



# Lodestar's Enhanced Online Report a Claim Solution

April 2026  
Version 1.03

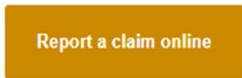
Welcome to  
**RADIUS<sup>R</sup>**

Lodestar Claims & Risk Services, Inc. ("Lodestar")'s Enhanced Online Report a Claim Solution featuring

- New look and feel to Lodestar's online claim reporting functionality
- User self-registration
- Multi-factor authentication for greater client data security
- Ability to save draft claims to complete during a later session

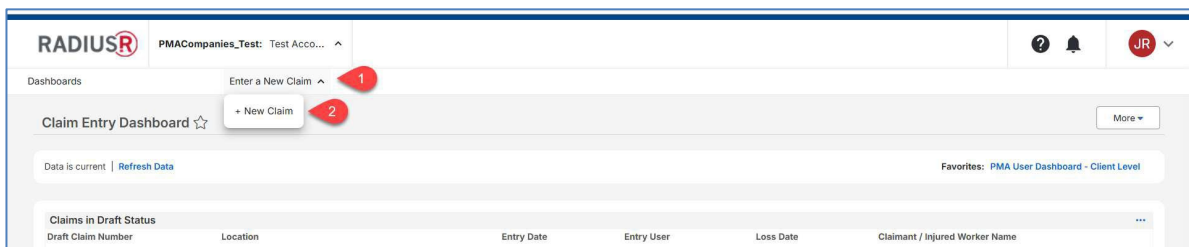
## Claim Reporting Guide

Go to Lodestar.com and navigate to the Report a Claim and click on the gold **"Report a claim online"** button at the bottom of the page.

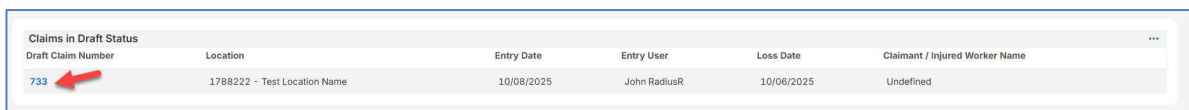


Please review the Self Registration and Multi-factor Authentication Guide for log in assistance.

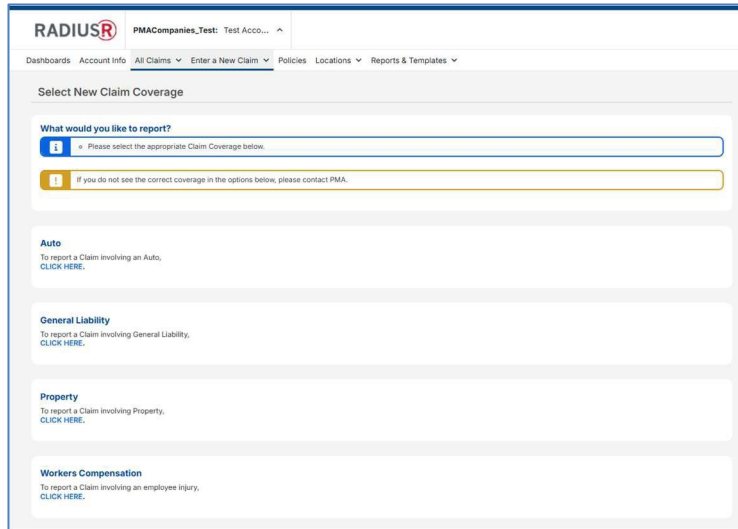
You know you have logged in successfully, when you see the Radius<sup>R</sup> Claim Reporting Dashboard. Please note, if you have access to file claims for more than one account, you will be asked to select an account before the Radius<sup>R</sup> Claim Reporting Dashboard is displayed.



Click **Enter New Claim** in the upper right corner and then click **+ New Claim** to file a new claim. To continue working on a claim draft from a prior session, click the temporary Claim Number listed in the Claims in Draft Status list.



