

## Benefits of a Prompt Reporting Program

There's a direct correlation between the prompt reporting of claims and successful loss mitigation. Employers that successfully employ the necessary tools to limit a delay in reporting claims statistically enjoy lower experience modifications, reduced instances of fraud and their employees attain prompt and appropriate medical treatment. All of this fosters better outcomes for injured workers as well as a reduced litigation rate.

Our goal is to have all claims reported to 3CU within one business day. This includes "Incident Only," "Medical Only" and "Time Loss/Indemnity" claims. We can't begin to work for you until we know about a potential claim.

The "best practice" for employers is to employ policies and procedures that make immediate reporting of injuries a reality. Mitigation of execution risk requires affirmative negative reporting, or a verification process that your employees either were or were not injured on the job. Preplanned processes and procedures need to be established and implemented as part of this process, to manage conceivable reports of injury.

Significant goals of the program include:

- Immediate identification of accidents and injuries
- Prompt medical treatment to injured workers
- Immediate accident investigation to determine:
  - The "root cause/s" for the accident or injury to take corrective action to prevent additional accidents or injuries on the job
  - Verify the facts of the loss to validate the claim
  - If there are legitimate subrogation opportunities
- Enforcement of the Company's drug- and alcohol-free workplace policy
- Protection of the Company through scene documentation and preservation of evidence

3CU can work with your company to develop a customized reporting process. Contact your designated loss control or claim professional to schedule a meeting.