



American Claims Management  
P.O. Box 85251  
San Diego, CA 92186-5251

Innovative Solutions.  
Exceptional Results.

Dear Policyholder,

You have purchased Workers' Compensation Insurance through Arrowhead General Insurance Agency. Your carrier has partnered with American Claims Management (ACM), a subsidiary of Arrowhead General Agency, to provide you with workers' compensation claims services. It is our goal to make your transition to ACM as smooth and seamless as possible and to provide claim services that are in-sync with the intricacies of your business. Attached please find your introductory claims kit. This package includes directions on how to file a claim in the event that an injury occurs, as well as directives as to benefits and how to obtain medical treatment.

For your convenience, all forms are available online at our website, [www.ACMClaims.com](http://www.ACMClaims.com). On ACM's home page, navigate to the Policy Holder tab on the right hand side of the screen. Select Workers' Compensation as the Line of Business and you will then be directed to the Workers' Compensation site. Select Forms. There the Policy Holder Kit and other useful forms such as the Notice of Injury or Occupational Disease (Incident Report Form C-1) will be available to save or print.

ACM will work together with you to make sure that you have all the information you need to communicate this change to your employees. Let me know if you have any questions or need any further information.

We look forward to helping you manage your workers' compensation program.

Regards,

American Claims Management Inc.



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P.O. Box 85251  
San Diego, CA 92186-5251

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## Helpful Contact Information

### **How to Report a Claim:**

Via Phone - #866-671-5042

Via Fax - #619-744-5030

Via Email - [Reportaclaim@acmclaims.com](mailto:Reportaclaim@acmclaims.com)

Via Internet - [www.acmclaims.com](http://www.acmclaims.com)

### **How to Request a Claims Kit:**

Email - [wcinfo@acmclaims.com](mailto:wcinfo@acmclaims.com)

### **Additional Inquiries:**

Bill Review Help Desk: [billreview@acmclaims.com](mailto:billreview@acmclaims.com)

Loss Run Requests: [lrr@arrowheadgrp.com](mailto:lrr@arrowheadgrp.com)

General Questions: [wcinfo@acmclaims.com](mailto:wcinfo@acmclaims.com)

### **ACM's Mailing Address:**

PO Box 85251

San Diego, CA 92186

### **ACM's Contact Numbers:**

Toll Free Number: 866-671-5042

Fax Number: 619-744-5030

# Instructions on State Form Requirements – Nevada

## **ATTENTION: BRIEF DESCRIPTION OF YOUR RIGHTS AND BENEFITS IF YOU ARE INJURED ON THE JOB OR HAVE AN OCCUPATIONAL DISEASE (Posting Notice) (State Form D-1)**

- This notice is required by law and must be prominently displayed at all company work sites where it is readily visible by all employees. It contains information regarding injured employee rights. Use only the approved notice included in your policyholder kit.

## **NOTICE TO EMPLOYEES: ELECTION BY EMPLOYEE TO REPORT HIS TIPS; EFFECT; REGULATION (Poster) (State Form D-22)**

- This notice is required by law to be displayed by employers with employees who receive tips, and the employees may elect to report them. It must be prominently displayed at all company work sites where it is readily visible by all employees. Use only the approved notice.

## **MEDICAL CARE**

- If an injury occurs, please have the employee select a treating physician from the attached Medical Provider Panel Card.

## **NOTICE OF INJURY OR OCCUPATIONAL DISEASE (Incident Report) (State Form C-1/D-2)**

- The employer is required to give this form to the employee, so the employee can provide written notice of an injury. Both the employer and employee should keep copies.
- This form should have the Brief Description of Rights and Benefits Form D-2 printed on the reverse side or must be given to the employee separately. Written acknowledgement of receipt should be obtained from the employee.

## **EMPLOYER'S REPORT OF INDUSTRIAL INJURY OR OCCUPATIONAL DISEASE (State Form C-3)**

- This form is required when a work related injury or illness occurs or is claimed, and assistance with completion is available at the toll free number for claim reporting.
- Follow instructions on the enclosed "How to Report a Work Related Injury".

## Instructions on State Form Requirements – Nevada

- Make sure to keep a copy of the completed report form for your records, and give a copy to the employee.
- All claims for workers' compensation benefits must be reported regardless of merit, to allow for proper processing and investigation.

Failure to comply with all of the above instructions may result in monetary fines being assessed by the State.

The State of Nevada website is [www.dirweb.state.nv.us](http://www.dirweb.state.nv.us) where further information can also be found.