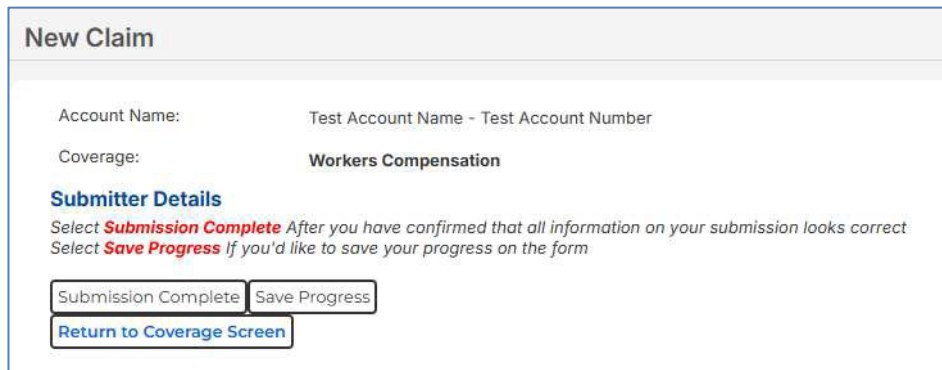
You will see the New Claim Coverage screen. Select the coverage desired. Please note, your coverage selections will be limited to the coverage available for the selected account number.



Select the coverage desired.

After selecting the coverage needed, you will see the entry screen for that coverage.

Required Fields are listed in **bold font** and contain an asterisk (\*).



Please note the buttons under the **Submitter Details**.

- Click **Submission Complete** to submit your claim.
- Click **Save Progress** to save a draft of the claim. Your entry will be assigned a temporary claim number will it remains in draft status. You will be able to come back to complete the claim later. Drafts will be automatically deleted after 30 days. If your claim remains in draft status for an extended period of time, you will receive email reminders at 7 and 28 days.

**Return to Coverage Screen** will bring you back to the coverage selection screen.

# Workers' Compensation Claims

## Employee Information

**Employee Information**

Claimant Home Phone:  ext   
Enter digits for 'US' or type + for international numbers.

Accident State: \*

First Name: \*

Middle Name:

Last Name: \*

Claimant Suffix:

Address: \*

Address 2:

City: \*

State: \*

ZIP: \*

Birth Date: \*

SSN: \*

Occupation/Job Title: \*

Location of Loss: \*

Sex:

Home Phone:

Work Phone:

Mobile Phone:

Hire Date:

Claimant Email:

Marital Status:

Injured Worker Employment Status Code:

Number Of Dependents:

Employee Number:

Complete as much information about the injured worker as possible. Adding contact information like home phone, mobile phone and email address, when available, will allow multiple options for communication between the adjuster and the injured worker.

Fields with an arrow or a magnifying glass icon contain a list of predefined values. Click the arrow or magnifying glass to see a list of available options for that field. Fields with a magnifying glass, like **Location of Loss**, allow you to type a portion of the name or code to narrow the list of options. For more details refer to the **Helpful Hints** section on at the end of this guide.

Marital Status:

Injured Worker Employment Status Code:

Number Of Dependents:

Employee Number:

- None Selected -
- Common law spouse
- Divorced
- Married
- Separated
- Single
- Spouse deceased
- Unknown

State: \*


ZIP: \*


Birth Date: \*


- Connecticut (CT)
- Wisconsin (WI)


## Occurrence Information

**Occurrence Information**

Date of Injury/Illness: \*  

Accident Cause: \*  

Injury Type: \*  

Body Part: \*  






Accident Description: \*

Maximum 500 Characters.

### Body Part (Fingers or Toes)

For claims with a Body Part of Fingers or Toes, an additional drop down will appear. Select the affected finger or toe from the list. If unknown, select one and then provide Comments on the Claim Submission page to indicate the actual toe or finger is currently unknown.

## Injury Information

Injury Information	
Time Began Work:	<input type="text"/>
Date Employer Notified: *	<input type="text"/> 
Date Expected Return to Work:	<input type="text"/> 
Full Pay for Date of Injury:	- None Selected -
Work Week Type: *	Standard
If fatal, date of death:	<input type="text"/> 
Is the injured worker losing time? *	- None Selected -
Is the injured worker on modified duty? *	- None Selected -
Time of Occurrence:	<input type="text"/>
Last Date Worked:	<input type="text"/> 
Date Returned to Work:	<input type="text"/> 
Payment Frequency:	- None Selected -
Hours Worked per Day:	- None Selected -

### Work Week Type Standard

The default for **Work Week Type** is Standard. Standard applies when the employee works five days per week and the work days are Monday - Friday.

### Fixed

Fixed indicates that the employee works a fixed schedule, but the days worked are not Monday - Friday. When selected, **Work Days Scheduled** becomes required. The default for **Work Days Scheduled** is blank and you will need to indicate the days the employee works - for example an employee may only work Monday, Wednesday and Friday or they may work a five-day week but the days worked are Wednesday - Sunday.

