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INSURANCE BROKERAGE INCORPORATED

Employer's Responsibility for Filing a Workers' Comp Claim

Oryx Requires Claims to be Filed within 24 Hours of an Accident

1) Provide first aid or medical attention

When an employer receives contemporaneous notice of an "on the job" injury, provide first aid or medical attention if it has not already been done. The employee is normally free to choose any physician, podiatrist, chiropractor, outpatient clinic of a hospital or health maintenance organization authorized to give medical care by the Workers' Compensation Board.

2) C-2F Employers Report of Injury

If the time lost from work is more than the remainder of the day or shift on which the accident occurred, **or** if more than two treatments of first aid are required:

- (1) Complete and sign a C-2F
- (2) Keep a copy of the C-2F
- (3) E-mail C-2F (First Report of Injury) to froi@oryxclaims.com

3) Medical bills in connection with the injury should not be paid by the employee

The attending doctor should not require such payment. Copies of all bills should be sent to the Oryx Claims Department, 3 Adler Drive, East Syracuse NY 13057.

If you feel there is other information the insurance company should be aware of, enclose a letter with the C-2F. If you feel this is not a justified claim, include that information and the reasons for your opinion.

4) All C-2F's (First Report of Injury) should be e-mailed to froi@oryxclaims.com

Time is Money when it Comes to Reporting a Claim

Studies show that claims reported early are less likely to be litigated by the injured worker. Litigation can significantly influence the cost of a claim. Making early contact with the injured worker may reduce the worker's uncertainty about the claims process. Reporting a claim early ensures that the claim will be promptly investigated and the benefit payment process initiated, where required. Reporting a claim

quickly shows your injured worker that you care about his/her well-being. This type of immediate interest on an employer's part may also contribute to a timely recovery and return to work by the injured worker. Prompt claim reporting can also increase an insurer's ability to make a timely determination as to whether a claim may be fraudulent.

Benefits of Prompt Claim Reporting

- Prompt medical treatment and work status report
- Improved intervention opportunities
- Timely claim investigation
- Decreased claim costs