WSL&I Workers Compensation Flow

**WORKER INJURED**
- Worker files claim with CWCR, physician, or Penser
- CWCR assists worker in filling out SIF-2 Form
- Worker/company submits SIF-2 Form to Penser
- Penser investigates (Physician verification, review medical records, etc.)
- Penser submits claim to WSL&I
- **Worker appeals to WSBIIA**
- **WSBIIA Issues decision**
- **Worker accepts**
- **Worker appeals to higher court**
- **Higher court issues final decision**
- **WSL&I denies claim**
- **WSL&I reviews claim**
- **WSL&I approves claim**
- **WSL&I issues approval notice to worker & Penser**
- **Penser submits claim to WSL&I**
- **Penser requests closure from WSL&I**
- **Worker/ company submits SIF-2 Form to Penser**
- **Penser investigates (Physician verification, review medical records, etc.)**
- **Penser submits claim to WSL&I**
- **WSL&I issues closure order (copies to worker & Penser)**

**LEGEND**
- WSBIIA = Washington State Board of Industrial Insurance Appeals
- WSL&I = Washington State Department of Labor & Industries
- CWCR = Company’s Workers Compensation Representative
- Penser = Penser North America, Inc.
- SIF-2 = Self-Insurer Accident Report