

From the Loss Control Department of The Hanover Insurance Group

Rapid Reporting Cuts Workers' Comp. Claim Cost

The best way to lower workers' compensation costs is to prevent accidents from happening in the first place. After an accident occurs the simplest way to control the cost of the claim is to report it promptly.

Delayed Reporting Increases Claim Cost

A recent Hanover study of strain injuries illustrates how claim costs increased by thirty percent for every ten day's delay.



A two week reporting delay increased the average claim by over \$8000.

Control Costs and Improve Medical Care

Immediate reporting of injuries helps to control insurance costs, and helps assure proper medical care is provided to injured employees. By reporting each accident without delay you can:

- Facilitate prompt and appropriate medical attention to the injured worker, avoiding possible complications and reducing treatment costs.

- Discourage hiring of an attorney thereby eliminating litigation expense.
- Allow enough time for a complete accident investigation.
- Record facts about the incident while they are still fresh.
- Steer clear of fines or surcharges that may be awarded if employee benefits are delayed.

Establish Rules For Prompt Accident Reporting

You should require each employee to report accidents immediately. The injured employee's supervisor should obtain details about the accident. A report should be completed promptly.

Send the report to the appropriate person for processing. Notify our claims department (1-800-628-0250) without delay.

Our adjusters are committed to keeping you informed about payments and medical progress. They will help care for injured employees and issue payment as quickly as possible.

Conclusion

Delayed reporting increases claim costs dramatically. You and your employees can help control expenses and improve medical care by promptly reporting accidents.

Loss Control is a responsibility of your management. This document is for informational purposes only and does not attempt to deal with every possible legal obligation, code violation, loss potential, or exception to good practice. It is not intended to imply that all hazards and situations are resolved. The Hanover Insurance Group, Inc. and their affiliates and subsidiaries assume no liability in connection with the information contained herein.

The Hanover Insurance Group with Eagle icon is a trademark of The Hanover Insurance Group, Inc.