

CARRIER & THIRD-PARTY ADMINISTRATOR (TPA) GUIDE

New insurance carriers are authorized through the Department of Insurance and Financial Institutions (DIFI). The Industrial Commission Self-Insurance Office authorizes Self-Insured Employers. Third-Party Administrators (TPA) do not have separate authorization and may adjust Arizona claims in accordance with the Workers Compensation Act on behalf of an Arizona authorized insurance carrier or self-insured employer.

Third-Party Administrators

TPA are not considered a legally interested party; however, they are recognized working on behalf of an Arizona authorized insurance carrier or authorized self-insured employer. TPA have no formal reporting requirements or structure and the Commission does not have a formal way to track TPA relationships. Adjusters working with TPA may gain access to claims in ICA Community after the relationship between the Carrier and TPA is verified. TPA are welcome to report TPA relationships to Claims@azica.gov to facilitate Community requests. Reporting to this email address is informal and not required.

Proof Of Coverage

Policies must be filed to NCCI within 5 days after undertaking to insure an employer, including all Coverage Locations and DBA's. See NCCI's POC State Guide for Details. The Commission may report noncompliance to NCCI.

ICA Communications

The insurance carrier and/or Self-Insured Employer is to select a preferred communication method to receive mail from the ICA Claims and Administrative Law Judge Divisions. If there is a single TPA, the carrier may want to choose to have all mail directed to that single TPA. If the carrier has multiple TPA, the carrier must create a process to receive and sort the mail to the multiple parties timely. Many statutes have specific timelines to respond, and no exceptions or extensions are allowed due to delays between the Carrier and the TPA. See [Community Resources](#) for the Preferred Communication Method Form.

Large Deductible Policies

A large deductible policy is not an authorized self-insured employer. The carrier will be noticed on all Commission mail and they are required to advance to any TPA. Contact the Self-Insurance Office [here](#) for more information on becoming a Self-Insured Employer.

Maintaining an Out of State Claims Office

New Carriers, Self-Insured Employers, and Third-Party Administrators will be asked by the Commission to establish their Preferred Communication Method and verify they will operate in compliance with Arizona Administrative Code R20-5-130(A) and R20-5-130(B). The Commission will conduct regular audits to ensure ongoing compliance. If not already contacted, please email the Claims Division at Claims@azica.gov to initiate the process. See the [adjuster authorization program](#) for information on requirements and how to enroll.

IMPORTANT NOTICES

[Updated Claims Forms](#) (Effective May 28, 2019)

[Notice Regarding Service of Documents on the ICA](#) (May 23, 2019)

[First Notice of Upcoming Changes to ICA Communication Methods](#) (November 20, 2018)