

**WORKER'S COMPENSATION – CLAIMS REPORTING PROCEDURES**  
**McGowan Insurance Group, Inc.**

Please follow these procedures when an employee is injured:

1. Complete an Employer's First Report of Injury form. This form must be filed with the insurance company within five (5) days of the incident. Mail, fax or email the completed form to our office and we will submit the claim for you. Please do not delay sending the First Report by waiting for medical bills, since these can be sent to us at a later date. Call our office should a severe injury occur.
2. Send all medical bills to our agency. Indicate on each bill the name of the injured person and the date of the injury. If any medical expenses have been paid by the employee, be sure to indicate on the bill what amount has been paid. The insurance company will reimburse the employee directly for any covered expenses paid by him.

**\*\*PLEASE NOTE\*\***

Most healthcare providers send billing statements directly to the injured employee, not the employer. It is critical that each employee submit these statements to us for payment. Many injured employees throw away the billing statements since they are not ultimately responsible for payment, and most work comp claim payment problems occur when medical bills are not submitted to the insurance company in a timely manner. In most cases, the first statement is the most important statement, because it will contain a complete breakdown of the medical charges. The insurance company needs this information to pay the bill. Payment delays are often caused because the insurance company must request a breakdown of charges from the healthcare provider. **Help us help you** -- send all medical billing statements to our office.

3. Payment for lost wages due to injury (indemnity payments) is paid after the employee has missed seven (7) days. Payment will begin on the eighth (8<sup>th</sup>) day. If the employee is unable to work for twenty-one (21) days, then wages for the first seven days will be paid. The amount paid for lost wages is limited by law and is a percentage of the employee's average weekly wage. This amount varies by state.
4. We are your advocate. Call us for assistance on any claim.

**McGowan Insurance Group, Inc.**  
**10 West Market Street, Suite 1850**  
**(317)464-5000 or fax (317)464-5001**  
**Hours: Mon. – Fri., 8:30 a.m. to 5:00 p.m.**  
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