### Varied

When selected, the **Days Worked Per Week** field, rather than the **Work Days Scheduled** field, becomes required. Since the work days vary there is no need to complete **Work Days Scheduled**. You should indicate the number of days the employee works each week in the **Days Worked Per Week** field. If the days worked per week is not consistent, indicate the average number of days per week.

## Loss Location/Primary Physical Work Location

**Loss Location Address**

Where did injury/illness occur?

Maximum 255 Characters.

Make Loss Location same as Claim Reporting Location:

Claim Reporting Location Name:

Address: \*

City: \*

ZIP: \*

**Primary Physical Work Location**

Make Primary Physical Work Location the same as Loss Location:

Location:

Address: \*

City: \*

State: \*

ZIP: \*

Physical Work Location Unknown:

Medical Attention Required: \*

Was Employee injured during employment?

Did Injury or Illness Occur on Employer's Premises?

Were Safeguards or Safety Equipment Provided?

Does Employer Question the Claim?

Were Drugs or Alcohol Involved:

Were Safeguards/Safety Equipment Used?

Is Employee Represented by Attorney?

**Where did injury/illness occur?** is a freeform field. Use this field to indicate the specific location of the injury such as “Rear stairwell” or “Patient Room 27A”.

Check the **Make Loss Location same as Claim Reporting Location** box if the injury occurred at the same physical address as the loss location. If not, complete the address.

If the injured worker’s primary physical work location is the same as the loss location address, check the box. If not, complete the address. If the primary physical work location is unknown, check the **Primary Work Location Unknown** box.

Complete the **Medical Attention Required** field. If you are unsure, select Unknown.

## Physician/Health Care Provider and Hospital/Provider Information

If you know the injured work was treated at an occupation health center, clinic or hospital, expand the appropriate section and complete the provider information. Any information you can provide will be helpful.

<b>Physician / Health Care Provider Name and Address</b>			
Name:	<input type="text"/>	Address:	<input type="text"/>
Telephone:	<input type="text"/>	City:	<input type="text"/>
		State:	<input type="text"/> Q
		ZIP:	<input type="text"/>
<b>Hospital / Provider Information</b>			
Name:	<input type="text"/>	Address:	<input type="text"/>
Telephone:	<input type="text"/>	City:	<input type="text"/>
		State:	<input type="text"/> Q
		ZIP:	<input type="text"/>

## Preparer and Contact Information

<b>Other Information</b>	
Date Prepared:	<input type="text" value="06/10/2025"/>
<b>Preparer's Information</b>	
First Name: *	<input type="text" value="John"/>
Last Name: *	<input type="text" value="Smith"/>
Telephone: *	<input type="text" value="(999) 555-1212"/>
<b>Employer Contact Information (If different than Preparer)</b>	
First Name:	<input type="text"/>
Last Name:	<input type="text"/>
Telephone:	<input type="text"/>

Your name and phone number will prefill in the Preparer section. Please complete the **Employer Contact Information** if we should reach out to someone other than you to discuss the claim.

## Witness Information

Please expand and complete the witness information section if there were witnesses to the injury

<b>Witness Contact Information</b>			
First Name:	<input type="text"/>	Telephone:	<input type="text"/>
Middle Name:	<input type="text"/>	Occupation:	<input type="text"/>
Last Name:	<input type="text"/>		
<b>Additional Witness Contact Information</b>			
First Name:	<input type="text"/>	Telephone:	<input type="text"/>
Middle Name:	<input type="text"/>	Occupation:	<input type="text"/>
Last Name:	<input type="text"/>		

## Claim Submission

### Claim Submission

Comments (Intake)

Maximum 900 Characters.

Record Only (no medical treatment and no lost time)

Type any additional information about the claim in the **Comments** box. Your comments will become the first log note in the file. Treat this information as legally discoverable.

Check the **Record Only** box when the claim is for informational purposes only. Record Only claims will not be assigned to an adjuster.

For Workers' Compensation, this means an injured worker will not be seeking medical treatment and will not be losing any time from work. If you submit a Record Only claim, and the situation changes, please contact us at 888-476-2669 to have the claim assigned to an adjuster.

## Claim Information Email

### Claim Information Email

Additional Emails to copy on Notification:

Distribution list - Account Level:

Location Distribution List:

You will automatically receive an email copy of the claim information provided. This email will include our claim number. If you would like to send a copy of the claim information to someone else, enter the email address in the **Additional Emails to copy on Notification** field. Your employer may have a standard distribution list for these new claim emails. If so, you will see email address(es) in the Account Level or Location Distribution List.