State of Nevada  
DEPARTMENT OF BUSINESS & INDUSTRY  
DIVISION OF INDUSTRIAL RELATIONS  
*Workers' Compensation Section*

# A T T E N T I O N

## Brief Description of Your Rights and Benefits If You Are Injured on the Job or have an Occupational Disease

**Notice of Injury or Occupational Disease (Incident Report Form C-1)**

If an injury or occupational disease (OD) arises out of and in the course of employment, you must provide written notice to your employer as soon as practicable, but no later than 7 days after the accident or OD. Your employer shall maintain a sufficient supply of the forms.

**Claim for Compensation (Form C-4):** If medical treatment is sought, the form C-4 is available at the place of initial treatment. A completed "Claim for Compensation" (Form C-4) must be filed within 90 days after an accident or OD. The treating physician or chiropractor must, within 3 working days after treatment, complete and mail to the employer, the employer's insurer and third-party administrator, the Claim for Compensation.

**Medical Treatment:** If you require medical treatment for your on-the-job injury or OD, you may be required to select a physician or chiropractor from a list provided by your workers' compensation insurer, if it has contracted with an Organization for Managed Care (MCO) or Preferred Provider Organization (PPO) or providers of health care. If your employer has not entered into a contract with an MCO or PPO, you may select a physician or chiropractor from the Panel of Physicians and Chiropractors. Any **medical costs** related to your industrial injury or OD will be paid by your insurer.

**Temporary Total Disability (TTD):** If your doctor has certified that you are unable to work for a period of at least 5 consecutive days, or 5 cumulative days in a 20-day period, or places restrictions on you that your employer does not accommodate, you may be entitled to TTD compensation.

**Temporary Partial Disability (TPD):** If the wage you receive upon reemployment is less than the compensation for TTD to which you are entitled, the insurer may be required to pay you TPD compensation to make up the difference. TPD can only be paid for a maximum of 24 months.

**Permanent Partial Disability (PPD):** When your medical condition is stable and there is an indication of a PPD as a result of your injury or OD, within 30 days, your insurer must arrange for an evaluation by a rating physician or chiropractor to determine the degree of your PPD. The amount of your PPD award depends on the date of injury, the results of the PPD evaluation and your age and wage.

**Permanent Total Disability (PTD):** If you are medically certified by a treating physician or chiropractor as permanently and totally disabled and have been granted a PTD status by your insurer, you are entitled to receive monthly benefits not to exceed 66 2/3% of your average monthly wage. The amount of your PTD payments is subject to reduction if you previously received a PPD award.

**Vocational Rehabilitation Services:** You may be eligible for vocational rehabilitation services if you are unable to return to the job due to a permanent physical impairment or permanent restrictions as a result of your injury or occupational disease.

**Transportation and Per Diem Reimbursement:** You may be eligible for travel expenses and per diem associated with medical treatment.

**Reopening:** You may be able to reopen your claim if your condition worsens after claim closure.

**Appeal Process:** If you disagree with a written determination issued by the insurer or the insurer does not respond to your request, you may appeal to the **Department of Administration, Hearing Officer**, by following the instructions contained in your determination letter. You must appeal the determination within 70 days from the date of the determination letter at 1050 E. William Street, Suite 400, Carson City, Nevada 89701, or 2200 S. Rancho Drive, Suite 210, Las Vegas, Nevada 89102. If you disagree with the Hearing Officer decision, you may appeal to the **Department of Administration, Appeals Officer**. You must file your appeal within 30 days from the date of the Hearing Officer decision letter at 1050 E. William Street, Suite 450, Carson City, Nevada 89701, or 2200 S. Rancho Drive, Suite 220, Las Vegas, Nevada 89102. If you disagree with a decision of an Appeals Officer, you may file a **petition for judicial review with the District Court**. You must do so within 30 days of the Appeal Officer's decision. You may be represented by an attorney at your own expense or you may contact the NAIW for possible representation.

**Nevada Attorney for Injured Workers (NAIW):** If you disagree with a hearing officer decision, you may request that NAIW represent you without charge at an Appeals Officer hearing. NAIW is an independent state agency and is not affiliated with any insurer. For information regarding denial of benefits, you may contact the NAIW at: 1000 E. William Street, Suite 208, Carson City, NV 89701, (775) 684-7555, or 2200 S. Rancho Drive, Suite 230, Las Vegas, NV 89102, (702) 486-2830.

