

LESSONS LEARNED FROM LOSSES

NOVEMBER 2020 NEWSLETTER
TIMELY REPORTING OF CLAIMS



- For all lines of coverage, please report the claim as soon as possible to our office.
- The sooner we get any claim the sooner we can begin to help you through the claim process, provide an immediate defense if needed or assist an employee with medical needs.
- In Workers' Compensation, late reporting can lead to injuries becoming worse and it makes it more difficult for us to determine whether the injury occurred on the job.
- In Liability, late reporting can jeopardize the best possible defense being provided to your District.
- With Property claims, late reporting can cause coverage issues and delays in getting repairs completed.
- Delays can also cost us the ability to secure restitution from negligent parties.
- A good rule of thumb is to report the claim if you are unsure whether or not to report.

Example: As a claims organization, we have many examples of employees with underlying conditions who would have benefitted from the claim being reported earlier so there would be earlier involvement of a nurse case manager since we are allowed to direct medical treatment in a Workers' Compensation claim in New Jersey. These case managers are registered nurses that can recognize the need for specific medical treatment for a claimant. Please report any injury to us as soon as you can so that all proper medical care can be administered.