## **The Benefits of Prompt Claims Reporting**

Republic's Medical Provider Network (MPN) will get your injured workers medical care access right away:

- Early, appropriate medical care speeds recovery.
- Faster recovery means more motivation to return to work.
- Faster recovery reduces claims costs.
- Faster recovery minimizes loss of productivity for your business.

You can access our Medical Provider Network at www.republicmpn.com or call 888-545-3795 for a doctor/clinic closest to your business.

Republic can more quickly process claims, address your employees' needs, and earn their trust:

Our California-based claims professionals promptly contact injured workers to answer their questions and encourage phone and email contact about medical care, lost income, and future needs — facilitating the prompt payment of benefits when due.

Republic can gather evidence to defend litigated claims:

 Experienced claims professionals and staff phone investigators can quickly collect vital information to more effectively defend your claims.



Need a California Workers' Compensation Claim Form, New Hire Pamphlet, or Posting Notice? Visit our Republic Indemnity website at RepublicIndemnity.com.

You'll find a variety of "fillable" PDF forms available on our website under "Claims Forms & Posting Notices," which you can complete online and save to your PC desktop or "My Documents" folder.

No Login • No Password • No Problem



Workers' Compensation Insurance Specialists

Reporting a Claim

5 Ways 5 Days





REPUBLIC INDEMNITY 5 WAYS TO REPORT A CLAIM

For an employee, a job-related injury can range from a minor, temporary inconvenience to a major, life-changing event. Whatever its extent, the injury triggers several responses on the part of the employer including the following:

- · Provide first aid treatment, when necessary;
- Assess whether treatment beyond first aid is needed;
- Exercise right of medical control when additional treatment is required and where statutes allow; and
- Report all injuries requiring the assistance of a physician and for which medical treatment costs are incurred to Republic Indemnity.

## When reporting new claims, choose the method that works best for you...



Email is our policyholders' most preferred method for reporting new claims. Save or scan your completed claim form and email to Republic Indemnity at riclaims@ri-net.com.

While you can email or fax anytime, claims will be processed during regular business hours, Monday-Friday.

2 Fax 818-789-7286

Fax is an easy way to report new claims. Incoming new claim faxes are processed in our Los Angeles (Calabasas) home office for all of our California servicing branches.



Given tight time restraints to comply with various statutes and regulations, we also encourage you to report new claims online via our secure policyholder website at **RepublicIndemnity.com** (refer to your policy claims kit for registration instructions for our secure policyholder website or email us at **marketing@ri-net.com** for more information).

You can also report new claims online without a policyholder login. Click the "Report Injury" link on our public website homepage at RepublicIndemnity.com, then click "Continue as Guest." An Employer's Report of Occupational Injury or Illness (Form 5020) will not generate, but you can print a summary of the claim for future reference at the end of the submission process.



Many of our California policyholders appreciate the convenience of reporting new claims via our 24/7 call center at 888-336-7569. During regular business hours, Monday-Friday, you may also call us directly at 800-821-4520, Option 1, to report new claims.

U.S. Mail
Republic Indemnity Co.
P.O. Box 4275
Woodland Hills, CA 91365-4275

Due to the uncertainties of mail delivery, less than 2% of our new California claims are reported via U.S. mail.

It is our goal that your employees receive quality medical treatment and return to work in the shortest possible time. In order to achieve this goal, it is imperative that any injury be reported immediately.

The provision of timely benefits and communication of information will reduce costs including the unnecessary need for litigation.

## It's the Law:

With the exception of "First Aid" claims, you are required to provide an injured worker with a DWC-1 Employee Claim Form within 24-hours of your knowledge of an alleged injury, even if the claim is questionable.

"First Aid" means any one-time treatment and follow-up visit for the purpose of observation of minor scratches, cuts, burns, splinters, or other minor industrial injury, which do not ordinarily require medical care.

Physicians who attend to an injured worker are required to file a Doctor's First Report of Occupational Injury or Illness with the insurance carrier on all claims including first aid claims [California Labor Code Sec. 6409(a)].

Any and all claims, including those involving first aid as defined in California Labor Code Sec. 5401(a), in which Indemnity or Medical Losses are incurred or Allocated Loss Adjustment Expenses are paid must be reported individually to the WCIRB.

You are required to file an Employer's Report of Occupational Injury or Illness (Form 5020) within five days of every industrial injury or occupational illness for which medical treatment costs are incurred.

## When you follow the law, you minimize the potential for fines and legal action.

**Our Part** — Experienced claims professionals dedicated to handling your claims.

**Your Part** — Promptly reporting claims; choose the method that works best for you.