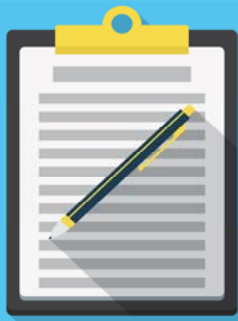


BENEFITS OF TIMELY CLAIMS REPORTING



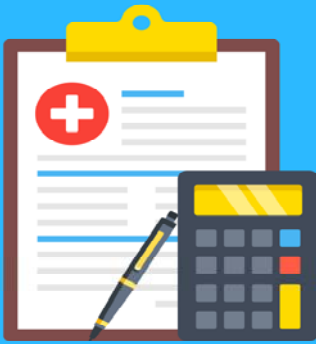
Manage Claims More Efficiently

Late reporting hinders an adjuster's ability to complete a thorough investigation into the claims. Licensed adjusters are required to complete information on the cause and extent of the injury. They make a determination of claim acceptance by the state quickly and efficiently based on the information provided. The more time that passes, the more pertinent information is lost because of forgotten details, etc.



Lower Potential for Litigated Claims

Claims not reported in a timely manner can lead to an employee feeling like their employer doesn't have their well-being in mind. These feelings coupled with attorney advertisements, lead the employee to feel they can get their needs met more quickly elsewhere. Litigation creates additional costs via excessive medical treatments, multiple doctors' opinions, attorney fees, "experts" cost and delays in closing the claim.



Control Claims Cost

The longer a delay in reporting a Workers' Comp claim, the more expensive that claim might become. It is important to start the process efficiently from the get-go. If a claim is reported late it is usually already off-track. With timely reporting, claims adjusters can determine correct medical treatment earlier, when it is most effective! This can shorten the time required for an employee to heal and get back to work. Prescriptions provided earlier can lead to quicker recovery times, lowering claims costs.



Employee Morale

When you quickly report claims, you're demonstrating care about your employees' well-being. Timely reporting can decrease an injured workers' anxiety and uncertainty about their future. When other workers see how their employer is making efforts to take care of an injured worker, they may feel more secure.

The W's of Claims Reporting

- When was the date of injury?
- What are the facts?
- Why did the injury occur?
- Where are we going (action plan)?

