

October 2014



Insurors of Texas

225 South Fifth Street
Waco, TX 76701
Phone: 254-759-3701
Fax: 254-750-8135
www.insurors.com

Understanding Common Aspects of Workers Comp Claims Resolution

Dealing with workers compensation claims aren't always as straightforward as one might hope. Unfortunately, as an employer, sooner or later you will have to deal with an employee injury. To help you through the process, here is a breakdown of some of the common concerns employers have while working through claims.

Independent Medical Examinations (IME) - Your workers compensation insurance carrier is entitled to schedule a medical exam (IME). They may choose any doctor, chiropractor or psychologist. Usually, the adjuster chooses a doctor who specializes in the worker's injury. The exam may be scheduled at any time during the claim. Once the worker is properly notified of the appointment, he/she must attend. Failure to attend places their claim on hold.

What is a nurse case management? With nurse case management, when an employee is injured, a nurse is available via 24-hour hotline to assist the employee on how to properly care for the injury. Nurses intercept the claim at the point of injury to ensure that employees obtain the right type of care from cost-effective providers.

Workers Compensation Hearing Applications - Workers, employers, or insurance companies may file a hearing application to resolve workers compensation disputes. Most hearing applications are filed by workers. The application notifies the state of a dispute and initiates the legal process. A copy is forwarded to the employer and notifies them of the dispute. The application explains the claim in general. If you receive a hearing application, contact your adjuster immediately.

If you have any questions about your workers compensation policy or if you would like a quote for a workers compensation policy, please give Insurors of Texas a call at 1-800-267-6221!

New Reporting Requirements from OSHA

In early September, the Occupational Safety and Health Administration (OSHA) announced a final rule that requires employers to notify OSHA within 8 hours after an employee is

In This Issue

New Reporting Requirements from
OSHA

Data Breach?

Questions?

Other Links You Might Enjoy!

[The Positive Impact of Office Design](#)

[Stress Management at Work](#)

Join Us! Like Us!

Insurors of Texas is now on
Facebook!

Go "like" us on Facebook to receive updates about your agency, helpful insurance information, updates about your community, and much more.

We plan to use this tool to help build relationships with our clients as well as stay involved in our community.

Just search "Insurors of Texas", in your [Facebook](#) search bar, and simply hit "like" to connect with your agency. Thank You!



killed on the job. The rule also requires notification within 24 hours when an employee suffers a work-related hospitalization, amputation or loss of an eye.

The previous regulations only required notification of work-related fatalities and inpatient hospitalizations of three or more employees.

OSHA has also updated the list of industries that are exempt from the requirement to regularly keep injury and illness records. The industries are exempt due to having relatively low occupational injury and illness rates.

Details of the new requirements and the list of exempt industries can be found at www.osha.gov/recordkeeping2014.

New Week, New Data Breach

Target. Home Depot. Jimmy John's. Lately it seems as though we are hearing about a new data breach practically every week. Well, it turns out there is a reason for this deluge of data breach related news. According to a new report from Ponemon Institute, 43% of companies have experienced a data breach in the past year. That is a 10% jump from the year before.

A data breach can result in devastating financial and reputational consequences. As a result, more and more businesses are looking for protection in the form of cyber liability insurance. The exposure that cyber liability insurance can protect you from differ from business to business, and every policy is tailor-made for each business, but typical data breach exposures covered by a cyber liability policy include:

- Notification of affected customers
- Crisis management
- Fixing your IT security
- Identity theft protection for affected customers
- Protection from potential legal actions

The effects of a data breach can be far-reaching and last longer than expected. Be sure your business is protected by contact Insurors of Texas today!

Need assistance?



Contact [Insurors of Texas](http://www.insurorsoftexas.com) for all of your insurance and bonding needs. We have specialist in each field -- personal insurance, business insurance, bonding, and retirement planning.

Commercial Insurance & Bonds: Jackie De La Fuente

254-759-3836 or jdelafuente@insurorsoftexas.com

Medicare Supplementals & Individual Health Insurance: Dannie Whatley

254-759-818 or dwhatley@insurorsoftexas.com

Personal Insurance: Kim Howard

254-759-3828 or khoward@insurorsoftexas.com

Employee Benefits: Melissa Regan

254-759-3826 or mregan@insurorsoftexas.com
Retirement Planning: Brian Bachik
254-759-3713 or bbachik@insurorsoftexas.com

[Forward email](#)



This email was sent to kgriffis@insurors.com by kgriffis@insurors.com |
[Update Profile/Email Address](#) | Rapid removal with [SafeUnsubscribe™](#) | [Privacy Policy](#).



Insurors of Texas | 225 South Fifth Street | P.O. Box 2683 | Waco | TX | 76702