



Claim Reporting

All of the carriers we work with have telephone reporting options. This is the fastest and most efficient method of reporting a claim. If you have any problems, please contact LCIS for assistance.

Auto, Property and General Liability claims for the LCIS Landscape Program

York Risk Services handles package claims for both OneBeacon and Arch policies.

OneBeacon: Toll Free Reporting: (866) 391-9675 Fax Reporting: (866) 548-2631

Email Reporting: LCIS7198@yorkrsg.com or sacramentonewlosses@yorkrsg.com

Client code: 7198

ARCH: Toll Free Reporting: (866) 548-2617 Fax Reporting: (866) 548-2631

Email Reporting: LCIS3082lcis@york-claims.com or sacramentonewlosses@yorkrsg.com

Client code: 3082

Workers' Compensation Claims

OneBeacon (Atlantic Specialty Ins. Co)	Telephone: (877) 248-3455
AmTrust (Wesco; Tower)	Telephone: (866) 272-9267
Applied Underwriters	Telephone: (877) 234-4420
Berkshire Hathaway (Cypress; Oak River)	Telephone: (800) 661-6029
Everest National (Associated Claims TPA)	Telephone: (866) 671-5042
Fireman's Fund	Telephone: (888) 347-3428
Insurance Company of the West	Telephone: (877) 442-9669
Markel (FirstComp)	Telephone: (888) 500-3344
Pacific Compensation	Telephone: (800) 474-8080
Republic Indemnity	Telephone: (888) 336-7569
Republic Underwriters (Sedgwick TPA)	Telephone: (855) 728-5277
State Compensation Insurance Fund	Telephone: (888) 782-8338

*For Worker's Compensation claims, remember to provide the injured employee with a DWC-1 Form within 24 hours of your receiving notification of the claim:

<https://www.dir.ca.gov/dwc/dwcform1.pdf>.

Death / Serious Injury Claims

For any Workers' Compensation claims involving work-related **death or serious injury** or illness, Cal/OSHA requires that employers **immediately** report the incident by telephone to the nearest District Office of Cal/OSHA. Immediately means "as soon as practically possible **but no longer than 8 hours.**" Failure to meet that deadline results in a \$5,000 fine to the employer. District Offices can be found on the Cal/OSHA website:

<http://www.dir.ca.gov/dosh/districtoffices.htm>. You can call 24/7.

"Serious injury or illness" means any injury or illness occurring in a place of employment **or** in connection with any employment which requires:

- Inpatient hospitalization for a period in excess of 24 hours for other than medical observation
- An employee suffers a loss of any member of the body or suffers any serious degree of permanent disfigurement.

When in doubt as to whether or not you need to report to Cal/OSHA, make the call. Make sure to make note of the name of any Cal/OSHA staff members you speak with.

Please also call LCIS Claims (800) 628-8735 and notify us of any death/serious injury claims.

We can help make sure that the carrier claims team is immediately involved.

Disputed Workers' Compensation Claims

Not every work injury reported to an employer is "cut and dried." In many instances there are questionable circumstances as to whether or not an injury is "valid." In these situations, the employer should still give the employee the Workers' Compensation Claim Form (DWC-1) and should still **report the claim to the carrier / claims administrator**. The employer also needs to arrange medical treatment. Effective 4/19/04, the employer / claim administrator must authorize medical treatment within 1 day of the receipt of the claim form, until the claim is either accepted or denied (maximum liability for medical treatment on delayed claims is \$10,000). Reporting the claim and giving the employee a claim form is **not** an admission of acceptance of a claim – it merely gets it started. **The claims administrator has only 90 days to investigate suspicious claims and make a decision on the validity of the claim. So, it is important to preserve as much of this time as possible by reporting quickly.**