# Claim Submission and Uploading Documents

## Claim Submission

When you are finished, click **Submission Complete** at the top or bottom of the page.

Files and other documents can be attached on the next page at the top of the page.

**Submitter Details**

Select **Submission Complete** After you have confirmed that all information on your submission looks correct  
Select **Save Progress** If you'd like to save your progress on the form

After clicking **Submission Complete**, you may see a notification indicating missing required fields. If so, complete the missing information and click Submission Complete to file the claim.

**New Claim**

Please correct the following errors.

- **Address:** A value is required.
- **City:** A value is required.
- **ZIP:** A value is required.
- **Date of Injury/Illness:** A value is required.
- **Date Employer Notified:** A value is required.
- **Location of Loss:** A value is required.
- **Accident State:** A value is required.

**Employee Information**

Claimant Home Phone:  ext   
Enter digits for 'US' or type + for international numbers.

**Accident State:** \*   A value is required.

**First Name:** \*  A value is required.

Middle Name:

**Last Name:** \*  A value is required.

You will see a notification that your claim was saved successfully. To view the Lodestar claim number, click the **Click Here to obtain the Lodestar Claim Number** button. The claim number will appear in the blue banner next to the account name and number. Please note, even if you do not click that button, the Lodestar Claim Number will be assigned and will be included in the email notification.

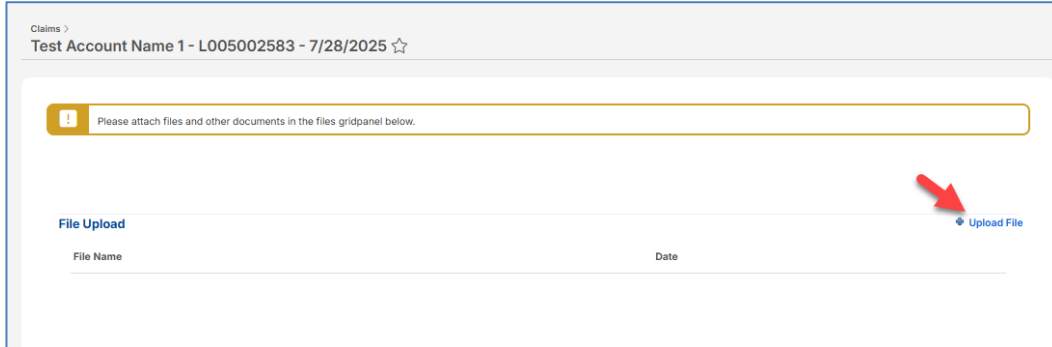
Claims >  
Test Account Name 1 - 730 - 7/28/2025 ☆

Save Successful.

Files and other documents can be attached on the next page at the top of the page.

## Uploading Documents

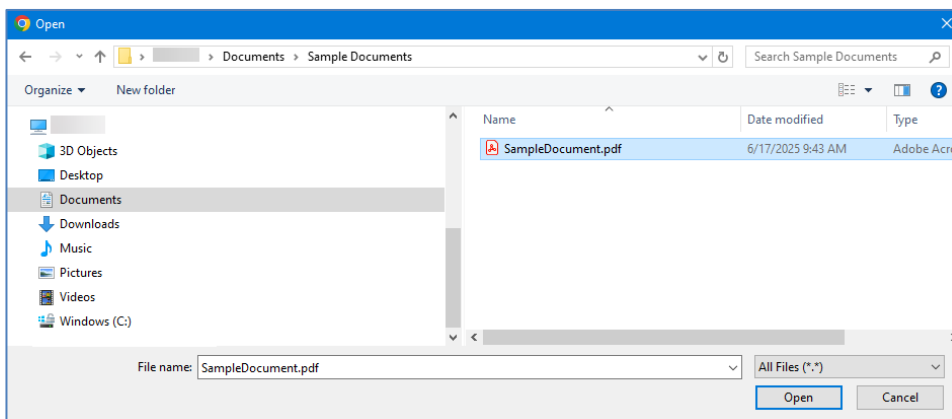
To submit additional documentation, such as internal investigation reports, surveillance footage, medical reports or photographs, click the **Upload File** link.



Click the **Choose File** button to upload a single document or the **Upload Multiple Files** button to attach multiple documents.

