

# NAVIGATING THE CLAIMS PROCESS

A Step-by-Step  
Guide



THIE

# You and THIE: Partners in Claims Management

Every insurance claim is unique because every incident involves a different set of facts and circumstances. For this reason, the claims process can seem confusing and even overwhelming. THIE's claims team has extensive experience in managing claims fairly and professionally and is here to support you through each step of the process. This guide covers the basic steps of managing a claim and highlights your role in this endeavor.

## 1. What To Expect When an Incident Occurs

Not every incident will result in an insurance claim but understanding what may occur helps you to calm emotions and respond appropriately.

Typically, subsequent actions after an incident follow one of three routes:

- **Verbal complaint** to staff, administration, or both.
- **Written complaint** to you, THIE, licensing entities, or some combination thereof.
- **Legal action** against the parties allegedly responsible for the incident.

## 2. Your First Step – Be Proactive

If an incident occurs, don't wait until you receive a formal claim or lawsuit to notify THIE. As soon as you know of an incident or receive any communication involving a complaint, whether verbal or written, notify THIE with the facts and circumstances of the event. Key details for you to note and provide to THIE are as follows:

- **Who was involved.** Include provider and/or witness names and provide contact numbers for each person, if known.
- **What happened.** Describe in detail what happened and note whether the facts you are stating are from first-hand information, based on eyewitness accounts, or are allegations made by a third party.
- **When it happened.** Be as specific as possible with respect to date and time of day.
- **Where it occurred.** Be as specific as possible with respect to location and be sure to include

information regarding lighting, flooring, traffic conditions, weather conditions, or other details that may be relevant to the incident. If the incident involved a slip, trip, or fall, take photographs of the location as soon as practicable – these photographs should accurately show what the location looked like at the time the incident occurred. Finally, if any surveillance video is available that shows the incident, be sure to pull and save the recording.

## 3. Responding To a Formal Claim (not Workers' Compensation)

If you receive a formal claim or are served with legal documents, notify THIE immediately at [liability@thie.com](mailto:liability@thie.com) and forward copies of any documents received. A claims team representative will then reach out to you to discuss next steps and request the information listed above, if it has not been provided previously. If a lawsuit has been filed, defense counsel will also be retained to defend you in the action.

## 4. THIE's Claims Handling Process

Diligent investigation and facts, not conjecture, guide THIE's claims handling process. We follow three key principles in managing claims and litigation:

- **Proactive investigation** in a prompt, thorough, and objective manner.
- **Open and active communication** with you throughout the process, keeping you apprised of our investigation status and what to expect at each stage of the claim or lawsuit.
- **Thorough evaluation of risks** related to the claim and prompt resolution where warranted.

## 5. Your Role in Settling the Claim

THIE requires your consent before settlement in all professional liability matters. For all claims, we strive to keep you informed throughout the process, and we look to you as an active partner in our claims resolution strategy.



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

## How are Workers' Compensation Claims Handled?

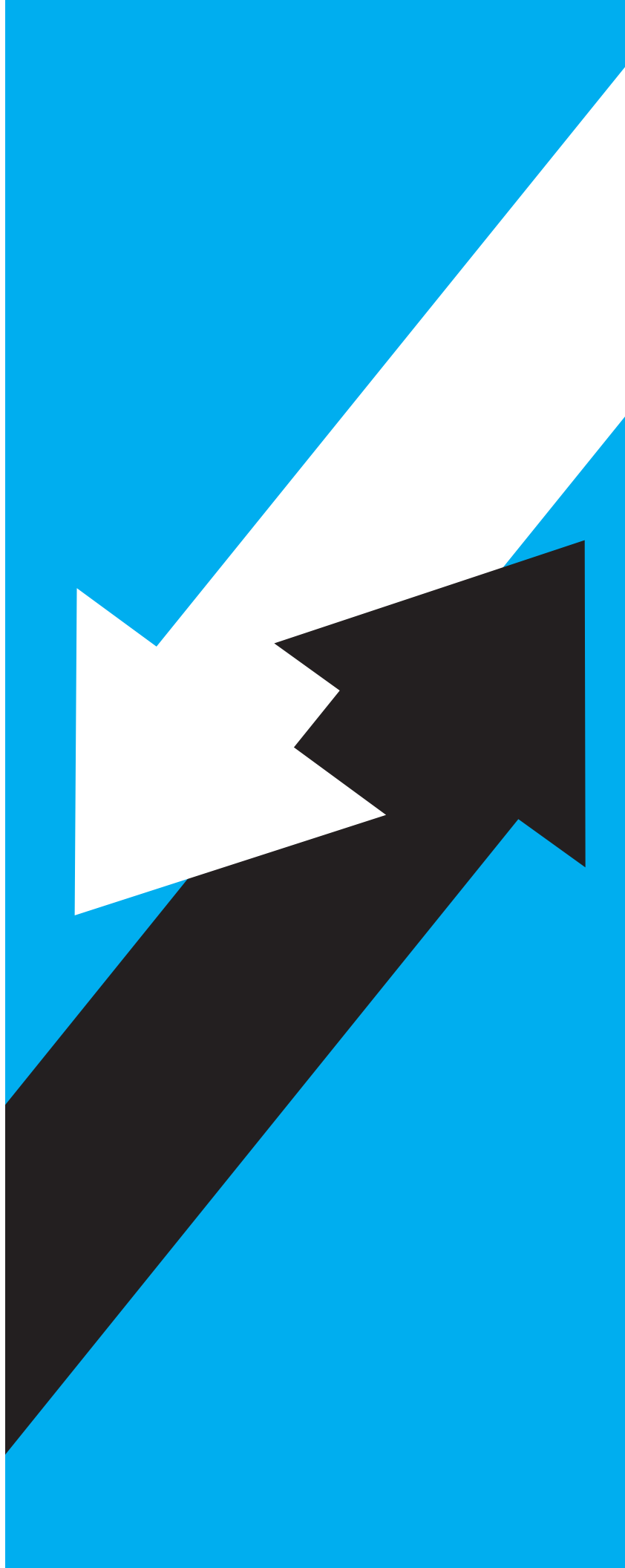
Report workers' compensation claims immediately to THIE's claims department by email to our dedicated workers' compensation inbox: [workcomp@thie.com](mailto:workcomp@thie.com). If you are unable to email your report, you may also send it by fax to (512) 451-5017.

Reporting claims quickly and forwarding all necessary Texas Department of Insurance, Division of Workers' Compensation (TDI-DWC) forms to THIE helps expedite management of the claim, which, in turn, helps your employees return to work faster. Throughout the claims process, continue to send TDI-DWC forms quickly when requested. Following these recommendations can also help keep your workers' compensation premiums from rising.

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

1. We immediately initiate three-point communication with the injured worker, employer, and the physician and continue proactive communication throughout the life of the claim.
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 strive to get each injured worker to maximum medical improvement and back to work as quickly as possible.

**We understand how important it is for you to know your employees' claims are handled quickly, fairly, and professionally, and that is THIE's commitment to you.**





4849 Williams Drive | Georgetown, TX 78633  
512/451-5775 | 800/792-0060  
[www.thie.com](http://www.thie.com)