**To File a Complaint with the Division:** If you wish to file a complaint with the Administrator of the Division of Industrial Relations (DIR), please contact Workers' Compensation Section, 400 West King Street, Suite 400, Carson City, Nevada 89703, telephone (775)684-7270, or 1301 North Green Valley Parkway, Suite 200, Henderson, Nevada 89074, telephone (702) 486-9080.

**For Assistance with Workers' Compensation Issues:** You may contact the Office of the Governor Consumer Health Assistance, 555 E. Washington Avenue, Suite 4800, Las Vegas, Nevada 89101, Toll Free 1-888-333-1597, Web site: <http://govcha.state.nv.us>, E-mail [cha@govcha.state.nv.us](mailto:cha@govcha.state.nv.us)

*The information in this publication is derived from Chapters 616A and 617 of the Nevada Revised Statutes and is provided for informational purposes only. If you have any questions, regarding your injury or workers' compensation claim, please call the following:*

Insurer/Administrator: \_\_\_\_\_ Contact Person: \_\_\_\_\_

Address: \_\_\_\_\_ Telephone Number: \_\_\_\_\_  
City State Zip

MCO/Health Care Provider: \_\_\_\_\_ Contact Person: \_\_\_\_\_

Address: \_\_\_\_\_ Telephone Number: \_\_\_\_\_  
City State Zip

# NOTICE TO EMPLOYEES

Pursuant to: **NRS 616B.227 Election by employee to report his tips; effect; regulation.**

1. For the purpose of workers' compensation, an employee may elect to report the amount he receives as tips for the purpose of the calculation of compensation by submitting to his employer an Employee's Declaration of Election of Report Tips (form D-23). The employee must make his election separately for each pay period before the end of the next pay period. The declaration may not be amended.
2. Upon receipt of such notice the employer shall:
  - (a) Make a copy of each report which the employee has filed with the employer to report the amount of his tips to the United States Internal Revenue Service or Employee's Declaration of Election to Report Tips;
  - (b) Submit the copy to its workers' compensation insurer upon request, or if the employer is self-insured or an association of self-insured public or private employers, retain the copy for his records; and
  - (c) If he is not self-insured, pay the insurer the premiums for the reported tips at the same rate as he pays on regular wages.
3. An employee who elects to report his tips is not eligible to receive increased compensation based on those tips until 3 months after his employer receives the Employee's Declaration of Election to Report Tips. For the purpose of workers' compensation, tips may be reported pursuant to 26 U.S.C. §6053(a) or on form D-23. The form for reporting tips D-23 can be obtained from your personnel office.

If the forms are not available, contact your employer or the Internal Revenue Service.



**BRIEF DESCRIPTION OF RIGHTS AND BENEFITS**  
**(Pursuant to NRS 616C.050)**

**Notice of Injury or Occupational Disease (Incident Report Form C-1):** If an injury or occupational disease (OD) arises out of and in the course of employment, you must provide written notice to your employer as soon as practicable, but no later than 7 days after the accident or OD. Your employer shall maintain a sufficient supply of the required forms.

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TO AVOID PENALTY, THIS REPORT MUST BE COMPLETED AND MAILED TO THE INSURER WITHIN 6 WORKING DAYS OF RECEIPT OF THE C-4 FORM