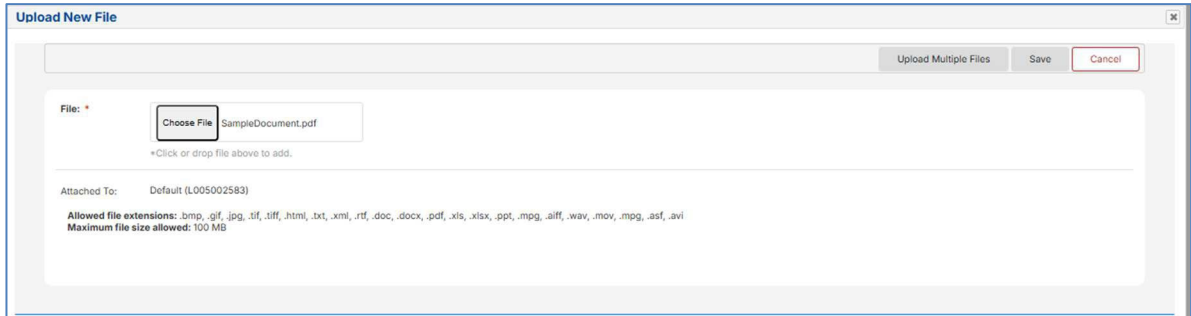


The File Explorer window will open. Navigate to the folder where you have stored the document(s) you want to upload. Select the file(s) you would like to submit and click **Open**. Please note, your corporate IT policy may prohibit this step. In that case, you can email your document(s) to Lodestar at [claimsmail@lodestar.com](mailto:claimsmail@lodestar.com). Be sure to include the claim number in the subject line.

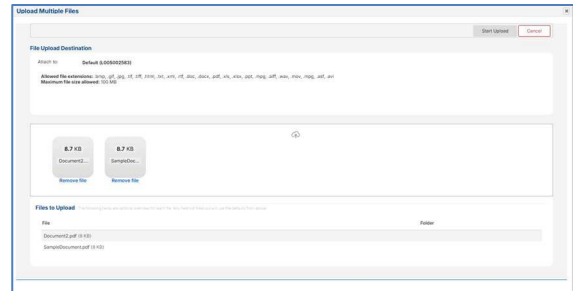
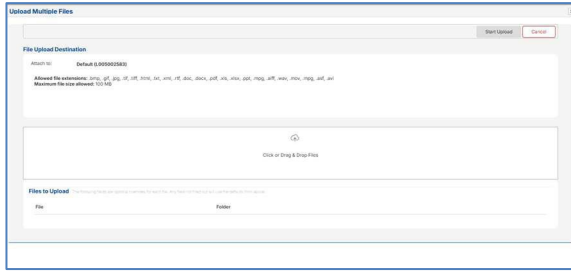




When uploading a single document, the name of the selected document will appear next to the **Choose File** button. Click **Save** to upload the document.



When uploading multiple documents, the name of the documents will appear in the list under the **Click or Drag & Drop Files** box. Click **Start Upload** to upload the documents.



When the upload is complete, you can attach more files, close the application, or enter a new claim.

Any documents uploaded will be scanned for viruses. You will see the status of the virus scan in parentheses after the file name.

File Upload		<a href="#">Upload File</a>
File Name	Date	
Document2pdf (Queued for scanning)	10/03/2025 12:20 PM	✖
SampleDocumentpdf (Queued for scanning)	10/03/2025 12:20 PM	✖


# Auto Claims

## Loss Information

Account Name: Test Account Name - Test Account Number  
Coverage: **AUTO**

**Submitter Details**  
Select **Submission Complete** After you have confirmed that all information on your submission looks correct  
Select **Save Progress** If you'd like to save your progress on the form


**Loss Information**

Date of Occurrence: \*  

Time of Occurrence:


Contact First Name: \*

Contact Last Name: \*

Location of Loss: \*  

Address:

City:

State of Loss: \*  

ZIP:

Contact Business Phone: \*

Violations/Citations:

Authority Contacted:

Report Number:

Describe Loss: \*

Maximum 500 Characters.

## Insured Vehicle/Insured Driver Information

**Insured Vehicle Information**

Make:

Model:

Year:

VIN:



Body Type:  

Plate No.

Vehicle No.

State:  


**Insured Vehicle Driver Information**

First Name:

Last Name:

Address:

City:

State:  

Zip:

Residence Phone:

Business Phone:


Check if Driver is Injured:

Description of Injury:


Maximum 300 Characters.

