



Alabama Trucking Association  
Workers Compensation Fund

alliance

An OSHA Cooperative Program

*A Newsletter For Our Members Where Safety Is Our Primary Concern!*

July  
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## Claim Reporting Procedures for ATAWCF Members

### Prompt Reporting of Losses

Every department manager and every supervisor must be trained to immediately report all claims to the employer's workers' compensation coordinator; even if it is a minor injury and does not require medical attention. We have experienced several situations where a driver is injured in a no-fault motor vehicle accident, but yet the claim is not reported to us. The coordinator will then notify either York (all Alabama claims) or CCMSI (all claims outside of Alabama). If the claim is severe, then the coordinator, supervisor or manager should immediately telephone York or CCMSI with the known information on the claim. Also remember that waiting to report an injury can result in a delay in treatment and recovery.

All claims must be reported to York and/or CCMSI as soon as possible, but in no event shall the report be made later than five (5) days from the date the employer becomes aware of the injury. For members of the Certified Safety Program (CSP), claims must be reported within two (2) business days from the date the employer becomes aware of the injury.



### Post-Accident Drug Testing

Post Accident drug testing is a requirement of the Alabama Trucking Association Workers' Compensation Fund. When your employee receives initial medical treatment, be sure to request a "Non-DOT/DOT" drug test be administered immediately; unless otherwise specified by DOT regulations.

### Aggressive Claim Investigation

When a workers' compensation claim is reported, immediately begin to investigate the scene. This includes but is not limited to taking pictures (camera or phone); reviewing video; locating potential witnesses and obtaining statements; and preserving evidence i.e vehicles and/or equipment associated with the accident (ladders, grinders, saws, etc.). This investigation will assist York and/or CCMSI with determining compensability of the claim and mitigating the duration of lost time from work and medical treatment.

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## Claim Reporting Procedures, *continued*

### Medical Treatment

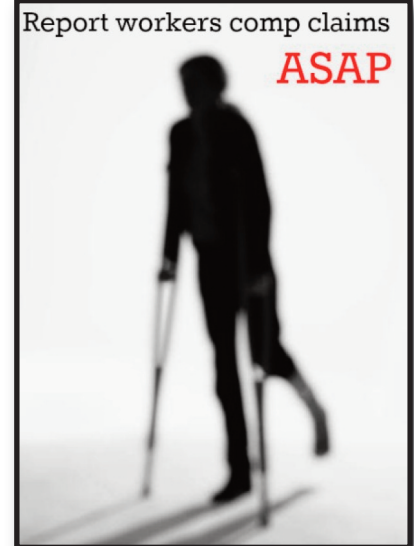
If the injury is life threatening, then call 911 immediately. If the injury is not life threatening, then take the injured employee to one of the AlaMed medical facilities listed on the "If Injured at Work" poster. If there is not an AlaMed facility in your area, then take the injured employee to the nearest medical facility. For any questions on medical facilities, please contact York at (800) 277-7500 or CCMSI at (800) 744-2755.

### Early Return to Work/Availability of Alternative Work

Employers should provide temporary modified duty consistent with the recognized treating physician's written restrictions. This temporary modified duty places injured workers back in the work arena promoting recover and preventing "disability syndrome."

### Litigation

Employers must notify York and/or CCMSI immediately of any legal correspondence you may receive and cooperate with any request made by the assigned defense attorney.



**Our primary goal is to provide prompt and proper medical care for your injured employee with the best outcomes possible while at the same time positively impacting claim duration and costs.**

### For all Alabama Claims:

Fill out an Alabama First Report of Injury (FROI)  
Submit the completed FROI to York Risk Services Group:  
Email – [firstreport-al-bir@yorkrsg.com](mailto:firstreport-al-bir@yorkrsg.com)  
Phone – 800-277-7500  
Fax - 205-214-1191

### For all claims outside of Alabama:

Fill out the First Report of Injury for the State where the injured worker is employed.  
Submit the completed FROI to ProSight / CCMSI  
Email – [claims@prosightspecialty.com](mailto:claims@prosightspecialty.com)  
Phone – 800-774-2755 and press "1" to report a claim.  
Fax - 800-326-2864

### Immediate Claim Reporting Advantages

1. It shows the employee you care about their well-being and recovery.
2. The employee will receive immediate care from a managed care provider who understands occupational injuries, recovery/treatment strategies, and return to work benefits.
3. The faster a claim is reported, the lower the overall cost of the claim will be for medical treatment and days missed from work.
4. Statistical studies show that a 3-day delay in reporting a claim adds an average of 16% to the medical claim costs, 38% to the indemnity costs and increased attorney involvement by 50%. A week's delay in reporting the workers' compensation claim increases the overall claim cost by 10% and a month's delay in reporting the claim can increase the settlement cost of the claim by 48%.
5. Timely reporting assists the claim adjuster with having a more detailed investigation. Supervisor and witness memories are fresh and important details are not lost or forgotten. Evidence such as pictures, video, machines, automobiles, etc... are still around to be viewed and analyzed.