



# Reporting a Claim and Providing Essential Claim Information

September 14, 2016

Debra McNavish, Customer Service Executive

Zurich Global Corporate



# VIDEO

**To Access the Video on Zurich's website , please use this link:**

<https://webclaims.zurichna.com/assets/images/ReportingOptions.mp4>

# Reporting a Claim



## > Workers Compensation

Get started reporting your workers compensation claim

### Claim Reporting Options

 **1-800-987-3373**

 **1-877-962-2567**

 **USZ\_CareCenter@Zurichna.com**

 **webclaims.zurichna.com**

 **Zurich Customer Care Center**  
**PO Box 968017**  
**Schaumburg, IL 60196**

# Web Reporting

www.zurichna.com



North America

Products/solutions

Industries

Knowledge  
Hub

Risk  
Engineering

About  
Zurich

Brokers

Careers

Claims

Online  
services



## Zurich Claims

Zurich is committed to helping our customers at the moments that matter most—and usually those moments involve a claim.

[▶ File a claim online](#)

## Report a new claim



Zurich's Customer Care Center is available 24/7 to help you report a claim.

[› File a claim online](#)

 [800.987.3373](tel:800.987.3373)

 [877.962.2567](tel:877.962.2567)

 [usz\\_carecenter@zurichna.com](mailto:usz_carecenter@zurichna.com)

## Follow up on an existing claim



Claim handlers are typically assigned within 24 hours of reporting your claim.

[› Locate my claim professional](#)

To submit documents associated with your claim:

 [Upload documents](#)

 [Email documents](#)

 [877.962.2567](tel:877.962.2567)

## Helpful information



[› C.a.r.e. Directory Online](#)

[› FAQ and claims reporting tips](#)

[› State managed care documents](#)

[› Workers' compensation claims](#)

# Helpful Information



[www.zurichna.com/online-claims](http://www.zurichna.com/online-claims)



## > Workers Compensation

Get started reporting your workers compensation claim



## > Automobile Claim

Get started reporting your automobile claim



## > General Liability Claim

Get started reporting your general liability claim



## > Property Claim

Get started reporting your property claim

### Claim Reporting Options

1-800-987-3373

1-877-962-2567

[USZ\\_CareCenter@Zurichna.com](mailto:USZ_CareCenter@Zurichna.com)

[webclaims.zurichna.com](http://webclaims.zurichna.com)

**Zurich Customer Care Center**  
PO Box 968017  
Schaumburg, IL 60196

### Helpful Information

[Claim Document Upload](#)

[Claims Reporting Tips](#)

### Zurich Industry Forms

[Workers Compensation State Claims Reporting](#)

[MCO Network Documents](#)

[MCO Participation at Zurich](#)



### Other Claim Types

The claim types below have specific reporting instructions for proper handling and assignment of your claim. Click the claim type below to view reporting instructions. For additional questions or assistance in filing your claim, contact Zurich's Customer Care Center at 1-800-987-3373 for further assistance.

# Claim Reporting Process



## Claim Reporting

Please provide detailed loss information to expedite the claim handling process. Supporting files, documentation and images can be attached at the bottom of the form. Once the claim has been registered and assigned, a confirmation will be sent to the email provided.

\* Required fields must be completed

[Show All Sections](#)

- [Zurich Insured](#)
- [Reported By](#)
- [Insured Contact](#)
- [Accident](#)
- [Employee](#)
- [Employment](#)
- [Injury](#)
- [Additional Information](#)
- [Upload Attachment](#)

For questions or assistance regarding filing your claim, contact:

 **Zurich's Customer Care Center**  
1-800-987-3373

### Claim Reporting Options

 **1-800-987-3373**

 **1-877-962-2567**

 **USZ\_CareCenter@Zurichna.com**

 **webclaims.zurichna.com**

 **Zurich Customer Care Center**  
**PO Box 968017**  
**Schaumburg, IL 60196**

# Claim Reporting Process



**\*Required fields must be completed**

Workers Compensation

## Claim Reporting

Please provide detailed loss information to expedite the claim handling process. Supporting files, documentation and images can be attached at the bottom of the form. Once the claim has been registered and assigned, a confirmation will be sent to the email provided.