Check if Driver is Owner:

Relation to Insured:

Date of Birth:  

Driver's License #

License State:  

Purpose of Use:

Used with Permission?

Check if Fatal:

## Insured Vehicle Owner/Insured Vehicle Damage Information

Insured Vehicle Owner Information			
First Name:	<input type="text"/>	Address:	<input type="text"/>
Last Name:	<input type="text"/>	City:	<input type="text"/>
Organization Name:	<input type="text"/>	State:	<input type="text"/> <input type="button" value="Q"/>
Residence Phone:	<input type="text"/>	Zip:	<input type="text"/>
Business Phone:	<input type="text"/>		

Insured Vehicle Damage Information			
Describe Damage:	<input type="text"/> Maximum 300 Characters.	When can vehicle be seen?	<input type="text"/>
Estimate Amount:	<input type="text"/>	Other Vehicle / Property Insurance?	<input type="text" value="- None Selected -"/>
Where can vehicle be seen?	<input type="text"/>	Other Insurance on Insured Vehicle Information:	<input type="text"/>

## Property Damage Information

To report property damage, select Property Damage

Damage Information (Select One)	
Indicate vehicle or property damage:	<input checked="" type="radio"/> Property Damage <input type="radio"/> Vehicle Damage

Describe Property	
Describe Property:	<input type="text"/> Maximum 300 Characters.

Property Owner Information			
Owner First Name:	<input type="text"/>	Address:	<input type="text"/>
Last Name:	<input type="text"/>	City:	<input type="text"/>
Organization Name:	<input type="text"/>	State:	<input type="text"/> <input type="button" value="Q"/>
Residence Phone:	<input type="text"/>	Zip:	<input type="text"/>
Check if Property Owner is Injured:	<input type="checkbox"/>	Business Phone:	<input type="text"/>
Description of Injury:	<input type="text"/> Maximum 300 Characters.	Check if Injury is Fatal:	<input type="checkbox"/>

## Property Damage Information

To report other vehicle damage, select Vehicle Damage

**Damage Information (Select One)**

Indicate vehicle or property damage:  Property Damage  Vehicle Damage

---

**Describe Vehicle**

Make:	<input type="text"/>	Body Type:	<input type="text" value="- None Selected -"/>
Model:	<input type="text"/>	Plate No.:	<input type="text"/>
Year:	<input type="text"/>	Vehicle No.:	<input type="text"/>
VIN:	<input type="text"/>	State:	<input type="text" value="- None Selected -"/>

---

**Other Driver Information**

Check if Driver is Owner:	<input type="checkbox"/>	Address:	<input type="text"/>
First Name:	<input type="text"/>	City:	<input type="text"/>
Last Name:	<input type="text"/>	State:	<input type="text"/>
Residence Phone:	<input type="text"/>	Zip:	<input type="text"/>
Business Phone:	<input type="text"/>	Check if Fatal:	<input type="checkbox"/>
Check if Driver is Injured:	<input type="checkbox"/>		
Description of Injury:	<input type="text"/>		

Maximum 300 Characters.

## Property/Other Vehicle Damage Information

Describe damage to the property or other vehicle and include estimate information if available.

**Property / Other Vehicle Damage Information**


Describe Damage:	<input type="text"/>	Estimate Amount:	<input type="text"/>
		Where can damage be seen:	<input type="text"/>
		When can damage be seen:	<input type="text"/>

Maximum 300 Characters.

## Party Information

Expand and complete information for Party 1 and Party 2, if details are available.

▼ **Party 1**

First Name:	<input type="text"/>	Address:	<input type="text"/>
Last Name:	<input type="text"/>	City:	<input type="text"/>
Phone:	<input type="text"/>	State:	<input type="text"/> 
Description of Injury:	<input type="text"/>		

Maximum 300 Characters.

Injury is Fatal:

Passenger in which Vehicle?  Passenger in Insured Vehicle  Passenger in Other Vehicle


Passenger in Vehicle Information:  Injured in the accident  Witness to the accident

▶ **Party 2**

## Witness Information

Expand and complete information for Witness 1 and Witness 2, if details are available.

▼ **Witness 1**

First Name:	<input type="text"/>	Address:	<input type="text"/>
Last Name:	<input type="text"/>	City:	<input type="text"/>
Phone:	<input type="text"/>	State:	<input type="text"/> 
		ZIP:	<input type="text"/>

▶ **Witness 2**

## Reporting Party Information

Complete reporting party information, if available.

