



Accident and Claim Reporting

The Fund's members play a vital role in responding to and managing accidents and loss events that occur in the course of their day-to-day operations. The Fund's members are responsible for investigating these accidents and loss events that may lead to a claim, the filing of the loss notice and resulting claims information to the Fund, and providing assistance throughout the life of the claim until it is successfully resolved. This process can be confusing and the Fund receives many questions from its Members regarding the claim process especially why, where and how to file a claim with the Fund. The Frequently Asked Questions (FAQs) below will help guide you through the loss notice and claim filing process.

Q1: Where do I submit a completed loss notice, claim, or other related documentation?

A1: All loss notices, claims, and documentation related to an accident or claim shall be emailed to OSCTexas@YorkRSG.com. For workers' compensation claims, there is an option to submit claim forms electronically through an online portal called iCOW. Access to iCOW is granted through the Fund. If your district would like additional information regarding iCOW, including how to obtain access, please refer to the WORKERS' COMPENSATION CLAIMS FORMS page under the RESOURCES menu on the Fund's website www.TWCARMF.org.

The reference to "OSC" in the claim reporting email address is in reference to the OSC team. The OSC team provides support to the Fund with incoming electronic mail, claim file set-up, electronic filing of documents, and other administrative tasks. The OSC team helps the Fund process more than 16,000 loss notices, documents, and other claim related file attachments each year. Sending your loss notices, claims forms, and other related documentation to OSCTexas@YorkRSG.com helps maintain a streamlined process and allows the Fund's Claims Adjusters to remain focused on claims handling.

Q2: When do I report an accident, submit a loss notice, or claim to the Fund?

A2: Reporting timelines vary depending on the type of accident or claim. Workers' compensation claim filing timelines are defined by statute whereas others are defined by the coverage or policy documents. The Fund recommends all accidents, events, and claims be reported to the Fund as soon as possible regardless of the accident or claim type. Do not hesitate to report an accident or claim even if you're unsure about coverage or liability. The Fund's Claims Adjusters are familiar with the Fund's policies and coverages and are equipped to make a determination of liability and coverage.

Q3: Where do I find the loss notices or claim forms that my district must complete and submit to the Fund as official notification of accident or claim?

- A3: Loss notices and claim forms can be found on the Fund's website www.TWCARMF.org under the RESOURCES menu located at the top right. Select the menu option – Workers' Compensation Claim Forms or Liability and Property Loss Notices – most closely matching the type of accident or loss event you're submitting to the Fund. You will also find other types of risk management publications such as Risk Alerts, Safety Bulletins, and training resources that may be of use to your district.
- Q4: Can I call the Fund to report an accident or claim to the Fund's Claims Adjusters directly?
- A4: A completed loss notice or claim form must be submitted to the Fund. A claim file cannot be set-up until a completed loss notice or claim form is submitted. These forms contain important information necessary for proper claim set-up, verification of coverage, and determining next steps in the claims handling process.
- Q5: How do I know the Fund received the district's loss notice that I sent to OSCTexas@YorkRSG.com?
- A5: Upon receipt of a loss notice or new claim, a claim file is established and assigned to one of the Fund's Claims Adjusters. A Claim Acknowledgement form is sent to the district employee who reported the loss within 24-48 hours of receipt of the loss notice. The Claim Acknowledgement form provides the claim number and the name of the assigned Claims Adjuster and their contact information. Please retain the Claims Acknowledgement forms for future reference. When contacting the Fund regarding claims, the Fund staff will ask for the claim number referenced in the Claim Acknowledgement form.
- Q6: Why is it so critical for my district to be engaged in the accident and claim reporting process?
- A6: As a Fund Member, the district is on the frontline of any accident or claim that occurs. The district, in most cases, is the first to receive notices of accidents, documentation and other types of information related to accidents or claims. The Fund is dependent upon the Member to investigate, collect, maintain, and communicate this information to the Fund. This information is used by the Fund's Claims Adjuster to determine the overall claims handling strategy including the applicability of coverage, liability, and anticipated costs. The district's ability and thoroughness in investigating, obtaining, maintaining, and communicating this information to the Fund is critical in reaching a successful resolution.
- Q7: Who within the district should be involved in the claims process?
- A7: Anyone within the district can assist in the claims process. The Fund's Claims Handling Minimum Standards state that the district will designate a claims contact. The designated claims contact works with the Fund's Claims Adjusters on claim related activities. The Fund recommends the designated claim contact be a district employee who is a decision-maker or has direct access to a decision-maker, is able to appropriately manage sensitive

information and follow-up on requests for information, and provide ongoing assistance, when necessary, until such time as the claim is resolved.

Q8: Who do I contact if the district needs an update on a particular claim?

A8: Contact the Claim Adjuster assigned to the claim in question. This information can be found in the Claim Acknowledgement form sent to the district at the time the claim file was established. If you do not have this information, you may contact the Fund at (800) 580-8922.