\* Required fields must be completed

[Show All Sections](#)

### ▼ Zurich Insured

Insured Name \*

Parent Company Name

Policy Number

Site Code

Address

Zip

City

State

Country

[Next Section](#) ▼

### ▶ Reported By

### ▶ Insured Contact

For questions or assistance regarding filing your claim, contact:

 **Zurich's Customer Care Center**  
1-800-987-3373

### Claim Reporting Options

 **1-800-987-3373**

 **1-877-962-2567**

 **USZ\_CareCenter@Zurichna.com**

 **webclaims.zurichna.com**

 **Zurich Customer Care Center**  
PO Box 968017  
Schaumburg, IL 60196

# Your RiskIntelligence Home Page



[Home](#)
[Interactive Analysis](#)
[Report\(s\) Designer](#)
[Report Builder](#)
[RI Express](#)
[RI Canada](#)
[RiskACCESS](#)
[RiskImage](#)
[Managed Care](#)

**Claimant Search**

Claim Number Search

Claimant Name Search  
 Last Name  First Name



**Account Info**

State of West Virginia, Office of Insurance

**Loss State Activity By Claim Count - Last 90 Days**

WC AUTO GL

Claim Count (Selected)

	Overall	Selected
State		WV
Claim Count	370	368
Paid Total	\$286,545	\$286,279
Incurred Total	\$2,135,952	\$2,134,151
Inc Avg Total	\$5,773	\$5,799

Percentage of Claim Count for WC  
 0-5% 6-10% 11+% No Claims

**Workers Comp Top 10 Accident Groups by Claim Count - Last 90 Days**

Claim Count Paid Incurred Incurred Avg

Grid

Accident Group	Claim Count
Strain	85
Struck or Injured By Fall, Trip, or Slip	80
Miscellaneous Cause	55
Cut, Puncture, Scrape	25
Motor Vehicle	20
Caught In, Under, or Be Striking Against or Ste	15
Burns-Scald, Heat, Elec	10
From Caustic, Toxic, No	5

**User Diary**

Search:

Subject  Due Date

**KPI List**

**Alerts**

Customize Alerts

- Quick Links**
- Quick Access to Loss Run Report
  - Report a Claim
  - C. a. r. e.® Directory Online
  - First Report Online™
  - Server Info
- Help

**General Liability Top 10 Accident Desc by Claim Count - Last 90 Days**

Claim Count Paid Incurred Incurred Avg

There is no applicable claim data at this time.

**Currently Valued Claims Activity for Last 90 Days**

Total	WC	AUTO	GL
	Claim Count	Paid	Incurred
Opened	370	\$286,545	\$2,135,952
Closed	329	\$2,307,693	\$2,307,693



## Providing Essential Information

- Accuracy – phone numbers, site codes, and contact names
- Policy number - WC 9314081-05
- Wage Information
- Work Status
- Date disability began



### For the Injured Worker:

- OIC 1/SAWC 1 - Non-emergency situation provide a OIC 1/SAWC 1
- HealthSmart Materials

## Information needed to expedite claims handling

### After the first report of injury

- Promptly provide wage statement
- Participate in the investigation; Accept our calls
- Witness statements, internal accident reports, and accident site photos
- Third party documentation - contracts, leasing agreements
- Second job?
- Job descriptions
- Light Duty Availability
- Election of Option Form

# Timely Reporting

## Some Major Benefits

- Provide Quality Care
- Expedite healing and an earlier return to work
- Contain cost of lost time and medical care
- Detect “warning bells and whistles”
- Obtain and preserve key evidence and witnesses
- Recognize Fraud
- Avoid complaints and potential penalties



# Red Flags!!

- Delayed reporting by the injured worker
  - \*Reporting after the weekend or vacation
  
- You suspect claimant is involved in sports activities/hobbies
  
- Unwitnessed events could be suspicious
  - \*Accidents where the injuries/accident mechanism are not consistent
  
- Accidents filed in conjunction with:
  - New hire
  - Disciplinary action
  - Reduction in force
  - Retirement
  - Probation period
  - Summer vacation or holidays

## Key Points

- File your claims as soon as possible
- If you don't know all of the facts, don't hold up the report
- OIC/SAWC 1; HealthSmart
  - View SAWC website for more information
- A good internal investigation - take photos and or statements
- Preserve evidence
- Partner with us! Ongoing exchange of information.

# Questions ?

# Thank you

Pittsburgh Casualty  
[zurichna.com](http://zurichna.com)