**Reporting Party Information**

Reported by First Name:

Reported by Last Name:

Remarks:

Maximum 500 Characters.

Reported To:

## Claim Submission

**Claim Submission**

Comments (Intake)

Maximum 900 Characters.

Record Only:

Type any additional information about the claim in the **Comments** box. Your comments will become the first log note in the file. Treat this information as legally discoverable.

Check the **Record Only** box when the claim is for informational purposes only. Record Only claims will not be assigned to an adjuster.

## Claim Information Email

**Claim Information Email**

Additional Emails to copy on Notification:

Distribution list - Account Level:

Location Distribution List:

You will automatically receive an email copy of the claim information provided. This email will include our claim number. If you would like to send a copy of the claim information to someone else, enter the email address in the **Additional Emails to copy on Notification** field. Your employer may have a standard distribution list for these new claim emails. If so, you will see email address(es) in the Account Level or Location Distribution List.

When you are finished, click **Submission Complete** at the top or bottom of the page. You will then receive the Lodestar claim number and have the opportunity to upload documents.

# Property Claims

## Loss Information

Account Name: Test Account Name - Test Account Number  
Coverage: **Property**

**Submitter Details**  
Select **Submission Complete** After you have confirmed that all information on your submission looks correct  
Select **Save Progress** if you'd like to save your progress on the form

**Loss Information**

Date of Occurrence: *	<input type="text"/>	Estimated Loss Amount:	<input type="text"/>
Time of Occurrence:	<input type="text"/>	Kind of Loss:	<input type="text"/>
Contact First Name: *	<input type="text"/>	Describe Loss: *	<input type="text"/>
Contact Last Name: *	<input type="text"/>		
Contact Business Phone: *	<input type="text"/>		Maximum 500 Characters.
Location of Loss: *	<input type="text"/>	Description of Damage:	<input type="text"/>
Address:	<input type="text"/>		
City:	<input type="text"/>		
State of Loss: *	<input type="text"/>		
Zip:	<input type="text"/>		Maximum 500 Characters.

## Claim Submission

**Claim Submission**

Comments (Intake)

Maximum 900 Characters.

Record Only:

Type any additional information about the claim in the **Comments** box. Your comments will become the first log note in the file. Treat this information as legally discoverable.

Check the **Record Only** box when the claim is for informational purposes only. Record Only claims will not be assigned to an adjuster.

## Claim Information Email

**Claim Information Email**

Additional Emails to copy on Notification:

Distribution list - Account Level:

Location Distribution List:

You will automatically receive an email copy of the claim information provided. This email will include our claim number. If you would like to send a copy of the claim information to someone else, enter the email address in the **Additional Emails to copy on Notification** field. Your employer may have a standard distribution list for these new claim emails. If so, you will see email address(es) in the Account Level or Location Distribution List.

When you are finished, click **Submission Complete** at the top or bottom of the page. You will then receive the Lodestar claim number and have the opportunity to upload documents.

# General Liability Claims


## Loss Information

Account Name:

Coverage: **General Liability**

**Submitter Details**  
Select **Submission Complete** After you have confirmed that all information on your submission looks correct  
Select **Save Progress** If you'd like to save your progress on the form


**Loss Information**

Date of Occurrence: \*  

Time of Occurrence:

Contact First Name: \*


Contact Last Name: \*

Location of Loss: \*  

Address:

City:

Zip:

State of Loss: \*  

Contact Business Phone: \*

Authority Contacted:

Describe Loss: \*

Maximum 500 Characters.


## Claimant Information

**Claimant Information**

First Name:

Last Name:

Organization:


Birth Date:  

Social Security:

Phone:

Address:

City:

State:  

Zip:

Check if Injury is Fatal:

Description of Injury:

Maximum 1000 Characters.

Where was Injured Person Taken:

Maximum 500 Characters.

What was Injured Person Doing Prior to Injury:

Maximum 500 Characters.

## Property Damage Information

To report property damage, select Property Damage

Indicate Damage to Vehicle or Property (SELECT ONE)  Property Damage  Vehicle Damage

**Describe Property**

Describe Property:

## Vehicle Damage Information

To report property damage, select Property Damage

Indicate Damage to Vehicle or Property (SELECT ONE)  Property Damage  Vehicle Damage

**Describe Vehicle**

Make:

Model:

Year:

VIN:

## Property/Vehicle Damage Information

Describe damage to the property or other vehicle and include estimate information if available.

