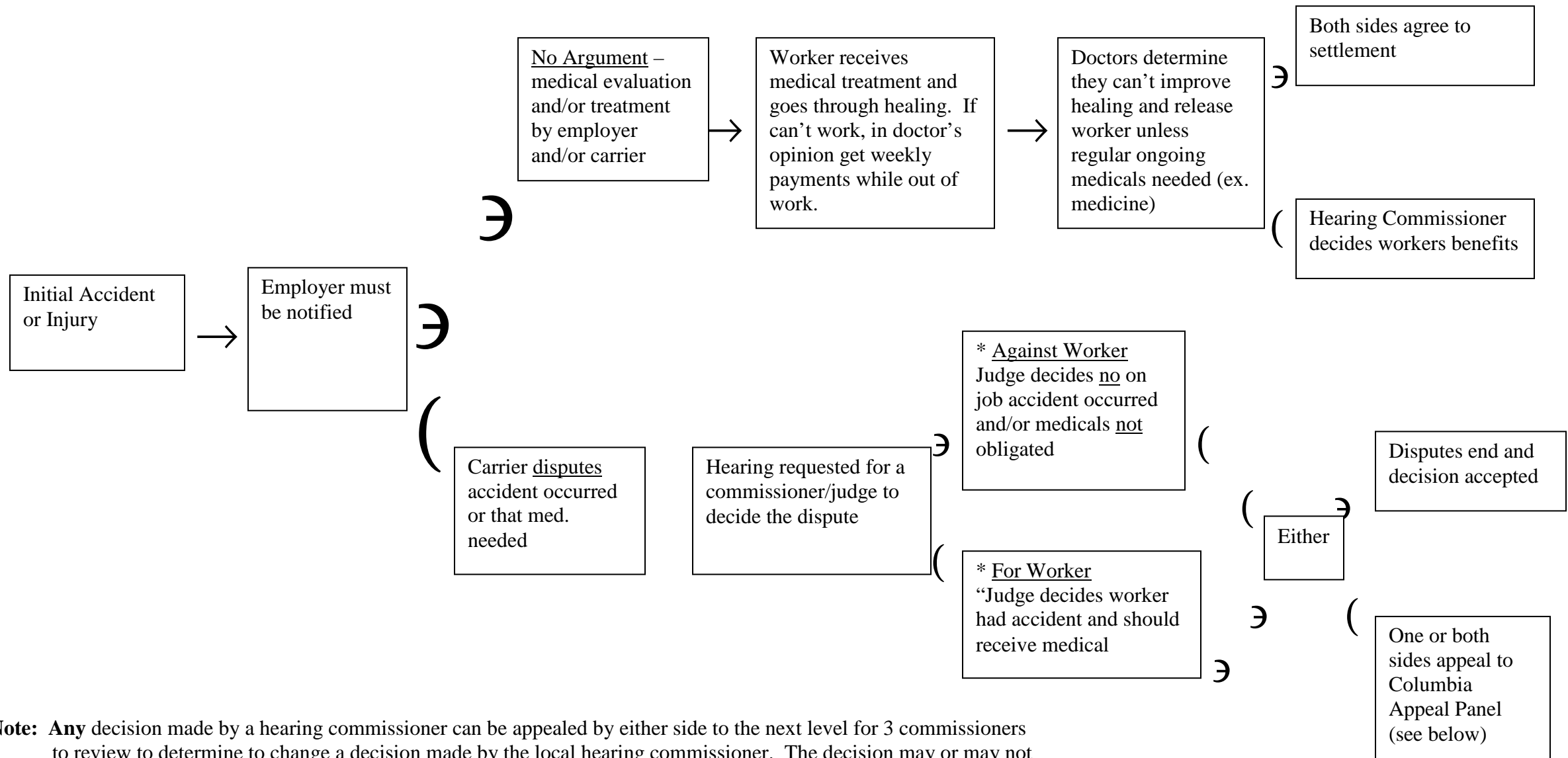


“Rough” Flow Chart of a Worker Compensation Claim’s Phases/Stages



***Note:** Any decision made by a hearing commissioner can be appealed by either side to the next level for 3 commissioners to review to determine to change a decision made by the local hearing commissioner. The decision may or may not change. Appeal process takes 4 to 5 months on average. Note that “Commissioners” are not quite the same as “judges”, but “commissioners” judge or decide your rights to benefits. Commissioners are politically selected by a Governor and received by the State Senate. You should know qualifications required are minimal and a law degree isn’t required. For example a Governor can (and has) appointed an insurance broker with no law credentials, to be a commissioner.