

Reporting a Workplace Injury

Timely filing helps lower claims costs



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At Work for You



- **While preventing workplace injuries should be a top priority at any business, an occasional mishap is going to occur. Prompt reporting of an injury to your workers' compensation carrier can play a vital role in helping to keep the cost of the claim down.**
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State law requires that when a worker is injured, the First Notice of Loss (Form 101), also known as the Employer's Report of Industrial Injury, must be filed with the Industrial Commission of Arizona (ICA) within 10 days of the injury.

The longer you wait to file a claim, the more likely it is that accident details could be forgotten or omitted. Should the claim need to be investigated, it is easier to accomplish while the incident is fresh in the minds of the injured worker and witnesses.

Also, sometimes injuries that appear to be minor are worse than expected and require more attention if not reported immediately.

CopperPoint Insurance Companies prefers the form be completed and filed within 24 hours. That's why CopperPoint has made it easier than ever to file a First Notice of Loss with its online "Report a Claim Online" feature at copperpoint.com.

Once you've completed the Report a Claim Online and submitted it to CopperPoint, you will receive a claim number instantly, and the processing by CopperPoint's stellar claims adjusters begins.

If you prefer to file your First Notice of Loss using the paper form, you still need to follow the time table prescribed. CopperPoint's Contact Center representatives can help you fill out the form, should you need it. They can be reached between 8:00 a.m. and 5 p.m., Monday - Friday, at 602.631.2300 or 800.231.1363.

When completed, the form can be faxed to us at 602.631.2888 or 800.356.4867, or mailed to: CopperPoint, 3030 N 3rd Street, Phoenix, AZ 85012.

Once CopperPoint receives your First Notice of Loss, whether filed online, by fax, or mail, CopperPoint will forward a copy to the ICA for you. Please remember to get them to us as quickly as possible.

When An Injury Occurs, Follow These Steps:

- Immediately provide first aid and ensure the worker gets prompt medical care.
- Refer the injured workers to a preferred network facility or provider when possible. To find a preferred network member, go to <https://www.copperpoint.com/web/guest/find-a-medical-provider>
- Discuss with the claims adjuster what you should do when the injured worker fails to follow recommended medical procedures and how you can assist in returning the worker to his or her job as soon as medically possible.

- Thoroughly investigate the circumstances surrounding the injury. Verify information with witnesses and supervisors. If the validity of the claim is doubted, state your reason on line 31 of the First Notice of Loss.
- If you believe the injury was the result of negligence of a third party, indicate this on lines 32-34 of the First Notice of Loss.
- If you discover a situation exists that contributed to the injury, correct it. A CopperPoint loss control consultant can help you if you need assistance.
- Depending on your company's policy, you also may want to get the injured worker tested for drugs or alcohol.

What Your Injured Worker Should Know

- To apply for workers' compensation benefits, the worker needs to complete the "Worker's and Physician's Report of Injury," which can be obtained from the attending physician during the initial appointment. The medical provider files this form with the ICA, the insurance carrier and the employer. The insurance carrier has 21 days from the time the ICA notifies it of the receipt of this report to accept or deny the claim.
- As the employer, you can direct an injured worker to a specific medical provider for one visit.
- All reasonable and necessary costs for medical care relating to the workplace injury, including doctor bills, hospital costs, medication, lab fees, etc., will be paid with no out-of-pocket costs to the injured worker.
- Temporary compensation for lost wages is payable with working disability from attending physician based on 66 2/3% of average monthly wage – up to the statutory limit. This limit may be adjusted annually. Once legally established the average monthly wage on a claim will not change.
- **Compensation begins once the temporary disability attributable to the injury goes beyond seven consecutive days.**

At CopperPoint, we strive to make it easier for you to do business with us. We are working continuously to improve the services you need to manage your business effectively and to make your workplace safer, because safe businesses save money.

With our historic roots in Arizona, CopperPoint has the insight and expertise to serve our state's businesses. Employers, large and small, know they will receive peace of mind when CopperPoint is their choice for workers' compensation insurance.

CopperPoint is committed to providing workers' compensation insurance expertise along with great customer service. Financially strong and service oriented, CopperPoint delivers Peace of Mind.

Visit copperpoint.com for many of our services, including payroll and injury reporting, as well as free safety videos and materials.

Put CopperPoint to work for you.

Contact Us

Contact Center

602.631.2300 or 800.231.1363

CopperPoint Home Office

3030 N 3rd Street
Phoenix AZ 85012-3068

CopperPoint customers across Arizona can contact CopperPoint through the phone numbers listed above.

copperpoint.com

Office & Business Hours:

CopperPoint customer service representatives are available to assist policyholders 8 a.m. – 5 p.m., Monday – Friday. If you have a question outside business hours, email ask@copperpoint.com.



A.M. Best assigned CopperPoint and its subsidiaries an A- Excellent XII with a "stable outlook"

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