



ENCOVA INSURANCE EARLY CLAIMS REPORTING

One of the most important factors in getting an injured worker back on the job is also one of the simplest: Report the injury as soon as possible. We recommend that all injuries be reported within 24 hours.

BENEFITS OF EARLY REPORTING

- Faster delivery of benefits to the injured worker
- Better outcomes and reduced costs
- Enhanced return-to-work and recovery possibilities
- Avoided conflict
- Favorable influence on the Experience Modification factor

DOCUMENTATION

Whether the injury seems suspicious or not, it is important to have a procedure in place to gather information and document what happened. If you do not already have a process in place to gather basic information about an accident, we offer the following suggestions:

- If the injury is not life-threatening, secure a written or recorded statement from the employee explaining in their own words how the injury occurred, when and how the injury was reported, and the names of witnesses.
- If applicable, secure written or recorded statements from witnesses.
- Take photographs of the injury (if possible), the area where the injury occurred and any involved machinery or equipment.
- Make a record of all conversations had as part of the injury.
- Record all medical treatment given (if applicable).

METHODS OF FILING AN INJURY REPORT FOR YOUR EMPLOYEE

1. **Internet:** File electronically through StreetConnect. Contact your Encova representative for information about becoming a StreetConnect user.
2. **Phone:** Call 866-452-7425 and select “policyholder” and option 1.
3. **Email:** Send an email with the completed First Report of Injury as an attachment to claimsintake@encova.com. Visit the specific jurisdiction’s website to obtain the First Report of Injury form.
4. **Fax:** Send the completed First Report of Injury to 877-293-5513 or 304-941-1151. Visit the specific jurisdiction’s website to obtain the First Report of Injury form.

If you have a StreetConnect account, you can click the Virtual Claims Kit link, choose the appropriate carrier and jurisdiction and locate the correct form.

REPORT IN 24 HOURS

There is no downside to early reporting. If a claim does not result in payment of medical or indemnity benefits, reporting the claim will not adversely impact your experience modifier.

When reporting the injury, you will be asked to provide the information listed below. However, if you are not able to provide all of this information initially, the minimum information needed to report the injury is shown in *italics*:

INJURY INFORMATION

- *Date of injury/date of last exposure*
- Time of injury
- Medical treatment needed/given
- Location and name of medical provider who gave treatment
- Description of accident
- *Nature of injury*
- Witness information (if available)
- Loss type
- *Body part injured*
- *Body part location*
- *Date employer notified*

EMPLOYER INFORMATION

- *Policy number*
- Address
- Phone number
- Reporting location/subgroups

EMPLOYEE INFORMATION

- *Name*
- *Social Security number*
- Address
- Phone number
- *Date of birth*
- Gender
- Marital status
- Employment status
- *Primary work location*
- Work schedule
- Wage/salary rates