

MEMBER CLAIMS COORDINATOR

STATEMENT OF RESPONSIBILITIES

The Member Claims Coordinator is a critical part of an effective IRMA claims program. They are the indispensable IRMA liaison; the eyes and ears of the claims team at the Member location. The Claims Coordinator is the primary source of communication between IRMA and the Member. It is important not only that there be good communication between the Claims Coordinator and IRMA, but also that the Claims Coordinator relays communication from IRMA to the IRMA delegate and appropriate management as required by Member.

The Claims Coordinator is responsible for securing accident information from all departments, and reporting all losses to IRMA in a timely manner. A system must be in place at each Member location, in which all department heads and line supervisors report all accidents to the Member Claims Coordinator at the end of each work shift. In addition, the Member Claims Coordinator will have the following responsibilities:

1. Immediately complete all loss reports. E-mail or fax the following forms:
 - A. Workers' compensation reports on all claims requiring medical treatment.
 - B. Liability injury reports.
 - C. Auto loss notice forms in which an appraiser is needed (over \$2,500.00 damage).
 - D. New lawsuits so a timely answer can be filed. Never assume that there is no coverage. The IRMA staff will determine coverage.
2. Immediately notify workers' compensation or liability supervisor of catastrophic losses such as employee fatalities, major fires, etc. by phone as well as immediately emailing or faxing loss report.
3. Act as communication liaison between the IRMA claims representative and medical case manager (when assigned), and the injured employee.
4. Provide supplemental investigative documentation to the claims staff such as police reports, estimates, photographs, measurements, and diagrams (where applicable).
5. Immediately review all Reserve Notices received from IRMA. If you disagree with our evaluation of the claim, you must notify us in writing within 10 calendar days of receipt of this notice. If we do not hear from you within 10 days we will conclude that we have authorization to proceed with settlement for up to that amount. It is important that you discuss the Reserve Notice with the IRMA Delegate and appropriate management as required by the member.
6. Direct injured workers to your designated Medical Management Network Facility, and ask supervisor to keep in close contact with the injured worker while they are off.
7. Provide proper wage loss verification on workers' compensation lost time cases when more than 3 work days are missed.
8. Work together with all department heads and IRMA staff to promote IRMA's early return to work program.
9. Immediately notify IRMA claim representative when an employee returns to work.
10. Immediately send all medical bills (on workers' compensation cases) to IRMA at P. O. Box 4046, Lisle, IL. 60532.
11. Immediately notify your IRMA claims representative, in writing, of any pension applications for a duty/non-duty disability pension board hearing for your public safety employees.

(Over)

12. Report all Blood Borne Pathogen workers' compensation claims in a confidential manner, using the IRMA procedure.
13. Discreetly share with the IRMA claims representative any special or unique information about the employee that may or could assist in bringing the claim to a just and satisfactory conclusion.
14. Do not make compensability decisions on new workers' compensation cases to your injured employees. This is a decision to be made by the IRMA staff.
15. Do not authorize surgical procedures or diagnostic tests on workers' compensation cases.
16. Report all repeated safety violations and claim trends to your designated Safety Coordinator.
17. Indicate the proper IRMA claim number on all supplemental information that is sent on existing claim files.
18. Immediately send in all "Notice of Attorney Liens" to the IRMA claims office with supporting documentation.
19. Assist IRMA staff and designated IRMA defense counsel in arranging employees to attend depositions, court appearances, and other meetings on litigated cases.
20. Provide Hold Harmless/Indemnification Agreements on all accidents that could or may involve a third party contractor, at the time the accident is reported.
21. Do not admit liability on third party. Send all claims to IRMA
22. Provide information regarding claims to member delegates, department heads, and management as required by member.
23. Contact the appropriate Claim Supervisor if you are not satisfied with any aspect of the designated Claim Representative's handling of the claim.
24. In accordance with the member's procedures, notify the Executive Director if you are not satisfied with the handling and supervision of any claim.
25. Forward to the appropriate Claim Supervisor or the Executive Director any suggestions for improving IRMA's claim handling practices and procedures.

It is important that a system be in place to promptly report all occurrences which may lead to a claim or suit. All departments should report to the Member Claims Coordinator all incidents involving third parties, including injuries on the public way, and slips and falls that are reported to your police departments and/or responded to by your paramedics. Other examples may include high-speed pursuits involving or concluding in your boundaries, or allegations of improper lighting or signage resulting in a motor vehicle accident. These occurrences will be set up as an "incident" and will be investigated by the IRMA claims staff in the event that a formal claim is made in the future. These incident files will not be charged against your loss frequency.

Revised 7/07
Revised 9/11