Please Type or Print

EMPLOYER'S REPORT OF INDUSTRIAL INJURY OR OCCUPATIONAL DISEASE

<b>EMPLOYER</b>	Employer's Name		Nature of Business (mfg., etc.)		FEIN		OSHA Log #														
	Office Mail Address			Location . . . If different from mailing address			Telephone														
	City		State		Zip		<b>INSURER</b>			<b>THIRD-PARTY ADMINISTRATOR</b>											
<b>EMPLOYEE</b>	First Name		M.I.		Last Name		Social Security		Birthdate		Age		Primary Language Spoken								
	Home Address (Number and Street)						Sex <input type="checkbox"/> Male <input type="checkbox"/> Female		Marital Status <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed												
	City		State		Zip		Was the employee paid for the day of injury? (If applicable) <input type="checkbox"/> Yes <input type="checkbox"/> No				How long has this person been employed by you in Nevada?										
	In which state was employee hired?			Employee's occupation (job title) when hired or disabled					Department in which regularly employed:												
	Telephone		Is the injured employee a corporate officer? . . . sole proprietor? . . . partner? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No						Was employee in your employ when injured or disabled by occupational disease (O/D)? <input type="checkbox"/> Yes <input type="checkbox"/> No												
<b>ACCIDENT OR DISEASE</b>	Date of Injury (if applicable)		Time of injury (Hours; Minute AM/PM) (if applicable)			Date employer notified of injury or O/D			Supervisor to whom injury or O/D reported												
	Address or location of accident (Also provide city, county, state) (if applicable)							Accident on employer's premises? (if applicable) <input type="checkbox"/> Yes <input type="checkbox"/> No													
	What was this employee doing when the accident occurred (loading truck, walking down stairs, etc.)? (if applicable)																				
	How did this injury or occupational disease occur? Include time employee began work. Be specific and answer in detail. Use additional sheet if necessary.																				
<b>INJURY OR DISEASE</b>	Specify machine, tool, substance, or object most closely connected with the accident (if applicable)						Witness			Was there more than one person injured in this accident? (if applicable)  <input type="checkbox"/> Yes <input type="checkbox"/> No											
	Part of body injured or affected			If fatal, give date of death			Witness														
	Nature of Injury or Occupational Disease (scratch, cut, bruise, strain, etc.)						Witness														
	If validity of claim is doubted, state reason						Did employee return to next scheduled shift after accident? (if applicable) <input type="checkbox"/> Yes <input type="checkbox"/> No			Will you have light duty work available if necessary? <input type="checkbox"/> Yes <input type="checkbox"/> No											
	Treating physician/chiropractor name						Location of Initial Treatment			Emergency Room <input type="checkbox"/> Yes <input type="checkbox"/> No			Hospitalized <input type="checkbox"/> Yes <input type="checkbox"/> No								
	<b>IMPORTANT</b>		How many days per week does employee work?			From <input type="checkbox"/> am <input type="checkbox"/> pm To <input type="checkbox"/> am <input type="checkbox"/> pm			Last day wages were earned												
Scheduled days off		S <input type="checkbox"/>		M <input type="checkbox"/>		T <input type="checkbox"/>		W <input type="checkbox"/>		T <input type="checkbox"/>		F <input type="checkbox"/>		S <input type="checkbox"/>		Rotating <input type="checkbox"/>		Are you paying injured or disabled employee's wages during disability? <input type="checkbox"/> Yes <input type="checkbox"/> No			
<b>IMPORTANT LOST TIME INFO</b>	Date employee was hired			Last day of work after injury or disability			Date of return to work			Number of work days lost											
	Was the employee hired to work 40 hours per week? <input type="checkbox"/> Yes <input type="checkbox"/> No			If not, for how many hours a week was the employee hired?			Did the employee receive unemployment compensation any time during the last 12 months? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Do not know														
	For the purpose of calculation of the average monthly wage, indicate the employee's gross earnings by pay period for 12 weeks prior to the date of injury or disability. If the injured employee is expected to be off work 5 days or more, attach wage verification form (D-8). Gross earnings will include overtime, bonuses, and other remuneration, but will not include reimbursement for expenses. If the employee was employed by you for less than 12 weeks, provide gross earnings from the date of hire to the date of injury or disability.																				
	Pay period ends on: <input type="checkbox"/> SUN <input type="checkbox"/> TUE <input type="checkbox"/> THUR <input type="checkbox"/> SAT <input type="checkbox"/> MON <input type="checkbox"/> WED <input type="checkbox"/> FRI			Employee is paid: <input type="checkbox"/> WEEKLY <input type="checkbox"/> MONTHLY <input type="checkbox"/> OTHER <input type="checkbox"/> BI-WKLY <input type="checkbox"/> SEMI-MONTHLY			On the date of injury or disability the employee's wage was: \$ _____ per <input type="checkbox"/> Hr <input type="checkbox"/> Day <input type="checkbox"/> Wk <input type="checkbox"/> Mo														
<p><b>For assistance with Workers' Compensation Issues you may contact the Office of the Governor Consumer Health Assistance Toll Free: 1-888-333-1597 Web site: <a href="http://govcha.state.nv.us">http://govcha.state.nv.us</a> E-mail <a href="mailto:cha@govcha.state.nv.us">cha@govcha.state.nv.us</a></b></p>																					
<b>Insurer Use Only</b>	I affirm that the information provided above regarding the accident and injury or occupational disease is correct to the best of my knowledge. I further affirm the wage information provided is true and correct as taken from the payroll records of the employee in question. I also understand that providing false information is a violation of Nevada law.						Employer's Signature and Title			Date											
	Claim is: <input type="checkbox"/> Accepted <input type="checkbox"/> Denied <input type="checkbox"/> Deferred <input type="checkbox"/> 3 <sup>rd</sup> Party						Deemed Wage			Account No.			Class Code								
Claims Examiner's Signature						Date			Status Clerk			Date									