

# LESSONS LEARNED FROM LOSSES

## MONTHLY NEWSLETTER - JANUARY 2025

# TIMELY REPORTING

- **WORKERS' COMPENSATION:** REPORTING THE CLAIM AS SOON AS POSSIBLE TO QUAL-LYNX IS INTEGRAL IN KEEPING THE COSTS DOWN. PLEASE CALL [1-888-342-3839](tel:1-888-342-3839). DO NOT DELAY IN REPORTING THE CLAIM EVEN IF YOU DO NOT HAVE ALL OF THE INFORMATION. PLEASE TRY TO PROVIDE AT LEAST THE FOLLOWING;
  - DATE, PLACE, AND TIME OF INJURY
  - HOW THE INJURY OCCURRED AND HOW IT IS WORK RELATED
  - TYPE OF INJURY
  - SOCIAL SECURITY NUMBER
  - NAMES OF WITNESSES
- REPORTING WITHIN 3 DAYS IS THE BASELINE.
- REPORTING WITHIN 4-7 DAYS INCREASES THE CLAIM COSTS BY 9%.
- REPORTING WITHIN 1-2 WEEKS INCREASES THE CLAIM COSTS BY 20%.
- REPORTING WITHIN 3-4 WEEKS INCREASES THE CLAIM COSTS BY 32%.
- REPORTING AT 1 MONTH OR LATER INCREASES THE CLAIM COSTS BY 72%.
- **LIABILITY:** DELAYED REPORTING CAN HAMPER THE BEST POSSIBLE DEFENSE THAT QUAL-LYNX, JIF SOLICITOR PAT MADDEN, AND THE DEFENSE PANEL CAN PROVIDE. IF YOU HAVE ANY INDICATION THAT A 3<sup>RD</sup> PARTY IS CLAIMING OR WILL BE CLAIMING DAMAGES OR INJURIES AS A RESULT OF YOUR DISTRICT'S ACTIONS OR INACTIONS, PLEASE REPORT THAT CLAIM TO US AS SOON AS POSSIBLE. THAT WILL AFFORD ALL OF US THE OPPORTUNITY TO INVESTIGATE AND COLLECT INFORMATION AS QUICKLY AS POSSIBLE AND MAKE THE BEST DECISIONS BASED ON THE FACTS OF THE INVESTIGATION.
- **PROPERTY:** THE IMPORTANCE OF PROMPT REPORTING IN THIS LINE OF COVERAGE IS MORE OBVIOUS. DAMAGES CAN WORSEN IF NOT MITIGATED TIMELY LEADING TO INCREASED COSTS AND POTENTIALLY NO COVERAGE FOR A PORTION OF THE CLAIM. THE MOST IMPORTANT ASPECT TO REMEMBER HERE IS THAT WATER IS THE ENEMY AND ANY INTERIOR BUILDING SURFACES EXPOSED TO WATER SHOULD BE REPORTED TO US AS SOON AS POSSIBLE, NO MATTER HOW SMALL IT APPEARS.



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