

Workers Compensation Claim Reporting



Many employers are unaware of the impact that proper claim reporting can have on their overall cost of insurance. That is no more evident than with Workers Compensation (WC) coverage. This guide describes why it is important to promptly and accurately report all claims, from the positive impact it has on your employees, to the reduction of your insurance expenses.

What factors most influence the overall cost of a work-related injury?

Many elements influence the cost of a Workers Compensation claim.

Cost Factors Outside Employer's Control	Cost Factors Employers Can Manage and Control
<ul style="list-style-type: none">• Severity of injury• Healing time• Lost productivity• Medical expenses	<ul style="list-style-type: none">• Physician panel postings• Accident and subrogation investigation• Working with a physician or medical clinic• Contact with the injured worker• Offering Early Return to Work programs• Timely reporting

Timely reporting of claims can have an impact on your experience mod and loss history, which may ultimately affect your future insurance costs. Reporting a claim to Selective as soon as you are made aware of the injury sets into motion an early investigation and speedy contact with your employee, as well as recommended or directed medical services to effectively reduce and control the overall cost of a work-related injury.

Why is prompt reporting of work-related injuries important to a good outcome?

Whenever your employees report that they were injured at work, regardless of your ability to verify that the injury occurred on or off your premises, the injury should be immediately reported to Selective as your WC insurance carrier. This is important for many reasons:

1. Notifying Selective of the claim **as soon as possible** will initiate a series of very important steps that are designed to protect both the employee and your company from undue expenses. For example, when the proper medical care is provided at the outset, statistics show that employees generally have better recovery outcomes and lose less time from work.
2. In most jurisdictions, the carrier has a limited time to accept or deny a claim and often that clock starts ticking once the employer is aware of the injury. Failure to report claims in a timely manner can adversely affect our ability to reach an appropriate determination or properly defend non-compensable claims on your behalf.
3. When employees are injured, they may lose time from work, incur medical expenses, and pay for medical treatment out of their pockets, resulting in a fear that they will not be reimbursed for those expenses. As a result, they may seek legal counsel. Prompt reporting of claims can help employees feel respected and give them peace of mind that their situation is being handled appropriately, without the need for legal intervention.
4. Once we've reviewed the claim and confirmed coverage, your WC Specialist will spend ample time with the injured employee, discussing their expenses and explaining that all of their costs, including (in some cases) transportation to and from the doctor, will be covered for them.

What can I do as an employer to improve the reporting process?

There are four primary things that an employer can do to improve the reporting procedure:

1. Encourage and require employees to report all work-related injuries to your company, regardless of how minor, before the end of their shift or prior to leaving for the day.
2. Report ALL of your work-related injuries to Selective **as soon as possible**. This element cannot be stressed enough. When we receive the report of injury on the same day or less than one business day after the injury, the expenses and loss dollars associated with that claim can be properly managed, thereby reducing the overall costs.
3. Your supervisory and/or management positions should be trained to accurately document all reported injuries as part of a timely WC claims reporting process.
4. Provide access to the injured worker. Notify our WC Specialist if there may be a language barrier and provide them with the name of someone the injured worker knows and trusts who can translate for them. If necessary, we can provide independent professional translation.

Selective is your Business Partner

Selective wants to assist you every step of the way in navigating these complex issues. Safety Management and Workers Compensation Specialists, along with your independent insurance agency are here to support you in developing these simple, yet important steps to better control your Worker Compensation costs.

Don't hesitate, report your claims today!

**For more information on how to improve your claim reporting process,
contact our Safety Management Department at 1-866-865-8822.**

If you need to report a claim, contact our WC Specialists at 1-866-455-9969.



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