

NAVIGATING THE CLAIMS PROCESS

A Step-by-Step
Guide



THIE

You and THIE: Partners in Claims Management

Every insurance claim is unique, because the facts and circumstances surrounding each case are different. For this reason, the claims process can seem confusing and even overwhelming. THIE has extensive experience in managing claims fairly and professionally. This guide covers the basic steps of managing a claim and highlights your role in the process.

1. Anticipating a claim.

Not every incident will result in an insurance claim. However, you need to know what to anticipate and how to respond. Typically, once an incident or accident occurs, subsequent actions follow one of three routes:

- » The individual involved verbally complains, but does nothing further.
- » The individual involved verbally complains, then follows with a written complaint either to you, THIE, licensing entities—or a combination of these.
- » The individual files a legal action against the parties allegedly responsible for the incident.

2. Your first step.

Be proactive. If an incident occurs, don't wait until a formal claim or legal suit has been filed to involve THIE. As soon as a *verbal* complaint is received, notify THIE with the facts and circumstances of the incident. Describe the incident as follows:

Who was involved. Includes witnesses' names and provide contact numbers for each person.

What happened. Note whether the facts you're stating are first-hand information, based on eyewitness accounts or otherwise.

When it happened. Be as specific as possible.

Where it occurred. Provide any details that could be relevant, such as lighting, flooring, traffic, weather conditions, etc.

3. Responding to a formal claim (not Workers' Compensation).

If you are served with a formal claim or legal documents, call THIE immediately and forward copies of any related materials. In the case of a demand or claim letter, regular mail delivery is sufficient. If a citation, petition or similar legal document is served, you may fax (512./451-5017 or email liability@thie.com) and then mail a copy of the papers served, or send copies by overnight delivery. In either case, always notify THIE by telephone as soon as possible.

4. What's the next step?

The ultimate disposition of claims is based on diligent investigation and facts, not conjecture. THIE follows three guiding principles in managing claims and litigation.

- » We conduct early claim evaluation, and make reasoned decisions as to disposition.
- » We approach each claim proactively, from the time it is received until ultimate disposition is reached.
- » We investigate claims quickly, objectively and thoroughly. We continually communicate with you and seek your input as we move through the investigation process. At the completion of the investigation, we can use what we've learned to evaluate the risks of an adverse verdict in a given venue.

5. Your role in settling the claim.

THIE requires your consent before settlements in all professional liability matters. We routinely keep you informed regarding settlement cases along with other types of cases.



THIE is committed to high professional standards and unparalleled customer service because that is what you deserve.

How are Workers' Compensation Claims Handled?

Report workers' compensation claims immediately to THIE's claims department either by mail, fax (512/451-5017) or to the WC dedicated email: workcomp@thie.com.

Reporting claims quickly and forwarding all necessary DWC forms to THIE, will help THIE expedite management of the claim. Forward to THIE copies of all required Texas Department of Insurance, Division of Workers Compensation (TDI-DWC) forms, as requested. Following these recommendations can also help keep your workers' compensation premiums from rising.

As soon as a workers' compensation claim is reported, THIE's claim professionals go to work on your behalf.

1. We begin immediate and ongoing communication with the injured worker, employer, and the physician.
2. We evaluate each claim to determine compensability.
3. We work closely with all parties (injured worker, physician, and employer) to monitor the progress of each claim.
4. We will keep you informed throughout the course of the claim.
5. We understand how important it is for you to know that claims are handled fairly and professionally, and that is what THIE will do.



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