

Workers' Compensation Insurance: Claims Process

Effective Date: December 2, 2013
Function: Human Resources
Contact: benefits@rfsuny.org

Claim Reporting Materials

Operating location offices responsible for administering workers' compensation claims are provided with the following information:

- [Workers' Compensation Direct Loss Reporting Guide](#)
- Phone and fax numbers for reporting claims

Notification

Notifying Workers' Compensation Office

The employee must promptly notify his or her supervisor following a work-related injury or illness, and must notify the RF in writing within 30 days. The employee's supervisor must notify the operating location office responsible for administering workers' compensation claims. Prompt notification is critically important. Failure to file a claim or give the employer notice may result in the loss of the employee's rights to compensation.

Notifying Chubb

Notify Chubb within 24 hours of the injury or illness, but in no case more than 10 days after the injury or illness first occurred. The following table describes how to report a claim to Chubb:

Procedure

Step	Action
1	<p>Complete the Workers' Compensation Direct Loss Reporting Guide, referring to the list of site/location codes to complete the General Information section. This guide will ensure that operating locations have gathered all the information that Chubb needs to process the claim.</p> <p>Note: Operating locations should still proceed to Step 2, even if all the information cannot be obtained.</p>
2	<p>There are three ways to report the injury or illness to Chubb:</p> <p>Note: In all cases, the operating location will receive a claim number.</p> <ol style="list-style-type: none"> 1. By Phone Call Chubb at (800) 699-9916 to report the injury or illness and to provide answers to the questions contained in the guide. A second call will be required if all the information is not available.

2. By Fax
Fax the Direct Loss Reporting Guide to Chubb at 1-800-884-3946.
3. Online
File the claim on the Chubb Web site (www.chubb.com):
 - Click "Report a Claim" at the top of the page.
 - Click Chubb's online claim reporting application.
 - Click "Continue as an unregistered user" to begin the online claim reporting process.
 - Once the form is complete, click "Submit".

Claim Determination

Form C-2

Chubb's Direct Loss Reporting Unit will electronically file an Employer's Report of Work-Related Accident/Occupational Disease form (Form C-2) directly with the Workers' Compensation Board (WCB). A hard copy is sent to the operating location and central office.

Claim Review

After receiving Form C-2, the Workers' Compensation Board will determine if the claim is a work-related injury or illness. The outcome of the claim review will be provided by Chubb to the operating location office responsible for administering workers' compensation claims. The C-2 form is available on the [WCB Common Forms Page](#).

Obtaining Income Replacement Benefits

In order for an employee to receive income replacement from Chubb, the operating location must complete, sign, and forward an Employer's Statement of Wage Earnings (Form C-240) to Chubb's Claim Service Center at the address provided by Chubb's Direct Loss Reporting Unit. This must be done when the employee is unable to work for more than 7 days or when Form C-240 is requested by Chubb.

Operating locations should also provide central office with a copy of Form C-240. Form C-240, "Employer's Statement of Wage Earnings," is available on the [WCB Common Forms Page](#). It also can be ordered from the Chubb Claim Service Center.

Requesting Reimbursement For Sick Leave Usage

If an employee has used sick leave accruals while out of work because of a work-related injury or illness and the workers' compensation claim is approved by the Workers' Compensation Board, the operating locations must request reimbursement from Chubb for the period the employee's sick leave accruals were charged.

Operating locations can complete a [Workers' Compensation Reimbursement Request form](#) or develop their own location-specific form.

Note: The Research Foundation will lose the right to reimbursement if a written request is not made.

Reporting Employment Status Changes

Types of Status Changes

A change in employment status may be either a:

- return to work,
- discontinuance of work,

- decrease of regular hours of work, or
- reduction of wages.

Form C-11

If an employee's employment status changes as the result of a workers' compensation-covered injury or illness, an Employer's Report of Injured Employee's Change in Employment Status Resulting From Injury form (Form C-11) must be completed and provided to Chubb's Claim Service Center. Form C-11 is required as soon as the employment status changes from what was reported on Form C-2 or a previously submitted Form C-11.

Operating locations should also provide central office with a copy of Form C-11. Form C-11, Employer's Report of Injured Employee's Change in Employment Status Resulting From Injury, is available on the [WCB Common Forms Page](#). It also can be ordered from the Chubb Claim Service Center.

Related Information

[Workers' Compensation Insurance](#)

[Recording and Reporting Occupational Injuries and Illnesses](#)

Forms

[Workers' Compensation Reimbursement Request form](#)

[Workers' Compensation Direct Loss Reporting Guide](#)

[WCB Common Forms Page](#)

Change History

Date	Summary of Change
December 9, 2022	Updated link and procedure format
December 2, 2013	Updated links and procedures
July 15, 2009	Updated for changes to Worker's Compensation laws
August 31, 2001	Converted and revised be-a-204 from Benefits Manual. Travelers changed to Chubb