

## Introduction

### Self-Insurance Claims Adjudication Guidelines

In 1911, Washington adopted no fault workers' compensation laws with the goal of providing sure and certain relief to workers. ([RCW 51.04.010](#)). Civil court actions were abolished. The extent of coverage and nature of benefits available have been expanded over the years, but the intent of the system has essentially remained to remove on-the-job injuries from public controversy and ensure injured workers receive sure and certain relief promptly, without questions of fault, with a minimum of legal formality. The goal in each case is the restoration of the injured worker to maximum bodily function and gainful employment.

Injured workers, providers and employers all enjoy certain legal rights in the administration of the Industrial Insurance Laws. The Department of Labor and Industries is charged with the responsibility for insuring those rights are protected.

In 1971 qualified employers were allowed to self-insure, meaning they would directly manage and pay workers' compensation benefits to their workers, instead of insuring through State Fund

## Purpose of Guidelines

The Self-Insurance Claim Adjudication Guidelines were designed to be a training tool for new trainees and a resource tool for experienced claim managers of Washington self-insured workers' compensation claims. They are not intended to serve as a substitute for individual judgment required in evaluation of each case, nor are they intended to cover all areas of claims adjudication. Hopefully, they will address situations that are commonly encountered.

## How to Use the Guidelines

The Self-Insurance Claim Adjudication Guidelines were put on the department's website to provide access to up-to-date information. Notification of major updates will be sent out via self-insurance email bulletins; you may register to receive them [here](#). The information can be printed from the online publication, by selecting a specified page, set of pages, or the entire section.

Links have been added whenever possible to RCW's, WAC's, payment schedules, and forms referenced throughout the guidelines. The table of contents at the front of each section is also linked to the topics in that chapter. Clicking on the title or subtitle will take you to that specific page.

## Resources

The department is available to assist you with any questions you have on workers' compensation issues. **Questions on a specific claim should be referred to the claim adjudicator assigned to the claim** through their direct line or at 360-902-6901.

For questions about provider billing, please refer to 'Billing Assistance' on the [Self-Insurance Providers](#) webpage.

General claims questions can be emailed to [SITrainerQuestions@lni.wa.gov](mailto:SITrainerQuestions@lni.wa.gov).

Additional phone numbers can be obtained from our [Contact](#) webpage and our [Self-Insurance Contact List](#).