-party, it is very important to obtain any potential third-party information at the time of the accident - or as soon as possible - to help in any future legal actions. Likewise, if the accident is caused by defective equipment, it is very important that the member remove the equipment from use and preserve it in case it is needed as evidence to pursue subrogation.

BE SURE TO REPORT EVERY INJURY TO LCI

The longer you wait to report an injury could mean higher claims costs and higher premiums for you. Do your best to report all injuries as soon as possible as late reporting often leads to unnecessary litigation and medical treatment by the injured worker. Even if you don't have all the information, prompt reporting of each and every on-the-job injury is the best policy. Call (888) 246-1988. Report every injury, without delay.



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Understanding
The Workers' Compensation
CLAIMS PROCESS



MEET THE LCI CLAIMS TEAM

Yvonne Rosen, *Claims Manager*



Yvonne is the manager of the newly formed claims department with LCI Workers' Comp. She has been involved with claims handling for over 30 years working as manager/adjuster for both in-house claims departments and third-party administrators. Yvonne grew up in New Iberia, LA, and is now living in Lafayette with her husband, Mike, and their daughter, Alexandra.

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Ann Constance, *AIC, Adjuster*



Ann has 29 years of experience in workers' compensation, and she is OSHA certified. A native of Louisiana and a resident of Covington, Ann attended Ole Miss. She is married to Darrell Constance and has three daughters and six grandchildren. Ann joined LCI Workers' Comp as the Senior Adjuster in 2011.

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Brandi Seeger, *Claims Service Representative*



Brandi, a Louisiana native, graduated from Southeastern Louisiana University in 2006 with a BA in Business Administration. Before coming to LCI Workers' Comp in 2011, Brandi worked in the medical industry handling workers' comp responsibilities. She lives in Covington with her son Damian.

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TWO IMPORTANT THINGS EVERY EMPLOYER SHOULD DO WHEN A WORKER IS INJURED

1. Always get your employee the necessary medical treatment. An injury that may not seem serious can turn much worse if it's not treated correctly. Don't take chances. In the event of a serious injury, call 911 immediately.
2. Report every injury to the Fund. Providing workers' compensation coverage benefits is one of the most important things you do for your valued employees. When injuries occur on the job, call (888) 246-1988. Report every injury, every time.

REPORTING A CLAIM

When reporting the claim, it is important to provide all relevant information regarding the injured worker as well as the basic facts of the incident. To report a claim, call (888) 246-1988 or fax the First Report of Injury to (985) 612-6741. For more information see lciwc.com/claims.

THE CLAIMS RESOLUTION PROCESS

- STEP 1** Once a claim is reported, the case is assigned to an adjuster who contacts the employer to confirm that the injury occurred on the job and that drugs or alcohol were not a factor in the injury. The details of the incident are also confirmed, as is the employee's work status. It is also at this point that any questionable issues surrounding the claim are discussed.
- STEP 2** If it is estimated that the injured employee will be out of work more than seven days, wage information and history will then be requested. The medical provider will also be contacted to determine the injured worker's medical status.
- STEP 3** The employee is then contacted to obtain information regarding the accident, injury and current medical condition.
- STEP 4** Finally, after a thorough investigation is completed, a decision regarding whether a claim should be compensable or denied is rendered.