**Property/Vehicle Damage Information**

Estimate Amount:

Where can property be seen:

When can property be seen:

## Witness Information

Expand and complete information for Witness 1 and Witness 2, if details are available.

▼ **Witness Information 1**

First Name:	<input type="text"/>	Address:	<input type="text"/>
Last Name:	<input type="text"/>	City:	<input type="text"/>
Residence Phone:	<input type="text"/>	State:	<input type="text"/> Q
Business Phone:	<input type="text"/>	Zip:	<input type="text"/>

▶ **Witness Information 2**

## Reporting Party Information

### Reporting Party Information

Reported by First Name:

Reported by Last Name:

Remarks:

Maximum 500 Characters.

Reported To:

## Claim Submission

### Claim Submission

Comments (Intake)

Enter miscellaneous claim details in the comments box

Maximum 900 Characters.

Record Only:

Type any additional information about the claim in the **Comments** box. Your comments will become the first log note in the file. Treat this information as legally discoverable.

Check the **Record Only** box when the claim is for informational purposes only. Record Only claims will not be assigned to an adjuster.

## Claim Information Email

Claim Information Email	
Additional Emails to copy on Notification:	Multiple addresses can be entered separated by a comma
Distribution list - Account Level:	
Location Distribution List:	

You will automatically receive an email copy of the claim information provided. This email will include our claim number. If you would like to send a copy of the claim information to someone else, enter the email address in the **Additional Emails to copy on Notification** field. Your employer may have a standard distribution list for these new claim emails. If so, you will see email address(es) in the Account Level or Location Distribution List.

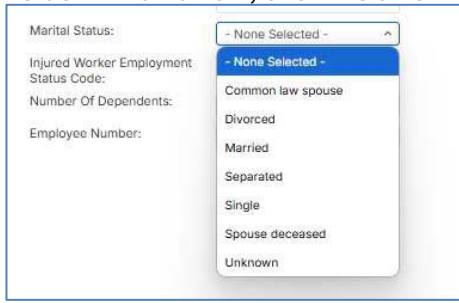
When you are finished, click **Submission Complete** at the top or bottom of the page. You will then receive the Lodestar claim number and have the opportunity to upload documents.

# Helpful Hints

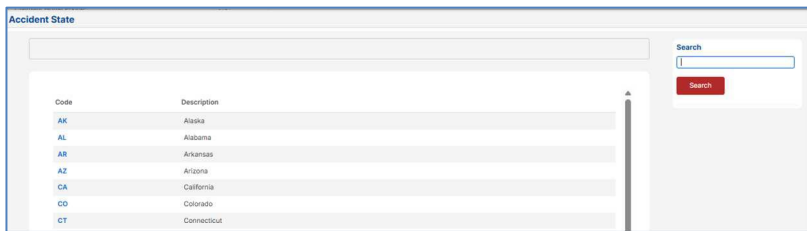
## Claim Reporting

Fields with an arrow or a magnifying glass icon contain a list of predefined values. For

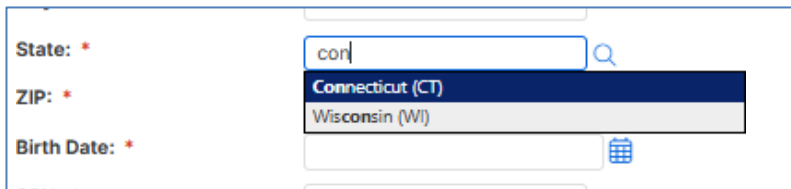
fields with an arrow, click the arrow to display a list of options.



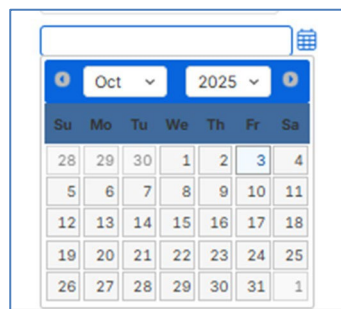
To search for a value in a field with the magnifying glass, click the magnifying glass to view the full list of options and click the blue item desired.



For a smaller list of options, type a portion of the name or code and select the value desired.



Date fields are indicated by a calendar icon. You can click on the calendar icon to select a date or, if you prefer, you can enter the date manually using the 4-digit year.



## Multiple Accounts

If you have access to multiple accounts and would like to switch to a different account, click the drop down at the top of the screen. You can search or select from anything listed in the drop down or you can click Go to Account Level to see a list of options.

