



State Worker's Compensation Overview Texas

Presented by **The Cincinnati Insurance Companies**

| Issue | Regulation | Comments |
|--------------------------------------|--|--|
| Employee's Notice to Employer | Within 30 days | Failure to report in time is excusable if there is good cause. |
| Employee's Claim Filing Requirements | Within one year | Failure to file in time is excusable if there is good cause or if the employer's insurance carrier does not dispute the claim. |
| Employer's Report of Accident | Within eight days | The employer must submit an injury report to the insurance carrier within eight days when there is an absence of more than one day. The insurance carrier must submit a report to the commission within seven days of receiving the employer's report. |
| Employee's Waiting Period | Seven days | No indemnity is available unless the disability lasts for at least one week. Retroactively paid if disability exceeds 2 weeks |
| Temporary Income Benefits (TIB) | <u>Oct. 1, 2024 to Sept. 30, 2025</u> Max: \$1,219.00 per week Min: \$183.00 per week | An employee's weekly TIB rate is 70 percent of his or her average weekly wages (AWW), subject to the minimum and maximum limits in effect on the date of injury. New limits become effective as of Oct. 1 each year. |
| Death Benefits | <u>Oct. 1, 2023 to Sept. 30, 2024</u> Max: \$1,174.00 per week Min: \$176.00 per week | Death benefits are 75 percent of a deceased's employees AWW, subject to the maximum (but not the minimum) in effect on the date of injury. A surviving spouse may receive benefits for life or until remarriage. Surviving children may also receive benefits up until their 18 th birthday (25 th if they are full-time students). Employers must also pay up to \$10,000 for a deceased employee's funeral expenses. |
| Impairment Income Benefits (IIB) | <u>Oct. 1, 2024 to Sept. 30, 2025</u> Max: \$853.00 per week Min: \$183.00 per week <u>Oct. 1, 2023 to Sept. 30, 2024</u> Max: \$822.00 per week Min: \$176.00 per week | An employee's weekly IIB rate is 70 percent of his or her average weekly wages (AWW), subject to the minimum and maximum limits in effect on the date of injury. |
| Coverage of Minors | Yes | Benefits payable to guardian. |
| Coverage of Occupational Disease | Yes | Must file within one year from the time the employee learns (or should have learnt) of the disease's relationship to his or her employment. |

ADDITIONAL INFORMATION

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