



What To Expect When Filing A Claim

Filing an insurance claim can be an unsettling and often unfamiliar process. With employee injuries and workers' compensation claims, we understand the sensitivity involved and will guide you through the claims process.

WHEN AN EMPLOYEE HAS A CLAIM

It's best to get us involved early in the process. Even if the employee does not wish to seek medical care at that time, reporting the claim will establish a record and our claims intake specialists can help provide guidance and a doctor referral if necessary.

REPORTING MAJOR INJURIES OR CATASTROPHIC CLAIMS

Thankfully, most workers' compensation claims are minor and only require routine medical attention. In the event of a major injury to an employee, our claims team may need to involve more specialists — including local nurse case managers.

Case managers may coordinate care and facilities with the injured worker (or his/her family) and act as a liaison early in the claims process.

IF YOU SUSPECT FRAUD

Please discuss with our claims staff at any time during the claims process if you feel fraudulent behavior or activity exists. We'll review and investigate. As a company, BerkleyNet will not tolerate fraud.

AFTER A CLAIM IS FILED: 3-POINT CONTACT

- **EMPLOYER:** BerkleyNet will ask for details about the injury and how it occurred, as well as any witnesses. We'll verify contact information, employee wage information, and complete First Report of Injury reports. BerkleyNet will file any required paperwork with necessary state agencies.
- **EMPLOYEE:** BerkleyNet will ask the employee about the injury and how it occurred. We'll also discuss any medical treatment received. We'll explain workers' compensation benefits and become involved, as necessary, with any future medical care or pharmacy needs.
- **MEDICAL FACILITY:** BerkleyNet will contact the treating medical facility to establish an account record, understand treatments provided and coordinate billing.

RETURN TO WORK -- LIGHT DUTY

Our goal with injured workers is to get them quality medical care and returned to work as quickly as possible.

Light duty jobs are often a way to transition a worker back to the workplace quicker, and is an effective claims management tool. Our claims staff will work with you and the medical provider to discuss light duty options.